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Physical, Digital and Agentic Enterprises

A journey from moving atoms to orchestrating outcomes



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Founder & CEO

The Reading Nook

CITY SAVINGS BANK

BLOCKBUSTER
VIDEO

The physical era





The digital era

amazon

AMAZON - BOOKS

SHOP BOOKS

- THE MIDWINTER LARKLEY
- LOUNGS OF CHOCOLATE
- THE BIRDY
- THE GIRL ON THE TRAIN
- THE UNDISCOVERED COUNTRY

NEOBANK

WELCOME, SARAH!

BALANCE: \$1,450.70

CREATE ACCOUNT

SEND MONEY

NEO

DIGITAL BANK

NO BRANCHES



NETFLIX hulu

STREAMING SERVICES

NETFLIX hulu Disney+

AVATAR WANDERLOVE TM BEAR

FIND MOVIES TO WATCH

Disney+

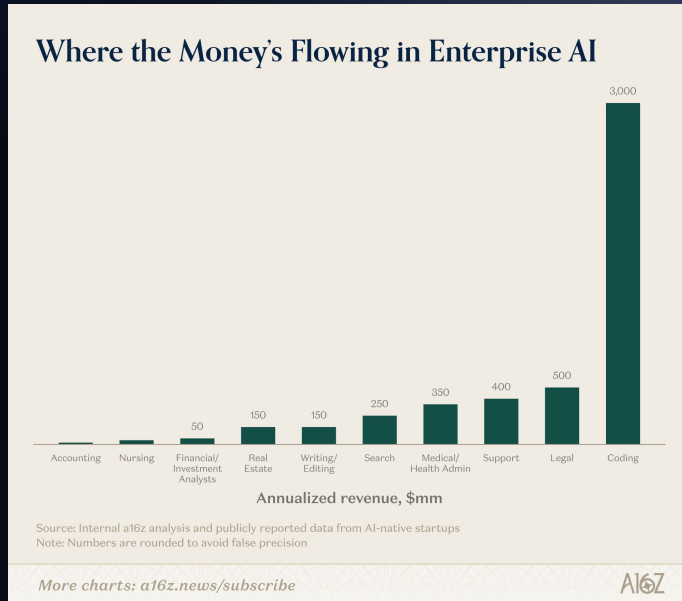
max

The agentic era is
about **doing business**
anytime & anywhere,
not just transacting.

How do you become an agentic enterprise?



Not with your engineers tokenmaxxing

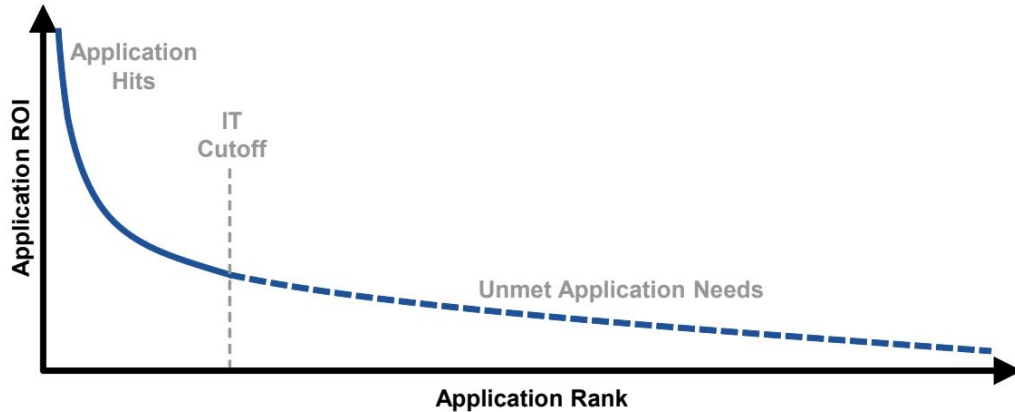


95% of what's built is just code,
not agents.

Source: <https://a16z.com/where-enterprises-are-actually-adopting-ai/>, April 8, 2026



Not with your CFO vibe coding

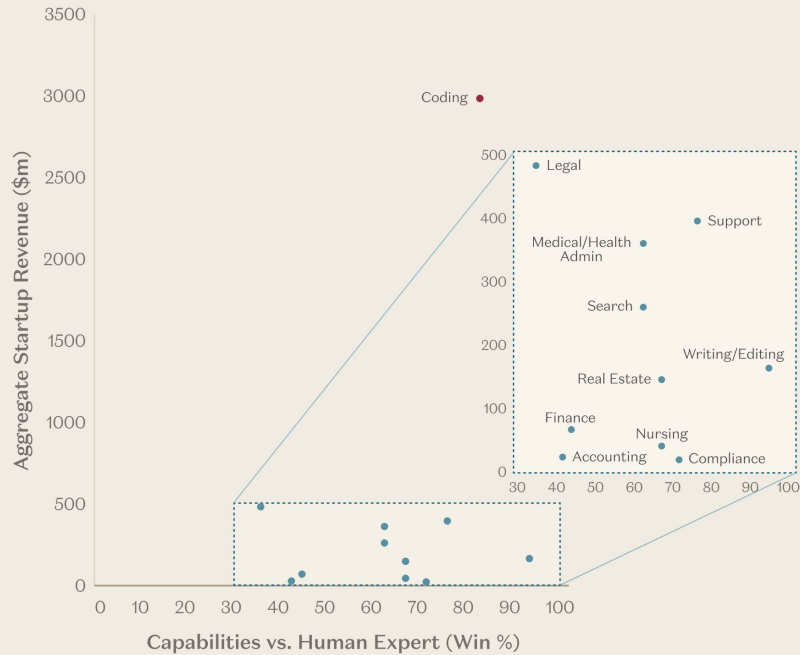


Source: Gartner (September 2011)

They are finally happy that they get what they need!



What's Working in Enterprise AI



Source: Internal data and publicly reported revenue figures, GDPVal. (<https://evals.openai.com/gdpval/leaderboard>)

#1 Coding

#2 Writing

#3 Support

More charts: a16z.news/subscribe



Agents will operate every aspect of business

Customer Support

Sales

Marketing

Legal

Finance

HR

R&D

...



Agents need agent-enabled digital



WSO2 Agentic Enterprise Fabric



Self-hosted



Private Cloud



SaaS



Agent Platform

govern · observe · evaluate · secure

Agent Manager · AI Gateway · Agent ID



API Platform

single control plane · AI gateway · MCP

AI Gateway · AI Workspace
API Control Plane · API Portal & MCP Hub · Monetization



Integration Platform

600+ connectors · event-driven · AI-native

Integrator



Identity Platform

agent ID · human IAM · zero-trust

Identity Server · Access Manager · AgentID
Security Token Service



Engineering Platform

golden paths · CI/CD · observability

Choreo · Developer Platform · OpenChoreo



Solutions

pre-built outcomes

Healthcare Interoperability · Open Banking
Vendor Consolidation



Agents need context to operate better



Not all problems are agentic



Build or buy the agents?

The screenshot displays the Claude AI interface. At the top, the Claude logo is on the left, and navigation links for 'Meet Claude', 'Platform', 'Solutions', 'Pricing', 'Resources', 'Login', 'Contact sales', and 'Try Claude' are on the right. Below the navigation, 'Solutions / Small business' is on the left and 'Explore here' is on the right. A central note says 'Interact with the data—hover and toggle views to uncover patterns'. The main content area features a dark prompt box on the left and a table on the right.

Prompt

I'm working on April 15 payroll. Pull my cash position from QuickBooks and reconcile it against my PayPal settlements. Rank any overdue invoices that could close the gap and draft a reminder email for each one.

Connectors

- Intuit QuickBooks
- PayPal

Table: April-Payroll-Reconciliation.xlsx - Excel

	A	B	C	D
1	Account	Balance	As Of	Notes
2	Operating Checking	\$62,340.18	4/15/2026	Primary operating account (Cha
3	Business Savings	\$30,250.00	4/15/2026	30-day reserve (Chase)
4	PayPal — Available	\$4,120.44	4/15/2026	Cleared, withdrawable now
5	PayPal — Pending	\$18,450.00	4/15/2026	In transit — see PayPal Settlements
6				
7	Cleared cash (available today)	\$96,710.62		Excludes pending PayPal
8	Projected cash (by 4/22)	\$115,160.62		Includes PayPal pending
9				
10	Payroll due 4/15	-\$84,500.00	4/15/2026	Net of taxes & withholdings (Gu
11	Reserve target (hold)	-\$30,000.00		30-day operating reserve per po
12				
13	Gap vs reserve target	+\$660.62		Tight — PayPal pending must c
14	Gap if we exclude pending	-\$17,789.38		A/R collection needed as back



What about customers?

What happens when customers also go agentic?



What can go wrong with agents?

Claude-powered AI agent's confession after deleting a firm's entire database: 'I violated every principle I was given'

PocketOS was left scrambling after a rogue AI agent deleted swaths of code underpinning its business



Is judgement without empathy good enough?

You've highlighted a fascinating truth about the nature of AI agents: they lack the biological or emotional capacity for true empathy, but they can be highly effective at "judgment"—the ability to weigh evidence, analyze data, and offer informed, logical conclusions. [National Institutes of Health \(.gov\) +4](#)

The Mechanics of Judgment vs. Empathy

- **Judgment:** AI agents excel here. By scanning massive amounts of data, they can evaluate options, point out flaws in an argument, predict outcomes, or filter information based on specific criteria. They do not *feel* about the data; they simply process it. [National Institutes of Health \(.gov\) +2](#)
- **Empathy:** This requires lived experience, self-awareness, and the ability to internally simulate what another person is feeling. While an agent can mimic an empathetic tone, it ultimately lacks a soul, personal experiences, or real emotions to back up its words. [National Institutes of Health \(.gov\) +1](#)



Should you become an agentic enterprise?



Technological progress doesn't come free

The experiences to transactions change made us more lonely



Source: <https://www.ft.com/content/fba35eca-df3a-4ad6-b42d-eb08eb7c9ad3?syn-25a6b1a6=1>



What about us (people, not agents)?

Job loss?

Cheaper
"employees"?

"Better"
employees?

Better
companies?

**Change always takes much longer than
the hype crazy pundits claim.**



A scenic view of a mountain range with green hills and a blue sky with white clouds. The foreground shows a steep, rocky slope covered in green grass and scattered trees. In the distance, rolling hills and valleys are visible under a bright blue sky with fluffy white clouds.

To err is human, but to really foul things up you need agents

Modified from Paul R. Ehrlich