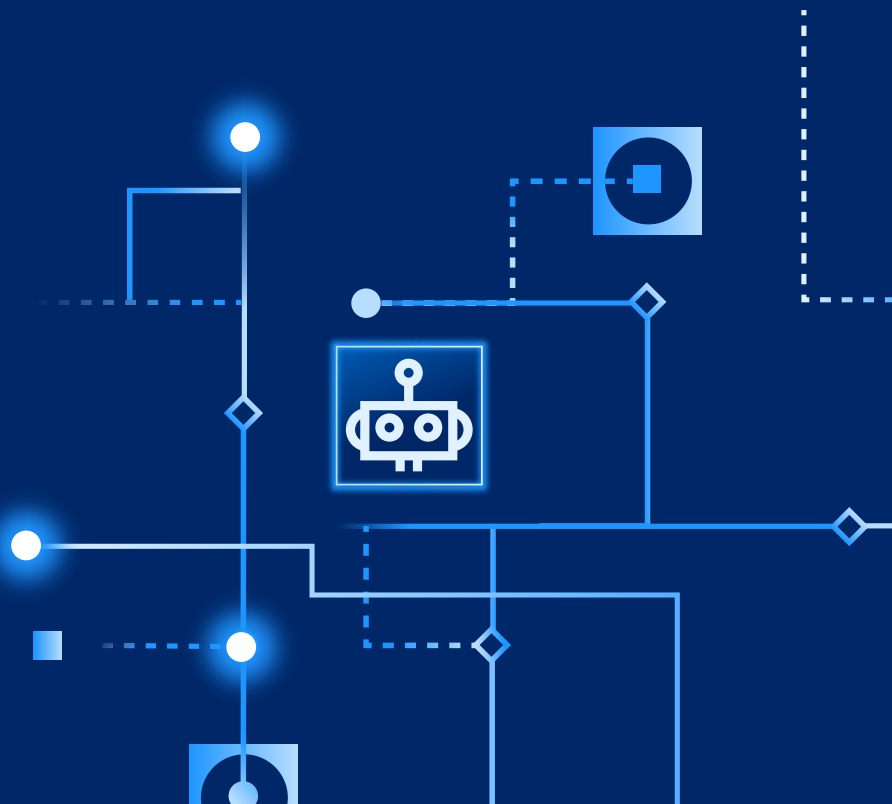


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Agentic AI Will Soon Be a Feature in Business Applications and Disrupt Your Software Strategy

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Initiatives: Technologies and Markets

Most enterprises will adopt agentic AI as an embedded feature in applications, minimizing deployment risks, but merely automating existing bureaucratic inefficiencies. This pragmatism delivers quick gains while delaying the true disruptive potential. CIOs must rely on vendors for standard operations while building custom, agent-native architectures for their core market differentiators.

Overview

Impacts

- Agentic AI features embedded in applications will accelerate business processes, enabling immediate efficiency and ROI, while enforcing existing corporate bureaucracy.
- Incumbent application providers will systematically block or heavily tax external AI solutions through integrated paywalls, forcing enterprises into vendor ecosystem dependency.
- Agent-native competitors will enter the markets and achieve cost structures and operational velocities that legacy giants relying on application agents alone cannot match.

Recommendations

CIOs must pivot from reactive technology adoption to proactive architectural orchestration:

- Absorb agentic AI embedded vendor features by leveraging them for standard operations. Capture low-risk efficiency and build custom-made agent networks for proprietary domains that define your market differentiation.

- Collaborate with the COO and CSR to explore agentic opportunities by redesigning the enterprise operating model with embedded agentic features. Dynamically federate authority and risk to the lowest-level human-agent nodes before deploying automation layers.
- Standardize internal communication protocols by adopting and interacting with vendor agent proxies as encapsulated entities, mitigating the risk of vendor lock in.
- Build and test pure, agent-native business models by creating an isolated corporate entity, structurally decoupled from legacy systems. This will enable the enterprise to preempt upcoming market disruptors.

Strategic Planning Assumption(s)

By 2030, most enterprises will regularly use agentic AI features in business applications for process automation, raising vendor lock in. Only 30% will pursue broad business automation opportunities and business model transformation for significant growth.

Introduction

Agentic AI has the potential to fundamentally redefine the traditional enterprise application architecture while catalyzing a radical shift in long-established operating models. The legacy paradigm of rigid, purpose-built software applications integrated via brittle orchestration layers is being superseded by a dynamic, data-centric model. When autonomous agents interact natively with enterprise data and embedded business logic, software transitions from a passive record-keeping system to an active orchestrator capable of pursuing high-level business goals. Far from being a theoretical future state, this evolutionary shift is actively shaping the product roadmaps of leading software vendors (see Note 1).

This transformation will not result in a fragmented ecosystem of uncoordinated bots. Instead, it will manifest as highly encapsulated, agentic networks embedded natively within existing enterprise application suites. Because agentic efficacy depends heavily on deep domain expertise and immediate proximity to transactional systems (data gravity), specialized microagents must operate entirely within the boundary of the respective platform provider.

Consequently, enterprise software architecture will evolve into a tiered, federated model characterized by two distinct layers:

- **Internal agent networks:** Within the application boundary (e.g., inside an ERP system), a dense network of highly specialized, domain-specific feature agents operates autonomously. These microagents execute localized tasks, such as automated reconciliation or dynamic lead scoring, and remain completely invisible to the broader corporate network for reasons of security, performance, and governance.
- **Agentic interfaces:** To interact with the outside world, the application encapsulates its internal complexity behind a single or a limited set of agent-ready interfaces. This interface layer exposes capabilities to the enterprise network via standardized protocols, such as MCP and A2A. Applications will be integrated with the agentic interfaces of other apps/services/domains within the enterprise.

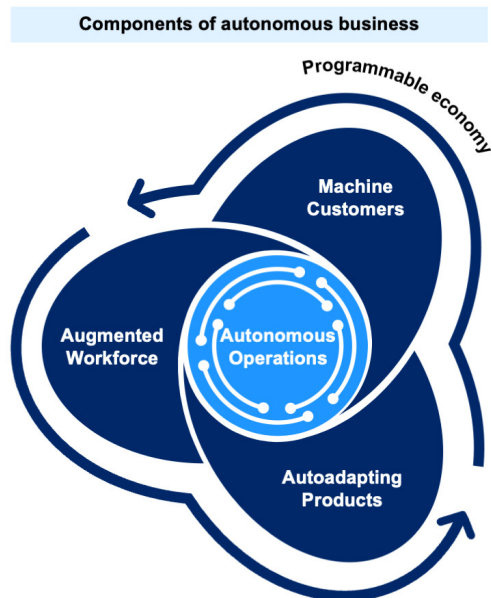
When a cross-application process agent must complete a workflow that spans multiple platforms, it does not orchestrate individual internal microagents. Instead, it communicates with the respective agent interfaces, which securely translate external requests into internal execution. This encapsulation demonstrates that agentic AI is fundamentally an enterprise application feature, as external platforms and their agents are structurally barred from manipulating the internal mechanics of the domain.

The strategic value of this hybrid agentic architecture is realized when it serves as the core technological enabler for the autonomous, decentralized enterprise. Forward-thinking organizations, such as the Bayer Group and Haier, have long pursued organizational models designed to eliminate bureaucratic friction by federating authority, risk, and reward to the lowest possible operational levels (see Note 2). Historically, these decentralization efforts faced significant headwinds due to information asymmetry and governance risks. The integration of autonomous feature agents directly into core operational systems provides the missing technological foundation required to scale these agile organizational frameworks efficiently and securely (see Figure 1).

Figure 1: Definition of Autonomous Business

Definition of Autonomous Business

Autonomous business
A strategy that uses self-improving, adaptable technology to make decisions, take action and create new types of value by increasing both people autonomy and machine autonomy



Source: Gartner
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Impacts and Recommendations

Impact: The Established Footprint of Business Applications Will Mitigate the Disruptive Potential of Agentic AI

The financial and operational risks associated with migrating core business infrastructure will heavily disincentivize organizations from building custom-made, stand-alone agentic AI systems. While a fraction of digital leaders will experiment with custom-built architectures, the vast majority of enterprises will opt to buy agentic capabilities from their incumbent enterprise application providers. Consequently, established SaaS and ERP vendors are strategically positioned to dominate the agentic landscape by embedding these technologies directly into their existing product portfolios.

However, the software engineering community is experiencing a tactical push back against the "black box" nature of traditional SaaS suites. This has catalyzed a competing architectural scenario: agent-native, headless backends. Driven by the desire for granular, low-level access to internal application logic, some organizations are exploring decoupled architectures where the user interface is entirely abstracted, and raw business logic is exposed through hyper-flexible APIs designed specifically for autonomous agent consumption.

This headless paradigm will not replace incumbent applications, but will instead create a structural bifurcation based on the "Core versus Context" framework:

- **The custom core (differentiation):** In business domains that provide a distinct competitive advantage (e.g., proprietary high-frequency trading algorithms or unique logistical routing), enterprises will increasingly adopt open, headless architectures to maintain absolute control over their agentic orchestration.
- **The standard context (execution):** For standard, nondifferentiating operational processes (e.g., core ERP, general ledger, standard CRM, and HCM), the headless approach introduces prohibitive complexity. The risk of recreating decades of buried, highly regulated compliance logic from scratch outweighs the benefits of granular agentic control.

For this dominant "Context" layer, fears of a disruptive, capital-intensive "rip-and-replace" overhaul are largely unfounded. Because established software providers utilize an architecture of agentic encapsulation (internal agent networks), they can inject autonomous capabilities directly on top of their existing data schemas and codified workflows. For the enterprise customer, this eliminates migration friction, transforming what could have been a risky infrastructure replacement into an evolutionary software upgrade. Many of the AI agent capabilities that are built today will become a commodity feature of enterprise applications. For budget efficiency, CIOs and AI leaders should focus on AI agents that are core or innovative to the business or if they have to access protected data, and rely for commodity features on their COTS vendors.

A prime example of this platform extension strategy is Salesforce's Agentforce, powered by its embedded Atlas reasoning engine. Rather than introducing a novel, decoupled platform, Agentforce operates directly within the existing Salesforce metadata framework, coordinating with established workflows while leveraging data natively stored within the data cloud.

The vendor strategy is clear: protect the underlying recurring revenue model while lowering the total cost of ownership (TCO) and deployment barriers for the enterprise. This reinforces our primary thesis: Outside of proprietary, differentiating niches, agentic AI will overwhelmingly be consumed as an embedded feature of established enterprise application suites.

Emerging agentic AI providers will attempt to disrupt the market by targeting specific, high-value business processes rather than entire application categories. However, incumbent vendors are acutely aware of this displacement threat. Established application providers will aggressively defend their territory by leveraging their agent proxies as strategic gatekeepers. By establishing architectural restrictions, token-based rate limits, or steep financial paywalls for external semantic API access, incumbents will create formidable "data moats" around their transactional systems, stifling third-party agentic integration.

Faced with these ecosystem barriers, enterprise technology adopters will find themselves restricted to three distinct deployment strategies:

- **The embedded path as the pragmatic evolution:** Consuming agentic AI strictly as an embedded feature within incumbent platforms.
- **The hybrid path toward targeted integration:** Orchestrating third-party disruptive solutions through tightly controlled, often costly integration layers.
- **The radical path by going greenfield:** Executing a high-risk "rip-and-replace" of core legacy systems in favor of agent-native architectures.

The vast majority of enterprises will choose the embedded path. It represents the path of least resistance, offering the lowest deployment friction and the most predictable short-term ROI.

However, this pragmatic adoption choice carries a severe, long-term strategic cost. By consuming agentic AI merely as an add-on feature, enterprises will fail to realize its true disruptive potential: the autonomous business organization. Because the embedded business logic of incumbent applications was architected around traditional, centralized operating principles, implementing agents here will merely optimize the existing inefficiencies. Instead of driving transformation, pragmatic AI adoption will further cement decades-old bureaucratic operating models, rendering them faster but fundamentally unchanged.

This dynamic forces disruptive agentic startups into a classic Innovator's Dilemma trajectory, highly reminiscent of the SaaS revolution two decades ago. Blocked from the enterprise core by vendor paywalls and risk-averse CIOs, these disruptors will be forced to sell their radical, autonomous operating models to the startup and SMB sectors.

Over time, these new entrants will mature their technologies through rapid, compounding sustaining innovation cycles. The long-term risk to established enterprise giants is not the technology itself, but the emergence of a new generation of market competitors. These up-and-coming players, built from the ground up on agent-native, frictionless operating models, will possess a level of operational agility and a cost structure that legacy enterprises, shackled by their optimized, automated bureaucracy, will find impossible to match.

Notes

Note 1 - Microsoft CEO: AI Agents Will Transform SaaS as We Know It, CX Today, 24 December 2024

Note 2 - Bayer aims to sustainably improve performance with new organization. The End of Bureaucracy, Harvard Business Review, 1 November 2018, Gary Hamel

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