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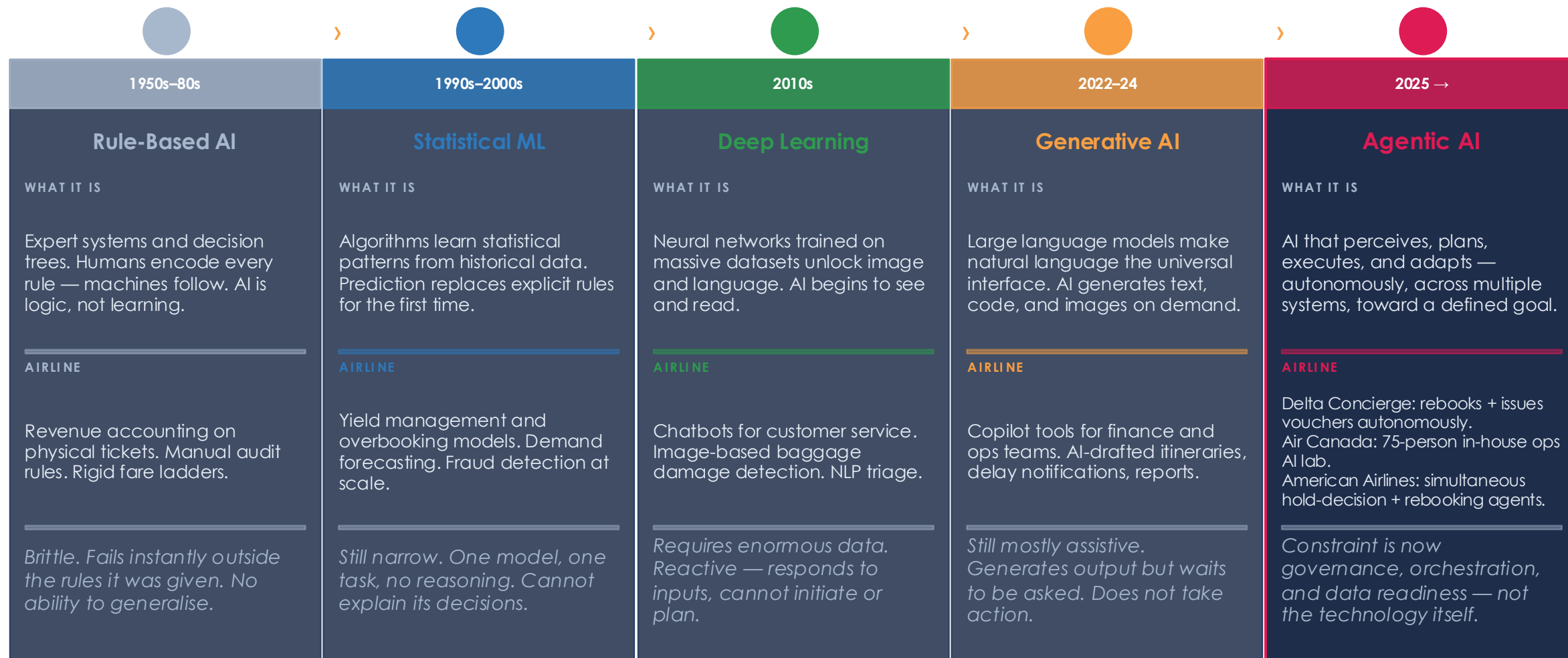
# Agentic AI

From **Proof of Concept** to **Competitive Moat**



# From Rules to Reasoning

Every wave delivered more than the last. The current wave is different in kind — not degree.



Each wave still runs. Agentic AI is the first that can coordinate all of them — and act.

# What Changed in 12 Months

2025 — THEN

2026 — NOW

**FRAMING**

What is agentic AI?



Where is it creating value — and what does the architecture need to look like?

**DEPLOYMENT**

Pilots and proofs of concept



Production systems at Delta, American, Air Canada, Malaysia Airlines

**RISK**

"Automation theater"



POC loop · Legacy data architecture · Autonomy without governance

**ARCHITECTURE**

Multi-agent systems: a future capability



Orchestration layer is the competitive moat

**URGENCY**

Solve First, Build Second — we have time



The solving has started. The question is whether you are building

*The core principle holds. What changed is the urgency.*

## What Proved True.

### Automation Theater

80%+ of companies still report no material earnings impact from GenAI.

McKinsey, 2025

### Data Readiness is the Blocker

Architecture debt is the #1 reason airline AI pilots stall.

### Humans + Machines is Right

Almost all airline AI deployment in 2026 uses governed, orchestrated agents.

## What I Underestimated

### Speed of Deployment

Production deployments across US and international carriers arrived 12–18 months ahead of expectation — faster than the industry anticipated.

### Distribution Disruption

ChatGPT Operator + Skyscanner restructured the booking funnel before most airlines had a response strategy.

### Regulatory Acceleration

Delta deployed Fetcherr AI pricing in 2025. DOT Secretary warned airlines he would investigate AI pricing personalised to individuals. Three senators demanded accountability for the algorithm.

# The Gap Is Already Opening.

The question is no longer whether to deploy agentic AI. It is how far behind you are willing to fall.

## OPERATIONS

### Production, not pilot.

- Crew scheduling and disruption recovery agents operating autonomously at scale
- Turnaround intelligence cutting gate delays in real time
- 15–20% crew cost reduction from optimised pairing — in production, not projected

*60% of all delays are industry-caused. This is a controllable cost — and agents are controlling it.*

## COMMERCIAL

### Continuous, not batch.

- Dynamic pricing agents adjusting fares across full networks and codeshares in real time
- Revenue management moving from overnight cycles to live, always-on optimisation
- Ancillary and bundle pricing personalised at passenger level, at booking velocity

*Static RM is a competitive disadvantage in markets where your competitors price continuously.*

## DISTRIBUTION & CX

### Structural, not optional.

- AI booking agents operating on behalf of passengers — replacing the traditional search interface
- Carriers without current offer APIs are being routed around, not included
- Disruption recovery without human handoff: rebooking, vouchers, proactive notification

*The booking funnel is being restructured from outside the airline. Participation requires NDC-ready offer infrastructure.*

# Three Battlegrounds Across the Enterprise

## OPERATIONS

**\$11B+ in supply-chain costs.**  
**60% of delays are industry-caused.**

- Crew scheduling agents → 15–20% cost reduction
- Predictive maintenance → fewer AOG events
- Turnaround AI (Lufthansa + Fraport) → gate delays reduced

## COMMERCIAL

**Static yield management is obsolete.**

- Continuous real-time pricing across alliances and codeshares
- AI monitoring competitor fares, demand, and global events simultaneously
- Dynamic ancillary bundling at network scale

## DISTRIBUTION & CX

**The booking funnel is being restructured from the outside.**

- ChatGPT Operator + Skyscanner removed the search form
- Airlines without an agentic distribution strategy are one layer further from the customer
- Disruption recovery agents: rebooking + vouchers, zero human handoff

## Avoiding the New Traps

Last year: automation theater.  
This year: four harder failure modes.

**01**

### The POC Infinity Loop

Brilliant at pilots. Incapable of industrialising. The gap opens between those who scale one use case and those who run endless experiments.

**02**

### Frankenstein Architecture

The trap is not legacy platforms — it is legacy data architecture. If your systems speak different data languages, the orchestration layer has nothing coherent to connect. Cloud migration without fixing the model underneath produces modern infrastructure with legacy behaviour. Agents amplify that — they don't fix it.

## Technology Challenges

**03**

### Autonomy Without Governance

Agents acting across systems amplify weak controls. In 2025 the DOT warned Delta it would investigate its Fetcher AI pricing agent, and three US senators demanded accountability for algorithmic decisions. An AI agent in production is a regulatory surface area.

**04**

### Building Agents, Not Architecture

Individual agents are table stakes. Without an orchestration layer connecting them, you have expensive point solutions — not a competitive capability.

# Agents Are Table Stakes. Orchestration Is the Moat.

## WITHOUT ORCHESTRATION

Crew agent solves the disruption. Revenue agent doesn't know it happened.

Maintenance agent grounds the aircraft. Finance agent updates the books 48 hours later.

Each agent optimised in isolation. Total system suboptimal.

## WITH ORCHESTRATION

**Crew re-assignment triggers an automatic revenue re-optimisation and passenger recovery — one decision, three systems, zero human handoffs.**

**Maintenance event triggers network re-scheduling, P&L modelling, and passenger rebooking simultaneously. CFO sees the impact in real time.**

**Each agent improves the others. Crew AI learns from revenue AI. Revenue AI learns from maintenance AI. Compounding intelligence.**

# What Good Looks Like

Three tiers of the agentic airline operating model.

## AUTONOMOUS TIER

**Agents execute.  
No human in the loop.**

- Fuel optimisation
- Routine rebooking
- Turnaround sequencing
- Ancillary offer selection

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*High-frequency. Low-risk. Bounded failure modes.*

## AUGMENTED TIER

**Agents propose.  
Humans approve.**

- Crew re-assignment
- Dynamic network pricing
- Safety-adjacent maintenance
- Major disruption management

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*Complex, high-stakes, or regulatory-adjacent.*

## GOVERNED TIER

**Board-level visibility.  
Full auditability.**

- Agent decision audit trails
- FAA and DOT compliance
- Consumer protection accountability
- AI risk reporting to board

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*Not a layer above — the horizontal governance fabric through all tiers.*

# Five AI Use Cases Across the Airline Finance Enterprise

01

## Revenue Integrity Across All Revenue Streams

NDC · Cargo Revenue · Ancillary Attribution · Offer/Order

Agents reconcile passenger, cargo, and ancillary revenue simultaneously across NDC, direct, and legacy channels — flagging attribution errors and leakage in real time, not at period end.

02

## Operations Finance: Real-Time Cost Intelligence

Crew Cost · Fuel Hedging · MRO · Aircraft Substitution P&L

When ops agents make decisions — crew re-assignment, aircraft substitution, route change — finance agents model the P&L impact before execution. Fuel hedge positions update as routing changes. MRO cost forecasts update as maintenance signals emerge.

03

## B2B Settlement: Agency, Interline and the Order World

ARC / BSP · SIS · Interline Settlement · ONE Order · Agency Billing

Agents monitor settlement flows across BSP, SIS, and direct agency channels simultaneously flagging billing window risks as the industry migrates between legacy coupon and order-based flows at different speeds.

04

## Continuous Enterprise FP&A

Dynamic Pricing · Fuel Variance · Cargo Yield · Rolling Forecast

One rolling financial model updated continuously across the full P&L pricing, capacity, fuel hedging variance, crew cost, cargo yield. The annual budget cycle becomes a live model. The CFO shapes decisions as they happen, not after the quarter closes.

05

## Treasury and Working Capital Intelligence

Multi-Currency Treasury · FX Hedging · BSP Settlement Cycles · Working Capital

Cash positioning optimised across currencies, BSP regions, and settlement cycles in real time. FX exposure updated as routing and schedule changes. Working capital forecasts updated as receivable timing becomes predictable rather than lagged.

# How Finance Leaders Should Build for the Agentic Era

## Three capabilities that matter

### Data Literacy

Query and challenge AI outputs. SQL + Python for finance is the new Excel.

### AI Agent Direction

Design workflows. Spot errors. Finance leaders who can direct agents outperform those who only receive their output.

### AI Governance

COSO AI risk framework. IIA audit guidance. Finance owns regulatory defensibility.

## Where to build it

### QUALIFICATIONS

- Almost all standards/regulatory requirements have been updated 2025 with AI modules

### ONLINE

- Coursera: AI for Finance (DeepLearning.AI)
- DataCamp: Finance Fundamentals in Python

### ON THE JOB — start here

- Build one AI-assisted FP&A workflow
- Lead one audit of an AI-generated output
- Join the AI governance working group

*Don't become a data scientist. Become a finance leader who can direct, challenge, and govern AI.*



THEN:

"Solve First, Build Second"

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NOW:

The question is whether  
what you've built  
is connected enough to compound.

Your advantage compounds only if your agents are connected.



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