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.

LAY OF THE LAND · OCTOBER 2026

October in eight moves

Oct 7 — AVAILABLE

O OPENAI

GPT-6 becomes ChatGPT's default

Sol on paid plans, Luna on free plans.

Oct 8 — PREVIEW

G GOOGLE

A Gemini agent for work

Works across Workspace, Microsoft 365, and Slack. Enterprise private preview.

Oct 12 — ROLLING OUT

G GOOGLE

Gemini Spark becomes "Task"

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

Oct 13 — AVAILABLE

G GOOGLE

Gemini 4 Argon opens up

Paid plans first, now showing in Workspace accounts too.

Oct 21 — PREVIEW

A ANTHROPIC

Claude Duet, a proactive assistant

US Pro and Max subscribers, by waitlist.

Oct 26 — DEADLINE

O OPENAI

Custom GPTs retire December 11

Teams that rely on them move to plugins before then.

Oct 26 — REPORTED

A ANTHROPIC

Anthropic files to go public

Nasdaq ticker ANT. No price or date set.

Oct 28 — LIMITED

G GOOGLE

Gemini 4 Carbon

Google's strongest model. Cyber defenders first, no public date.

Sources: Google blog (Oct 28), 9to5Google (Oct 12), Claude Help Center and MacRumors (Oct 21), OpenAI coverage via Android Headlines and EdTech Innovation Hub, Reworked (Oct 9), Inven Global (Oct 26). 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

The question moves from "Is the answer right?" to "What is it allowed to do?"

THE ASSISTANT LANDSCAPE · AS OF NOVEMBER 2

Seven assistants, two kinds of control

ON PERSONAL ACCOUNTS · YOU CONTROL THEM

I

Instinct

Spear Street Technology

Lives in WhatsApp and text

M

Muse

Meta

Lives in the Muse app and WhatsApp

d

dots

OpenAI

Lives in ChatGPT, Slack, and Teams

G

Gemini Task

Google

Lives in the Gemini app

C

Claude Duet

Anthropic

Lives in the Duet app

MANAGED BY IT · YOUR COMPANY CONTROLS THEM

G

Gemini agent

Google

Workspace, Microsoft 365, Slack

A

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 is also in beta for ChatGPT Enterprise, off by default. Sources: Meta, TechCrunch, Google Help, Claude Help Center, Reworked, Microsoft.

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

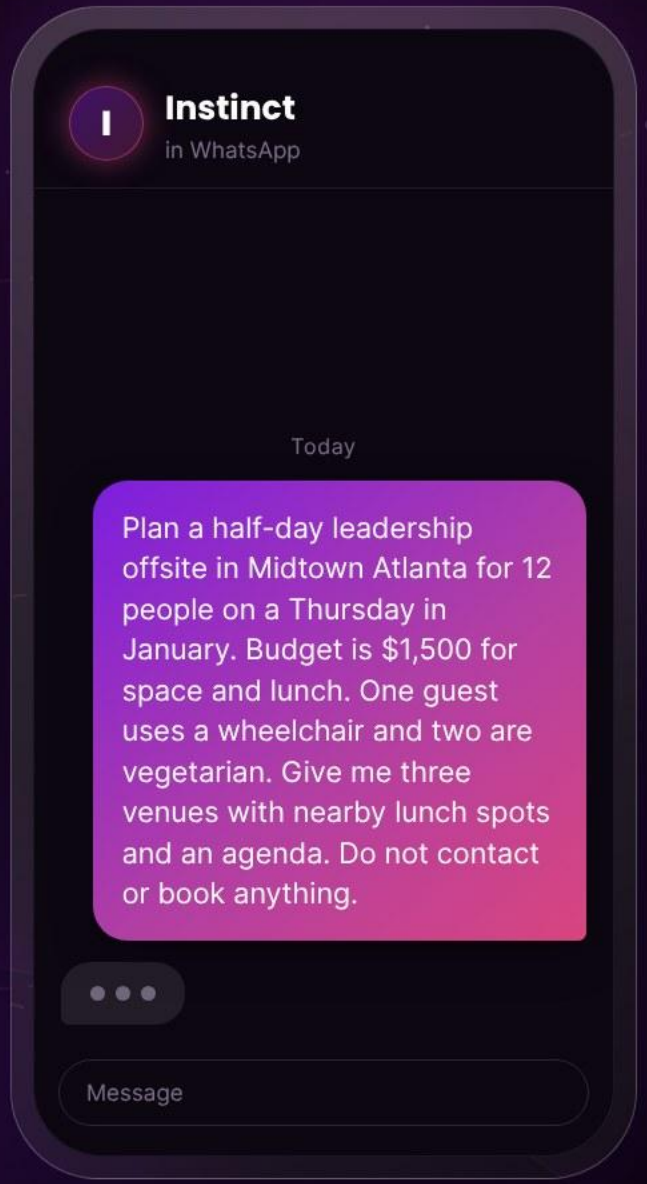
WHAT IT SHOWS

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

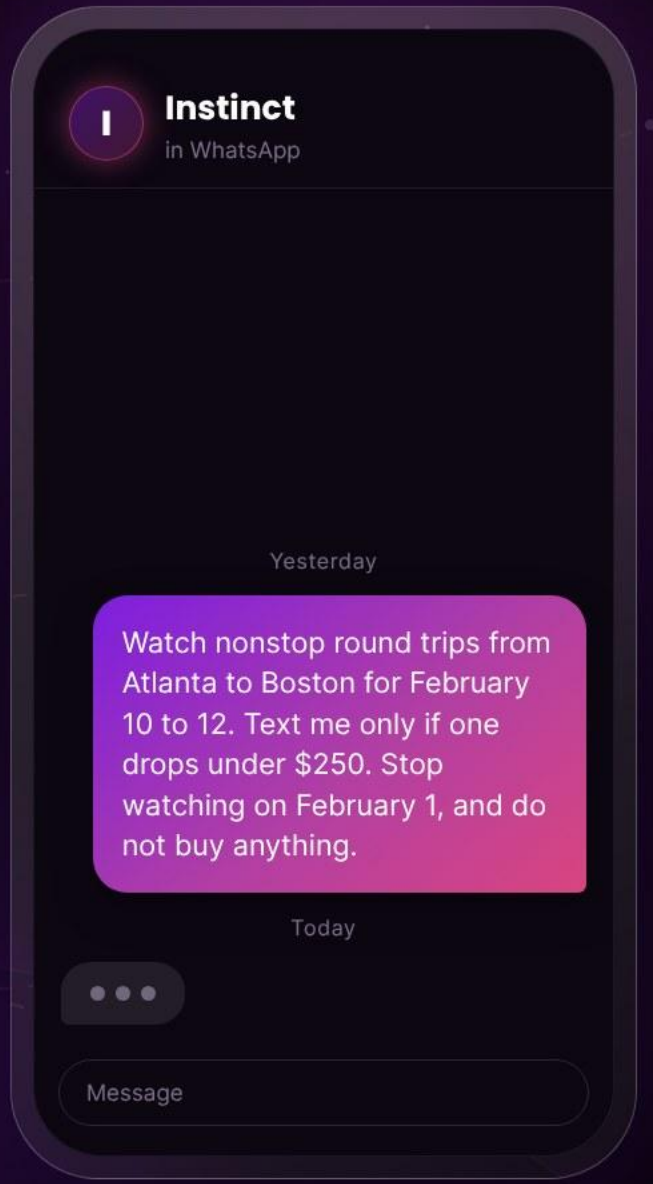
WHAT IT SHOWS

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?

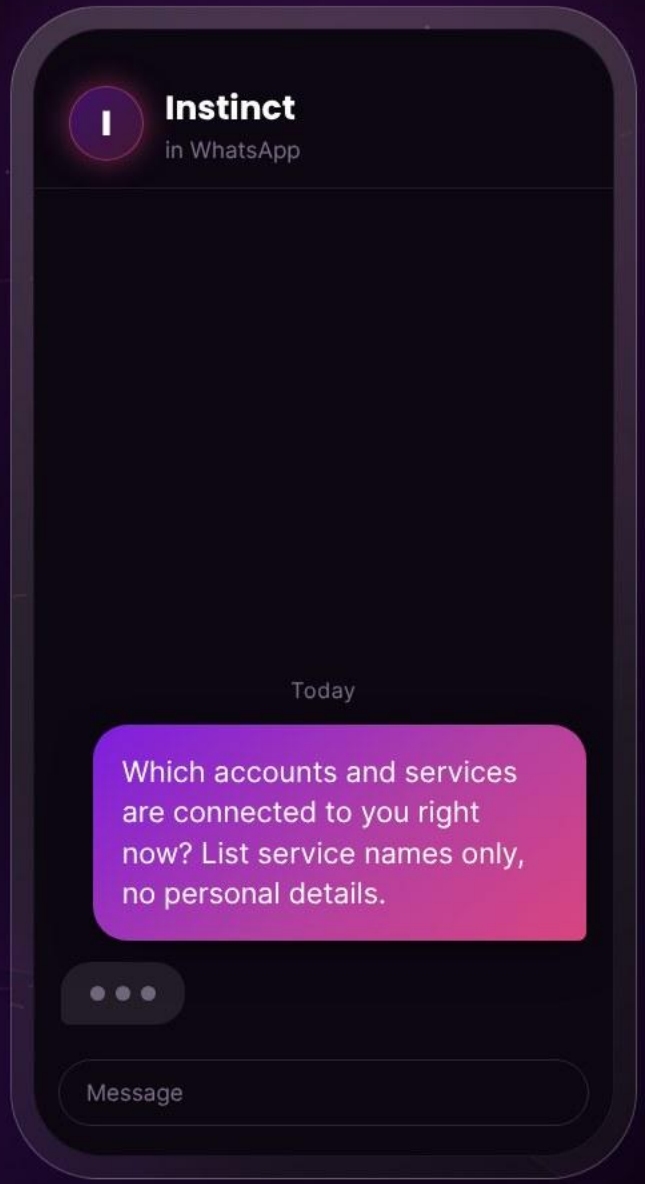
WHAT IT SHOWS

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 moves our custom GPTs by Dec 11

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

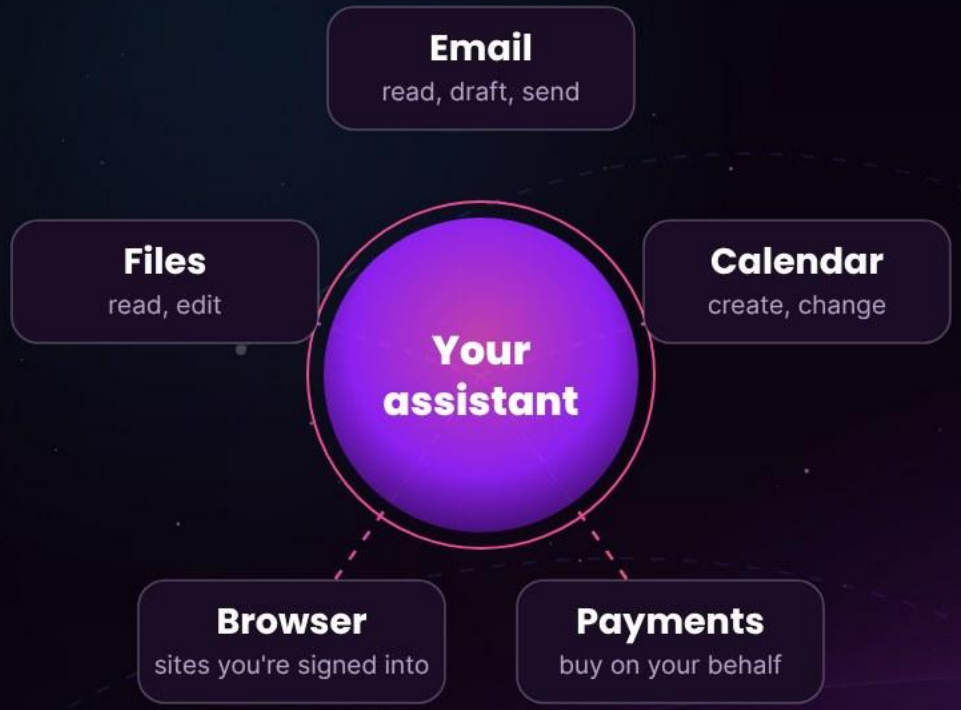
THE FEATURE GAP

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

A security firm found Muse share links in public internet records. No hacking needed. Samples included:

- A CEO's revenue review
- Notes from a confidential executive search
- A team's vacation calendar

Meta paused sharing. Source: IBTimes UK (Oct 22, 2026).

Disconnecting stops new access. It doesn't erase what the assistant already learned.

Sources: Google Help on Gemini Task, IBTimes UK (Oct 22, 2026), Claude Help Center on Duet, coverage of OpenAI dots.

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.