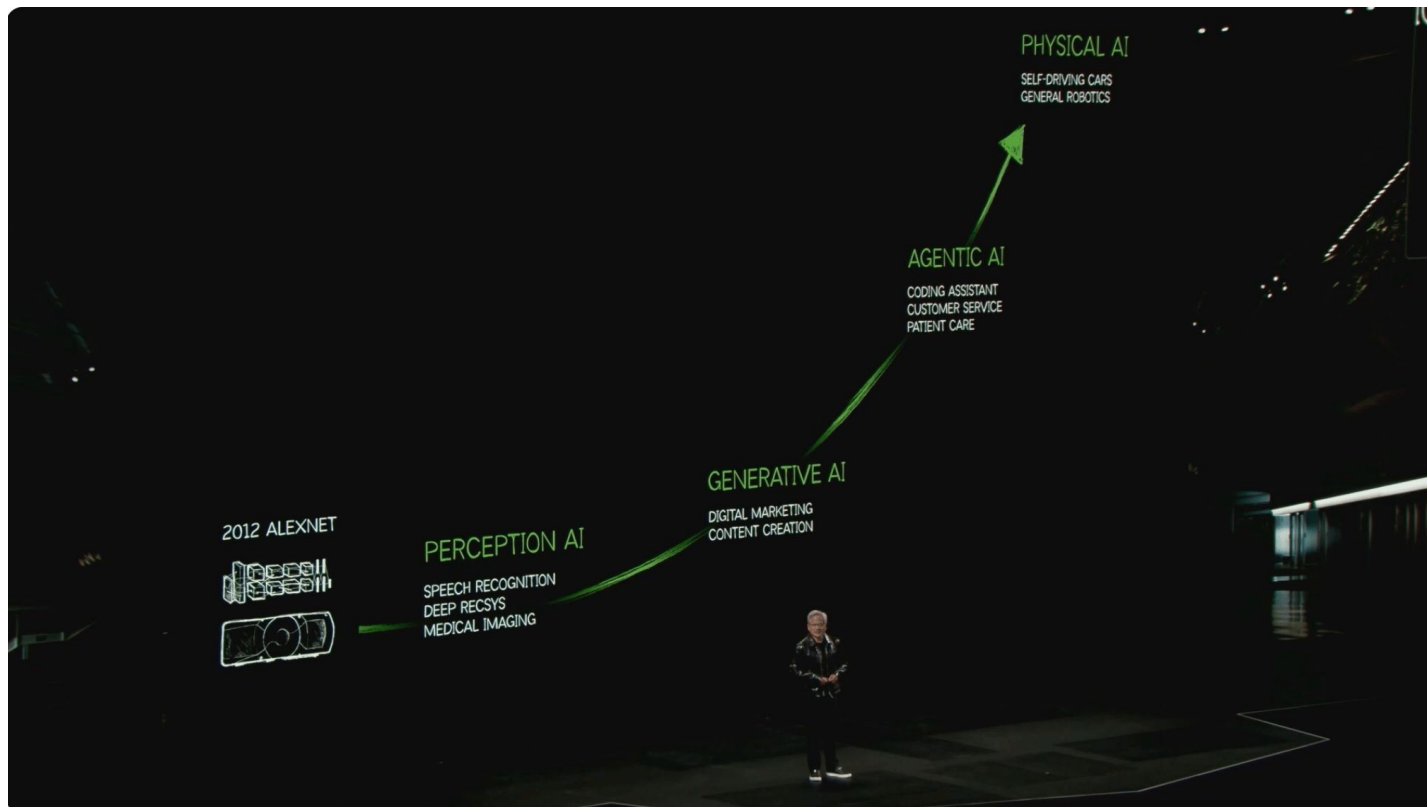# Foundations of Artificial Intelligence in Business
- AI in Business

Pearl Yu

State of the World

Perception AI

Understanding text, speech, images (and other sensory data)

Speech-to-text transcription image classification entity extraction

Generative AI

Producing new content – text, images, audio, and video from learned patterns.

LLMs → text
Diffusion models → images

Agentic AI

Perceiving, reasoning, planning, and **acting** autonomously.

Plan multiple steps and coordinate tasks.

Physical AI

interacting with the physical
environment

*Robots, Autonomous drones,
self-driving cars*

Hype Cycle for Generative AI, 2025

Plateau will be reached: ○ < 2 yrs. ◔ 2–5 yrs. ● 5–10 yrs. ⚠ >10 yrs.

EXPECTATIONS

Peak of Inflated Expectations

- Agentic AI
- Multimodal Generative AI
- Open-Source LLMs
- GenAI Application Orchestration Frameworks
- AI-Augmented Software Engineering
- Prompt Engineering
- Reinforcement Learning From Human Feedback
- Domain-Specific GenAI Models
- GraphRAG
- Generative AI Workload Accelerators
- Agent Development Frameworks
- Model Ops
- Artificial General Intelligence
- AI TRiSM
- Generative AI-Enabled Applications
- Retrieval-Augmented Generation

Innovation Trigger ⓘ | Peak of Inflated Expectations | Trough of Disillusionment | Slope of Enlightenment | Plateau of Productivity

TIME

Gartner.

State of the World

- Reinventing with AI
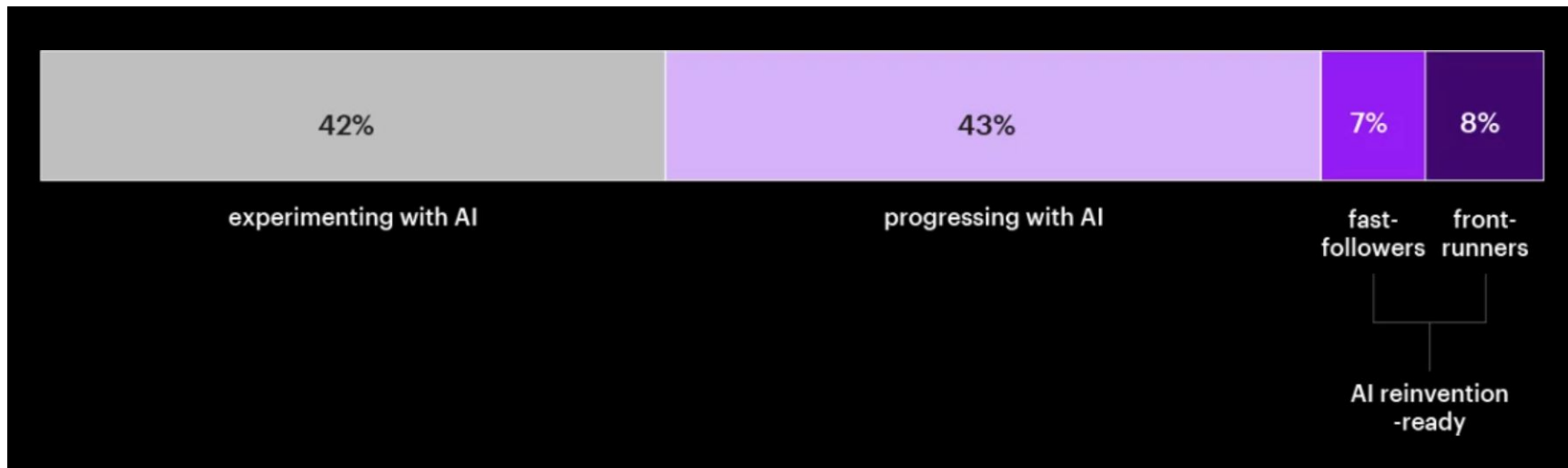
Source: Accenture keynote speech at Wharton AI n Business conference 2025

Strategic Bets v.s. Table Stakes

- Strategic Bets
    - Long-term investments in AI that focus on the core of a company's value chain.
    - Drive transformative, industry-specific, process-level changes.

Insurer

Strategic Bets v.s. Table Stakes

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  - Long-term investments in AI that focus on the core of a company's value chain.
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| Insurer | underwriting and claims |

Strategic Bets v.s. Table Stakes

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Insurer underwriting and claims

Life Sciences

Strategic Bets v.s. Table Stakes

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    - Long-term investments in AI that focus on the core of a company's value chain.
    - Drive transformative, industry-specific, process-level changes.

Insurer	underwriting and claims
Life Sciences	R&D

Strategic Bets v.s. Table Stakes

- Table Stakes
  - Foundational investments that drive broad AI adoption within an organization and validate the technology's ability to handle specific uses cases.
  - Incremental value; But shows AI works in practice reliably.

Retail Customer-support centers; Automating routine reporting.

Less than 10% are successful in strategic bets!

Success Formula?

- Less than 10% are able to scale. Similarities of the few?

Transform the image. THE destination for international travel!

Success Formula?

| Moments of Anxiety | Exploration | Day by day planning | Exception Handling - Delays | Downstream Implications, Rescheduling |

A bunch of AI Agents

Transform the image. THE destination for international travel!
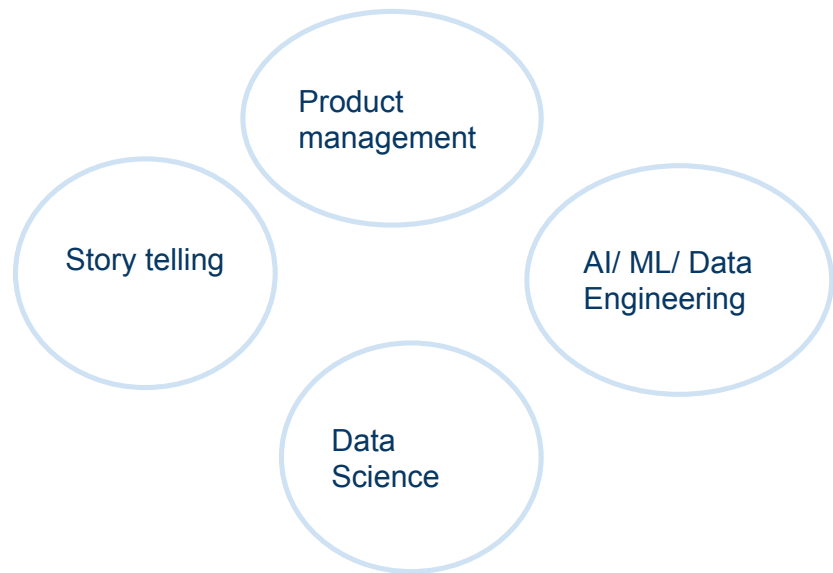
Success Formula?

- Less than 10% are able to scale. Similarities of the few?

Big Mission

accenture

Top Marketers in the world!

Success Formula?

Product management

Story telling

AI/ ML/ Data Engineering

Data Science

accenture

Top Marketers in the world!

Success Formula?

CMOs, PM

Who know the pain points!

Top Marketers in the world!

Success Formula?

Value-like Approach

- Less than 10% are able to scale. Similarities of the few?

Crystal clear value proposition

Ruthless focus on value
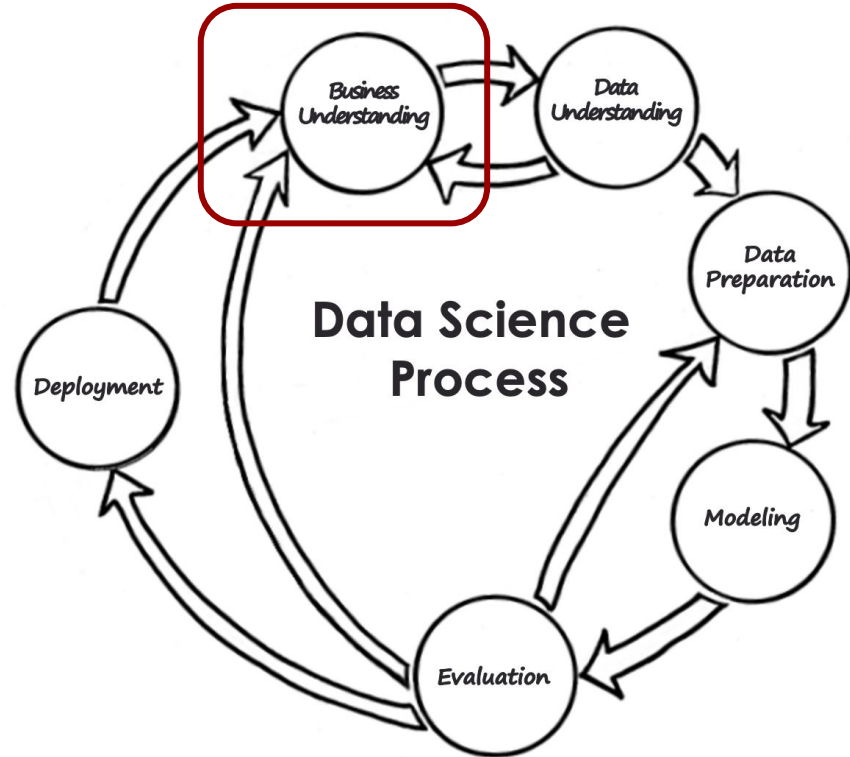
Value-like Approach

- Less than 10% are able to scale. Similarities of the few?

Crystal clear value proposition

Ruthless focus on value

Cost at scale justify the value

Be intentional on the business case

Quota from the cloud?

GPU & other infra?

Training our own? Off the shelf?

State of the world

GPT-5

The best model for coding and agentic tasks across industries

Price

Input:
$1.250 / 1M tokens

Cached input:
$0.125 / 1M tokens

Output:
$10.000 / 1M tokens

GPT-5 mini

A faster, cheaper version of GPT-5 for well-defined tasks

Price

Input:
$0.250 / 1M tokens

Cached input:
$0.025 / 1M tokens

Output:
$2.000 / 1M tokens

GPT-5 nano

The fastest, cheapest version of GPT-5 —great for summarization and classification tasks

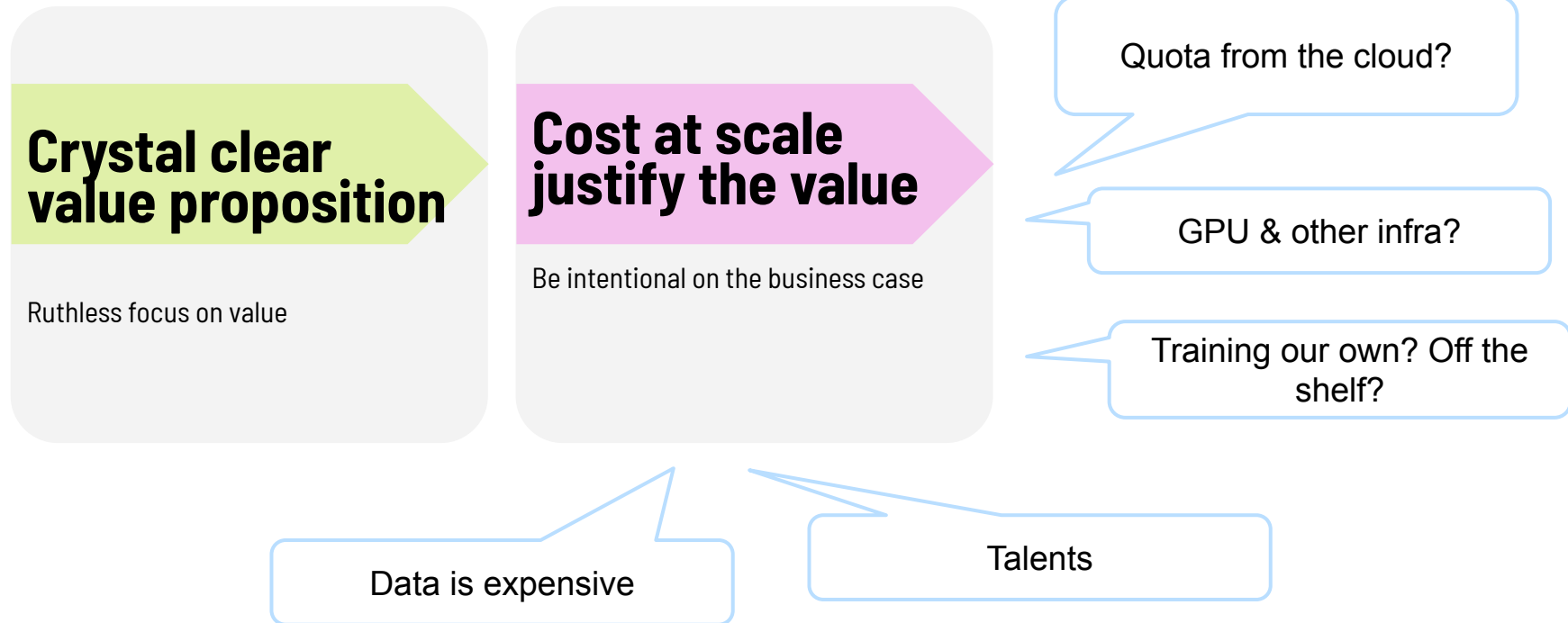**Price**

Input:
$0.050 / 1M tokens

Cached input:
$0.005 / 1M tokens

Output:
$0.400 / 1M tokens

Value-like Approach

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Training our own? Off the shelf?

Data is expensive

Talents

State of the world

Meta offers $100M to lure OpenAI employees
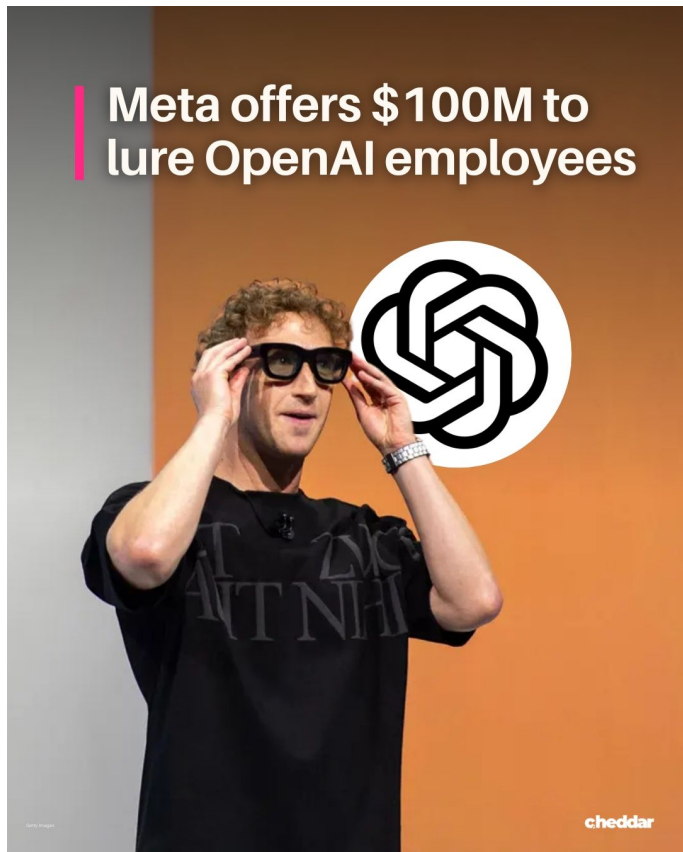
A 6-step framework for hiring AI-native talent

F Figure out which AI skills you really need for the role

L Learn about their AI interest level and usage

U Unpack a real-life example of what they've built with AI

E Examine further to gauge their creativity and problem solving

N Navigate last mile problems together in a case setting

T Tailor a data assignment to the role to confirm what you heard

GROWTH UNHINGED with Kyle Poyar

Value-like Approach

- Less than 10% are able to scale. Similarities of the few?

Crystal clear value proposition

Ruthless focus on value

Cost at scale justify the value

Be intentional on the business case

Real noticeable impact

Significant change

Value-like Approach

Cost / efficiency

E.g. Automating
Routine tasks.
Customer care call
centers.

Value-like Approach

Cost / efficiency

E.g. Automating
Routine tasks.
Customer care call
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Revenue Growth

E.g. promotional
offers to gain
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Rank potential
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Value-like Approach

Cost / efficiency

E.g. Automating Routine tasks.
Customer care call centers.

Revenue Growth

E.g. promotional offers to gain customers.
Rank potential clients

Risk Mitigation

E.g. Anomaly detection
Fraud detection

Value-like Approach

Cost / efficiency

E.g. Automating Routine tasks. Customer care call centers.

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Strategic bets?

Table stakes?