



**Session**

Where AI Goes Next: The Opportunities and Challenges That Will Define the Next Decade

# UBIQUITOUS INTELLIGENCE: REDESIGNING THE ENTERPRISE FOR AI'S NEXT DECADE

**Where AI goes next — from scaling pilots to intelligence embedded everywhere**

**Amanda Ludolph, AVP Emerging Capabilities and Competencies**

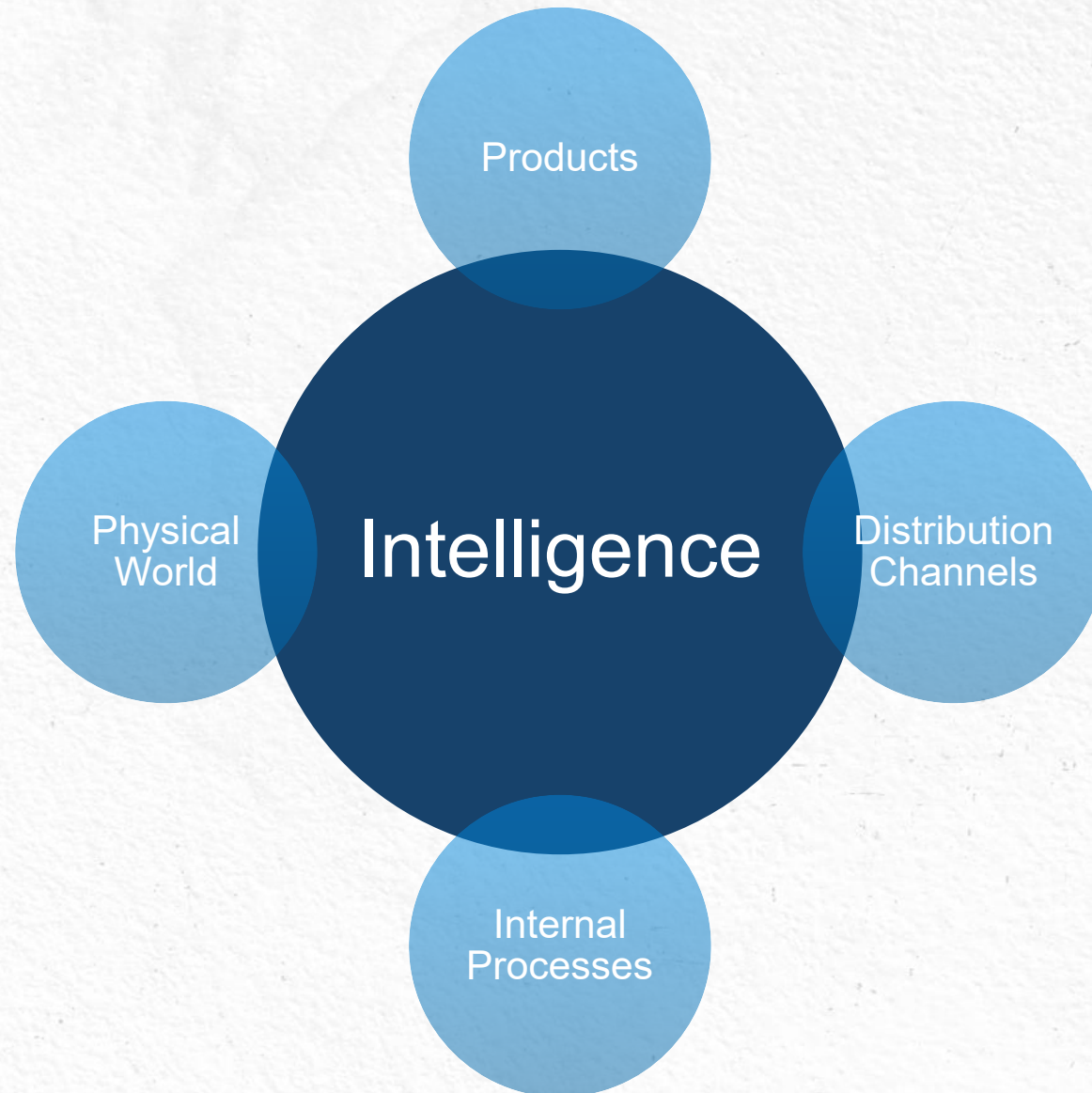
**Micah Fening, Director Innovation Product Management**

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# Intelligence won't be a tool you buy — it will be everywhere you work



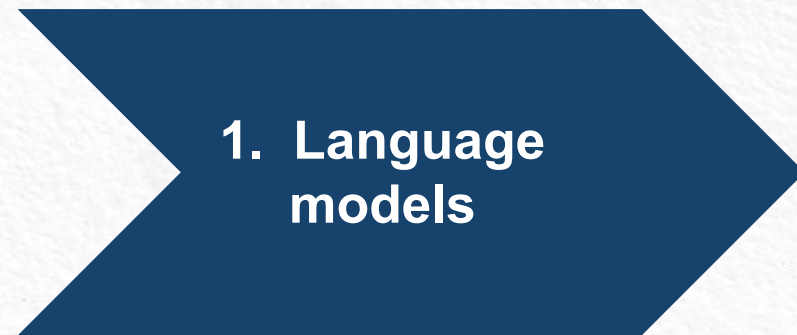
## THE EXECUTIVE QUESTION

Not “Which AI tools do we buy?”  
but “How does intelligence  
become an enterprise capability?”

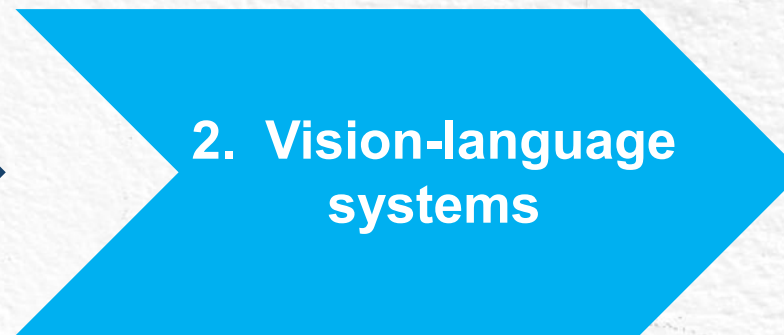
## OUR TAKE

**Winners will redesign business  
models, workflows, and roles —  
not just adopt technology.**

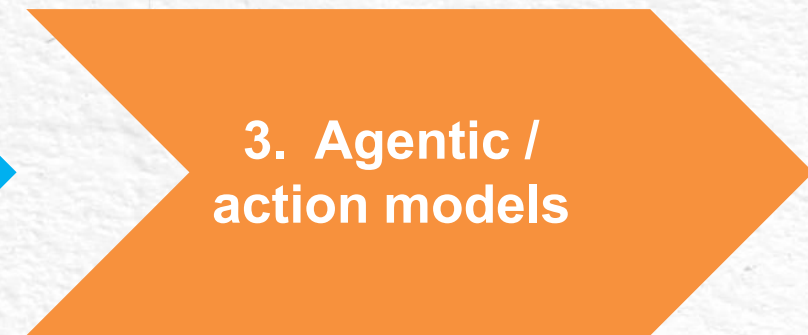
# ○○○ Intelligence is moving from advisor to operator →



Reasoning, generation, and knowledge work at scale



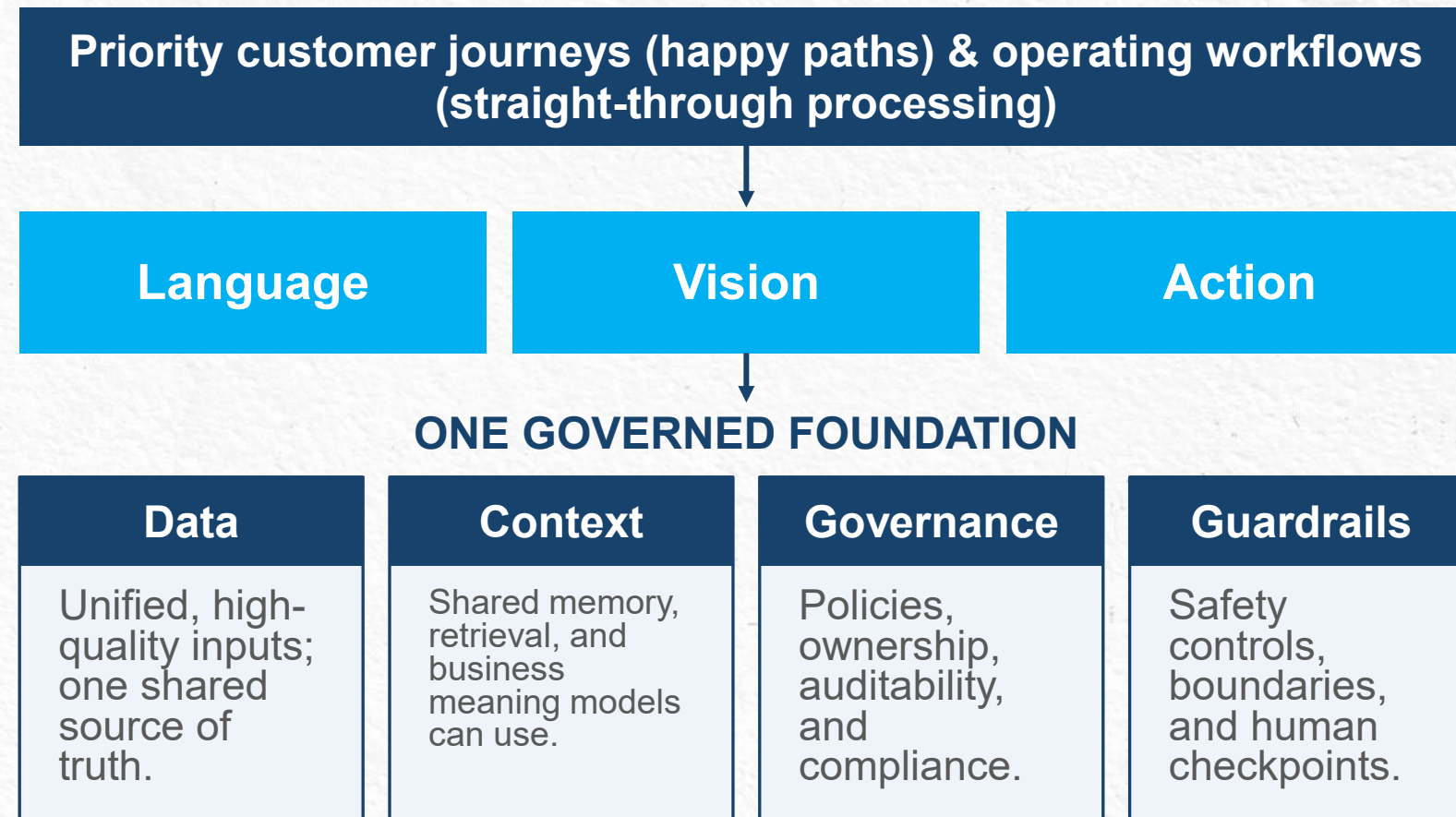
Perception and understanding of documents, images, and the physical environment



Systems that don't just answer but execute, orchestrate, and complete work end-to-end

**Capability compounds as these layers connect — intelligence moves from “advisor” to “operator.”**

# ○○○ Build language, vision, and action on one governed foundation



## DESIGN FOR REUSE

- Shared services
- Federated data and learnings
- Common governance & business rules
- Interoperability

So intelligence scales across the enterprise — not one-off use cases.



# Balance defense and offense – same architecture, different aim



## DEFENSIVE · Protect the core

Efficiency, cost-out, risk reduction, and automating existing work

- Straight-through processing
- Automated servicing
- Fraud detection
- Document processing

## OFFENSIVE · Grow the firm

New products, new revenue, new customer value, and new markets

- Selling outcomes, not products (usage-based)
- Hyper-personalized offerings at scale
- Agent-mediated experiences
- New marketplace / platform models

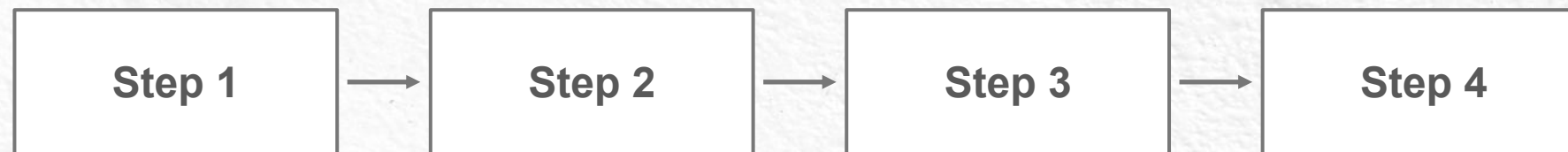
**Leadership lens:** Most organizations over-index on defense. Take a portfolio approach — hedge and sequence bets. Same architecture; the difference is where you point it

**Challenge:** Which of these would create new value in your industry? Improve customer outcomes? Improve business outcomes? Reduce internal or external friction?

# ○○○ Manage flows of intelligence, not sequences of tasks



OLD · Linear assembly line — humans produce each step, then hand off



NEW · Intelligence executes the steps; humans supervise



**Design with AI:** observability · escalation rules & methods · controls

The unit of work shifts from doing the task to defining intent, setting guardrails, and reviewing results.



# People shift from producing intelligence to directing it



Producing intelligence



Directing · Validating · Acting on it



## Judgment

Evaluating model outputs



## Orchestration

Goal-setting & prompting across tools and agents



## Exception handling

Knowing when to escalate



## Accountability

Owning ethical & compliance outcomes

## RESKILLING

**Identify three roles or processes ripe for this shift; pair each with a targeted reskilling plan.** What goes in: role redesign, capability mapping, hands-on tooling, human-AI teaming practices, and new performance metrics.



# Three moves to make intelligence an enterprise capability



1

Build the enterprise intelligence architecture connecting language, vision, and action to priority customer journeys and operating workflows.

2

Identify three roles or processes to shift from producing to directing, validating, and acting on intelligence — with targeted reskilling plans.

3

Launch two business-model experiments that use ubiquitous intelligence to create new value, improve customer outcomes, or reduce friction across channels.

**The winners won't just adopt AI — they'll redesign around it**



# ARE YOU READY?

What questions do you have?

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