

# Beyond Algorithms

Human Agency, Digital Belonging, and Customer Experience in an Age of AI

Mārtiņš Bērziņš / ASBBMC 2026 · Riga

“We have seen  
this transition  
before...”



**AI is the new  
infrastructure shift**

**1980**

**2030**

**2020**

**Late 1990s  
internet moment**



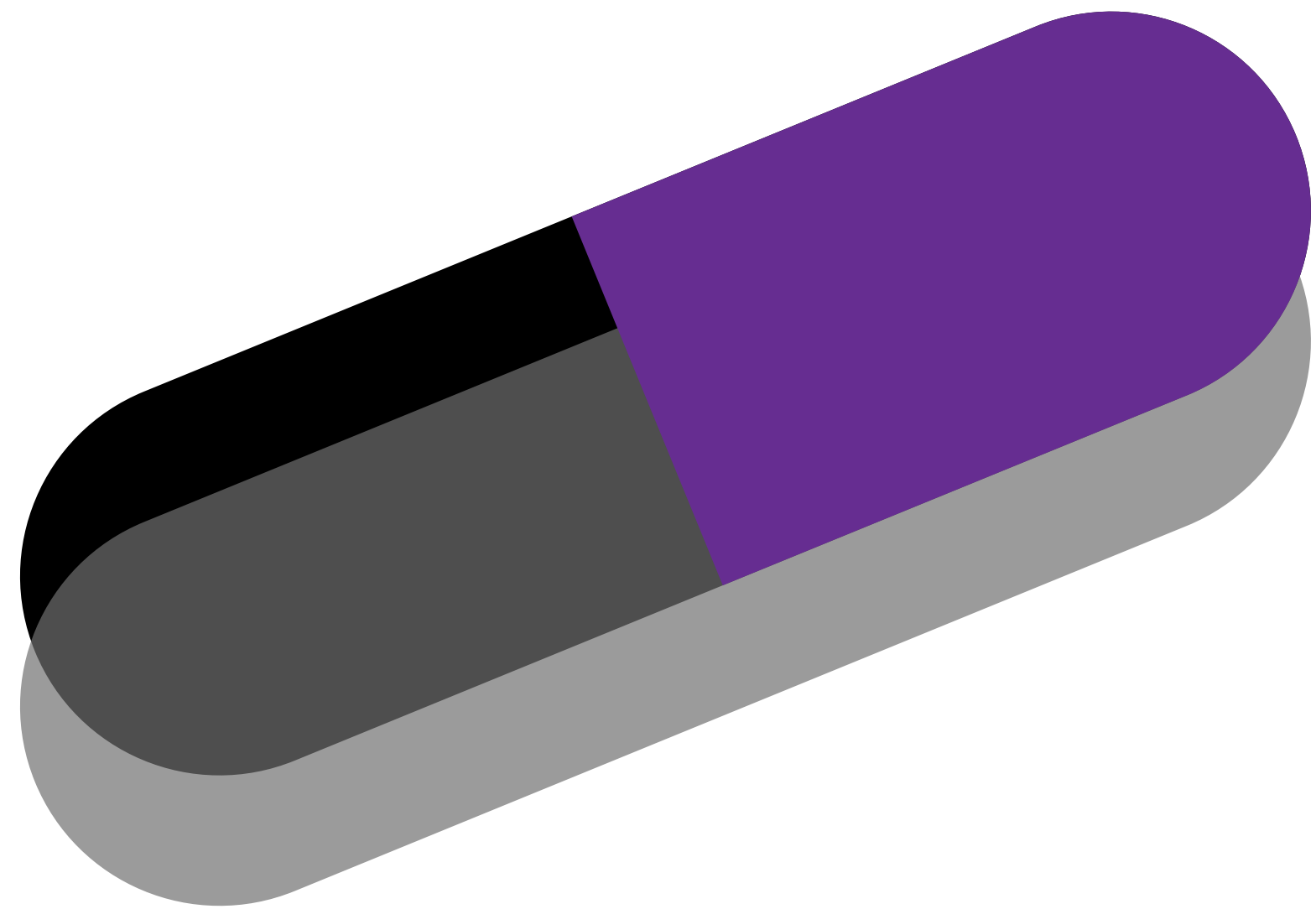
AI changes perception,  
not only productivity

## Plato's cave

People may mistake AI-generated shadows, summaries, and simulations for the world itself.

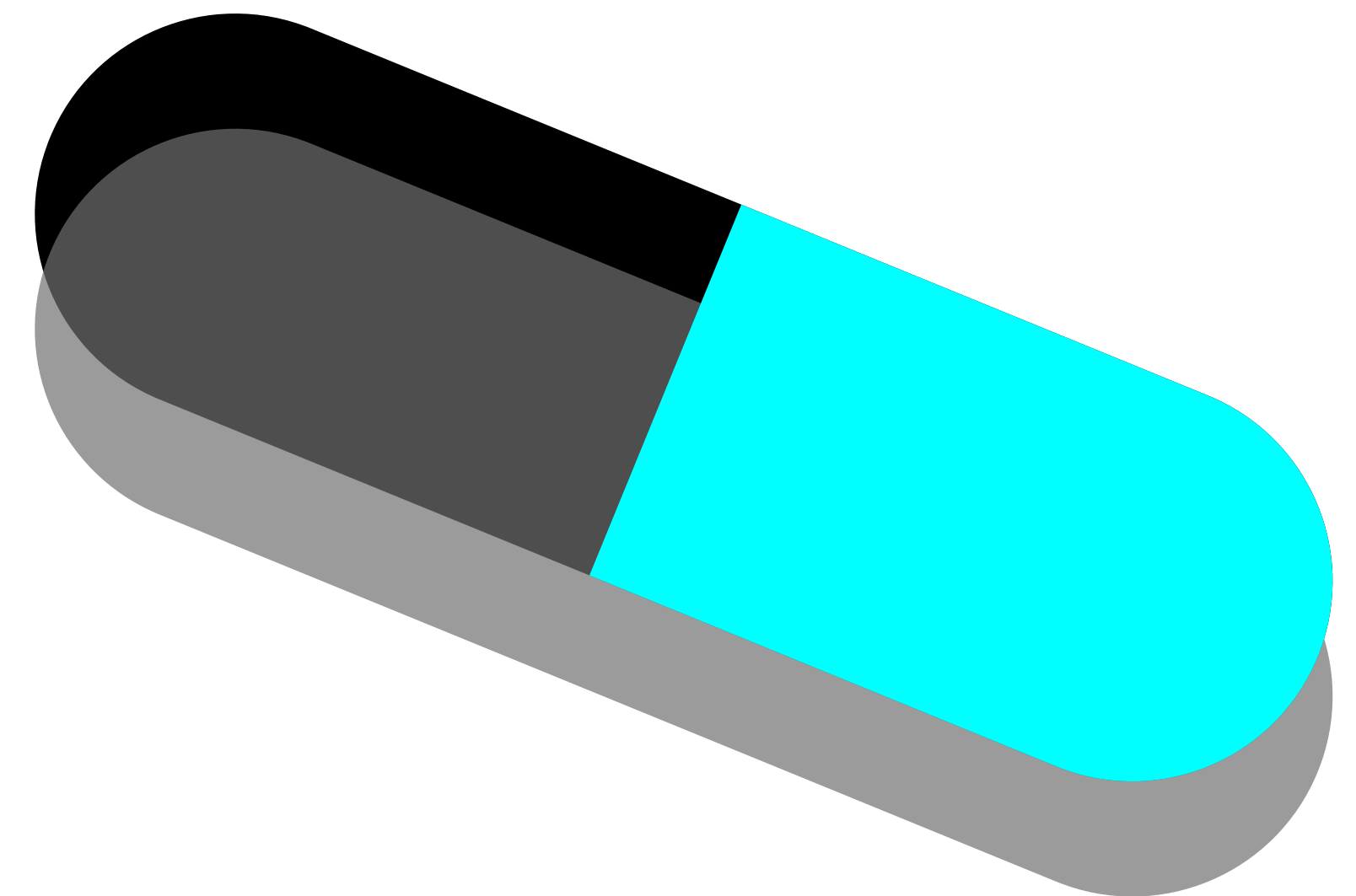


# AI changes perception, not only productivity

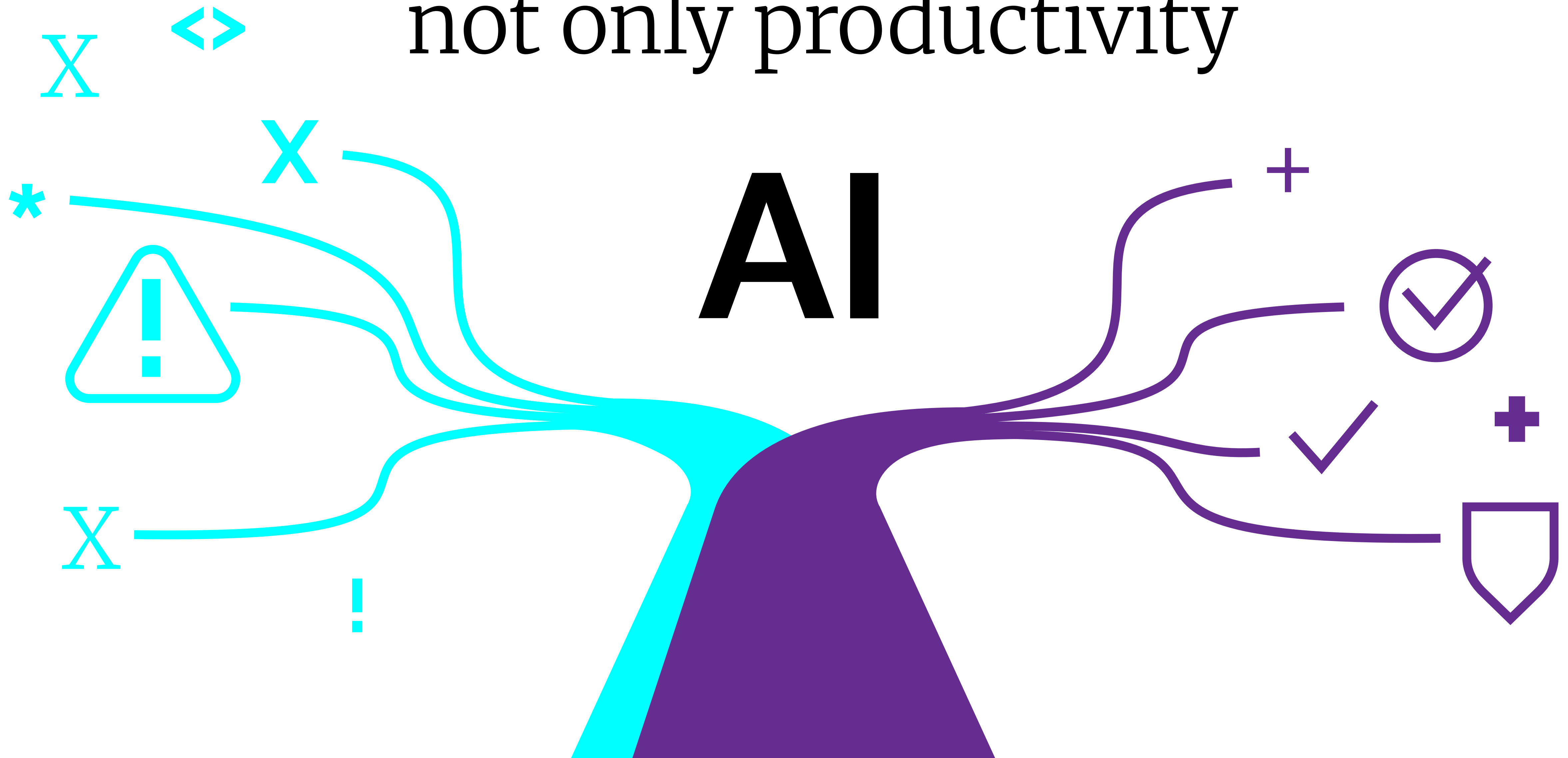


## Red pill / blue pill

How do we choose to see the world when systems can generate convincing alternatives to reality?



AI changes perception,  
not only productivity



# to delegating outcomes

Asking / Accepting rankings / Delegating

# From doing tasks

Searching / Comparing / Executing

**The winners will not  
copy fastest**

# Build from the future **backward**



**3.**

Design for  
resilience

**2.**

Anticipate  
governance

**1.**

Study direction,  
not hype

Clarity over  
magic

Context over  
generic  
automation

Assistance over  
replacement

**Five  
principles for  
human-centric  
AI**

Trust over  
conversion

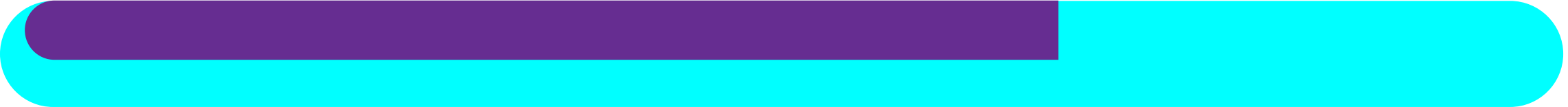
Governance  
by design

# Where customer behavior is already moving

Prompt-driven discovery **High**



Delegated recommendations **Rising**



Contextual personalization **Critical**



Human override in high-stakes flows **Essential**



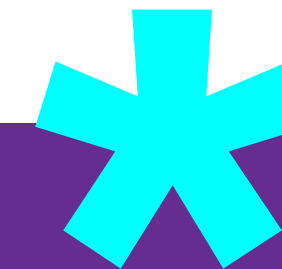
# Physical borders, digital belonging

## The tension

Governments regulate by geography, institutions, and legal jurisdiction.

People increasingly live through platforms, ecosystems, and digital communities.

Work, learning, identity, and productivity stacks are becoming border-light.



## The questions leaders must ask

What happens when legal location and digital affinity point to different centers of trust?

How should customer protection work when services are ecosystem-shaped?

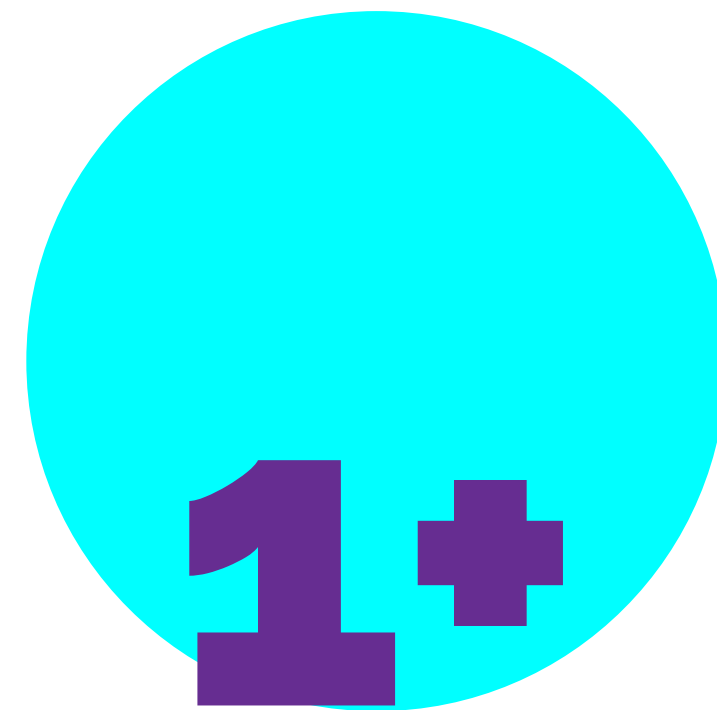
What does belonging mean when digital identity starts to diverge from physical citizenship?

# Regulation is catching up — unevenly



**2026**

Enforcement  
era begins



**1+**

Sandbox per  
member state



**Now**

Leadership  
window

**This is the moment to design responsibly ahead of regulation  
rather than waiting for perfect legal certainty.**

# A practical agenda for business, policy, and research

## **For business**

Shift from feature races to trust architecture, contextual design, and future-back product strategy.

## **For policymakers**

Create clearer experimentation pathways, interoperability models, and governance suited for border-light digital behavior.

## **For academia**

Study the long-term effects of AI on trust, agency, delegated decision-making, and the political economy of digital identity.

## **Shared challenge**

The question is no longer whether AI will shape society, but whether we will shape it intentionally.

# The real question is human

Not what algorithms can do, but what kind of humans,  
institutions, and societies we want them to shape.



Thank you!

