



## The Rise of the Humans and Their AI Agents

**What are the sustainable competitive advantages<sup>1</sup> (i.e., strengths) of Humans and AI? What are the weaknesses of Humans and AI? What is the context, the environment, of today’s world where these strengths and weaknesses are being deployed? Where does intelligence saturation<sup>2</sup> and the non-singularity<sup>2</sup> impact the context and the outputs?** These four questions are much better questions to ask initially in today’s world where both AI and Humans are increasingly—some say completely—Labor substitution choices in economic models.

Humans and AI are what is called “Labor” because “Labor” is performed by these two entity types with no ownership rights nor capital loss risk. This article focuses on a core issue between Humans and AI, the two production sources of Labor<sup>3</sup>. The other two core factors of production<sup>4</sup> in Adam Smith’s and other classical economists’ theories are Capital (i.e., Money and Machinery...and Machinery includes Robots<sup>5</sup>) and Land (i.e., Natural Resources, including rare earth elements).

Looking at the future business world as a choice between whether Humans or AI will become the “Labor” that drives corporations and the economy is speculative and focuses on binary distinctions and solutions. A built-in focus on a binary view tends to diminish consideration for “win-win”<sup>6</sup> (i.e., “Mutual Gain”<sup>7</sup>, “Yes, and...”<sup>8</sup>) choices, which exist as viable other solutions for consideration rather than the binary “doom-and-gloom”<sup>9</sup> end of Humans as workers or even the dominant species versus the Nirvana<sup>10</sup> of AI investors/builders’ singularity<sup>9</sup>.

The binary “doom-and-gloom” viewpoint also does not consider the impact of the four other massive structural changes<sup>11</sup>—i.e., shifts in the fundamental ways our economy functions—because it focuses solely on the impact from the emergence of a competing new Labor factor—AI—and not on the impacts from the other four structural changes ((i) geopolitical relationships; (ii) gender role traditions/choices; (iii) labor mobility (or lack thereof) between/within countries combined with the delinking of work and location; and (iv) the levels/consequences of debt/new currencies, including cryptocurrencies.

Shakespeare famously said, “All the world’s a stage.” Today, the stage on which “the economy play” occurs is shifting, not only by AI, but also due to the four other structural changes. These shifts influence the actors (Labor, Capital, Materials, and Land) as much as their choices in the production of end products/services.

Furthermore, per Konrad Kording and Ioana Marinescu’s 2025 Brookings paper, “(Artificial) Intelligence Saturation and the Future of Work,” “binary viewpoints “gloss over the asymmetric reality (which is) that intelligence capital (or AI) scales at computer-science speeds, whereas physical capital (equipment, buildings, land, natural resources, etc...)and (Human) labor do not.”<sup>2</sup> Their paper considers the binary “doom-and-gloom” view to be “the singularity narrative.” The authors demonstrate that:

- Humans are one of the “physical” components needed in production of any end product. The other “physical” components are physical capital, as described above.
- Humans are not even considered an “intelligence capital” component in the paper because each Human individual has a different level of competitive sustainable advantages, unlike AI, which is pure intelligence capital.
- The singularity narrative fails because “the physical [capital and Humans] imposes constraints that cannot be overcome by intelligence alone.” Their examples include:
  - ❖ “You cannot build a car with pure intelligence; you need steel, rubber, energy, and someone to fix the mess when something goes wrong.”
  - ❖ “Quality education has a physical component...COVID negatively impacted student academic performance (even when AI-delivered teaching materials were excellent)—we need teachers (Humans, a physical component) and classroom (the other physical component).”—Note: the quality of the Human “teacher” impacts the “quality” of the education.
  - ❖ “Clinical productivity (healthcare) can be improved by better (AI) triage, (AI) documentation, (AI) decision support, but is ultimately bounded by physical throughput (Human doctors, nurses, technicians of all types) and safety (sterile environments, quality procedures/ingredients).”

Modifying the labor economics theory, specifically the capital-labor substitution standard assumptions, to assume substitution is possible for intelligence (AI) tasks, while recognizing that the cadence for physical (Humans) or physical Capital (land, natural resources) is different than for AI results in the following discovery:

- Physical capabilities (Humans, physical capital) let production affect the world; intelligence capabilities (AI) let production be even better.
- Physical capabilities (Humans, physical capital) and intelligence capabilities (AI) are complementary, which means that the marginal returns to intelligence (AI) saturates<sup>12</sup>—i.e., AI reaches a point where more AI is no longer demanded in a market because at that moment the competition (Humans...or even forms of Capital, like a Robot or a Machine) can offer substitution by underscoring differences or having a lower price, etc.

In other words, AI can keep improving at computer-science speeds, but the production of any end product requires also Humans and Physical Capital, which results in intelligence (AI) reaching its saturation point. In addition, the demand for AI may reach a supply wall as AI will need more and more energy, other resources, and more data centers, which are now considered “military targets of increasing value,” with all the associated additional security costs/concerns.<sup>31</sup>

- AI cannot avoid reaching saturation points in some markets because AI—like Humans—has Strengths and Weaknesses.

Our approach focuses on information—Strengths and Weaknesses—about both Humans and AI—to determine Opportunities and Threats that exist in multiple combinations of Humans and/or AI, so as to be able to select the optimal combination of Humans and/or AI, given the world environment you are in—the “stage” where the “actors” perform their labors.

Performing a SWOT analysis<sup>1</sup> of these two choices of “Labor,” while keeping in mind the other four structural changes as well as the AI saturation potential in any market, presents some interesting usable information, namely:

- **CONCLUSION #1:** SWOT analyses for different companies, different markets will have different acceptable, effective end product production choices that embraces, for those moments in time, different optimal usage levels of the three production types (AI Intelligence as Labor, Humans Physical as Labor, and Physical Capital (money, land, natural resources).
  - ❖ Humans (Labor) will be running the AI agents because the Strengths of Humans overcomes/minimizes the Weaknesses of AI...and AI Strengths make the end product of Humans and Capital better.—note: Moravec’s paradox<sup>13</sup> is correct: Humans AND machines/AI will be the winning combination.
  - ❖ To quote Simone Lenzu, Federal Reserve Bank of New York, in her paper *Artificial Intelligence and Monetary Policy*, “AI is reshaping the economy that central banks are tasked to stabilize. AI is already altering how costs respond to activity, shifting equilibrium benchmarks, and changing the structure of the financial system through which policy reaches households and firms...in three interrelated dimensions: cyclical transmission, structural transition, and financial stability. By altering the mapping from economic conditions to inflation and financial risks, AI complicates the interpretation of familiar indicators and the application of standard policy rules.”<sup>14</sup>

“If the economy is a car, AI may upgrade the engine—raising potential speed...while making the steering more sensitive. The task of central banks is not to slow or accelerate the engine, but to adjust the steering: calibrating policy to maintain macroeconomic stability as the structure of the economy evolves.”<sup>14</sup>

? If AI revs speed to Grand Prix levels, will Humans manage changing gusts of winds while steering at 200 mph?
- **CONCLUSION #2:** The variance in Human Compensation will continue because the level of Strengths/Weaknesses of Human Beings differs between individuals. Those Humans working as Labor with no/minimal AI interactions will get paid the market value for doing so, including whatever the market value is for fixing any AI or Human messes. Those Humans working as Labor with AI agents will be paid dependent upon how effective are their AI communication and correction skills.
  - ❖ Humans (Labor) should learn AI’s weaknesses/strengths because Human compensation is not going to be wiped out. Rather, Humans (Labor) will be paid more or less in compensation in any market running with AI intelligence, based upon the ability of each Human individual’s effectiveness in directing AI intelligence to produce valued end products.
- **CONCLUSION #3:** The other four structural changes (geopolitical relationships; gender role traditions/choices; labor mobility (or lack thereof) between/within countries combined with the delinking of work and location; and the levels/consequences of debt/new currencies) AND AI’s saturation points must be considered in any SWOT analysis, because these other factors can derail up to intensify the end product’s value, substitution choices, and production level.
- **CONCLUSION #4:** In addition to subjects where one has a competitive advantage/personal interests, the best subjects for Humans to study/earn degrees in are those that increase one’s critical thinking skills because, given how many structural changes are in process currently, no matter what the outcome is, critical thinking skills will give one a competitive advantage.
  - ❖ The most important classic advice for everyone still holds true: continuously enhance one’s value while keeping it in alignment with personal sustainable competitive advantages, personal interests, and the marketplace.

**“Whatever happens, this change is going to reflect us. We will get the technology that we deserve.”<sup>21</sup>**

## SWOT ANALYSIS

The **four Human LABOR job categories** used in this paper are **Guiders, Finders, Minders, and Grinders** because these categories focus on what the actual work being performed consists of as labor skills and these categories can be found at most organizations. Joining this Human workforce are the **three AI job categories** currently found at most organizations employing AI: **Generative AI, AI Agents, and Agentic AI**.

The definitions and how each of these seven job categories are being impacted by the other Labor factors are:

1. **Guider** – responsible for assessing/minimizing overall entity risks, strategizing overall entity growth, and securing overall entity governance that protects the organization. Guiders are either the Board of Directors, the family, or the founder(s) (or other “power” figure(s)) of an organization.
  - ❖ **Examples:** “The hard stuff to automate is...figuring out what should we be building—setting priority, setting strategy, AI can’t do that...there are still truly Human skills.”<sup>21</sup>
2. **Finder**<sup>23</sup> – responsible for finding the clients and signing them on. This process might involve networking, relationship-building, and business development activities. The Finder must convince the client why the Finder’s firm is the best fit for the particular project.
  - ❖ **Examples:** Sales people are Finders; networking experts are Finders. Some tools, such as helping identify potential clients, are emerging<sup>20</sup>, although currently Finders benefit less directly from AI because, ultimately, a Human being must convince the client to purchase a particular service or product (especially if larger amounts are involved). In addition, founders of companies are (so far) Human beings who discover a need in the market place and seek to fulfill it. “The hard stuff to automate is talking to our colleagues and our customers...there are still truly Human skills.”<sup>21</sup>
3. **Minder**<sup>23</sup> – once the Finder secures the engagement, the Minder coordinates the resources to meet the needs. This coordination process might involve forming teams and making sure that these teams deliver high-quality work on time.
  - ❖ **Examples:** Generative AI is helping researchers/economists/hospital personnel analyze reports, monitor progress, and track report milestones more efficiently. For Human resources tasked with recruiting employees, there are AI tools to sift through resumes.<sup>18</sup> Historically, job seekers and others optimized their web pages so that search engines would effectively find them (so called “search engine optimization”, or “SEO”). Today, several techniques – often AI-driven – are used to optimize resumes so that automated systems can better find, identify, and flag a resume<sup>19</sup>.
4. **Grinder**<sup>23</sup> – the individual who performs the core tasks, i.e., “in the field” doing the hands-on, operational work.
  - ❖ **Examples:** IT coders (evidence: tech industry has laid off ~150,000 workers in 2025<sup>15</sup>; rising unemployment in computer science grads in 2024 was 7.2% vs 4.5% overall<sup>16</sup>; grocery stores using robots to fulfil online orders or in other ways<sup>17</sup>...and there are reports that it won’t be too long before there will be robot hairdressers<sup>18</sup>!).
5. **Generative AI** – “generates new content; learns from historical data; low autonomy level.”<sup>28</sup>
6. **AI Agent** – “does specific predefined tasks automatically; depends on predefined rules/APIs; limited access to tools.”<sup>28</sup>
7. **Agentic AI** – “plans, reasons, and acts independently toward a goal; uses reasoning, planning and feedback loops; continuously adapts to context and outcomes.”<sup>28</sup>

## HUMAN (Guider, Finder, Minder, Grinder) SUSTAINABLE COMPETITIVE ADVANTAGES/STRENGTHS:

- Emotional and perfectly irrationally rational, knowing/learning/sensing how to use emotions and logic to gain desired goals.
- Mortality, which gives Humans the experience of loss/potential loss that colors perceptions.
- A sense of humor.
- **Creative thinking: the ability to “look around the corner;” the “creative leap” where in a flash of insight a novel idea occurs.**<sup>24</sup>—“Competitive advantage is now primarily less driven by technology differentiation and more by cultivating the Human edge. Technology is replicable. People aren’t. Humans create competitive differentiation through adaptivity, creativity, and judgment amid uncertainty and change.”<sup>26</sup>
- **Intuitive, creative comprehension, even empathy: can appreciate art, theatre, another’s perceptions (“walk a mile in someone else’s shoes”).**
- **Book smarts and/or street smarts levels.**—“The classic S curve of growth has long described how businesses and work evolve: gradual lift, rapid acceleration, and eventual plateau. Today that curve is compressing. AI and workforce transformation are accelerating the climb and bringing the plateau sooner...Long cycles of planning and predictable execution may no longer hold in a world where markets, technologies, and worker and customer expectations shift in real time. **Success may now depend more on sensing change, experimenting quickly, and adapting continuously.**”<sup>26</sup>
- Upbringing and current environment—the culture/society influences that makes each of our perception our different realities.
- Capacity for non-self-serving remorse (sincere apologies, sincere acts of contrition).

**AI (Generative AI, AI Agent, and Agentic AI) SUSTAINABLE COMPETITIVE ADVANTAGES/STRENGTHS:**

- Can do repetitive or lengthy work quicker, freeing up Humans to build ideas into fruition faster.<sup>21</sup>
- “Technology can accelerate analysis and clarify uncertainty, but it cannot replace Human purpose, values, and judgment behind choices. This is the path to **AI as a trusted adviser—improving the speed, scale, and quality of decisions** while keeping Humans firmly in charge of the “why.”<sup>25</sup>

**HUMAN (Guider, Finder, Minder, Grinder) WEAKNESSES:**

- “Boards and managers will need to learn how to fact check output before relying on AI. This will require deeper (Human) familiarity with the data. Boards will need to be educated on these and other limitations of this technology.”<sup>25</sup>
  - ❖ “An industrial manufacturer puts AI on the board to surface risks; the directors learn it could be manipulated for personal agendas.<sup>25</sup> How will Humans at this executive level enhance their AI skills quickly enough to avoid these manipulations?”
- “Grand Prix drivers travel about 5 feet before they begin to react to a need to stop/avoid a hazard...and that’s going only at ~62 mph.” At 186 mph, that’s 15 feet traveled before a top pro racer’s muscles/body begins to move to react to a hazard.<sup>30</sup>
  - ❖ If AI revs speed to Grand Prix levels, how will Humans manage changing gusts of winds while steering at 200 mph?
  - ❖ Therefore, AI will probably saturate before it reaches peak speeds because the cadence of Humans differs from AI.
- “The other problem is, this is capitalism, right? All of these large firms are always looking for ways to save money. At high-tech companies, some of the most expensive money are the salaries of these developers. The idea of we can replace even a chunk of them with AI, that’s really compelling...All the C-Suite folks love the idea of being able to either lay people off because they can replace them with AI, or threaten to do so....even if you’re not replaced by AI, if you de-skill and devalue the job, it just gets easier for the owners to push you around.”<sup>22</sup>

**AI (Generative AI, AI Agent, and Agentic AI) WEAKNESSES:**

- AI does dumber faster and where AI does “dumber faster” is not always apparent, creating potential pitfalls to trip over.
- “AI models come with inherent biases, the quality and availability of data can vary, and competitive intelligence may introduce additional complexities. AI makes computational and mathematical errors. It also does not always say “I don’t know” to questions it might not know an answer to, [instead] grabbing available data to answer a question when the data might not be directly applicable.”<sup>22</sup>
  - ❖ **Examples:** “Reasoning models, in particular, tend to exhibit worsened calibration and increased hallucination rates compared to base models, particularly when trained with reward signals that emphasize only correctness. This is a critical limitation in high-stakes domains such as healthcare and or law, where models must not only be accurate but also communicate uncertainty when appropriate...when language models are trained via reinforcement learning to generate natural language “reasoning chains,” their performance improves on a variety of difficult answering tasks.”<sup>29</sup>
  - ❖ AI “will go off and do the wrong thing if the Human direction is not incredibly clear.”<sup>22</sup> “AI can sort of misbehave: Manu (a top software developer/coder) would tell me that there are times when the AI would go off and come back and say, oh, well, I didn’t do those tests. I didn’t think they were that important, so Manu would have to figure out ways to sort of reprimand it or ways to cajole or punish it in some way. You yell at it, basically: he would write these very stern list of instructions, like a Ten Commandments and he would have this file and say, every time you do anything, you look at this file first and you always follow these commandments, very stern commands: you must test the code in this way or that; you must do these things; you must not do these things. Software developers would show me these commandments and they would be in uppercase, like they’re yelling at it. They would repeat things over and over again, like they were trying to hypnotize the AI agent by sheer repetition. Or they would say things like, if you don’t do these tests, I will be fired. Very emotional language. One of Manu’s prompts would say that failures to do these tests is unacceptable and embarrassing. It works (to talk to AI in this manner) because they’re language machines (large language models), and so they understand the meaning of language based on the company it keeps. If they see the word embarrassing, they understand that word comes from a bad neighborhood, there’s bad things there so it grasps the import of those words.”<sup>22</sup>—What are the impacts of having to yell, reprimand, etc. AI to receive desired response?
- “According to SEO firm Graphite, as of May 2025, more than half of new web articles were generated primarily by AI, up from 5% before ChatGPT...this synthetic wave could contaminate data quality for everything from SEO to model training...Many organizations are now questioning the legitimacy of data about both people and their performance at work...This is not a distant technological problem: it’s a pressing business risk that could affect an organization’s brand, reputation, finances, and operational performance...leaders will likely need to expand from focusing on cybersecurity to focusing on disinformation security...Forty-one percent say they have used AI to automate part of their job, often without employer awareness.”<sup>26</sup>...and “according to Salesforce, way back in November, 2023, more than half of GenerativeAI (includes ChatGPT) users use unapproved tools at work and 64% have passed off GenAI content as their own.”<sup>27</sup>

**AI (Generative AI, AI Agent, and Agentic AI) WEAKNESSES (continued):**

- “The AI echo chamber: AI tools increasingly mirror a user’s past inputs, tone, and preference—instead of broadening perspectives, AI may narrow them, reinforcing existing beliefs and organizational norms...leading to digital groupthink.”<sup>26</sup>
- “When cybersecurity company Pindrop realized it needed to take action, it discovered that 1 in 6 job applications in its own organization were showing clear signs of fraud; many candidates were using deepfake technology during live interviews.”<sup>26</sup>
- “It’s going to be longer for transformations to hit jobs for the following reason. What we learned from the history of computers is that it can take things a lot longer to have an impact on corporate life than we would expect.”<sup>22</sup>
  - ❖ **Examples:** “Computers: chess should be harder for them to play but a computer should be able to just speak. It turned out that chess was easier for computers to do than to learn to speak.”<sup>22,13</sup>

**HUMAN (Guider, Finder, Minder, Grinder) OPPORTUNITIES IN AN AI ENVIRONMENT:**

- AI is making Humans become better communicators in English, better email writers.
  - ❖ Example: Several developers have settled on as an interesting technique, which is when they want to write a new feature or write a new function or improve some aspect of code, they will essentially get into a conversation, like a Socratic dialog with their agent [asking the agent to ask them] questions about how software feature should work, or what is this [feature] going to do? should it do it this way? is it going to be written in this language or in this language?”<sup>22</sup>
- **Human capital will continue to be valued at different competitive prices based upon the individual Human’s ability to ask the questions that get AI to operate most effectively AND as desired by the individual Human(s).**
- “Indeed, recent Deloitte research with 100 C-suite leaders reveals that most organizations (59%) are taking a tech-focused approach when it comes to AI. But **those taking a tech-focused approach are 1.6x more likely to *not* realize returns on AI investments that exceed expectations compared to those that take a Human-centric approach.**”<sup>26</sup>
- “Pressures on organizations are no longer sequential, but compounding. Technological advancement is converging with economic volatility, geopolitical tensions, societal expectations, and a rapidly shifting workforce. The boundary between planning and execution is collapsing, even as cost pressures, efficiency mandates, and questions of trust and clarity intensify...Tensions once manageable over time are now tipping points, where hesitation risks missed opportunities and lasting consequences for organizations, their people, and society. Winning organizations see tipping points as an opening rather than a crisis but changing that mindset isn’t easy. **Letting go of familiar models, rewiring assumptions, and bringing people along require courage, discomfort, and persistence. By constantly embracing reinvention, they can turn disruption into momentum—unlocking new value, Human potential, and growth on the next S-curve. The next curve isn’t on the horizon—it’s unfolding now.** In 2026, 3 tipping points stand out as important: “*From Human + machine to Human x machine,*” “*From cost efficiency to value creation,*” “*From static plans to dynamic orchestration.*”<sup>26</sup>

**AI (Generative AI, AI Agents, and Agentic AI) OPPORTUNITIES IN A HUMAN ENVIRONMENT:**

- AI can strengthen rather than override Human decision making...Deloitte research shows that organizations are twice as likely to exceed their return on investment expectations for AI when they prioritize work design, thoughtfully redesigning Human and machine interactions and roles.<sup>26</sup>

**HUMAN (Finders, Grinders, Minders, Guiders) THREATS IN AN AI ENVIRONMENT:**

- [AI] is making people working with AI “feel much more powerful overall” [and] worried about losing their skills if they rely too much on AI.” “The great majority of everyone (coders) I spoke to was really kind of jazzed and excited about the new powers that AI was giving them...the fun of being a developer is you take an idea you have, and through sweat and work, you turn these magic words into a machine that does things for you. And that feels like magic, right, something from Tolkien.”<sup>22</sup>
  - ❖ **What is the probability that Humans feeling emotions of power or fear from their interactions with AI are likely to produce negative results for others and/or themselves from those emotions?**

**AI (Generative AI, AI Agents, and Agentic AI) THREATS IN A HUMAN ENVIRONMENT:**

- “New code is not just something you build and it stays up. You have to maintain it as you add new things to it, adjacent to it that interacts with it. There might be interactions that are bad or weird. The code that the AI is writing might look good right now, but **there’s a potential that down the line it could cause really difficult or nasty interactions with other parts of the code base. There could be subtle bugs that we don’t see right now that really start to pile up in 5 years from now, you’ve got a huge mess.**”<sup>22</sup>

**OPTIMAL SOLUTIONS THAT CAPTURE HUMAN & AI STRENGTHS WHILE MINIMIZING WEAKNESSES/THREATS:**

- The best subjects to study/earn degrees in are those that increase one’s critical thinking skills because, given how many structural changes are in process currently, no matter what the outcome is, critical thinking skills will give one a competitive advantage. Be true to your values while staying flexible, since rigidity doesn’t work well in an environment with much change.

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