

# Can AI Make Decisions Without Humans?

It depends on ambiguity, risk, and governance—never just tech.

## THE DATA

# 60%

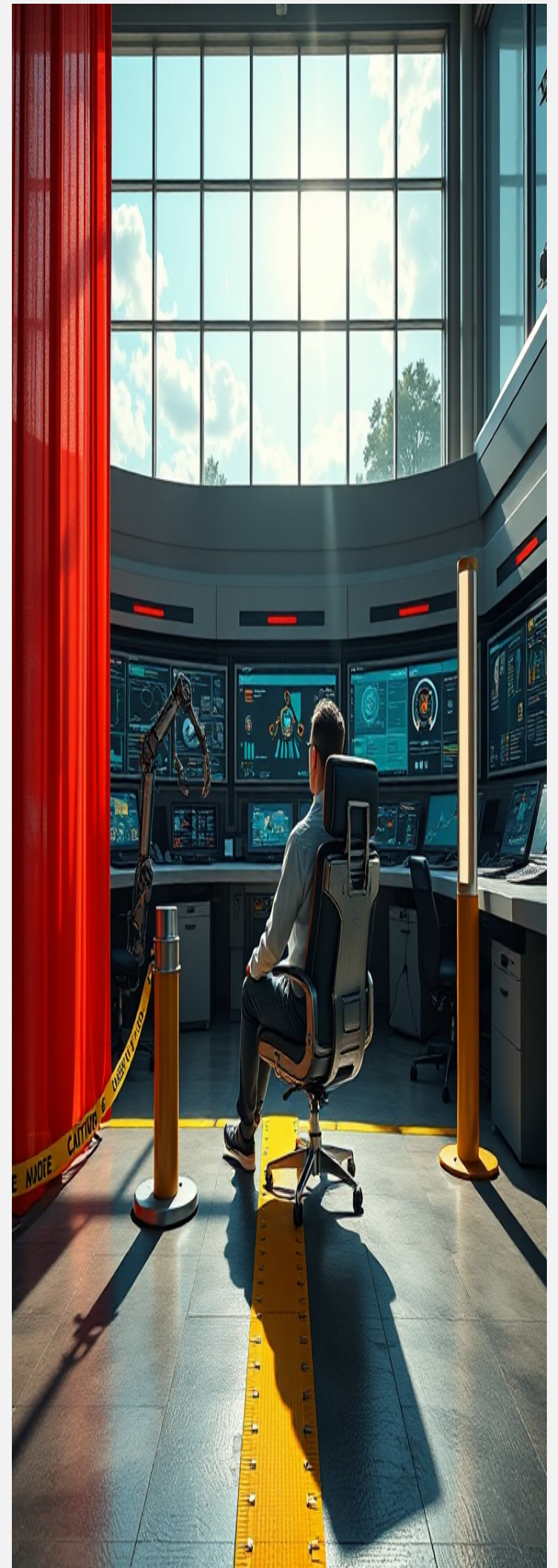
### Time Saved on Segmentation

One New Zealand reduced time spent on audience segmentation using AI agents.

This 60% efficiency gain wasn't due to raw AI power, but to a deliberate design of decision rights. The AI handled the action phase—translating marketing requests into SQL queries—while humans retained framing and learning oversight.

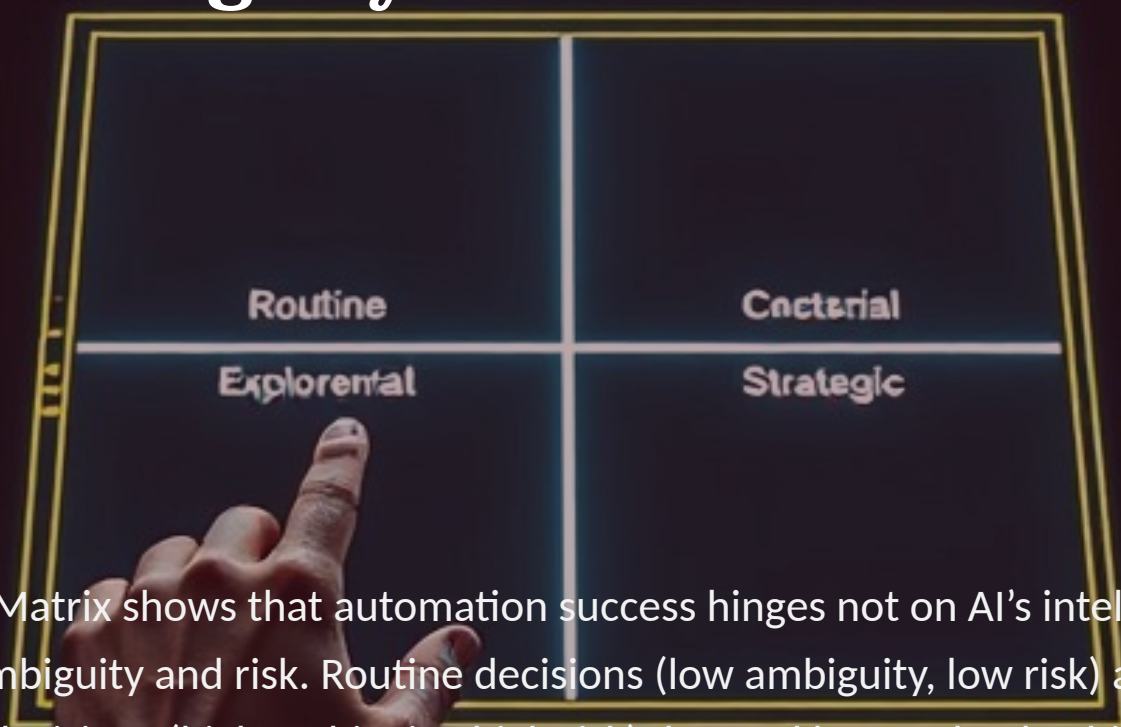
Source: MIT Sloan • Published September 27, 2026

<https://mitsloan.mit.edu/ideas-made-to-matter/a-framework-determining-when-ai-can-make-decisions>



# 01

## Risk and Ambiguity Define AI's Role



The MIT AI Decision Matrix shows that automation success hinges not on AI's intelligence, but on the interplay between ambiguity and risk. Routine decisions (low ambiguity, low risk) are prime for AI execution. Strategic decisions (high ambiguity, high risk) demand human leadership in framing and learning—AI only facilitates action.



# 02

## Governance Is the Real AI Safety Layer

The most critical safety mechanism isn't algorithmic transparency—it's organizational design. One New Zealand assigned named human owners to every deployed AI agent, enforced continuous monitoring, and built an AI center of excellence to govern data, architecture, and rollout. Trust isn't built by code; it's built by accountability and process.

MIT, Nvidia, Google & IBM-Trained. Cross Domain-Expert: Quantum, AI, Ethics, Sovereignty, Intelligence, Philanthropy.  
Solepoint Planning. VUI AI Cloud Architect. AI Certifications Development. Quant/AI Instructor. Castor Venture Club Member.  
Associate Broker.

George Arnold Alexander III, MPA

Director, ALEX Companies

Associate Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574878-B · Broker License #565194-BB

Broker, ALEX Real Estate · North Carolina License #367733

Independent Broker, ALEX Real Estate · Colorado License #II.100112456

george@alex.realestate · +1 713.918.9951



ALEX Intelligence  
*deep intelligence*

ALEX Real Estate  
*genius real estate*

ALEX Advisory  
*uncontested strategy*

ALEX Cares  
*purposeful philanthropy*

