
The Agent in the Room: A Plain-Language Primer on Agentic AI

Date: 06/25/26

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Few technologies have entered the working vocabulary of business as quickly as “agentic AI.” In little more than a year, the phrase has moved from research papers to product launches and boardroom agendas. Yet ask ten professionals what an “AI agent” is, and you are likely to get ten different answers. That ambiguity is more than a semantic inconvenience. Decisions by businesses, regulators, and their advisors about how to deploy, supervise, and allocate responsibility for these systems rest on assumptions about what agentic AI is and how it behaves.

This alert provides a plain-language primer on agentic AI, explaining how it differs from earlier chatbots and generative AI tools, why its probabilistic nature creates unique opportunities and risks, and what practical distinctions businesses, regulators, and advisors should keep in mind when deploying, supervising, and assessing these systems. While particularly relevant to financial services, the analysis applies broadly across industries.

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