STATE OF AI EXECUTIVE BRIEFING · NOVEMBER 2026

AI that works while you don't

Personal AI assistants, and what they mean for your people, your organization, and your governance.

Bethanie Nonami
Founder and CEO, Marley Nonami, Inc.

Wednesday, November 4, 2026 · 12:00 p.m. ET

Lead the AI Change. Don't Chase It.

TODAY'S HOUR

Watch first. Then decide.

Tools, live
What changed in October, then a live demo

Leaders
The move

Organizations
The shift

Governance
The risk

Close
Your credit and what's next

1.0 SHRM PDC | Stay the full hour | Scan the code at the close

Open Q&A after the hour is optional.

No setup needed. Just watch.



YOUR GUIDE TODAY

Hi, I'm Auntie AI

Bethanie Nonami · Founder and CEO, Marley Nonami, Inc.

35 years in technology

25 years with global enterprise companies

10 years bringing AI to small business owners and enterprise leaders

Award-winning training practice

TEDx speaker

Foodie who loves fast, loud cars

LAY OF THE LAND · OCTOBER 2026

1 New engines | 2 Tools retire | 3 Assistants act

Same apps, new engines

OPENAI — AVAILABLE

Oct 7

GPT-6 becomes ChatGPT's default

Sol on paid plans, Luna on free plans. Faster answers, with optional interactive visuals.

GOOGLE — AVAILABLE

Oct 13

Gemini 4 Argon opens up

Google AI Pro and Ultra first. Also selectable in Workspace business accounts.

GOOGLE — LIMITED

Oct 28

Gemini 4 Carbon announced

Google's strongest model, built for cybersecurity and long coding work. Cyber defenders first, no public date.

WHAT IT MEANS Your people opened the same apps in October and got new engines. Recheck the prompts and workflows you rely on.

Sources: Android Headlines (Oct 7), Let's Data Science and The AI Career Lab (Oct 13), Google blog (Oct 28). Full list in the research brief.

LAY OF THE LAND · OCTOBER 2026

1 New engines | 2 Tools retire | 3 Assistants act

Tools retire. Skills carry over.

OPENAI

DEADLINE

Dec 11, 2026

ALL CHATGPT PLANS

ChatGPT custom GPTs retire

Replaced by plugins

Affected Enterprise workspaces stopped new ones on Oct 26. Approved deferrals run to Feb 11, 2027.

GOOGLE

ROLLING OUT

Mar 1, 2027

AT THE EARLIEST

Gems end for business accounts

Replaced by skills

Gemini app Gems become draft skills you review. Gems used in Workspace apps get rebuilt by hand.

WHAT CARRIES OVER

The skill, not the tool

- How you describe the work
- Your examples and reference files
- Your sense of what good looks like

Keep them in a doc you own, and you can rebuild anywhere.

Same move, same month, from OpenAI and Google.

AI skills need a refresh plan, not a one-time class.

Sources: EdTech Innovation Hub on custom GPTs (Oct 1, 2026); Google Workspace, About the transition to skills (checked Nov 3, 2026).

LAY OF THE LAND · OCTOBER 2026

1 New engines | 2 Tools retire | 3 Assistants act

Assistants that act on their own

GOOGLE — PREVIEW

Oct 8

A Gemini agent for work

Works across Workspace, Microsoft 365, and Slack, run by your IT team. Enterprise private preview.

GOOGLE — ROLLING OUT

Oct 12

Gemini Spark becomes Task

Google's always-on assistant, on personal AI Pro or Ultra accounts only.

ANTHROPIC — PREVIEW

Oct 21

Claude Duet arrives

A proactive assistant that sends you a morning brief. US Pro and Max subscribers, by waitlist.

WHAT IT MEANS They join Instinct, Muse, dots, and Grok Bot, all launched since August. Every major AI company now has one.



Sources: Reworked (Oct 9), 9to5Google (Oct 12), MacRumors (Oct 21), TechCrunch, Meta, SpaceXAI. Full list in the research brief.

KNOW THE DIFFERENCE

From answers to action

CHATBOT

You ask. It answers.

- Works while you're in the chat
- Waits for your next prompt
- You take the next step

AGENT

You give it a goal. It takes the steps.

- Uses the apps you connect
- Researches, drafts, books, buys
- Pauses for approval, if you set it up that way

PERSONAL ASSISTANT

An agent that works while you don't.

- Always on, with its own cloud computer
- Lives in your messages and apps
- Speaks first, and remembers what it sees

AI EMPLOYEE

An agent with a job title.

- A name and a role: inbox, social, sales, even recruiting
- Works your business accounts around the clock
- Sold as a team you hire, not an app you open

From "Is the answer right?" to "What is it allowed to do?" to "Who manages it?"

Sources: Marblism and Sintra websites (each lists 40,000+ businesses), SpaceXAI Grok Bot docs (Oct 28, 2026).

THE ASSISTANT LANDSCAPE · AS OF NOVEMBER 4

Eight assistants, two kinds of control

ON PERSONAL ACCOUNTS · YOU CONTROL THEM

Instinct
Spear Street Technology

Lives in WhatsApp and text

Muse
Meta

Lives in the Muse app and WhatsApp

dots
OpenAI

Lives in ChatGPT, Slack, and Teams

Gemini Task
Google

Lives in the Gemini app

Claude Duet
Anthropic

Lives in the Duet app

Grok Bot
SpaceXAI, formerly xAI

Lives in its own app, X, and Slack

MANAGED BY IT · YOUR COMPANY CONTROLS THEM

Gemini agent
Google

Workspace, Microsoft 365, Slack

Autopilot
Microsoft

Teams and Outlook

Most always-on assistants run on personal accounts, outside IT's view.

Both work-managed assistants are in private preview. dots (ChatGPT Enterprise beta, off by default) and Grok Bot (an admin turns it on for Enterprise) also come in company-managed versions. Sources: Meta, TechCrunch, Google Help, Claude Help Center, Reworked, Microsoft, SpaceXAI Grok Bot docs.

LIVE DEMO · INSTINCT

Guardrails first

Here's how I set up before I show you anything live. It takes five minutes, and it's the habit I want your people to copy.

Instinct runs in WhatsApp on my phone. It's an invite-only beta, so you'll watch rather than follow along.

- **Training on my data: off**
  Its terms allow training on what you share, so I opt out first.
- **Sample data only**
  Nothing from a client, a colleague, or my inbox.
- **Work accounts stay disconnected**
  Disconnecting later doesn't erase what it already read.
- **Nothing that books, buys, or calls**
  Every prompt ends with the line it can't cross.
- **Personal details off the screen**
  Phone number, email, and account names hidden.

Sources: TechCrunch on Instinct's terms and early testers (Aug 24, 2026) and its funding (Sept 28, 2026).

LIVE DEMO · 1 OF 3

Plan the offsite

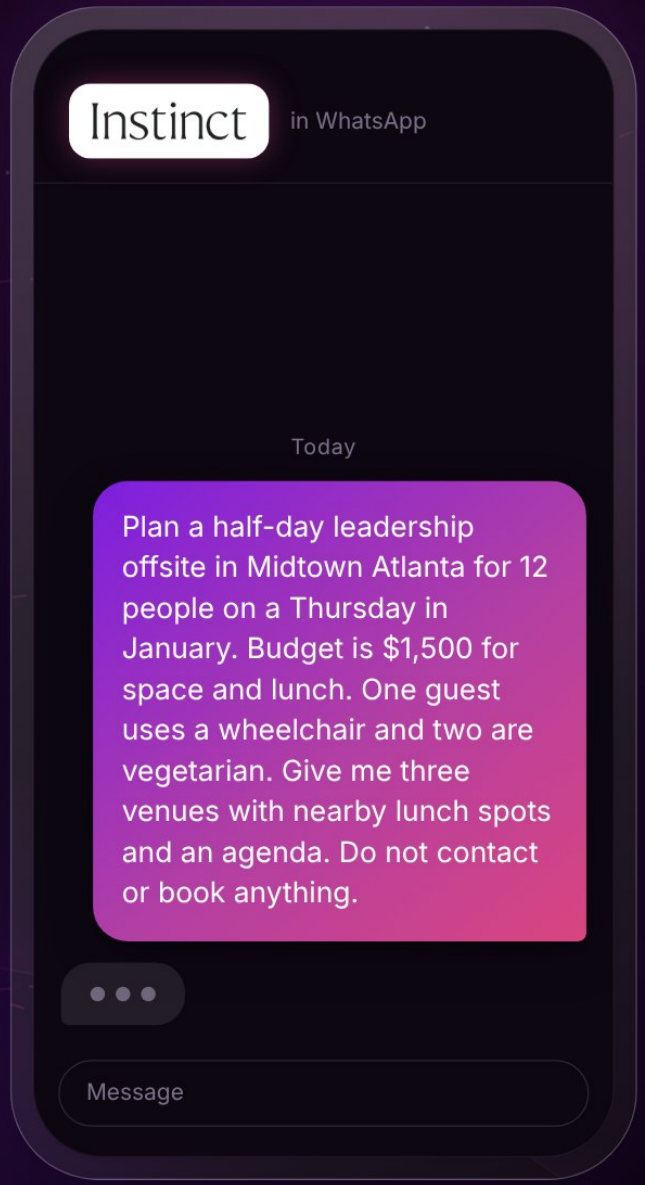
WHAT IT SHOWS

One message turns into a multi-step plan: research, options, and an agenda, all inside a chat thread.

HERE'S WHY I ASKED IT THAT WAY

I put every constraint up front and told it not to contact or book anything. An assistant acts on what you give it, so I draw the line.

Watch for: how much it gets done from one message, and that it stops where I told it to.



LIVE DEMO · 2 OF 3

Watch it for me

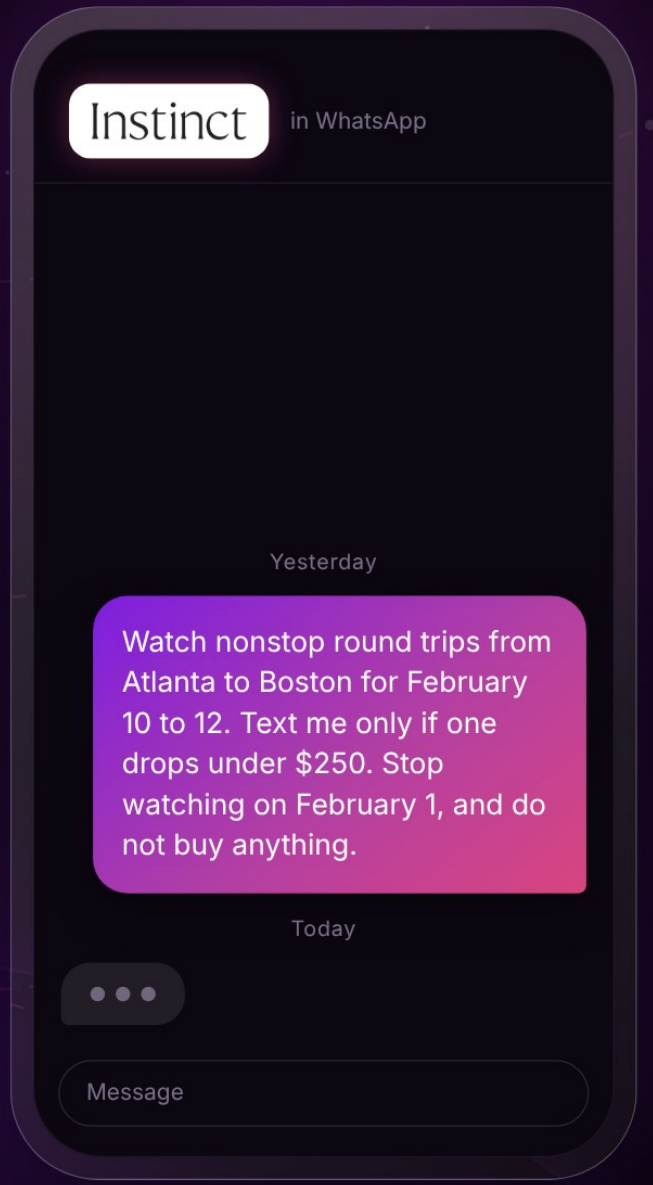
WHAT IT SHOWS

The assistant reaches out first, on its own schedule. A chatbot waits for you. This keeps working while you don't.

HERE'S WHY I ASKED IT THAT WAY

I gave it a number and an end date. One tells it when to speak up. The other tells it when to stop.

Set up the day before. Today you'll see what it sent back.



LIVE DEMO · 3 OF 3

Who holds the keys?

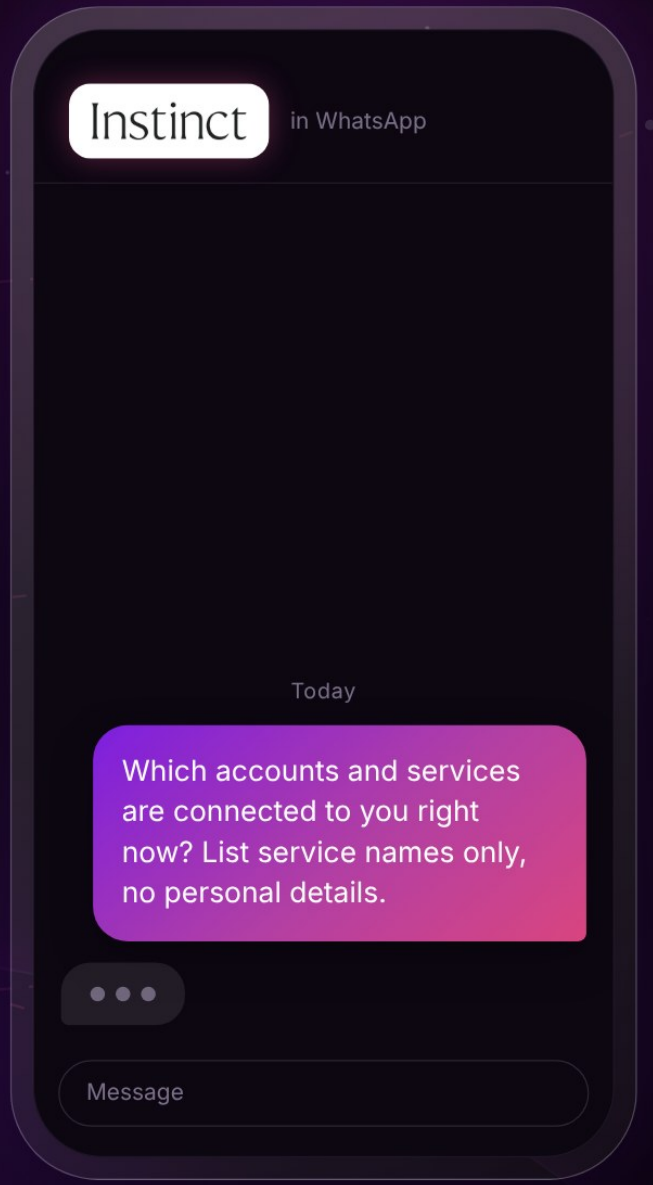
WHAT IT SHOWS

What's connected, where the training switch lives, and how to delete what it collected.

HERE'S WHY I ASKED IT THAT WAY

I connected as little as possible and turned training off first. Disconnecting later doesn't erase what an assistant already learned.

The leader's version: know every key you've handed over, and how to take each one back.



WHAT IT MEANS

What it means for you and your people

1

THE MOVE

Leaders

Use assistants on purpose, and set your boundary early.

2

THE SHIFT

Organizations

Use is wide but light, and the gap is human.

3

THE RISK

Governance

The AI you can't see, and what it can reach.

LEADERS · THE MOVE

Use it on purpose

IN YOUR LIFE

Start where the stakes are low

- **Errands and research**
  No accounts connected. Muse and Gemini Task ask before buying. With others, write "ask me first" yourself.
- **Watch for a price**
  Give it a number and an end date.
- **A memory you control**
  Muse forgets a specific fact when you ask it to.

AT WORK

Model the habit for your team

- **Work AI in work accounts**
  Licensed Workspace chats stay out of model training. Personal accounts follow consumer terms.
- **Delegate one task, then review it**
  Most departments still approve every agent step. Start there.
- **Show your team one use a week**
  People who learn from colleagues get fluent fastest.

THE ONE BOUNDARY Keep work email, calendars, and files off personal assistants. Disconnecting later doesn't erase what they learned.

Sources: Meta (Sept 8), Google Help and Google Workspace admin help, Knowledge at Wharton (Oct 13), Google and Ipsos (Feb 2026), Claude Help Center.

LEADERS · THE MOVE

Your next 30 days

WEEK 1

Get the inventory

Ask IT for a one-page list of the AI tools and agent features turned on today, and who can use them.

1 page

is the goal. Microsoft 365 admins can already export their agent list to Excel.

WEEK 2

Publish a yes, ask-first, and never list

Plain language people can use on a Tuesday afternoon, not a policy binder.

68% vs 47%

use AI frequently where policies are clear, versus where they aren't. Gallup, Feb 2026, n=23,717.

WEEKS 3 AND 4

Start a monthly peer circle for managers

Thirty minutes. Everyone shows one thing that worked and one that didn't.

61% vs 36%

of the most advanced AI teams share tips and agents, versus everyone else. Microsoft, May 2026, n=20,000.

START THREE CONVERSATIONS

- **Team:** show how you use AI
- **IT:** who rebuilds our GPTs and Gems
- **HR:** where AI touches hiring and layoffs

Sources: Microsoft Learn (agent registry export), Gallup (Feb 2026), Microsoft Work Trend Index (May 5, 2026), EdTech Innovation Hub on custom GPT retirement.

ORGANIZATIONS · THE SHIFT

Used widely. **Used lightly.**

GALLUP · JULY 2026 · 22,573 US WORKERS

52%

use AI at work at least a few times a year

30%

use it frequently

Many have tried it. Fewer rely on it.

WHARTON AND GBK · OCT 13, 2026

2 in 3

departments use AI agents

17%

let an agent finish a task without a person approving each step

Agents are here, with a person in the loop.

BCG · JUNE 2026 · 11,749 WORKERS, 14 MARKETS

42%

of frontline regular users save a full workday a week

66%

get no guidance on what to do with that time

The time is there. The plan for it is next.

Sources: Gallup (Jul 20, 2026), Knowledge at Wharton (Oct 13, 2026), BCG AI at Work 2026 (June 2026).

ORGANIZATIONS · THE SHIFT

The gap is human

51% vs 26%

Leaders versus individual contributors who use AI frequently

Gallup · July 2026

90% vs 46%

CEOs who think employees trust leadership, versus employees who do

BCG · Oct 14, 2026 · 645 CEOs, 500 employees

14%

of US workers got AI training from their employer last year

Google and Ipsos · Feb 2026 · 4,464 workers

5.5x

as likely to be AI fluent when they turn to colleagues for help

Google and Ipsos · Feb 2026

Learning AI alone is the hardest way. Community closes the gap.

GOVERNANCE · THE RISK

The AI you can't see

66%

of office workers have used AI they believed their company didn't allow

PagerDuty and Wakefield · June 2026 · 1,250 workers

88%

of employees with company AI also use personal AI tools for work

Gartner · May 2026 · 12,004 employees

36%

have hidden their AI use. Managers hide it most, at 44%.

Charter · Oct 28, 2026 · 5,000 US workers

#1

reason for hiding it: fear of looking less capable (49%)

Charter · Oct 28, 2026

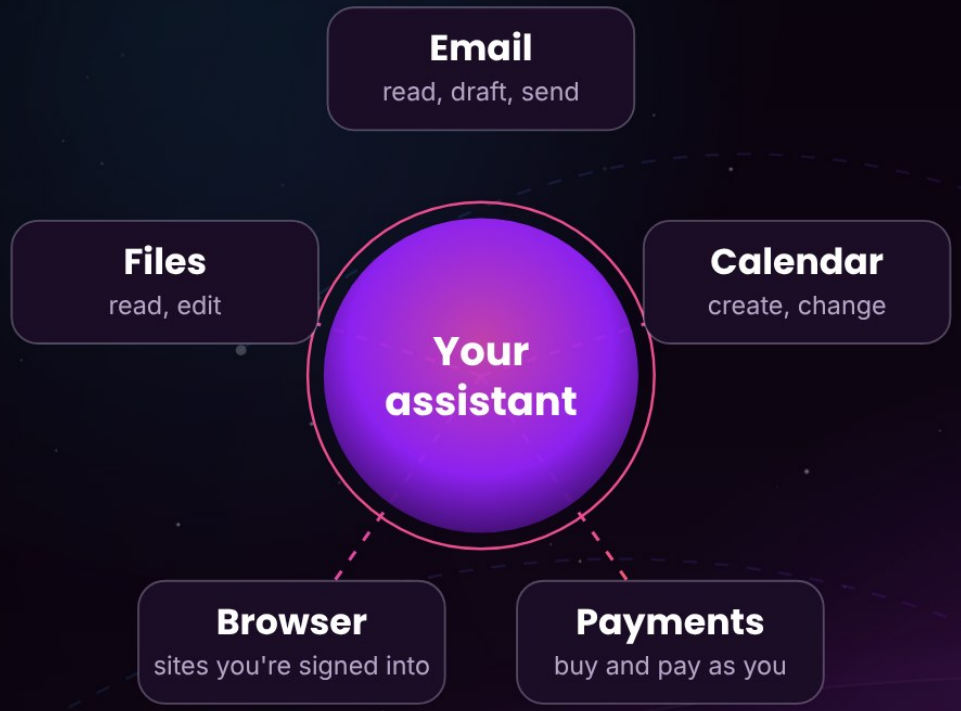
THE FEATURE GAP

When a work account lacks a feature, people buy it themselves. Google's always-on assistant requires a personal Google account.

Sources: PagerDuty (Jun 11, 2026), Gartner (May 13, 2026), Charter survey via The Star (Oct 28, 2026), Google Help.

GOVERNANCE · THE RISK

What an assistant **can reach**



OCTOBER 20 · META MUSE

6,800+ shared chats, findable by anyone

Muse share links turned up in public internet records, no hacking needed. One sample was a CEO's revenue review. Meta paused sharing.

Source: IBTimes UK (Oct 22, 2026)

NOVEMBER 24 · WELLS FARGO

Your agent's requests count as yours

New terms: requests sent through a third-party AI agent "may be treated as if they came directly from you." Managing what it can reach is your job.

Citi and Morgan Stanley already block outside AI agents. Sources: Wells Fargo Online Access Agreement update; IBTimes UK (Oct 23, 2026)

Sources: Google Help on Gemini Task, Claude Help Center on Duet, coverage of OpenAI dots, IBTimes UK (Oct 22 and 23, 2026), Wells Fargo (terms effective Nov 24, 2026).

GOVERNANCE · THE RISK

You own the risk

The organization using AI stays accountable, even when a vendor built it.

UK Information Commissioner's Office · Oct 8, 2026

DATES ON YOUR CALENDAR

Dec 2, 2026
EUROPEAN UNION

Ban on AI that creates non-consensual intimate images

Dec 11, 2026
CHATGPT

Custom GPTs retire. Move them to plugins.

Jan 1, 2027
CALIFORNIA

Layoff notices flag AI-driven cuts. Emotion-reading AI at work is banned.

Jan 1, 2027
COLORADO

Notice, explanation, and human review for AI decisions. A court challenge is pending.

Mar 1, 2027
GOOGLE

Gems end for business accounts, at the earliest.

Dec 2, 2027
EUROPEAN UNION

High-risk rules for hiring and HR AI apply.

Sources: Privacy World on the ICO (Oct 20, 2026), Law Society Gazette, EdTech Innovation Hub, Paul Hastings (Oct 15, 2026), Vaquill and Privacy World on Colorado, Google Workspace, Hunton (Jul 28, 2026). Not legal advice.

GOVERNANCE · THE RISK

Five questions every leader should answer

1	**Visibility**	How much of our AI use runs through accounts we don't manage?
2	**The feature gap**	When our plan lacks a feature, what's the approved path?
3	**Delegated authority**	Which assistants can send, schedule, browse, or spend as our people?
4	**Records**	Could we retain and produce AI conversations and agent actions tomorrow?
5	**Safety to disclose**	Do our people, managers most of all, feel safe saying how they use AI?

WORK WITH ME

How I support your organization

SPEAKING

Book me to speak

Keynotes that help your leaders lead the AI change, with live demos your people can follow.

TEDx speaker on shadow AI. 35 years in technology.

CERTIFICATION

Bring the certification to your team

License my AI certifications for your organization, so your people learn together instead of alone.

2,000 Global AI Agents of Change certified.

RETREATS

Join an executive retreat

Small groups of senior leaders, time to think, and hands-on work with the tools.

Dominican Republic in February. Martha's Vineyard in August.

NEXT STATE OF AI EXECUTIVE BRIEFING

Wednesday, December 2

12:00 p.m. ET | Live on Zoom | 1.0 SHRM PDC | Free

aiagentofchange.com/state-of-ai · bring a colleague

Learning AI alone is the hardest way to do it. Forward the invite to one person who should be in the room.