



# The Synergy and Friction Between Human and Machine Intelligence

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# 25y+

UIBS has been consulting organisations realise their full potential through Microsoft technologies for more than 25 years.

A Microsoft Direct CSP Tier-1 Partner and a licensing and Software Asset Management (SAM) specialist, supporting customers in optimising cloud adoption, controlling cost, and maintaining licensing compliance across complex environments.

Operating at the intersection of technology, regulation, and mission-critical operations, UIBS delivers secure, scalable solutions across highly regulated and operationally demanding sectors, including:

Maritime & Shipping  
Travel & Tourism  
Legal & Financial Services



Microsoft Cloud & AI Partner | Direct CSP Tier-1 | Licensing & SAM Specialists

# Agenda

1 Transformation + Friction

2 Solutions + Synergy

3 Actions:  
Synergy -Friction

4 The AI Courtroom:  
A Mock Trial

1

# Transformation + Friction

# Navigating the Rapid Evolution of AI – Friction Points



Decision-makers struggle to quantify and integrate AI



**IT pressured to lead AI transformation, but feels ill-equipped**



Security, governance, and regulatory requirements are top of mind



**End Users seek out AI tools whether the org provides it or not**



**Functional leaders need to transform business processes for org-wide outcomes**

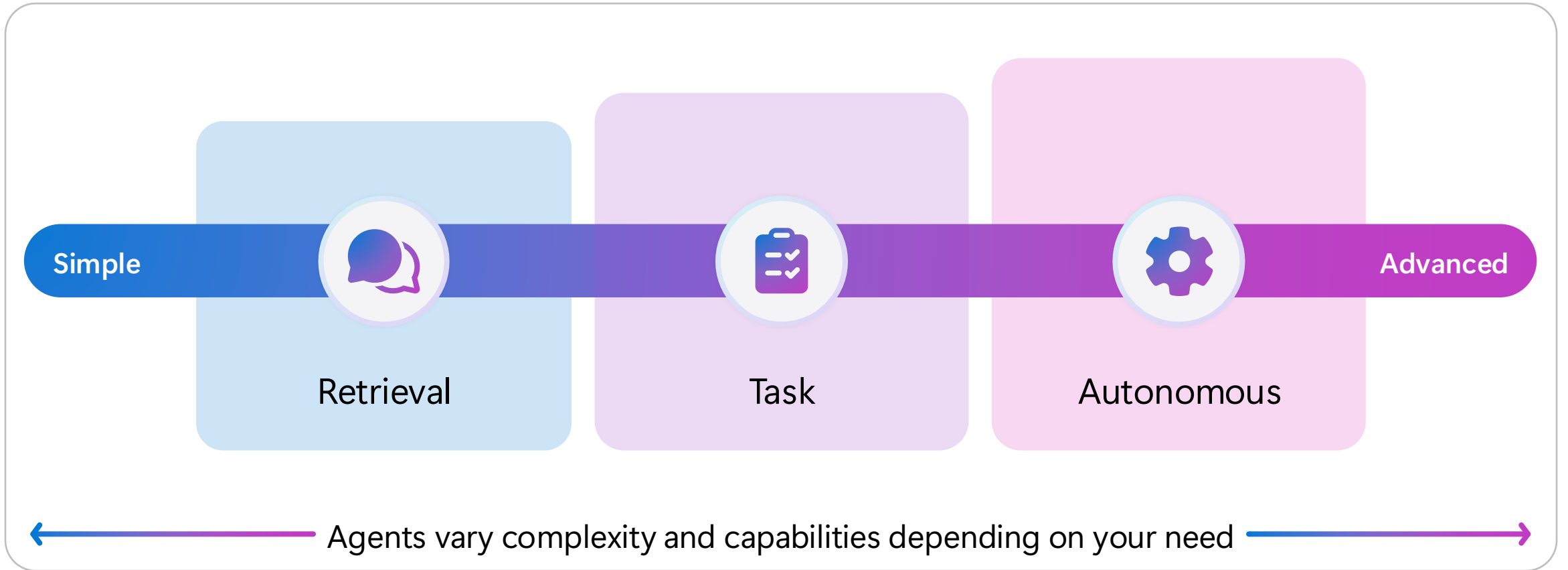
A large graphic featuring the number '82%' in a gradient of red, purple, and blue. The number is centered within a faint, light-colored circular background that has a subtle grid pattern.

82%

of leaders expect to use agents  
in the next 12-18 months to meet  
demand for workforce capacity

# What are agents?

Agents use AI to automate and execute business processes, working alongside or on behalf of a person, team or organization



# Create agents using natural language or code



For end users and makers

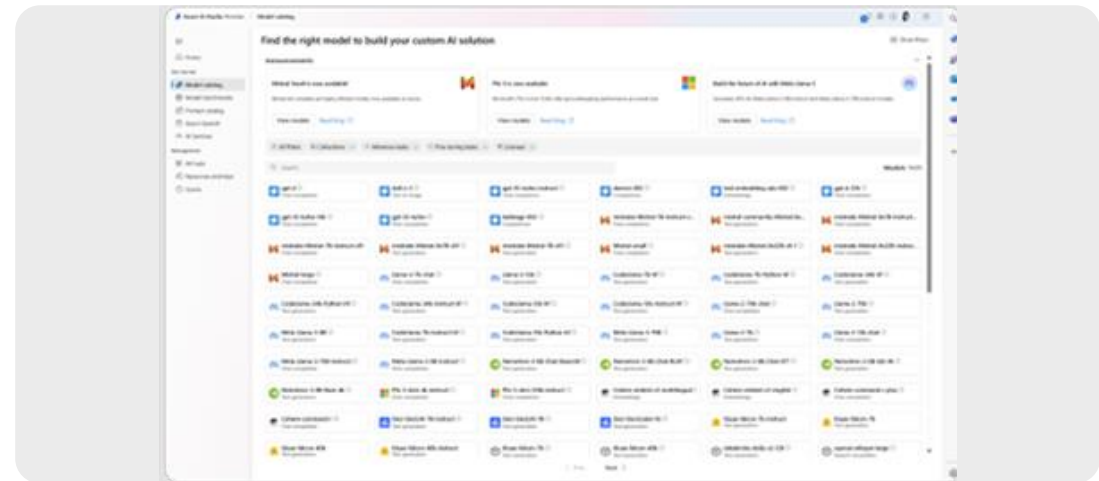


Copilot Studio

*Uses natural language*



For Developers



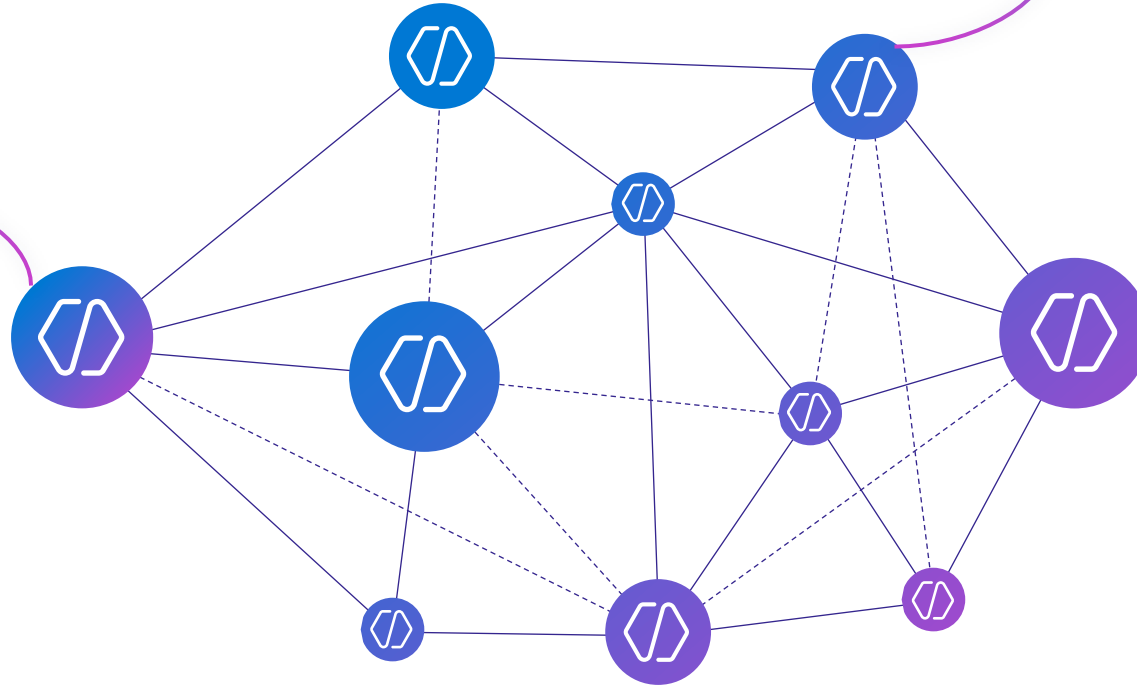
VS Code, Copilot Studio, Azure AI Foundry

*Uses code*

# Connect agents, regardless of where they're built

## Agents

Build with Copilot Studio



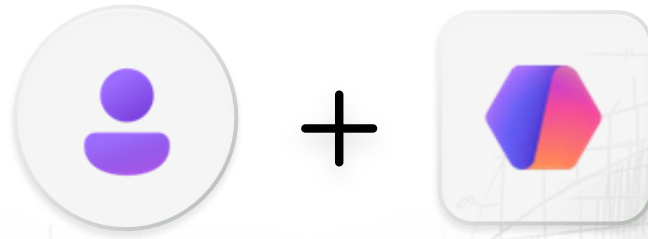
Use the Microsoft 365 Agents Toolkit to connect agents from AI services like:

- Microsoft Azure
- Azure AI Foundry
- Semantic Kernel
- Amazon Web Services
- Google Cloud Platform
- IBM Cloud
- OpenAI
- LangChain (Langflow)
- Agentforce
- MetaGPT
- Relevance AI
- Zapier Central
- Vertex AI
- Perplexity
- Claude
- Gemini

# The Frontier Firm.

Humans & AI Agents work in Synergy





“The term ‘Frontier Firm’ comes from Microsoft’s 2025 Work Trend Index and subsequent research with Harvard Business School. It describes organisations that move beyond using AI as a tool. They redesign themselves around AI as a core operating capability.”

**The distinction is organisational  
redesign, not technology  
adoption**

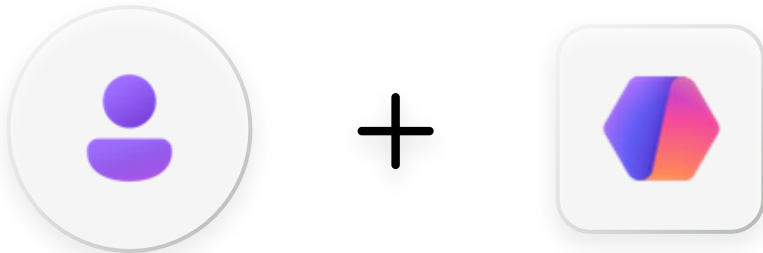
Phase 1

# Human with assistant



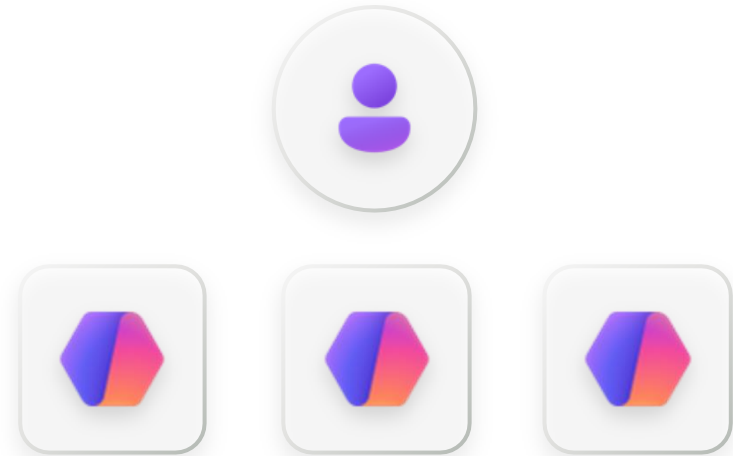
Phase 1

## Human with assistant



Phase 2

## Human-agent teams



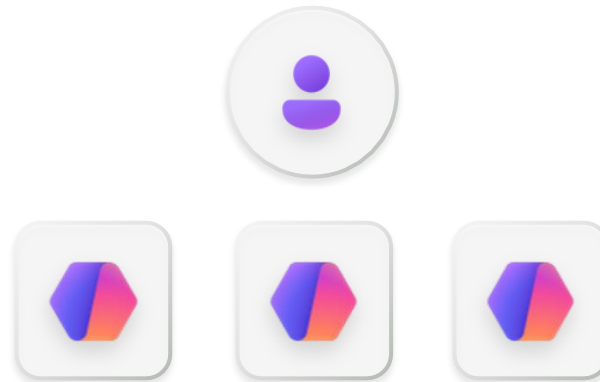
Phase 1

Human with  
assistant



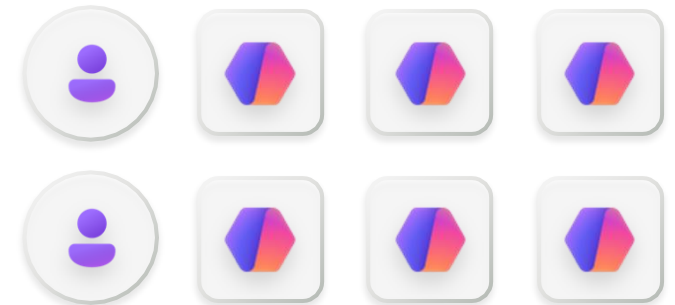
Phase 2

Human-agent  
teams



Phase 3

Human-led,  
agent operated



# Essential shifts for becoming a Frontier Firm with less Friction

Readiness

Preparing your workforce for human-agent collaboration

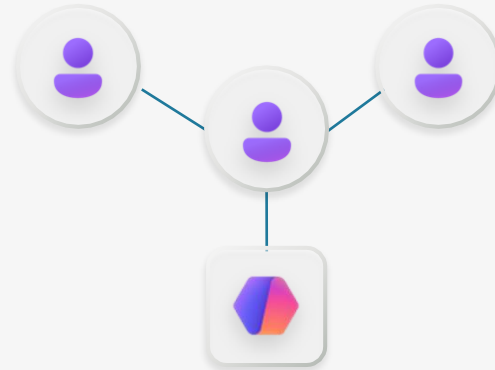
Economics

Navigating the economics of digital labor

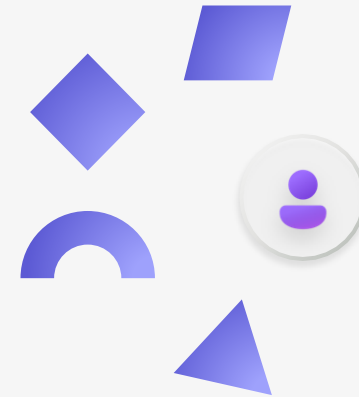
# Workforce Readiness



Set human-to-agent ratios



Help everyone become an agent boss



Reskill people for future growth

# Consider the Economics



A new lever for **margin**  
improvement



A new lens to **analyze**  
impact

# Digital labor to improve long-term profit margins

## Optimize Headcount Growth

Fueling growth with humans + agents reduces expected headcount growth and overall employee expenditures

## Create New Revenue Streams

Focus people on higher-value, more strategic initiatives leading to new revenue streams

Profit margin growth

# We need to evolve our financial analysis so we can properly evaluate our return on Digital Labor

Recognizing Digital Labor as a distinct investment outside of IT budgets highlights its unique value and transformative impact.

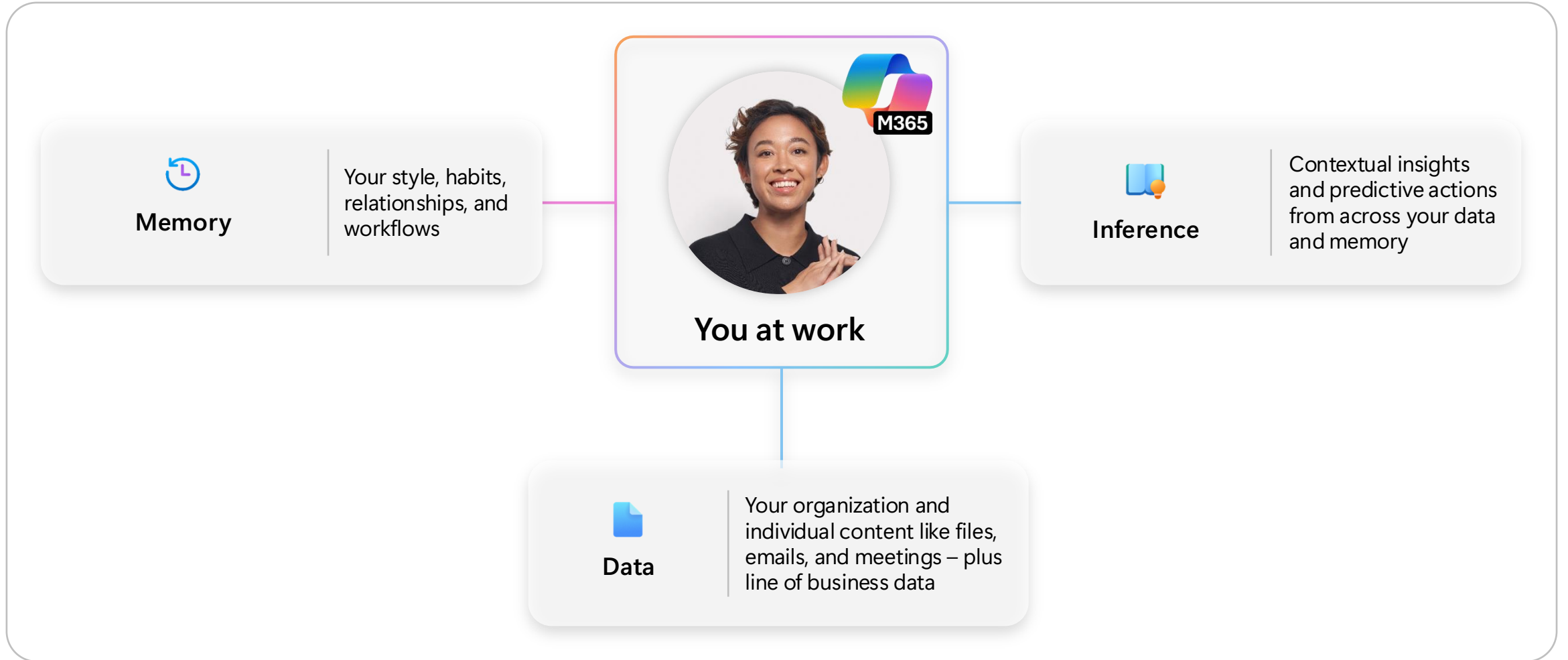


Income Statement (abbreviated)	
Net Sales	
Cost of Goods Sold	
Direct labor costs	
Vendor Outsourcing Fees	
Digital Labor COGS	
Infrastructure Costs	
<b>Gross Margin</b>	
<b>Operating Expenses</b>	
Selling and Operating Expenses	
Digital Labor Expenses	
General and Administrative Expenses	
<b>Total Operating Expenses</b>	

2

# Solutions bring Synergy

# Work IQ



# Microsoft 365 Copilot Innovation Areas

1

## Personal and team productivity

Built into the tools you rely on every day, Copilot understands your goals, anticipates next steps, and acts proactively—helping you and your team turn intent into results.

2

## Business process

Grounded in your organization's context with Work IQ, Copilot puts AI to work—automating, augmenting, and transforming business processes—multiplying your impact at scale.

3

## Enterprise ready AI

Built with enterprise-grade security, compliance, and manageability, Copilot protects what matters most while empowering your business to innovate confidently.

# Work IQ Agents Sample

Automate tasks with pre-built agents by Microsoft that are designed for work



## Researcher

Advanced reasoning  
[Generally available](#)



## Analyst

Advanced reasoning  
[Generally available](#)



## Surveys

End-to-end survey mgmt.  
[Generally Available](#)



## Interpreter

Multi-lingual translation  
[Generally available](#)



## Facilitator

Teams meeting moderation  
[Generally available](#)



## Knowledge

Content mgmt. & organization  
[Public preview](#)



## Channels

AI teammate  
[Public preview](#)



## Project Manager

Automate project mgmt.  
[Public preview](#)



## Communities

Community mgmt.  
[Public preview](#)



## Workforce Insights

Organizational insights  
[Frontier Program](#)



## Word

Document creation  
and iteration  
[Frontier Program](#)



## Excel

Data visualizations  
and insights  
[Frontier Program](#)



## PowerPoint

Build and iterate on  
presentations  
[Frontier Program](#)



## People

Colleague connector &  
collaboration planner  
[Frontier Program](#)

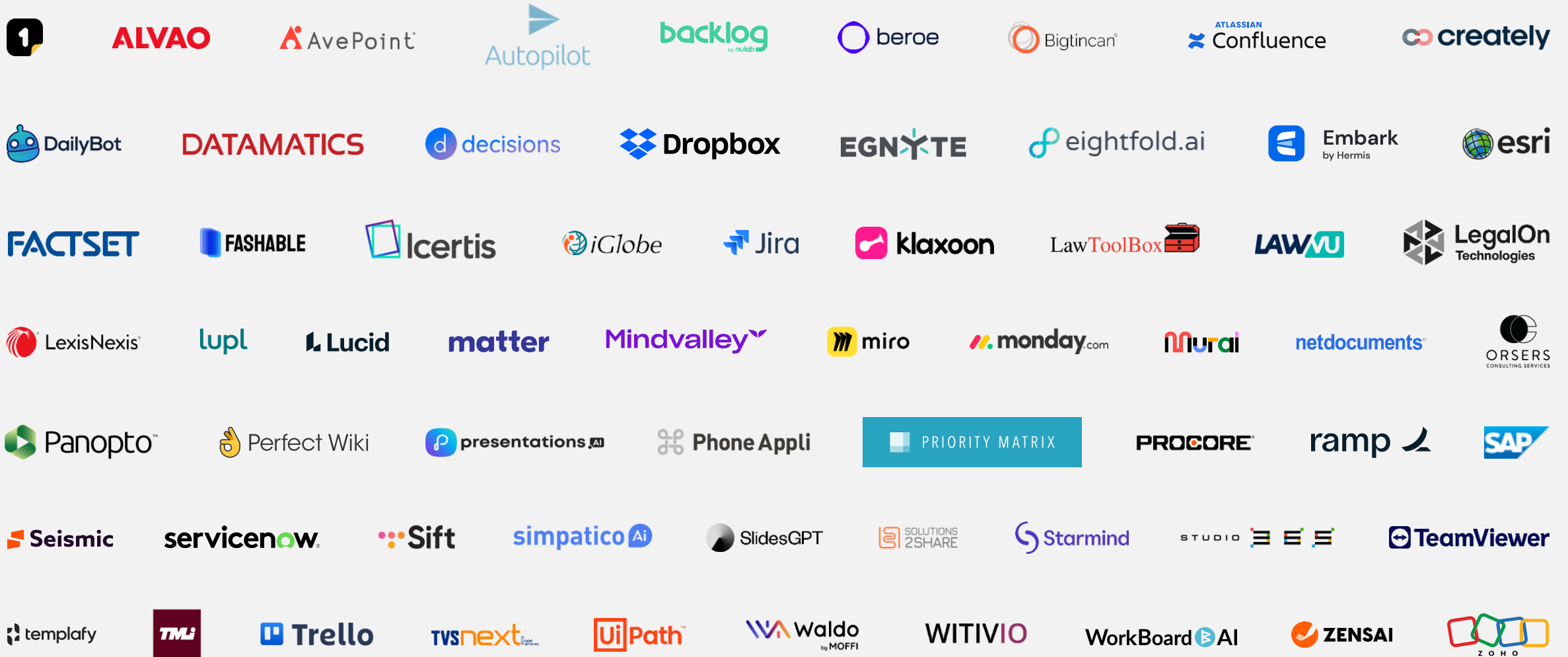


## Learning

Curated AI skill building  
resources  
[Frontier Program](#)

Gain agent best practices at our AI Agent Hub [AI agents – Microsoft Adoption](#)

# Trusted third party agents available today



# Tools to secure and govern your Agents use



## Address oversharing concerns

- Gain visibility into overshared content
- Remediate excessive permissions
- Prevent Copilot from processing sensitive files

Secure



## Protect against data loss and insider risks

- Get alerts and reports of risky behavior and AI use
- Protect sensitive files and interactions
- Dynamically apply security policies based on risky actions



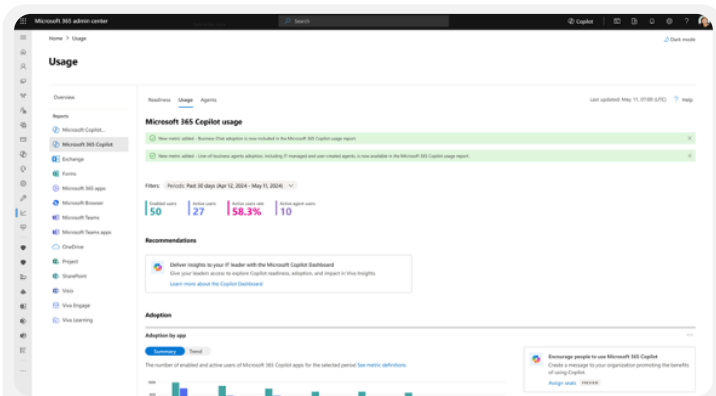
## Govern AI use to meet regulations & policies

- Inspect interaction content and audit logs
- Investigate for compliance and ethical violations
- Enforce lifecycle policies and legal holds

Govern

# Copilot and Agent Analytics

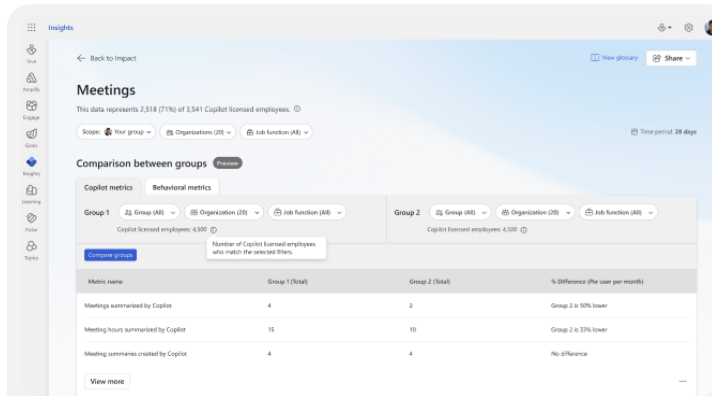
## Measure the impact of Copilot and agents on your business



Admin Center

### Usage & Adoption

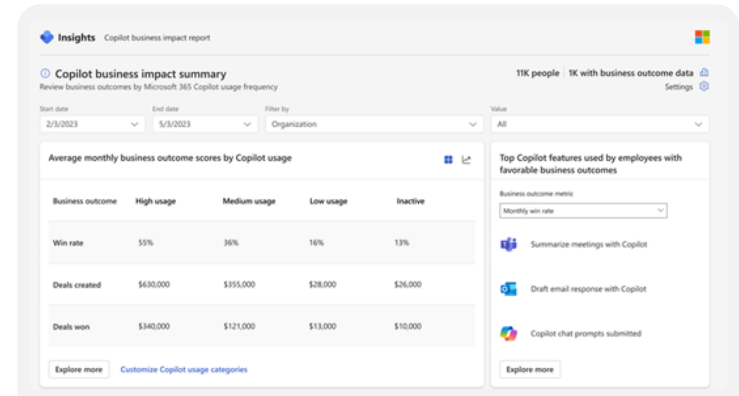
See Copilot and Agents usage and adoption trends



Copilot and Agent Dashboards

### Impact & Productivity

Explore how AI transforms the way your teams work.



Advanced Reporting (Insights)

### Business value & ROI

Measure the value of Copilot and Agents on your business processes

# Microsoft 365 Copilot Advantages

## AI built for work

1

### All-in-1 AI productivity app

M365 Copilot app brings together Chat, Search, Agents, Notebooks and Create in a unified experience built for work to improve productivity with lower TCO.

2

### Integrated in the tools that millions use every day

Copilot is integrated in M365 apps and Teams, with advanced AI skills like Agent Mode and Teams Mode to enhance personal and team productivity

3

### Work IQ

Work IQ is the intelligence that makes Microsoft 365 Copilot uniquely built for work—grounded in organizational data, connected through the Microsoft Graph, and personalized through memory and context.

4

### Agent platform

Copilot comes with an ecosystem of pre-built Microsoft agents like Researcher, Analyst, and Facilitator, along with trusted agents from partners and custom agents built with Copilot Studio, all available within Copilot Chat from the Agent Store.

5

### Copilot Control System

Robust security, management, measurement and reporting to understand business impact of Copilot along with standardized governance and controls.

6

### Model Choice

Copilot takes the latest models and tailors them for work. Customers have the flexibility to choose between OpenAI and Anthropic models starting in Researcher, Agent Mode in Excel and when building agents in Copilot Studio.

3

# Actions for a Frictionless Synergy

Transformation is the goal.  
During this momentum Frontier Firms centre  
AI  
But authority, liability, and neutrality lag  
behind.

# The time is now

## Five steps for success

0

**Secure, Govern, Comply your Data**

1

Enable GenAI  
Chat and prepare  
your workforce

2

Define  
Core Unit  
of Work

3

Prioritize and scope  
agentic initiatives



4

Validate through  
Proof of Concept  
or Pilot

5

Assess  
and scale

0

# MIT – The GenAI Divide: State of AI in Business 2025

MIT NANDA Initiative / MIT Sloan-affiliated research, 2025

95% of enterprise AI pilots fail to scale — not because AI doesn't work, but because organisations fail to integrate it into real workflows

- ✓ Lack of workflow integration
- ✓ Weak data foundations and "learning gaps"
- ✓ Treating AI as a tool,
- ✓ not an operating capability
- ✓ The highest returns are seen in core operations and back-office processes, not demos, chatbots, or marketing use cases

1

# Prepare the Workforce



## Work with HR to:

- ✓ Define Agent vs. Human Roles
- ✓ Consider Human-Agent Ratios
- ✓ Build an “Agent Boss” Skillset
- ✓ Plan for Talent Redeployment

2

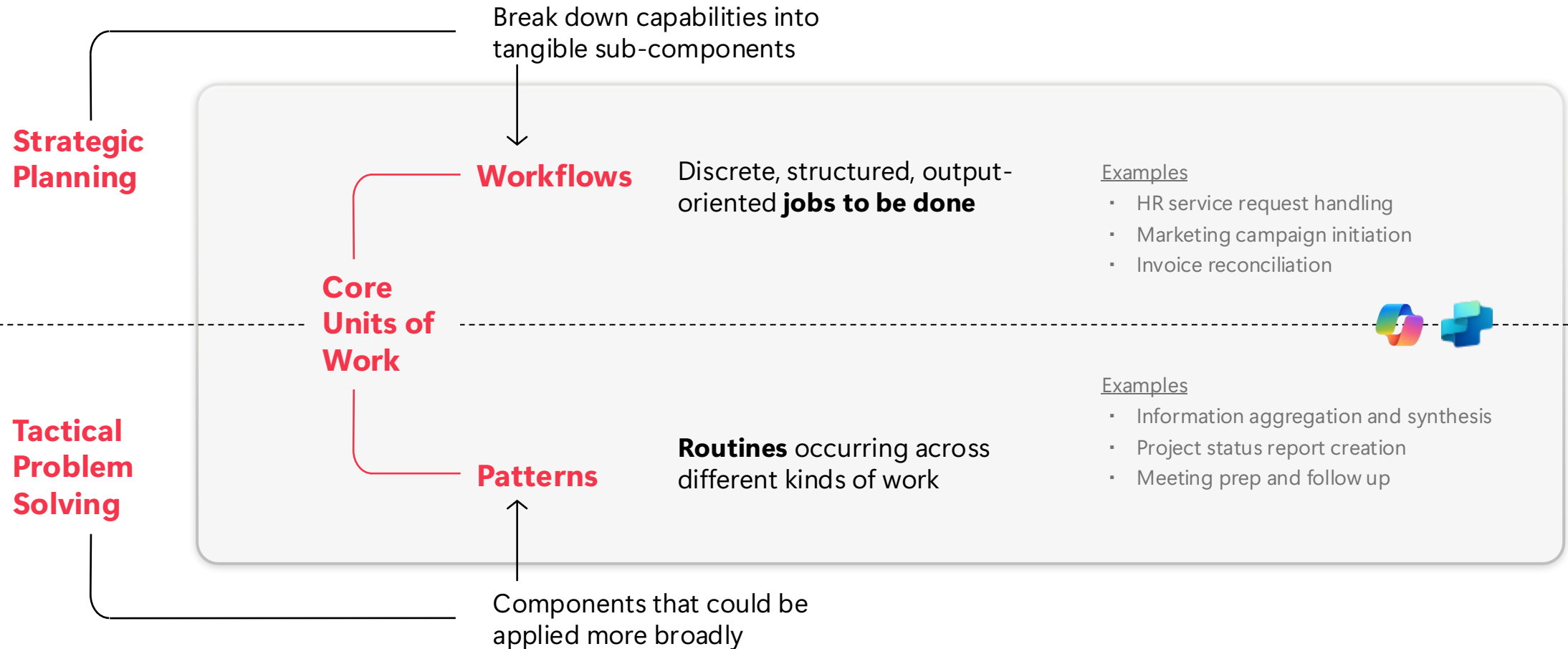
# Core Unit of Work

**Self-contained cluster of work** transformed with AI to create value

## **Outcome-driven** areas:

- Discrete, measurable, and trackable components of how work gets done
- Horizontal (e.g., meeting prep) or specialized to a workflow or role
- Aligned to business impact

## 2 Core Units of Work help bridge strategy and action



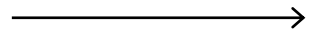
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# Prioritize & Scope agentic initiatives

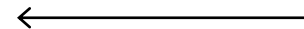
## Copilot Agents



## Copilot Studio



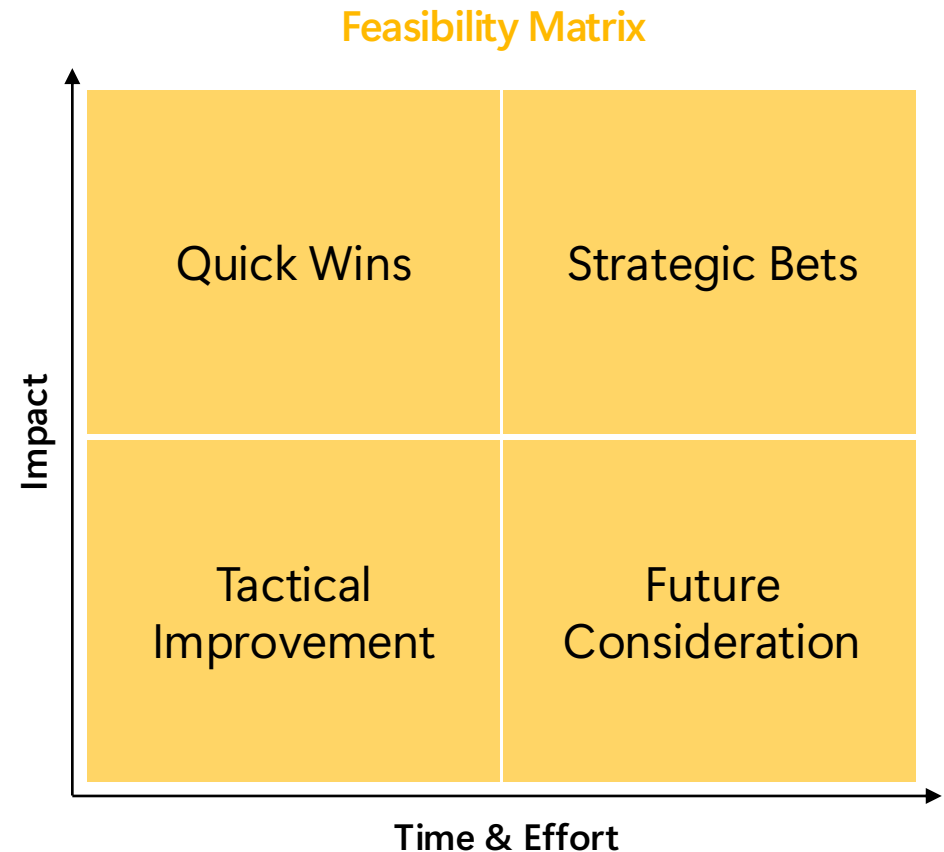
What meets  
the core unit  
of work



# 3 Consider the impact and feasibility of each initiative

Choose a mix of:

- 1 **Quick Wins** with clear business impact
- 2 **Strategic Bets** with potential for major transformation
- 3 **Tactical Improvements** that boost efficiency



4

# Validate through Proof of Concept or Pilot



**Develop Quickly  
& Iterate**



**Embed  
Governance Early**



**Test  
Continuously  
with Users**



**Deploy in a  
Controlled Pilot**



**Ensure Adoption  
& Support**

# Decide between a PoC or Pilot



## Do not confuse a PoC with a pilot

It's important to differentiate between a PoC and a pilot, and the difference is simple:

### A PoC should never go to production

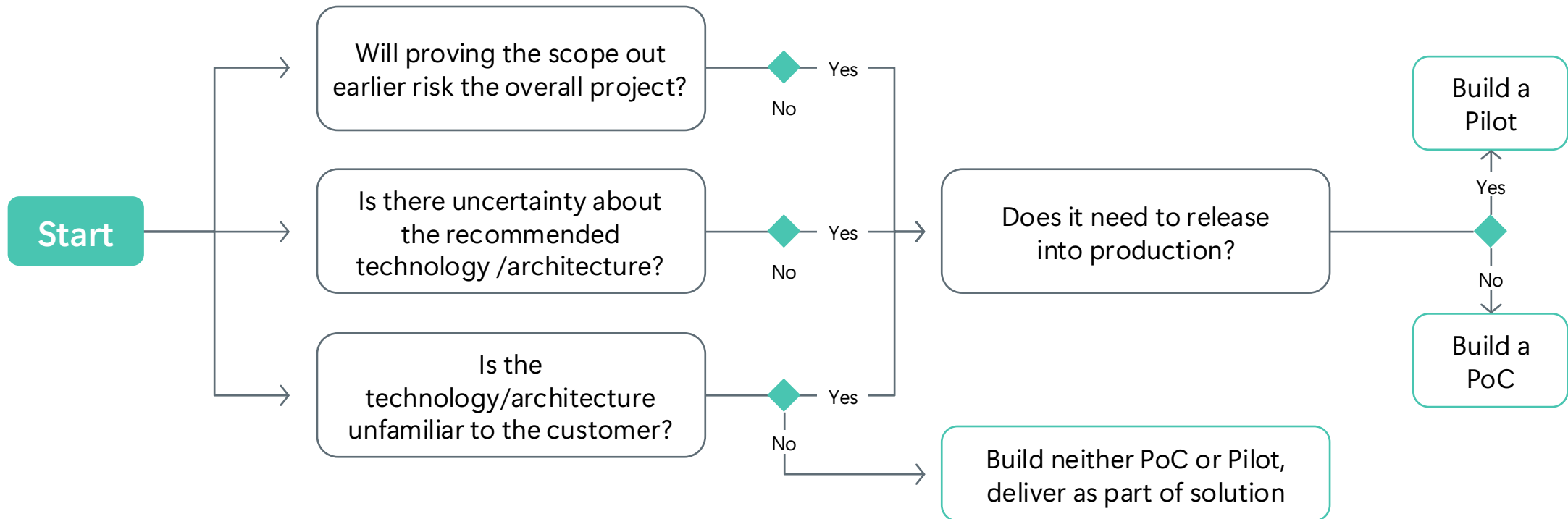
When you create a PoC, you usually do not build an entire solution but parts of the solution that you must prove or validate. Because the PoC does not have a path to a production release, we do not apply the same best practices for optimal performance and stability.

### A pilot, on the other hand, is built for production

However, it is deployed in a phased approach with initially a subset of users, expanding the customer base over time.

# Decision tree – PoC or Pilot

When choosing between implementing a PoC or a pilot for a given scope, consider the following questions to help you make your decision:



A decision tree shows the questions below in a workflow format

5

# Assess and Scale



Assess usage frequency  
and intensity



Evaluate key  
impact signals



Refine  
and scale

# Preparing for the future of AI

1



**Are your leaders engaged and employees ready?**

2



**Do you have a culture of learning and the right skills?**

3



**Can you measure business value and continuously improve?**

# The AI Courtroom: A Mock Trial

4

# Outlook

1



**Technology is ready;  
regulation is  
catching up.**

2



**Expect first fully  
unmanned  
commercial routes  
before 2030**

3



**Can you measure  
business value and  
continuously improve?**

# Current State of Autonomous Shipping

- Autonomous voyages already completed (e.g., Suzaku 2022, Yara Birkeland trials).
- **AI collision avoidance systems operational.**
- Remote supervision increasingly common.
- GPS scrambling a new challenge for ML
- Orca AI autonomous voyage reports.
- IMO MASS regulatory updates.
- Global maritime autonomy trials (Japan, Norway, China, Russia).

Home › Shipping News › World's Largest Pure Electric Intelligent Seagoing Vessel Secures CCS Certification

## World's Largest Pure Electric Intelligent Seagoing Vessel Secures CCS Certification

By MI News Network | May 2, 2026 | Shipping News



Image Credits: CCS

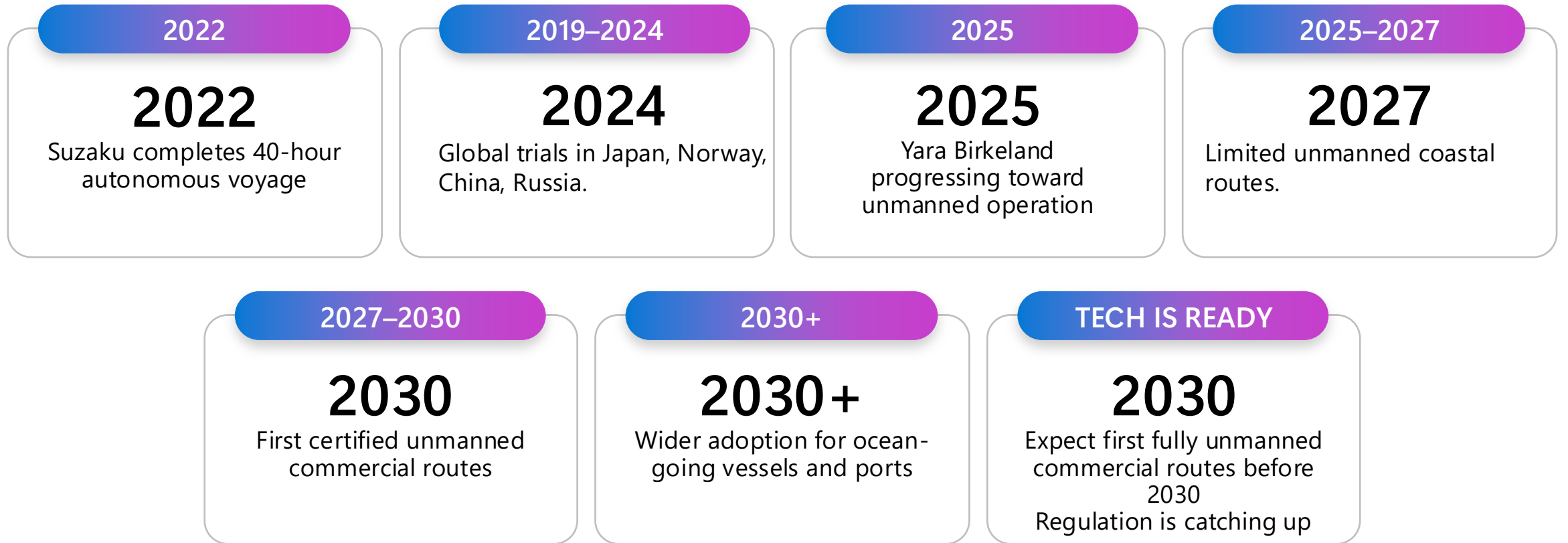
China Classification Society has completed the construction survey and certification of “Ningyuan Diankun,” describing it as the world’s largest pure electric intelligent seagoing vessel and China’s first high-end ship of its kind.



gettyimages®  
Credit: Feature China

1240148180

# Timeline to Full Unmanned Operation



# Panel Roles and Focus Areas

**Maria Athanasiou Founder – Athanasiou Law**

**Role in the Trial:** *Legal Counsel / Prosecutor*

**Gregoris Gregoriou Chief Technology Officer – Island Oil Holdings**

**Role in the Trial:** *Technology & ROI Defence*

**Chrysostomos Efthymiou Marine Manager – CSC**

**Role in the Trial:** *Operational / Bridge Reality Witness*

**Theodoros Loukaidis Director General – Research & Innovation Foundation (RIF)**

**Role in the Trial:** *Policy, Governance & Public Interest Witness*

# CASE: “Year 2031 - The Algorithm Saw It First”

“A vessel operates with AI route optimisation, collision avoidance, and security-risk systems active.

The AI recommends a route deviation, reinforced by collision-avoidance logic. The crew hesitates, then complies. A near-miss follows.

As the vessel enters a geopolitically sensitive chokepoint, a Chinese-built AI security model advises holding position, warning that movement increases boarding or arrest probability.

The master disagrees, favouring movement based on Western seamanship.

# CASE: “Year 2031 - The Algorithm Saw It First”

“The question is no longer whether the AI was right — but who was in command when the decision mattered.”

## Scenario

- AI route optimisation recommends deviation
- AI collision-avoidance reinforces the same decision
- Crew hesitates, complies
- Situation escalates in a warfare-level chokepoint
- “Chinese-built” AI security model advises *holding position*
- Master prefers movement based on seamanship

# CASE: “Year 2031 - The Algorithm Saw It First@

“The question is no longer whether the AI was right — but who was in command when the decision mattered.”

## **Core Tensions**

- Human judgement vs algorithmic confidence
- Assistive AI vs de facto authority
- Western doctrine vs geopolitically-trained AI logic

# CASE: “Year 2031 - The Algorithm Saw It First@

## **Verdict**

“If a human carries the responsibility, but the machine shaped the decision, then this court must decide: who was truly in command.”

Thank you

