

How AI is rebundling work: Redesigning jobs around human judgement, context, and relationships

Intelligence transformation changes how organisations think, decide, and act, says Anees Merchant, EVP & Global Head of Innovation, IP, and Analytics Consulting at C5i

KUMUD DAS

HOW is "intelligence transformation" different from digital transformation?

Digital transformation digitised what exists: channels, workflows, and dashboards. Intelligence transformation re-wires how decisions are made. It upgrades the enterprise nervous system: from people reading reports to AI agents sensing, reasoning, and acting in loops.

Unit of value shifts from "app" to decision velocity (time from signal → action). Architecture shifts from systems-of-record to systems-of-retrieval (retrieval, tools, agents, governance). Metrics shift from adoption and SLA to lift (win rate, yield, fraud loss, revenue per visit). Organisation design shifts from functions to human+AI teams (ops copilots, risk sentinels, code robots).

Samples: A lender that underwrites thin-file borrowers using cash-flow AI; a steel mill that lets an optimisation agent set furnace parameters; a retailer

Every job consists of multiple tasks. Artificial intelligence (AI) separates routine, repetitive tasks from higher-value activities. It then enables organisations to reorganise work around human strengths such as judgment, contextual understanding, creativity, and relationship-building.

that prices by cohort every hour. Digital made us paperless; intelligence makes us judgment-rich, compounding advantage with every interaction.

What role will AI play in shaping India's business growth over the next decade?

Three flywheels:

Demand: Vernacular copilots built on Digital Public Infrastructure (Aadhaar, UPI, ONDC, AA) will unlock millions of first-time users and MSMEs, enabling credit, compliance, and commerce in their own language.

Supply: India can become the world's AI engineering and governance hub. Capabilities in safety, evaluation, data operations, and agent orchestration could be exported just as IT services once were.

Product: "Bharat-first, world-ready" products—agri advisory agents, logistics optimizers, and health triage copilots—built on cost-effective edge devices.

Strategic bets for India Inc: Treat proprietary data as retrieval capital; build corpora moats.

Move from pilots to production agents tied to P&L (collections, underwriting, sales).

Invest in compute + talent locally; don't rent your advantage.

Co-create with the State on DPI, standards, safety sandboxes, and sectoral datasets.

If we get this right, AI doesn't just lift GDP; it formalises the informal, compresses distance, and turns every employee into a builder.

What are the Five AI-driven shifts to expect in 2026?

Agentic workflows beat apps: Teams run playbooks where AI calls tools, vendors, and APIs end-to-end. Small, specialized

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reports to AI agents sensing, reasoning, and acting in loops, says Anees Merchant, EVP and Global Head of Innovation, IP, and Analytics Consulting at C5i in an exclusive interaction with Bizz Buzz

Elimination happens when organisations refuse to redesign work. Transformation occurs when leaders measure time-to-insight, errors are avoided, and revenue per employee is increased, then reinvest the productivity into better service and new lines of business

models rise: Domain-tuned models using private retrieval outperform giant general models for critical tasks.

Trust becomes a board metric: Model risk, provenance, and safety incidents are reported in the same manner as cyber breaches.

Synthetic data goes mainstream: It is used to reduce bias, stress-test edge cases, and protect privacy in regulated sectors.

On-device and edge inference expands: Field operations, retail, and manufacturing run AI offline with automatic sync for audit trails.

Signals are already visible: Contact-centre copilots close tickets autonomously; CFO agents reconcile ledgers; quality-control cameras grade products without the cloud; banks ship model cards with their products. 2026 is the year we stop "prompting demos" and start shipping dependable agents tied to outcomes.

Why AI will transform rather than eliminate jobs?

Jobs are bundles of tasks: Every job consists of multiple tasks. Artificial intelligence (AI) separates routine, repetitive tasks from higher-value activities. It



then enables organisations to reorganise work around human strengths such as judgment, contextual understanding, creativity, and relationship-building.

The automation paradox: When technology reduces the cost of completing a task, demand for that task often increases. As AI makes work faster and cheaper, organisations typically see: An increase in customer interactions; Greater demand for analysis and insights; Faster operational cycles. Rather than reducing workload, automation can expand overall activity and output.

The rise of "centaur" workflows: The most effective operating model combines human oversight with AI execution. In these "centaur" workflows: Humans define intent, constraints, and ethical boundaries; AI executes tasks, drafts outputs, analyses data, and monitors processes. This collaborative

approach improves speed while maintaining accountability and judgment.

Emerging roles: As work is redesigned, new roles are taking shape, including: Agent Orchestrator; Model Risk Analyst; Data Product Owner; AI Quality Assurance (QA) and Red Team Specialist; Workflow Designer. These roles focus on managing, governing, and optimising AI-enabled systems.

Practical examples: Work transformation is already visible across industries: Sales professionals spend more time on customer discovery while AI handles research and preparation; Claims officers focus on complex or exceptional cases as AI processes routine claims and clears backlogs; Software teams move from writing repetitive code to supervising and governing AI-driven development tools.

Organisations that proactively redesign work are more likely to achieve sustainable growth and competitive advantage.

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invest productivity gains into better service and new lines of business.

How can organisations build trust in "black box" AI?

Turn "black box" into glass governance: Risk-tier use cases: different controls for a marketing copilot vs. a credit model.

Data lineage & consent: Track provenance, purpose, and retention; enable audit and user redress.

Explainability where it matters: reason codes, counterfactuals, and uncertainty; aligned to domain needs.

Human-on-the-loop: Escalate on low confidence, novelty, or fairness triggers.

Evaluation as a product: Pre-deployment red teaming; post-deployment drift, bias, and safety monitoring with kill-switches.

Transparent artifacts, including model cards, playbooks, and incident reports, are shareable with regulators and customers.

Sample: A lender shipping adverse-action notices generated from retrieval-grounded explanations; a hospital copilot that shows sources and forces second-checks for high-risk orders. Trust isn't a feature; it's an

operating system for AI.

Why is understanding AI as critical as reading and writing in the future of work?

Reading and writing enable us to think at scale; AI fluency allows us to build at scale. Every worker will direct a personal stack of agents. Without AI literacy, you become a passenger in systems you can't question.

Core skills: Problem framing (from vague goal → evaluable task); Tool thinking (what data/tools an agent needs); Skeptical verification (check claims, detect confabulations); Workflow design (guardrails, handoffs, metrics); Data hygiene (privacy, consent, security).

This isn't about "prompting tricks." It's about agency; turning ideas into repeatable workflows. The new divide won't be coders versus non-coders; it will be directors of intelligence versus consumers of intelligence. Like spreadsheets in the 80s, those who learn early compound their advantage; those who don't outsource their judgment.

Positive push: Oman ready to go the 'extra mile' to finalise the deal between Iran and USA

JON GAMBRELL

THE next round of talks between the United States and Iran will be Thursday in Geneva, Oman's foreign minister said Sunday, shortly after Tehran's top diplomat said he expected to meet US envoy Steve Witkoff then.

Foreign Minister Badr al-Busaidi said on social media he was pleased to confirm the development, "with a positive push to go the extra mile towards finalising the deal." Oman previously hosted the indirect talks on the Islamic Republic's nuclear programme and facilitated the latest round in Geneva last week.

There was no immediate comment from the White House.

Foreign Minister Abbas Araghchi had told CBS in an interview aired Sunday that a "good chance" remained for a diplomatic solution on the nuclear issue, adding it was the only matter being discussed.

The Trump administration has been pushing for concessions from its longtime adversary and has built up the largest US military presence in the Middle East in decades.

President Donald Trump warned on Friday that limited strikes against Iran are possible, even as Araghchi at the time said Tehran expected to have a proposed deal ready in the next few days.

Araghchi told CBS that Iran was still working on the draft proposal. He added that Iran has the right to enrich uranium. On Friday, he said his US counterparts had not asked for zero enrichment as part of the latest round of talks, which is not what US officials have said publicly.

Both Iran and the US have signalled they are prepared for war if talks on Tehran's nuclear programme fail.

Minutes after Oman's confirmation of talks, Iranian President Masoud Pezeshkian said on social media that "recent negotiations involved the exchange of practical proposals and yielded encouraging signals. However, we continue to closely monitor US actions and have made all



necessary preparations for any potential scenario."

The US has said Iran cannot have nuclear weapons or the capacity to build them and that it cannot enrich uranium. Tehran has long insisted that any negotiations should only focus on its nuclear programme, and that it hasn't been enriching uranium since US and Israeli strikes on Iranian nuclear sites in June.

Although Iran insists its nuclear programme is peaceful, the US and others suspect it is aimed at eventually developing weapons.

Talks were deadlocked for years after Trump's decision in 2018 to unilaterally withdraw the US from Iran's 2015 nuclear deal with world powers. Since then, Iran has refused to discuss wider US and Israeli demands that it scale back its missile programme and sever ties to armed groups.

New protests in Iran

Confirmation of new talks came as new anti-government protests began in Iran, according to witnesses, as university students in Tehran and another city demonstrated around memorials for thousands of people killed in a crackdown on previous nationwide demonstrations about six weeks ago.

Iran's state news agency said students protested at five universities in the capital, Tehran, and one in the city of Mashhad on Sunday. The scattered protests

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erupted Saturday at universities following 40-day memorials for people killed in January during anti-government rallies.

Iran's government has not commented on the latest protests.

Many Iranians have held ceremonies marking the traditional 40-day mourning period in the past week. Most of the protesters are believed to have been killed around Jan. 8 and 9, according to activists tracking the situation.

Iranians across the country are still reeling with shock, grief and fear after the earlier protests were crushed by the deadliest crackdown ever seen under the rule of 86-year-old Supreme Leader Ali Khamenei. Thousands of people were killed and tens of thousands

are believed to have been arrested. Although the crackdown tamped down the largest protests, smaller ones are still occurring, according to protesters and to videos shared on social media.

During the 1979 Islamic Revolution that toppled the shah and brought the Islamic Republic to power, 40-day memorials for slain protesters often turned into rallies that security forces tried to crush, causing new deaths. Those were then marked 40 days later, with new protests.

Posts on social media Saturday and Sunday have alleged that security forces tried to restrict people from attending some 40-day ceremonies.

The US-based Human Rights Activists News Agency says at least 7,015 people were killed in the previous protests and crackdown, including 214 government forces. The group has been accurate in counting deaths during previous rounds of unrest in Iran and relies on a network of activists there to verify deaths.

The death toll continues to rise as the group crosschecks information despite disrupted communication with those inside the Islamic Republic.

Iran's government offered its only death toll from the previous protests on Jan 21, saying 3,117 people were killed. Iran's theocracy in the past has undercounted or not reported fatalities from past unrest.

Netanyahu hails India as global power ahead of 'personal friend' Modi's visit

HARINDER MISHRA

DESCRIBING India as a "global power" and its Prime Minister Narendra Modi a "personal" friend, Israeli Prime Minister Benjamin Netanyahu on Sunday talked about his vision of a "hexagon" of alliances in and around the region that will include India.

"This week, expression will be given to the special relationship that has been forged over recent years between Israel and the global power that is India, and between myself and its leader, Prime Minister Modi", Netanyahu said at the beginning of the weekly cabinet meeting.

"We are personal friends; we speak frequently on the phone and visit one another. I have visited India, and Modi has visited here," the Israeli Prime Minister said. "We waded together in the waters of the Mediterranean, and much water has flowed since then in the Mediterranean, the Ganges, and the Jordan, though less in the Jordan", he added in reference to pictures of the two leaders walking barefoot in the sea in 2017 that went viral with talk of "bromance".

Modi will be visiting Israel on a two-day trip from February 25 to 26, his second since the "historic" visit of July 2017, which was the first by any Indian PM to the Jewish state.

Netanyahu visited India a few months later in 2018, and the two leaders have since constantly kept in touch, often talking over the phone.

"In any case, one thing has happened: The fabric of this relationship has grown tighter, and he is coming here so we can tighten it further through a series of decisions related to strengthening cooperation between our governments and countries", the Israeli leader emphasised.

"This includes economic, diplomatic and security cooperation", he said.

Touching upon his diplomatic vision, Netanyahu said, "We will create an entire system, essentially a 'hexagon' of alliances around or within the Middle East".

"This includes India, Arab nations, African nations, Mediterranean nations (Greece and Cy-



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"The intention here is to create an axis of nations that see eye-to-eye on the reality, challenges, and goals against the radical axes, both the radical Shia axis, which we have struck very hard, and the emerging radical Sunni axis", he said.

"All of these nations share a different perception, and our cooperation can yield great results and, of course, ensure our resilience and our future", he asserted.

Sharing details of Modi's visit, the Israeli leader said that he would be coming on Wednesday, hold an innovation event in Jerusalem and visit Yad Vashem together with him.

"I should also note an additional point of special cooperation: We will promote cooperation in high-tech, AI, and quantum computing", he noted. "I say AI and quantum not because they are the future, but because they are the present. We, of course, want to be among the world's leading nations in these fields", he said.

Modi will also be meeting Israeli President Isaac Herzog during the visit.

Netanyahu has often flaunted his close personal ties with global leaders, like Modi and US President Donald Trump, and it has been a strong component of his election campaigns in efforts to demonstrate that no other Israeli leader enjoys his stature at the global arena.