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2026 Predictions:
Thought Leadership Perspectives from Rezolve Ai

As we enter 2026, Rezolve Ai sits at the center of a fundamental shift in how people discover, engage with, and buy products. The convergence of artificial intelligence, blockchain-powered trust, embedded finance, and conversational commerce is redefining how commerce flows, how payments are completed, and how enterprises operate end-to-end. This thought leadership playbook brings together strategic perspectives from Rezolve Ai's senior executives, offering a front-line view of the most powerful disruptive forces, emerging opportunities, and transformative trends that will shape the year ahead.

Each executive shares their analysis across core dimensions: technology and innovation, market dynamics, organizational strategy, and macroeconomic forces. Drawing on deep experience in intelligent commerce platforms, financial services, strategic partnerships, revenue models, and large-scale operations, these viewpoints highlight an industry in motion, where leaders will be those who orchestrate AI-driven decision-making, programmable finance, and always-on conversational commerce around the customer.

This document is written for business leaders, investors, strategists, and innovation teams who want to understand where digital commerce is heading and how to position their organizations to win in 2026 and beyond. It is a practical guide to navigating the shift from static digital journeys to adaptive, conversational, and AI-powered experiences that turn every interaction into measurable value.

Daniel M. Wagner

CEO | Rezolve Ai

Daniel Wagner is the founder and CEO of Rezolve Ai, architecting the company's vision at the intersection of agentic AI, blockchain-enabled data infrastructure, and digital-asset payment rails.

Looking ahead, what **trends or changes** do you predict we'll see in the coming year?

- Every retail giant would have a footprint of AI either online or in their stores due to industry and peer pressure and then genuinely realize the value.

- All banks would include Gen AI adoption within their employee workforce to ensure efficiency and velocity.

- Hospitality conglomerates would start piloting AI pilots across the process from reservations to contact centres.

- All large tech companies would start building AI foundries to deploy their models in a walled garden.

- All hyperscalers such as Microsoft, Google, and AWS would start seeing Models being subscribed in a SaaS mode.

Sauvik Banerjjee

**Chief Digital Officer & President
of Professional Services**

Sauvik Banerjjee serves as Chief Digital Officer and President of Professional Services, driving innovation and enterprise transformation through advanced digital architectures, AI-powered platforms, and scalable technology ecosystems.
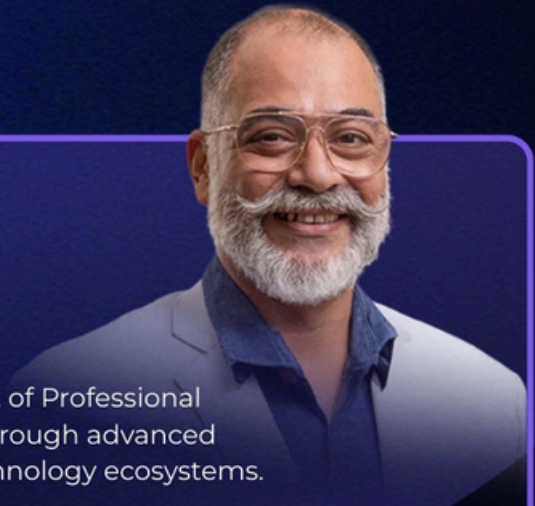
Looking ahead, what **trends or changes** do you predict we'll see in the coming year?

- Consumers and users will transform their social media feeds using AI models.

- Reels and short-form content will increasingly blend the real and AI-generated worlds.

- Advertising and filmmaking will see end-to-end production of AI-driven films.

- The first wave of hit online original and streaming series created with AI will launch globally.

- Movie production will evolve beyond traditional VFX to full AI-powered visual effects in major tentpole films.

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Crispin Lowery
Chief Revenue and Marketing Officer

Crispin Lowery leads revenue strategy and market positioning, driving Rezolve Ai's commercial differentiation and brand positioning in conversational commerce and AI-native retail.

How will work models evolve?

Networked global pods will keep the business operational 24/7/365. Distributed teams anchored by regional revenue hubs (London, New York, Toronto, Singapore) will support 24-hour coverage and local client intimacy without heavy infrastructure costs.

What new skills are essential?

AI literacy across every function, not just engineers. Sales, marketing, and client success teams must be able to interpret AI outputs, explain models ethically, and sell outcome-based value. Basic AI literacy in all roles will be a must.

What is the most significant regulatory change?

AI governance and data sovereignty rules, particularly in the EU. Our architecture already supports regional data residency, giving us a head start as others scramble to comply. As the AI Act and others penetrate both business and consumer psyche, it could pose a risk to our strategy going forward.

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Howe Gu
SVP of Partnerships and Ecosystem

Howe Gu drives Rezolve Ai's partnership strategy and ecosystem development, with focus on enterprise-grade autonomy and the future of AI-augmented workplace environments.

What is one realistic black swan event?

A major enterprise system such as Microsoft or ServiceNow releasing a general-purpose autonomous agent framework deeply embedded into their platform. This could instantly shift AI automation from best-of-breed to platform-native dominance.

Where will unexpected opportunities arise?

In highly regulated industries such as healthcare, finance, and energy where AI adoption has lagged. As compliance-safe agent frameworks emerge, these industries will move quickly to reduce operational overhead, creating a massive new demand wave for AI workplace automation.

What new market segments will emerge?

Mid-market enterprises: Historically underserved mid-market enterprises will adopt full-stack AI workplace automation at a speed faster than large enterprises.

AI-augmented frontline workforce support: A second niche emerges around AI-augmented frontline workforce support, where automation reduces downtime and cognitive load for field employees.

Which competitor poses the biggest threat?

The most disruptive threat will come from a startup or foundation-model provider, like Rezolve Ai, that vertically integrates agentic capability directly into workplace systems (such as Microsoft 365, ServiceNow, or identity management platforms). Whoever masters the "agent that lives inside your enterprise ecosystem" will redefine expectations.

Kristina Thoma
Senior Product Manager

Kristina Toma leads product strategy for Rezolve Ai's conversational commerce and agentic buying experiences, translating real user behavior into scalable, revenue-focused product decisions.

What will be the most significant disruptive force in our industry/domain next year?

The most significant disruptive force will be how quickly AI stops being a "supporting tool" and becomes the default way people shop. Once an assistant can reliably understand intent, compare products across large catalogs, and guide someone through decision-making, customers overwhelmingly prefer it to traditional browsing and static product pages. The inflection point comes when these assistants can deliver a smooth, end-to-end buying journey that spans discovery, evaluation, and checkout with minimal friction; at that moment, they reset expectations for every other retail experience. Platforms that pair retail-specific intelligence with embedded payments and real-time data will set the new standard for what "normal" commerce feels like.

How will customer/user expectations fundamentally change in the coming year?

Customer expectations will move beyond simple personalization toward persistent, contextual understanding. People will expect AI systems to remember prior interactions, preferences, and constraints without forcing them to repeat themselves, and to carry that context across channels rather than locking it inside a single chat session or webpage. In practice, this means users will judge assistants on how well they understand "what I'm trying to accomplish" and how effectively they remove repetitive back-and-forth, not just on the quality of a single response or recommendation. The winners will be products that orchestrate this memory and context safely across discovery, engagement, and transaction rails.

Urmee Khan
Global Head of Communications

Urmee Khan leads global communications at Rezolve Ai, drawing on a background in journalism and strategic content partnerships to shape the company's narrative in an era of AI-driven commerce and pervasive information noise.

What will be the most impactful shift in consumer behavior or societal values?

The most impactful shift will be a deepening "trust deficit" toward all forms of mediated information, especially anything that appears overly polished or obviously algorithmic. Audiences across stakeholders—consumers, employees, partners, and investors—will approach claims, visuals, and AI-generated content with default skepticism, demanding signals that something is real, verifiable, and accountable. Authenticity, transparency, and demonstrable proof will become the core currencies; organizations that can show how their AI systems work, how data is handled, and how outcomes are validated will earn disproportionate trust.

ai **If you could only make one prediction for the year ahead, what would it be?**

The most effective communication strategies will pivot from "storytelling" to "story-proving." In a landscape shaped by deepfakes and synthetic media, it will no longer be enough to share a compelling narrative; every major claim will need to be supported by evidence, auditable data, and visible processes that external audiences can interrogate. For Rezolve Ai and similar companies, this means elevating proof points—independent validations, customer outcomes, third-party audits, and transparent product roadmaps—so that communication becomes an extension of the same verifiable trust architecture that underpins the agentic commerce stack.

Oliver Tan
Managing Director (APAC)

Oliver Tan leads Rezolve Ai's Asia-Pacific region and brings strategic vision to the protocolization of agentic commerce and the enterprise adoption of trustworthy AI systems.

ai **What will be the most significant disruptive force in our industry next year?**

In the next 12 months, the protocolization of agentic commerce (ACP-style handshakes and in-pane checkout by networks and platforms) will decouple agent distribution from merchant integration overnight and lead to the rise of universal agent networks or gateways that couple agent integration universally between retail systems, discovery surfaces, and payment and settlement gateways.

How will customer/user expectations fundamentally change in the coming year?

Personalization is already default; new user expectations will shift to delegation. Customers will no longer be satisfied with an AI that shows them the perfect product. They will expect an autonomous agent to find, negotiate for, and purchase that product on their behalf, optimizing for a complex set of user-defined goals (price, sustainability, delivery speed) with zero human intervention.

Which competitor or new entrant poses the biggest threat, and why?

Platforms like payment networks that control both the agent start and tender steering (such as answering engine, network, and wallet) pose the biggest new entrant disruption. These platforms are not waiting to be disintermediated. They are aggressively building the foundational trust and payment protocols to become the "agent of record" for all agentic commerce rails that end with payments. They will be key players in the new agentic commerce ecosystem being built together with agentic infrastructure players like Rezolve. Disruption or otherwise, rising-tide collaborations between players make the agentic ecosystem more robust and trusted for everyone.

This is why Rezolve's agentic infrastructure and our strategy to build our universal digital wallet that connects to both conventional Payment Gateway Providers (PGPs), payment networks, and alternatives like crypto are a critical partnering strategy positioning us ahead.

Dino Crupi
VP of Strategy and Operations

Dino Crupi leads strategic planning and operational excellence, driving Rezolve Ai's focus on vertical AI models, technology consolidation, and integration velocity.

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Which emerging technology will move from hype to practical use?

AI-enabled operational automation. Companies will start using AI to streamline internal workflows such as financial reconciliation, forecasting, contract review, CRM hygiene, and integration playbooks. The productivity gains will become measurable and repeatable.

Which current trend will accelerate most, and which will slow down or reverse?

Accelerating: Consolidation of tech stacks, with buyers moving toward unified AI and data platforms.

Slowing down: Custom-built AI solutions. Most companies are abandoning bespoke builds due to cost, risk, and speed to value.

In short, the pendulum is swinging back toward providers with all-in-one solutions. The big players will be buying up all the competition, similar to the consolidation wave from the mid-2010s to around 2014.

Where will we see the biggest breakthroughs?

Systems interoperability across the enterprise. AI will bridge gaps between CRM, ERP, support platforms, and data warehouses, allowing faster integrations and cleaner data exchange. This will reduce integration timelines in mergers and acquisitions and improve synergy realization.

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🗨️ How will work models evolve?

Hybrid remains dominant. However, key operational and integration teams will be structured for in-office collaboration to improve speed and alignment during merger absorption. Face to face will never die; it will come back in a hybrid way only, never returning entirely to pre-COVID work models. Any company trying to force the pre-COVID work model for every position will fail.

Felix Tseitlin

VP of AI Strategy, *Yuri Vorontsov*, VP of AI Search Architecture and *Vladimir Gorovoy*, VP of AI Search

Felix Tseitlin, Yuri Vorontsov and Vladimir Gorovoy all bring deep technical expertise to product strategy, offering sharp perspectives on omni-modal AI agents, market dynamics, and the practical realities of enterprise AI deployment.

🗨️ Which competitor poses the biggest threat?

The real threat is not another startup. It is Shopify Commerce AI, Salesforce AgentForce, or Microsoft Dynamics 365 Copilot becoming "good enough" while they already have all your customer's data and payment rails. Plus any decent engineer can now extend these things with their own custom agents using LangChain or LlamaIndex. The value proposition for standalone AI vendors just gets crushed. **Nightmare scenario:** hyperscaler ships the 80% solution, and your customer's internal team builds the last 20% themselves. Where does that leave you?

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ai What existing technology will become obsolete?

Chatbot builders running on rules and decision trees (RIP to legacy Dialogflow and old Drift setups). Keyword search without any semantic understanding, just pure Elasticsearch or Solr without embeddings. And those "AI features" that are literally just a ChatGPT API call with a custom system prompt (looking at 90% of "AI-powered" Chrome extensions).

The bar just got way, way higher. If your AI does not understand context, cannot retrieve relevant info, and cannot actually do things, you are done.

ai Where will breakthroughs happen?

Not in the base models; they are already incredible. The real innovation will be in evaluation frameworks that actually measure whether agents are reliable (Stanford's HELM, Anthropic's evals, custom test setups), retrieval systems that combine semantic search with reranking and query understanding (HyDE, Cohere Rerank, hybrid search), and UX patterns that make AI interactions feel natural and trustworthy, like progress indicators, confidence scores, and "show your work" citations.

Watch for breakthroughs from Anthropic, OpenAI's research on process supervision, and open-source stuff like DSPy.

ai What is one personal prediction for you and your team?

We will nail the production deployment of the Brainpowa agent family inside Rezolve's ecosystem, handling real commerce workflows at scale with measurable ROI. Not "it works in the demo" but "it increased conversion by 12 percent and we have six months of data proving it." That is when we go from being interesting to being inevitable.

How will AI and automation impact daily operations?

The "first draft" just becomes AI-generated by default. Meeting notes, PRD documents, quarterly business reviews, and customer research summaries; everything starts with an AI draft that humans refine. We are already seeing it with Otter.ai, Notion AI, and Superhuman. By year's end, the question will not be "should we use AI for this?" It will be "why are you still doing this manually?"
And knowledge becomes queryable instead of stored somewhere. Instead of desperately searching Confluence for "that document Sarah wrote 18 months ago," you just ask an agent.

What new essential skills are needed?

"Prompt engineering" as a job title is already dead. It has become a basic literacy, like "can use email."
What is actually valuable: Agent workflow design (states, transitions, error handling, tool definitions). Retrieval engineering (chunking strategies, embedding models, reranking, evaluation metrics). LLM evaluation (golden datasets, rubrics, LLM-as-judge, A/B testing). Governance and guardrails (content filters, PII detection, output validation). Basically, full-stack AI engineers who can go from business requirement all the way to production agent.

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Kelly Dalton
Strategic Alliances Lead

Kelly Dalton serves as the Strategic Alliances Lead at Rezolve Ai, where she drives growth through sales excellence, strategic partnerships, and best-in-class account management practices.

How will customer and user expectations fundamentally change in the coming year?

As conversational commerce continues to evolve, customer expectations are shifting in fundamental ways. Over the coming year, several baseline expectations will become much stronger. Here's how customer and user expectations are likely to change, and what businesses will need to do to keep pace:

Seamless Channel Integration

Consumers will expect to move fluidly between channels—chat, social media DMs, voice assistants, SMS, and email—without losing context. If a customer messages a brand on Instagram and later switches to WhatsApp or voice, they will expect the brand to "remember" them. Conversation history, preferences, and prior interactions must carry over across all touchpoints.

Real-Time Responsiveness

Fast response times will become a baseline expectation rather than a differentiator. Today's customers expect immediate or near-immediate answers, whether they are asking about a product, checking an order status, or requesting a refund.

Contextual and Natural Interactions

Consumers increasingly expect interactions that feel natural. Chatbots and AI agents must recognize nuance, context, and emotion, providing thoughtful responses rather than scripted replies.

Implications for Brands Deploying Conversational Commerce:

- Invest in AI systems that maintain context and conversation history across channels.

- Prioritize real-time responsiveness; fast and accurate replies are now essential.

- Use data wisely to personalize experiences while maintaining transparency and user control.

- Develop multimodal experiences and ensure integrated payment options are part of future roadmaps.

- Design systems that demonstrate human-like empathy, allowing AI to enhance rather than replace human connection.

How will work models (e.g., remote, hybrid, in-office) continue to evolve, and what impact will that have?

Some of the most talented people I know in the tech industry aren't willing to return to a five-day office schedule. Organizations that cling to blanket in-office policies risk holding themselves back. Instead, companies will need to design flexible hybrid arrangements tailored to team dynamics, specific roles, and task requirements.

As hybrid work becomes the norm, leadership styles and HR practices must evolve. Forward-looking organizations will prioritize human-centric leadership—built on empathy, trust, and effective, coordinated communication across distributed teams—while those slow to adapt will fall behind, losing game-changing talent along the way.

Peter Vesco
President of Financial Services

Peter Vesco leads Rezolve Ai's financial services division, bringing deep expertise in fintech transformation, crypto-native payments, and the convergence of AI and programmable finance.

What new market segments will emerge or gain significant traction?

New market segments and niches expected to emerge or gain significant traction in fintech and payments in 2026 include:

- Next-gen digital-only banks offer a full spectrum of personalized financial services (including lending, wealth management, and crypto wallets) designed for tech-savvy and underbanked consumers seeking convenient, all-in-one platforms.

- Banking-as-a-Service (BaaS) ecosystems are evolving toward industry-specific, modular financial solutions such as specialized lending for small businesses and embedded crypto payment products for digital-first users. This opens access to startups, e-commerce platforms, and non-financial businesses.

- Financial Health-as-a-Service (FHaaS) platforms focusing on consumer financial wellness through gamified savings, budgeting, and debt management tools based on behavioral analytics, creating deeper engagement and long-term loyalty.

- Biometric payment innovations enabling secure, fast, and password-free transactions powered by multi-modal biometrics (facial, fingerprint, voice) aligned with AI and edge computing for real-time authentication and fraud reduction.

- Sustainable and ESG-focused fintech, including green finance solutions that integrate carbon tracking, sustainability-linked loans, and micro-contributions to ESG projects empowered by AI-driven data analytics. This segment attracts socially conscious consumers and investors.

- Autonomous financial systems using agentic AI for self-directed credit assessment, automated trading, and portfolio management, introducing new scalability and efficiency in lending and investment products.

- Digital asset tokenization of real-world assets, democratizing access to investments such as real estate, art, and private equity through fractional ownership models.

Rezolve Ai's Role and Positioning in 2026

Rezolve Ai will be positioned as a pioneering leader at the convergence of AI-driven automation, blockchain-powered payment innovation, and embedded finance. Building on its vision and strategic priorities, Rezolve Ai will:

- Serve as a key disrupter of traditional transaction fee models by enabling zero-fee merchant payments, using stablecoins and programmable blockchain settlement to eliminate friction and costs in retail and commerce payments.

- Leverage AI-powered customer engagement and operational automation to deliver highly personalized, scalable, and cost-efficient financial services, supporting merchants and consumers with integrated staking, lending, and loyalty mechanisms.

- Drive mainstream adoption of crypto payments and decentralized finance in emerging and developed markets by combining regulatory-aligned infrastructure, transparency, and operational resilience to facilitate real-time, secure, and compliant financial journeys.

- Innovate in ESG-aligned fintech by building systems that support sustainable finance through transparent data, traceability, and impact measurement integrated with blockchain technology.

- Position itself as a platform aggregating diverse financial products into modular, embedded finance ecosystems, aligned with the rise of hybrid work models and digitally native consumers demanding seamless, real-time financial experiences.

- Collaborate with global regulators and industry consortia to set standards for AI explainability, blockchain operational resilience (such as under DORA), and crypto asset compliance, positioning Rezolve AI as a trusted, future-proof partner for banks, merchants, and fintech innovators.

CONCLUSION

The 2026 outlook from Rezolve Ai's leadership presents a market at an inflection point. The convergence of agentic AI, blockchain-powered payments, and embedded finance is not merely incremental; it represents a fundamental reimagining of how commerce, financial services, and enterprise operations will function.

Several consistent themes emerge across these perspectives:

- **AI as Infrastructure, Not Feature:** Whether in commerce, financial services, or enterprise operations, AI is moving from being a customer-facing novelty to foundational infrastructure. The winners will be those who build reliable, domain-specific, trustworthy AI systems rather than thin application layers.

- **Programmable Finance Disrupting Incumbents:** The removal of merchant fees through crypto-native payments and the rise of embedded finance will reshape competitive dynamics far faster than most incumbents anticipate. Traditional banking and payment models face genuine disruption, not just optimization.

- **Trust as the Primary Competitive Advantage:** Across retail, fintech, and enterprise domains, trust will determine winners. This includes trust in agent reliability, transparency in AI decision-making, security of customer data, and ethical alignment of systems with user values.

- **The Talent Inflection:** The transition to AI-native organizations requires new skills—not just prompt engineers, but strategic leaders who can orchestrate hybrid human-agent workflows, interpret AI outputs, and translate technical capabilities into business outcomes.

- **Regulatory Complexity Creating Moats:** As regulation tightens around AI, data sovereignty, and fintech, companies with compliant, resilient architectures will have significant advantages over those playing catch-up.

- **Speed and Simplicity as Differentiators:** Whether in commerce, customer service, or operations, the organizations that eliminate friction and deliver instant, intuitive experiences will dominate.

For Rezolve Ai specifically, the convergence of these trends positions the company at the center of two massive market shifts: the move from traditional e-commerce to conversational commerce, and the elimination of traditional payment fees through blockchain-native systems. The strategic clarity across leadership around these priorities, combined with the execution capability being built into the organization, suggests Rezolve is well-positioned to capture significant value in 2026 and beyond.

The coming year will be transformative. Those who act decisively on these insights will shape the future of commerce, finance, and work itself.

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