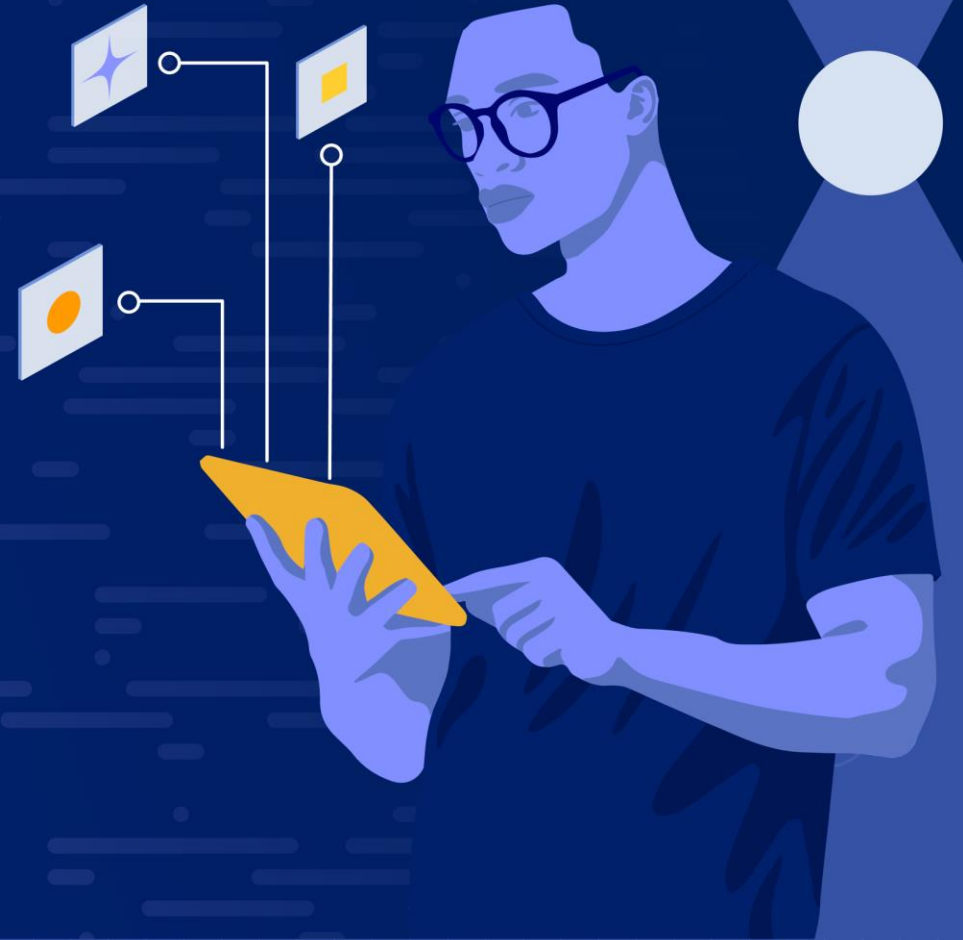




PEGAInnovate

Is AI *dead*?



2026:

Is *SaaS* Dead?



Post



Sam Altman  

@sama

X.com

today we launched ChatGPT. try talking with it
here:

chat.openai.com

1:08 AM · 01/12/22



AI can be a
personal assistant
for every consumer.

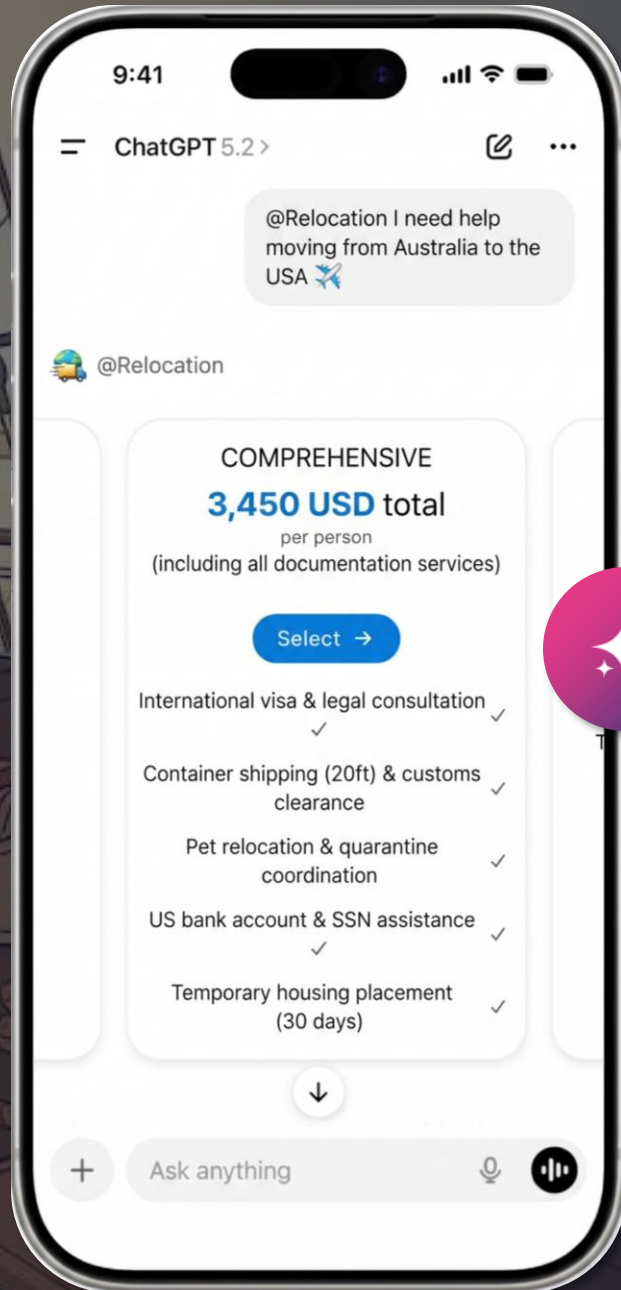


AI can be the
coworker
to every employee.



AI can be the
dev team
for every engineer.





Finances, set



Healthcare, coordinated



Insurance, covered



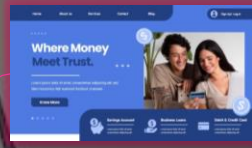
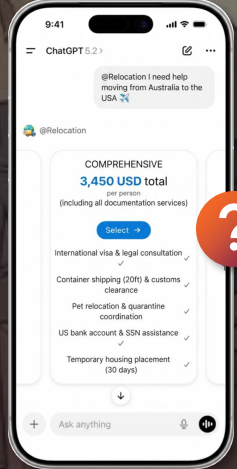
Visa, approved



Phone, set up



Luna, safe



Finances, set

Healthcare, coordinated

Insurance, covered

Visa, approved

Phone, set up

Luna, safe

56% of CEOs say they've gotten
nothing back
from their AI investments.

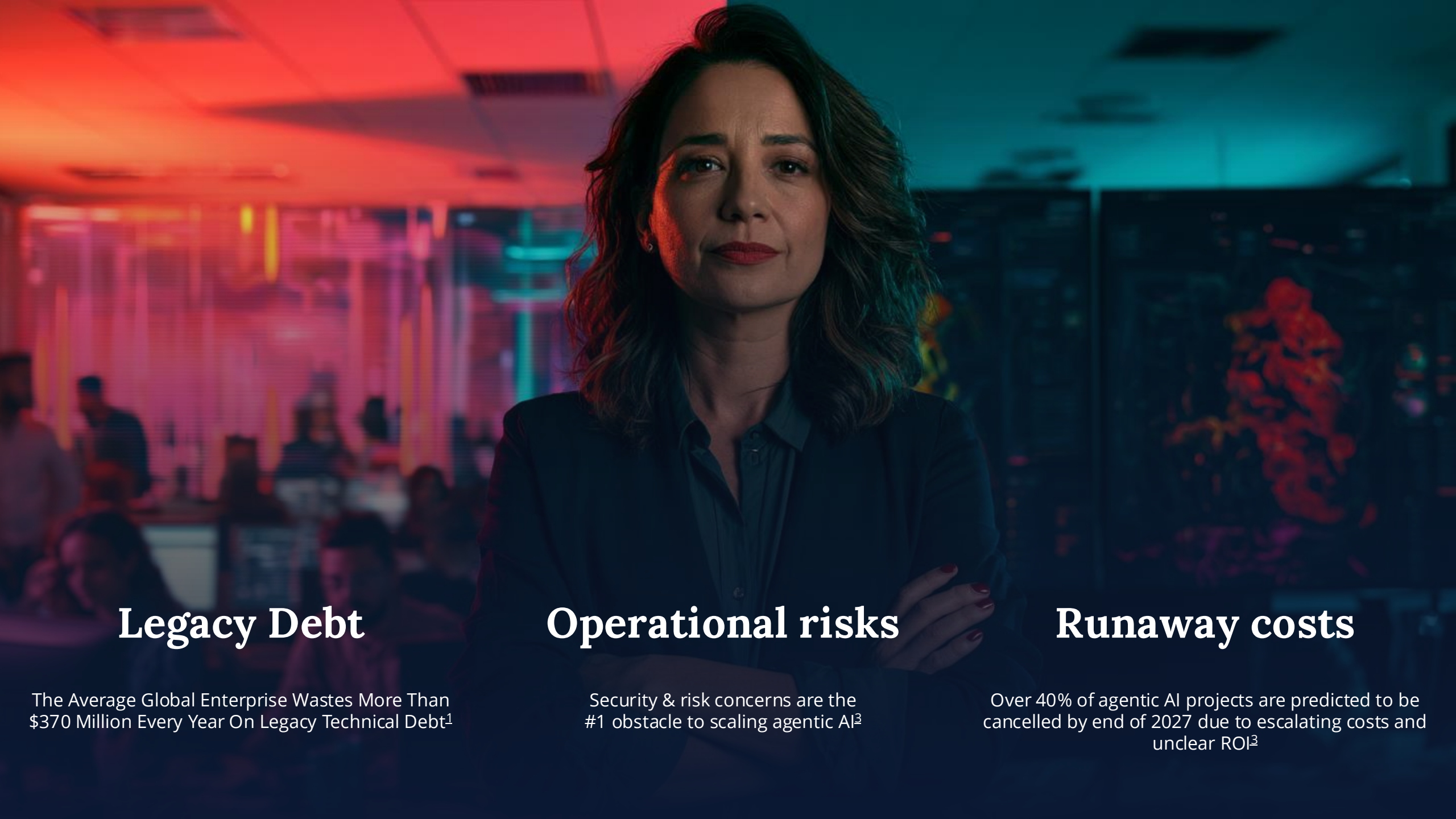
2026:

~~Is SaaS Dead?~~

Is *AI* Dead?

A woman with dark, wavy hair and a serious expression stands in the foreground. She is wearing a dark blazer over a dark collared shirt. Her arms are crossed. The background is a server room with rows of server racks. The lighting is dramatic, with a strong red glow on the left and a blue glow on the right. In the background, other people are visible working at desks.

AI alone won't drive transformation.
It needs to meet the rigors of real, enterprise work.



Legacy Debt

The Average Global Enterprise Wastes More Than \$370 Million Every Year On Legacy Technical Debt¹

Operational risks

Security & risk concerns are the #1 obstacle to scaling agentic AI³

Runaway costs

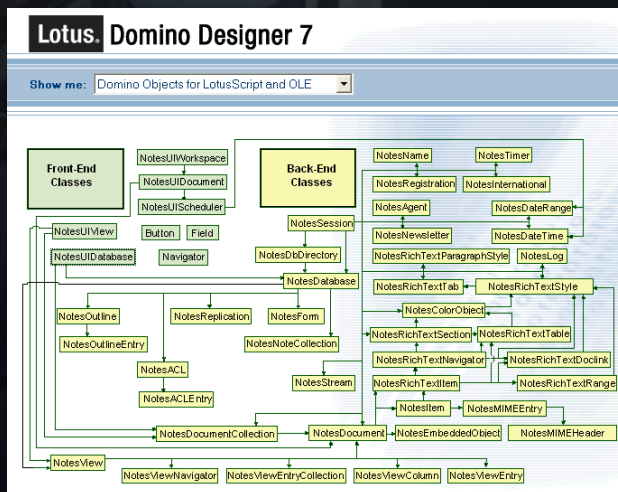
Over 40% of agentic AI projects are predicted to be cancelled by end of 2027 due to escalating costs and unclear ROI³

AI can only scale as far as your digital foundation goes.

PROCESSES = MANUAL

DATA = TRAPPED

EXPERIENCES = DATED



The screenshot shows a command prompt window titled "Data Set List Utility". The menu bar includes "Menu", "RefList", "RefMode", "Utilities", and "Help". The prompt shows the following text:

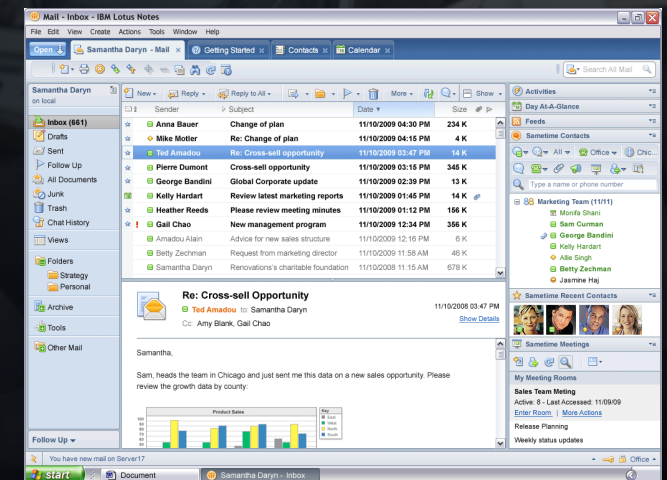
```
Option ==>

blank Display data set list          P Prin
V Display VTOC information          PV Prin

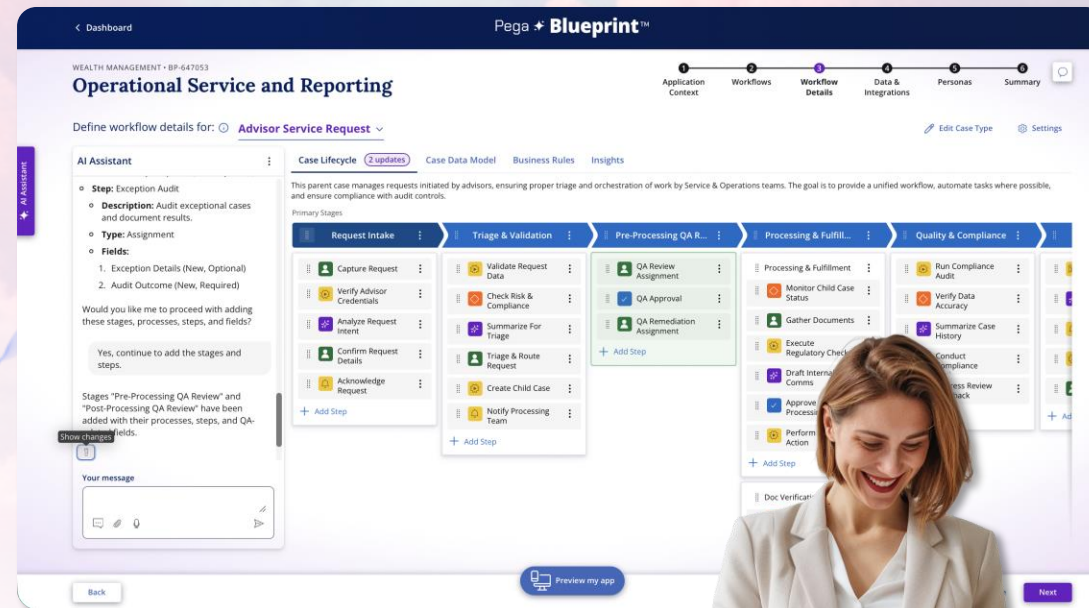
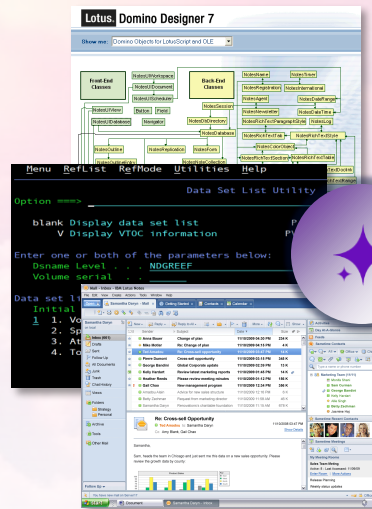
Enter one or both of the parameters below:
Dsnme Level . . . NDGREF
Volume serial . . .

Data set list options
Initial View
1. Volume
2. Space
3. Attrib
4. Total

Enter "/" to select
/ Confirm Data Set
/ Confirm Member D
/ Include Addition
/ Display Catalog
/ Display Total Tr
/ Prefix Dsnme Le
```



AI leaders aren't just building agents They're reimagining around best practices.





From COBOL to cloud

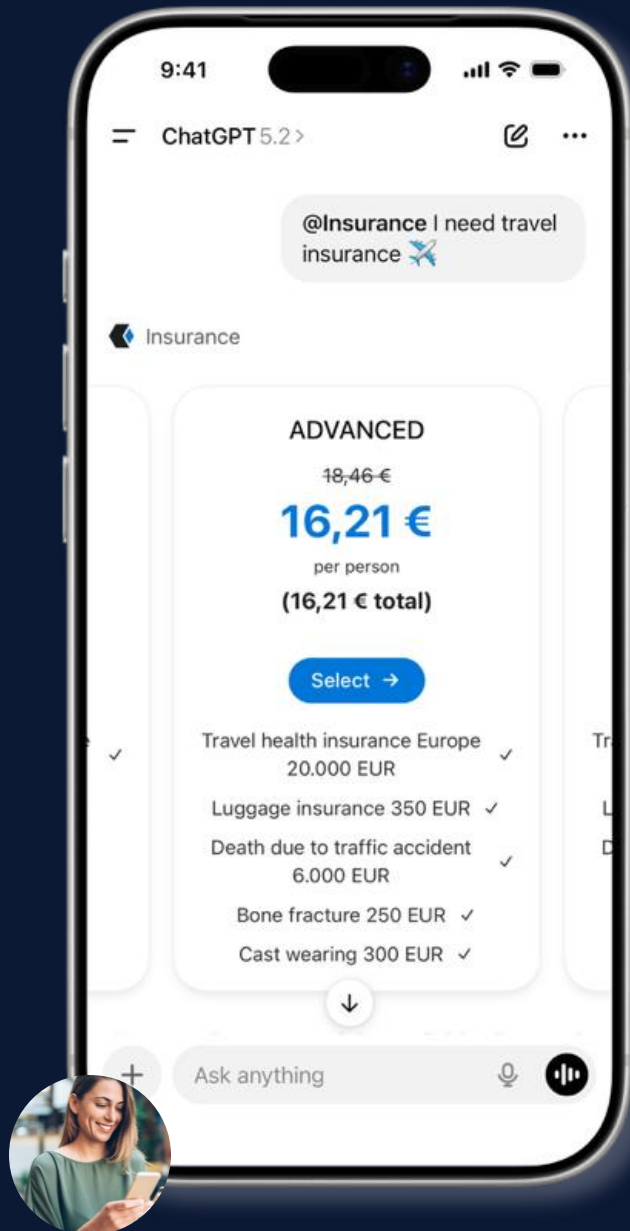
\$20M Savings

3 months to cloud

1.5M lines of COBOL

- ✓ Cut **7K hours** of manual work per year.
- ✓ 7 portals >>> **one unified workstation**
- ✓ **Accelerate response** to disability claims



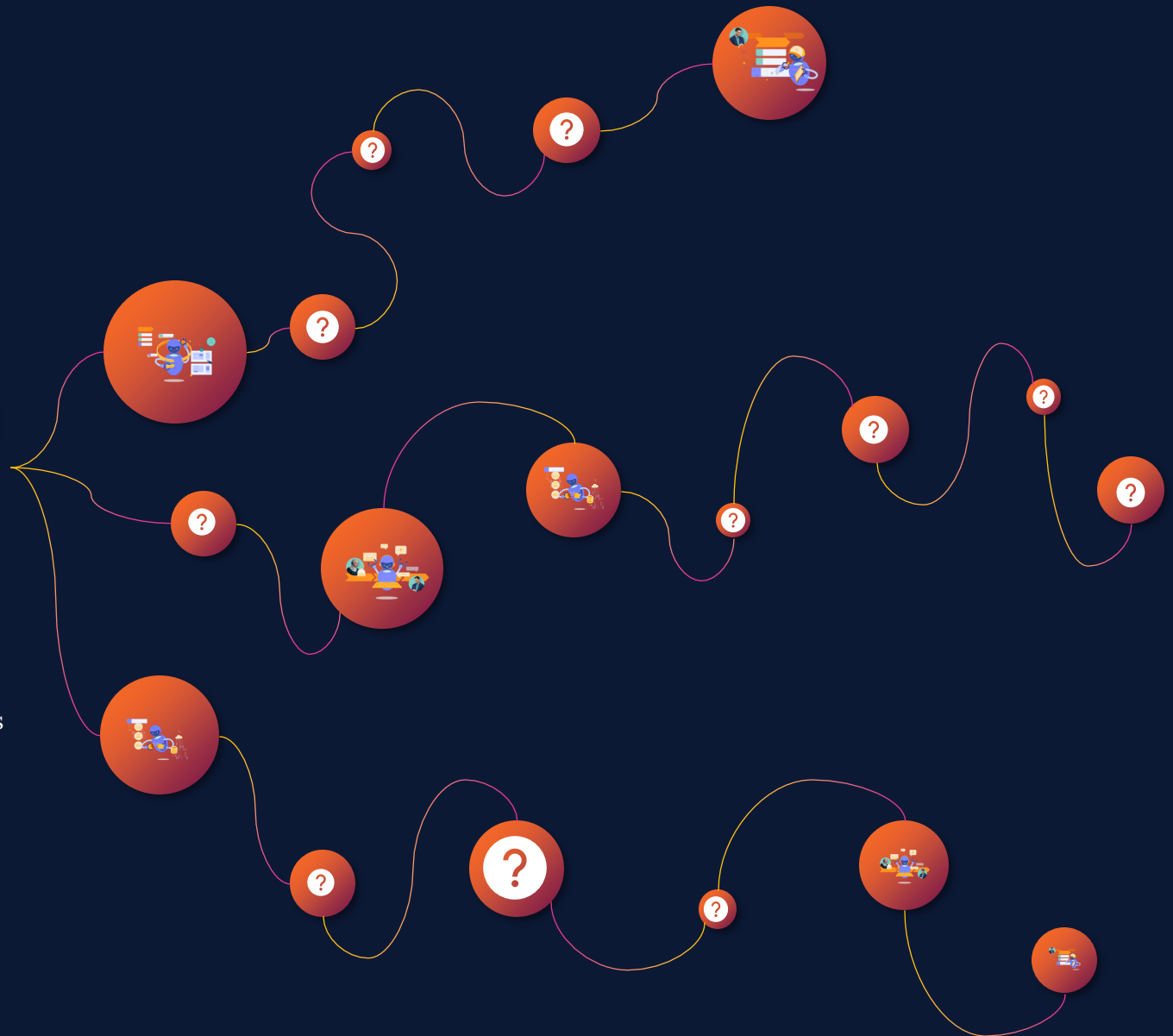


Black box
AI reasoning

Variability

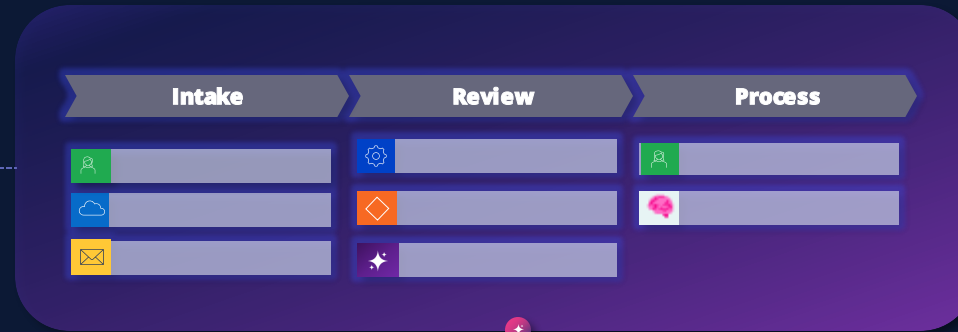
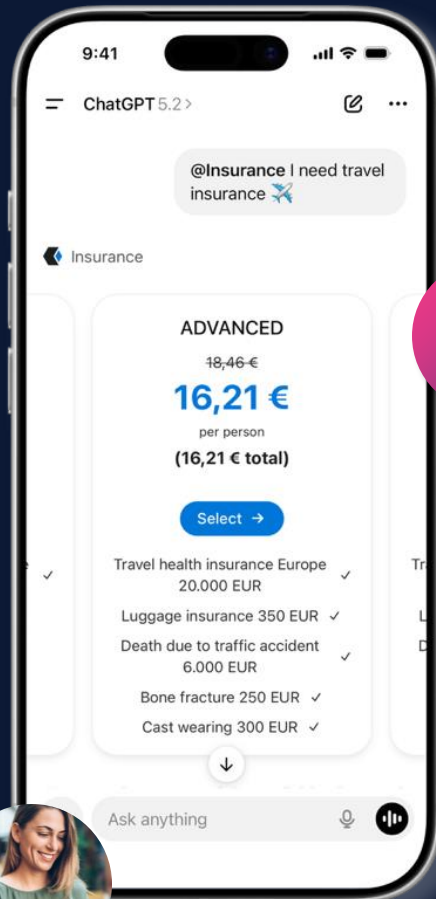
Hallucinations

Compliance gaps



Harness AI to automate with predictability

Agents automate. Orchestration governs.



**100%
compliance.**

Rules, regs, standards enforced across the board.



**Full
visibility.**

Auditing & reporting across the operation.



**Automation where it
counts.**

Research, documents, analysis handled by governed AI.

Harness AI to automate with predictability

Agents automate. Orchestration governs.

AI experience layer

Automate work intake, deliver self-service for customers & employees.

Omnichannel
AI assisted
Triage & routing

Orchestration layer

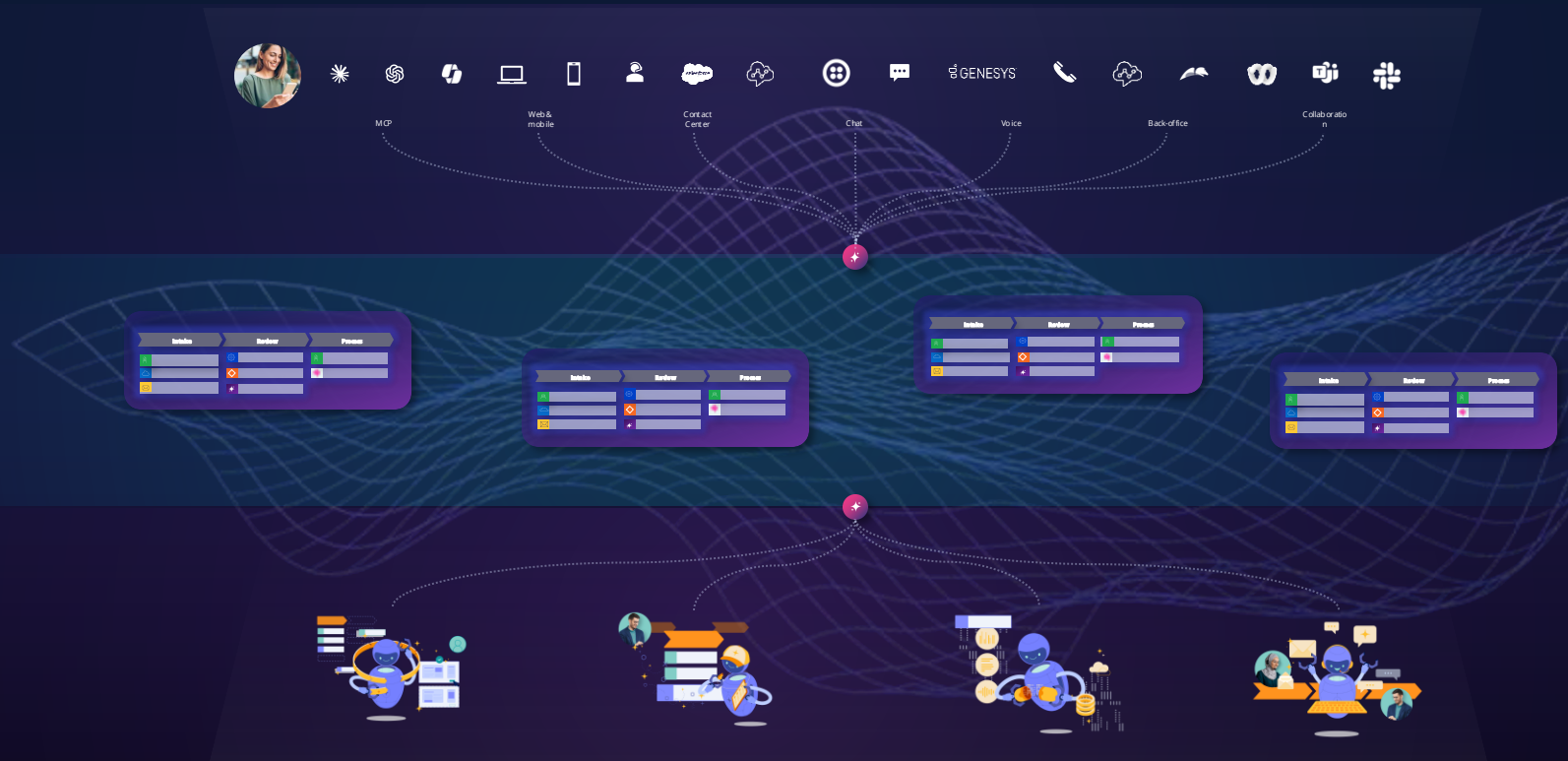
Drive consistent work execution across the operation with a unified process harness.

100% governance
Reporting & traceability
Prioritization & SLA's

AI automation layer

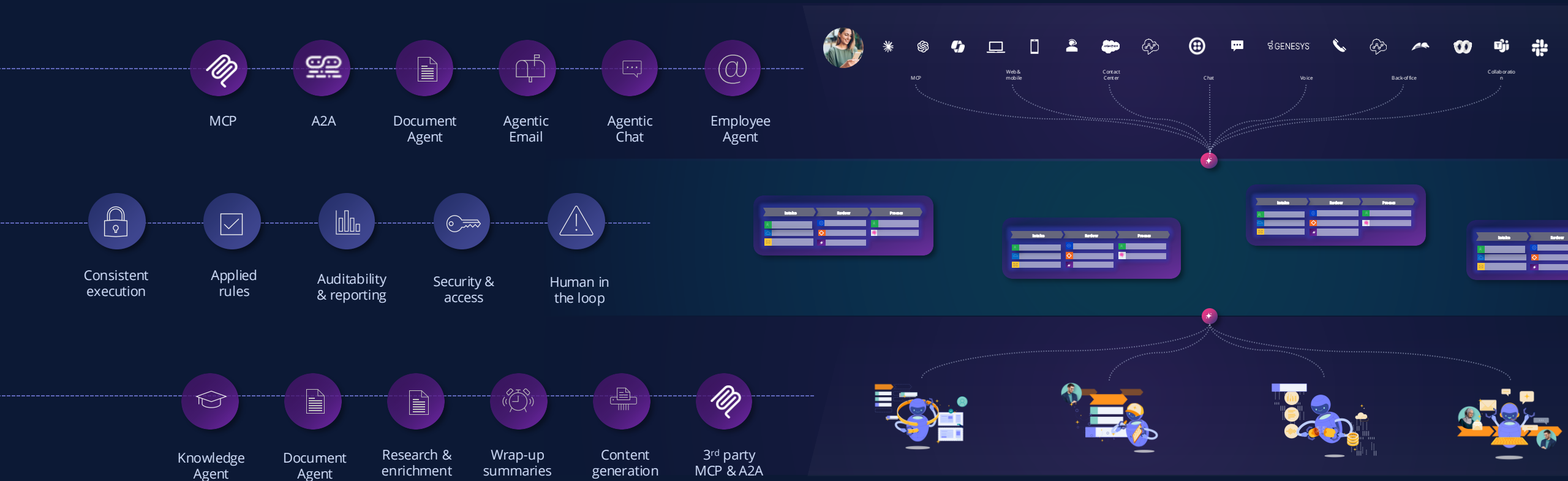
Automate manual work with a team of AI agents operating within structure.

Open – any agent, any platform
Powered with full context of customer journey
Rules, standards, and validation enforced



Pega Infinity 26 is the leading AI harness.

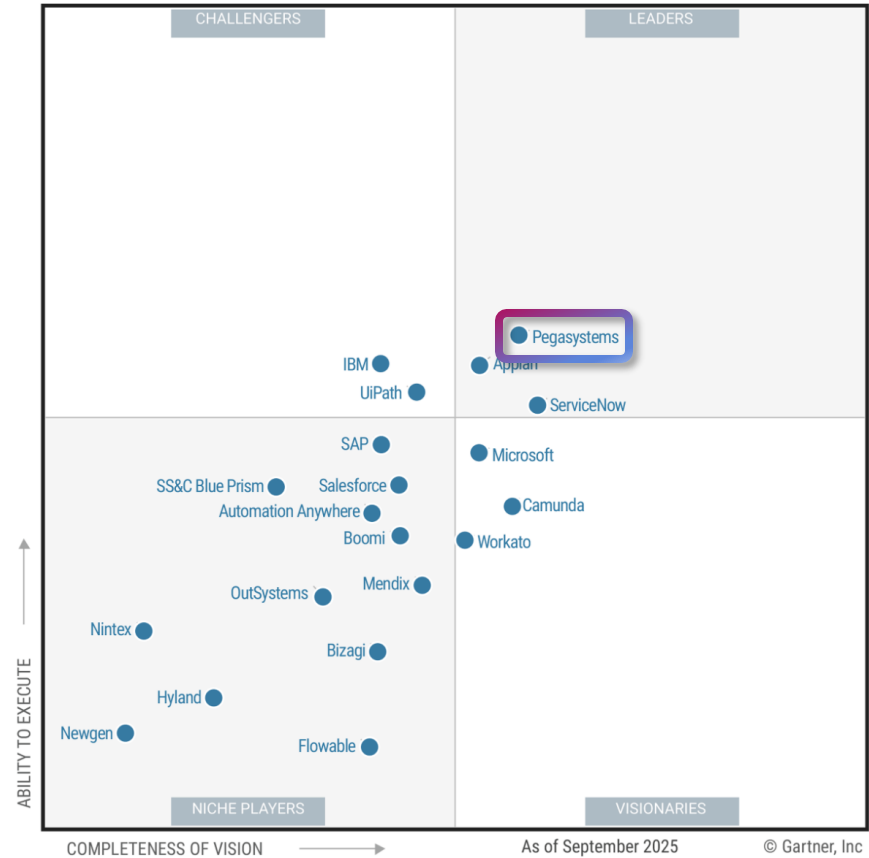
Leading AI + leading orchestration.



Pega Infinity 26 is the leading AI harness.

Leading AI + leading orchestration.

Figure 1: Magic Quadrant for Business Orchestration and Automation Technologies



THE FORRESTER WAVE™

AI Platforms
Q3 2026



*A halo indicates above-average customer feedback. A double halo indicates that the vendor is a Customer Favorite.

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One in five say their organization is
limiting AI use because of operating costs,
a share that is broadly consistent across organizations of
different sizes and across many industries.

McKinsey 2026 State of AI Report

- Agent reasons every step



2,700

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



6,600

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



11,700

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



18,000

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



34,200

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



44,100

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

- Agent reasons every step



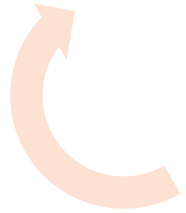
55,200

tokens so far

A single loop — the full context re-enters the model every step.

Tokens measure
how much **'thinking'**
the AI needs to do.

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



1,900

tokens so far

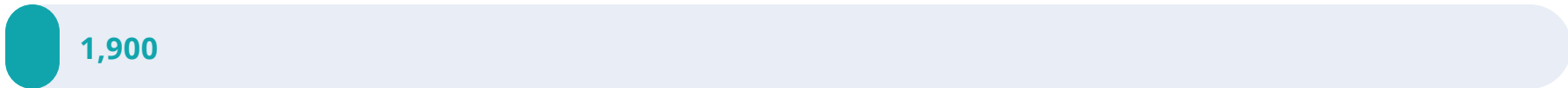
Cumulative token cost

Agent



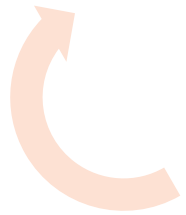
55,200

Pega



1,900

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



3,800

tokens so far

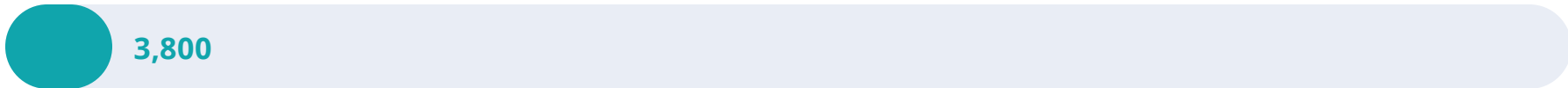
Cumulative token cost

Agent



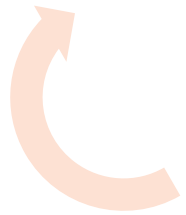
55,200

Pega



3,800

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



5,700

tokens so far

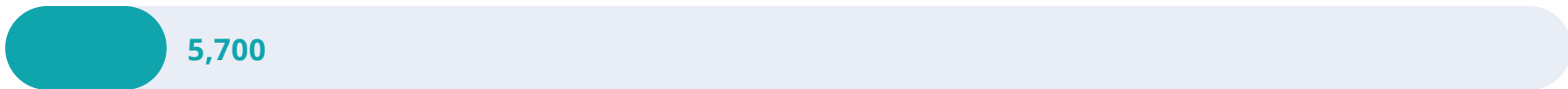
Cumulative token cost

Agent



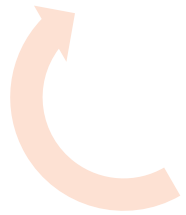
55,200

Pega



5,700

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



7,600

tokens so far

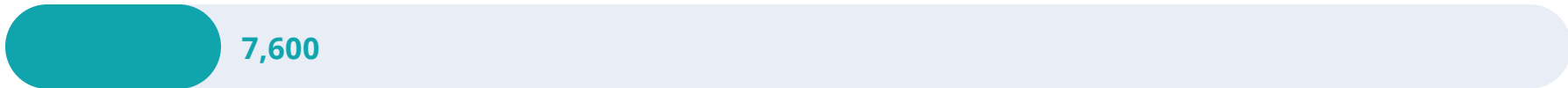
Cumulative token cost

Agent



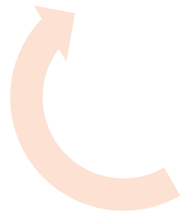
55,200

Pega



7,600

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



9,500

tokens so far

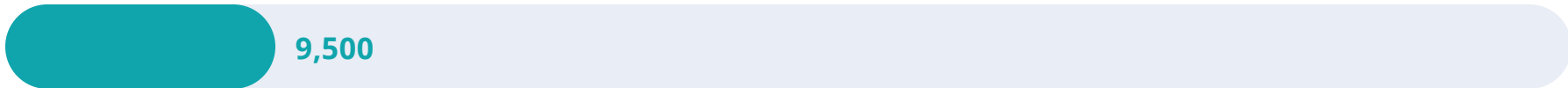
Cumulative token cost

Agent



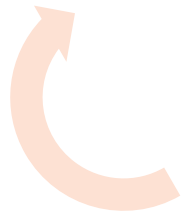
55,200

Pega



9,500

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



11,400

tokens so far

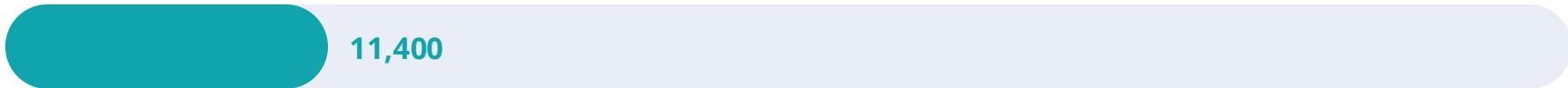
Cumulative token cost

Agent



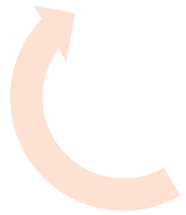
55,200

Pega



11,400

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



13,300

tokens so far

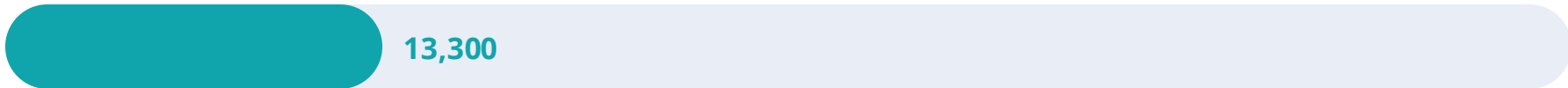
Cumulative token cost

Agent



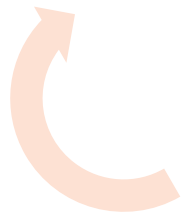
55,200

Pega



13,300

● Agent reasons every step



55,200

tokens so far

A single loop — the full context re-enters the model every step.

● Pega orchestrates the workflow



15,200

tokens so far

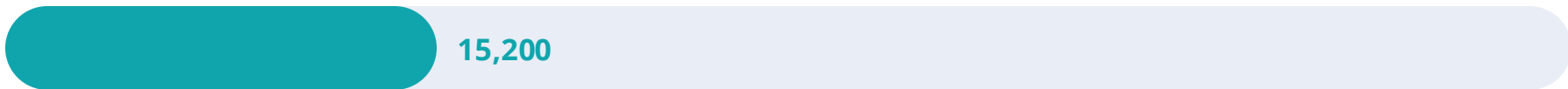
Cumulative token cost

Agent



55,200

Pega



15,200

3.6× fewer tokens consumed. Increased predictability.

All the power of AI. None of the uncertainty.

Architected for predictability. In outcomes & ROI.
Never pay for tokens. No meters. Outcome based pricing.



Unlock Predictable AI at scale

Predictable *outcomes*. Predictable *costs*. Predictable **ROI**.



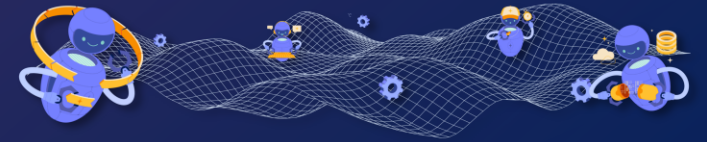
Reimagine

Transform legacy & manual work faster
Pega Blueprint™



Build

Harness AI to build apps you can trust
Pega Infinity Studio™



Run

Cut costs & accelerate processes without risk
Pega Predictable AI™



Accelerate

Launch faster with an AI powered operating model
Blueprint Delivered

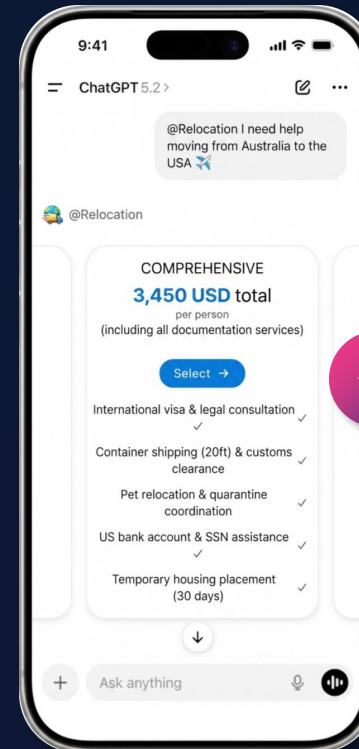


ROI

Drive Faster time to value and business outcomes
Agentic Process Harness



AI isn't dead. It just needs the right harness.



Finances, set



Healthcare, coordinated



Insurance, covered



Visa, approved



Phone, set up



Luna, safe

