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Foreword

The future belongs to those who just don't respond to change, but who foresee it, and turn it into a powerful force. The ability to shape the course of the future lies in making the right decisions to invest in innovation and advanced technologies. In 2024, the digital transformation (DX) market was worth over \$911 billion. By 2027, global DX spending is projected to reach almost \$4 trillion.

However, as we approach 2025, staying current, competitive, and future-ready will mandate more than adopting cutting-edge technologies. It will require an adaptive mindset and the ability to execute strategies effectively. The basic integration of artificial intelligence (AI) and

automation tools cannot cater to the modern demands. The next generation of enterprises need new levels of intelligence, ethics, and optimization to chart the path to success.

To empower organizations to expedite digital initiatives, Newgen Software has identified three core technological trends—agentic Al, Al governance, and digital content orb-which will disrupt the global business landscape in 2025 and beyond. These trends will be driven by three core business strategies—security and privacy, innovation, and efficiency.

Here's to shaping a bright future.

Happy Reading!



Strengthening the Business Core in 2025

It's evident that the next generation of enterprise success will not be driven by isolated technological advancements. There must be a frictionless and strong integration of critical forces that will shape the business landscape through security and privacy, innovation, and efficiency.

For leaders, understanding and leveraging their collective impact will be essential in building future-ready, and future-resilient organizations.

Security & Privacy – The Foundation of Trust

Modern businesses thrive on the ultimate power of data. For leaders, safeguarding this key asset will not be restricted to just ensuring compliance. Failing to protect security and privacy exposes organizations to bear risks that go beyond data breaches. It can translate into:

- Eroded trust among customers
- Hefty regulatory penalties
- Damaged brand goodwill

However, data protection will not only be a defensive strategy—it will be a strategic enabler. By bringing together robust security measures, organizations will drive innovation, build stronger customer relationships, and unlock new business opportunities.

Organizations with strong security measures who can stay compliant with global privacy regulations will have a competitive advantage over peers for their trustworthiness.

Security must not be an afterthought but a foundational component of an organization's winning strategy. It will ensure that customer data and business assets are protected while driving innovation and trust.

Innovation – The Growth Engine

Innovation drives business success. The competitive edge for businesses has been increasingly defined by the speed with which organizations adapt to evolving market shifts. Depending on how quickly the customers' needs are anticipated to accordingly harness the new-age technologies will unlock better value for enterprises. At this time, Al and automation will not be an absolute must to stay current and relevant.

Innovation will move beyond the role of rolling out new products or services. It will be about building a business ecosystem where data-driven insights back smarter decision-making. With the power of Al and predictive analytics, businesses will:

- Tap into real-time data to foresee market disruptions
- Optimize product development cycles
- Identify untapped opportunities

The key for C-suite leaders is to drive a culture that embraces change, from senior leadership through to front-line employees. The most successful organizations will be those that invest in technologies that:

- enhance creativity
- accelerate decision-making
- improve adaptability



Efficiency – The Superpower Behind Operational Excellence

When businesses scale and global competition intensify, there comes an unsaid pressure to enhance operational efficiency. Efficiency does not mean cost-cutting; in fact, it's about making optimum usage of resources—people, time, data, and capital—to deliver improved business outcomes with speed and precision.

Automation, AI, and advanced analytics are the tools that enable organizations to:

- streamline workflows
- reduce human errors
- improve overall performance

Intelligent automation, for example, can make it easier to reimagine business processes, from routine administrative tasks to complex decision-making functions.

Al-enabled systems can monitor operations in real time in an uninterrupted manner while offering actionable insights that empower users to make informed, data-backed decisions that drive efficiency.

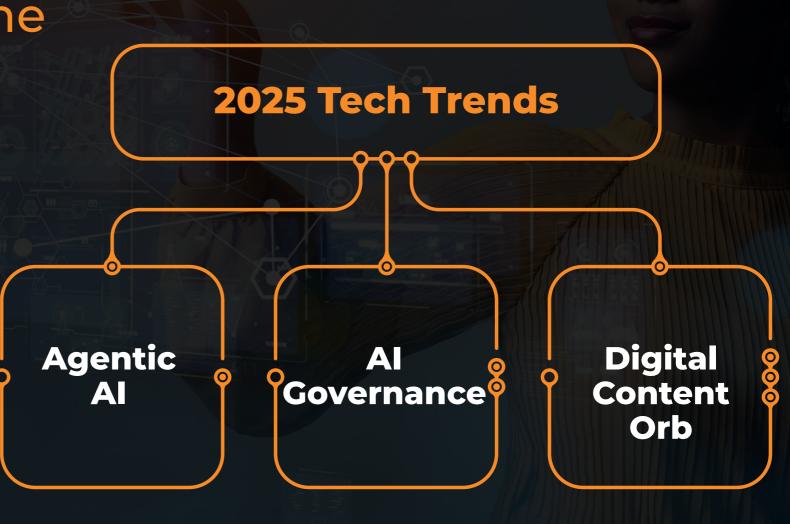
Efficiency is not synonymous to maintaining speed—it's also about ensuring consistency and making sure that every resource is used in an effective manner.



What Next in 2025? Looking Forward the Emerging Trends

As we look ahead to 2025, global analyst firms are also increasingly pointing to a future where the pace of technological changes will be surreal.

In this trend report, let's explore each of the trends in greater detail, illustrating how each represents the next frontier in enterprise transformation and business leaders can leverage them to position their organization for success in 2025 and beyond.





Trend #1 Agentic Al

In 2025, the term agentic AI has been quickly gaining momentum and will transform industries. Agentic AI will bring together sophisticated set of AI techniques, models, and methodologies, enabling the creation of a new breed of autonomous agents.

According to Gartner, agentic AI will be a part of around 33% of enterprise software applications by 2028 and make 15% of day-to-day autonomous decisions at work.

Understanding Agentic Al

It refers to AI systems that can make and execute decisions **autonomously**, without requiring humans to intervene in any way. These systems make the best of deep learning, reinforcement learning, and natural language processing (NLP) to continuously learn and evolve.

These agents can process vast data streams, set objectives, and take decisive actions with minimal human input. These agents operate at near-human cognitive levels, and they excel in problem-solving across different domains. What distinguishes them is their incredible adaptability—they evolve with each interaction and constantly fine-tune their skills to perform better and accurately. As they progress, these agents organically adjust to emerging challenges, improving their intelligence and effectiveness over time.

The July 2024 Capgemini report revealed that 82% of companies plan to integrate AI agents in the next three years, with the expectation of automation and improved efficiency.



Challenges Addressed by Agentic Al

Inefficient Decision-making

Traditional decision-making in enterprises is slow, often bogged down by layers of approval and data inconsistencies

Human Errors and Biasness

Many human-driven decisions, especially those relying on intuition, are prone to bias and mistakes

Operational Bottlenecks

Repetitive tasks or decision processes handled by humans increase operational friction and lead to inefficiencies



Agentic Al Across Domains

Let's understand various applicability areas where Agentic AI will truly shine across industries.

Industry	Use Case	How Does it Work
Banking	Smart Fraud Detection	With speed, Agentic AI scrutinizes every transaction and instantly detects if there's any hint of fraud, like a vigilant guardian protecting assets
	Personalized Banking Assistants	It's like a having a financial advisor who never sleeps, these intelligent agents easily offer tailored advice, handle accounts, and simplify banking experience
Insurance	Claims Processing Automation	Al agents review claims and expedite the approvals processes, enabling quicker payouts and happy customers
	Risk Assessment and Underwriting	Al agents rely on a vast pool of data to instantly assess risk, offering fast and reliable underwriting decisions
Healthcare	Predictive Patient Care	By analyzing health trends and the available health data, AI agents anticipate the needs of a patient, ensuring proactive treatment and timely interventions
	Autonomous Health Monitoring	Agentic AI agents are always alert, they seamlessly monitor patients' vitals and instantly alert healthcare providers in case they detect anomalies
Government	Automated Citizen Services	From permits to applications, AI agents streamline a wide range of services and simplify interactions

Understanding with a Use Case

Agentic AI - Empowering a Banking Regulatory Authority Oversight

A banking regulatory authority wanted to enhance its portal for Banks, NBFCs, and other entities. Their goals included:

- Streamlined Workflows: Automate request processing and enabling seamless hierarchical approvals
- Content Lifecycle Management: Manage end-to-end lifecycle of content from initiation to archival with strong structure and indexing
- Robust Integration: Ensure smooth interaction with internal systems and external-facing communication channels

Additionally, they wanted:

- Decision Support Systems: Tools to analyze past cases, offer intelligent recommendations, and summarize key insights
- Comprehensive Reporting Management:
 Dashboards to monitor requests, generate reports,
 and share insights with stakeholders
- Timely Communications: Automated notifications and branded internal communications aligned with its guidelines

The Luxury of Deploying Agentic Al-led Solution

Agentic AI acted as a backbone for journey orchestration, autonomously managing workflows and decision-making. Leveraging a decision support system, it delivered data-driven recommendations based on historical decisions and predefined business rules.

Agentic Al leveraged large language model-assisted email parsing, pushing automated responses and delivering real-time updates. The framework empowered the regulatory authority to:

- Make prompt, smarter decisions
- Ensure compliance and transparency
- Maximize efficiency and robust regulatory oversight

Agentic AI operates as an invisible guardian, continuously monitoring transactions and taking swift, intelligent actions. It detects fraud, responds to the situation—all automatically, learning from behavior and becoming more effective with every interaction.

This is the power of Agentic Al—autonomy, intelligence, and constant adaptation to solve real-world problems more efficiently than traditional systems ever could.



Trend #2 Al Governance

The widespread adoption of AI has taken many organizations by surprise. While AI brings multiple benefits on the table, such as time and cost efficiency, its improper deployment may translate into harmful biases, discrimination, and bring other unintended consequences. When organizations advance along the AI journey, a strong governance framework and robust guardrails become absolute must, specifically in emerging areas, including data lineage, sharing, and scoring, and the implementation of large language models (LLM) and agentic AI systems.

The principles of **responsible and ethical AI**, **trusted AI**, **and explainable AI** shape the core of this governance framework.

Responsible & Ethical AI = Accountability

Trusted AI = Building confidence in AI systems

Explainable AI = Transparency

When all these three principles are put together, they collectively lay a concrete foundation for AI systems that increase overall business value.

Understanding AI Governance

An Al governance framework determines internal organizational structures, roles, responsibilities, and data architecture designed to ensure trustworthy outcomes from Al systems. The whole objective of maintaining a strong Al governance layer over processes is to ensure that decisions made by Al algorithms do not violate an individual's rights and privacy in any way. Additionally, there must be absolute levels of transparency, security, and controls over processes.

Gartner predicted that organizations operationalizing AI transparency, trust, and security would see their AI models achieve a 50% improvement in terms of adoption, business goals, and user acceptance by 2026.



Addressing Challenges in the Absence of a Robust Al Governance Layer and Guardrails

Poor Business Decisions:

Incomplete, inaccurate, or biased data can translate into flawed decisions, further resulting in missed opportunities and financial losses

Exposure of Sensitive Information:

Continuously feeding data into Al models drastically increases the risk of exposing proprietary, personal, or confidential information

Loss of User Trust:

Opaque Al
decision-making
processes lead to
suspicions,
making it difficult
for stakeholders
and users to
understand how
conclusions are
drawn

Goodwill Damage:

Al can perpetuate inaccurate bias or inaccuracies, damaging relationship with employees, customers, and the public

The Foundation of Al Governance

While ethics is a critical component of AI governance, it is important to manage guardrails that take responsibility to ensure AI systems work within safe and ethical boundaries. Guardrails act as fences and they are key controls that guide AI systems, including LLMs and agentic AI, from providing unintended or harmful outcomes.

Guardrails in AI, LLMs, and Agentic AI - a Key Focus of Governanc

Al systems, especially LLMs and agentic Al, which ace autonomous decision-making and interact dynamically with environments, create a compelling need for strong monitoring. It helps ensure they stay reliable, effective, and trustworthy—all at the same time.

Monitoring Accuracy
Guardrails, such as continuous monitoring,
real-time feedback loops, and routine audits play
an important role in tracking the overall
performance and accuracy of Al systems. These
mechanisms help ensure that deployed systems
are operating per the set ethical guidelines

Managing the Learning Curve

Al models learn continuously and adapt to new data, enhancing overall decision-making. The learning process mandates careful monitoring. If the data being used to train these models is not accurate, the learning curve may lead the system down harmful paths

There's more!

With strong governance guardrails in place, learning processes are kept transparent, fair, and ethical, extending the ideal support to the system to evolve while drastically minimizing risks. For instance, **feedback mechanisms** that highlight discriminatory or harmful data make it super easy for organizations to step in early and adjust before they start learning harmful behavior.



Trend #2 Al Governance

Reflecting Trusted Al: Building Confidence and Reliability

Trusted AI principles play an important role in ensuring AI systems gain public and regulatory trust while being **reliable**, **secure**, and **aligned with ethical standards**.

- Reliability: The end outcome of continuous oversight is consistency against the outputs generated by the Al systems. This includes implementing performance thresholds, accuracy metrics, and validation tests to monitor Al behavior
- Transparency: The decisions made by AI models, particularly in Agentic AI applications, must be easy to comprehend. Guardrails for transparency determine that AI systems generate clear rationales for their decisions

Responsible and Ethical Al: Control and Accountability

 Al governance emphasizes responsible Al. It assures that Al systems are functional and used ethically. This approach demands absolute accountability throughout the Al lifecycle, from development to deployment and ongoing monitoring.

- Control: It's important for human operators to keep a check over autonomous AI systems, ensuring that decisions made by Agentic AI are still within human oversight. With effective guardrails, AI systems stay aligned with human values and can be adjusted or corrected in line with the requirements
- Accountability: By maintaining the crucial layer of control, the AI models will produce results that are transparent, fair, and aligned with the organization's values, further maintaining accountability

Explainable Al: Enhancing Trust through Transparency

It helps users understand how decisions are made and the reasoning behind AI systems.

- Explainability: Al systems are required to provide detailed and easy-to-understand justifications for their decision-making. Guardrails must be placed to ensure that complex decision-making processes are broken down into comprehensible steps, allowing end-users to trust the Al's conclusions
- Interpretability: This is all about why AI systems made a specific decision. With simplified guardrails, even a complex underlying model can give a simplified rationale that can be reviewed and understood by its users

Understanding Zero-party Data Platforms

In the broader context of Al governance, zero-party data platforms are transforming the way organizations manage their data. It's the information that customers willingly share with a brand, such as:

- their likes and preferences
- what they plan to buy
- inputs, suggestions, and opinions
- basic personal information

Al's fast development has pinned the critical **Ethical** issues around bias, fairness, and accountability **STANDARDS** Concerns These concerns are now central to AI ethics and governance **ETHICAL** Businesses can collect data directly from consumers with their consent **Zero-party** This ethical and transparent method minimizes Data FOR risks in AI model development **Platform** By minimizing bias, zero-party data enhances NEED fairness across AI systems 뿔 Zero-party data platforms help support ethical and **AI Ethics** compliant data collection for AI development and These platforms give users control over their data, Governance minimizing privacy risks

Takeaway?

Al governance ensures systems operate within the bounds of privacy laws. These platforms build trust and reduce privacy risks.

- Innovation: Clear frameworks help businesses to innovate ethically and legally
- Operational Risk:
 Transparency and accountability minimize the risks of unintended negative consequences

Use Case of Al Governance

Oliver John, the compliance officer at a global tech company, noticed something troubling about the new Al hiring tool. It was continuously screening out women and minority candidates from the selection process.

Why This Happened?

Thanks to biased training data, resulting in discriminatory outcomes.

How Did AI Governance Fix It?

- Audit & Compliance: With the help of a robust Al governance layer, Oliver's team could identify and address biases
- Transparency: The team analyzed Al's decision-making pattern to pinpoint where exactly the bias occurred, ensuring all stakeholders understood the problem
- Correction and Adaptability: The tool was retrained using different data sets, aligning well with fairness and transparency principles
- Ongoing Monitoring: Regular checks and feedback loops were set to ensure compliance adherence and prevent future biases

The Result?

The organization eliminated bias, ensuring a fair, ethical, and legally-compliant hiring tool.

The Bigger Picture

Al governance builds trust and ensures Al-influenced systems and processes are fair, compliant, and responsibly managed, minimizing risks like bias and discrimination





Trend #3 Digital Content Orb

The management of a digital content orb goes a step beyond traditional document management. It focuses on creating a **dynamic, real-time, and highly organized environment** where all documents, regardless of source or type, are connected, accessible, and actionable.

Efficient management of the content ecosystem is crucial for organizations looking to improve operational excellence and drive sustainable growth in today's highly data-driven world.

A well-managed content universe helps transform raw data into actionable insights that drive value, while avoiding common pitfalls that can undermine the data's utility.

Understanding Dataverse

The digital content orb refers to the overall ecosystem of content—covering how it is governed, stored, and visualized. Effective management of the content sphere enables businesses to:

- Handle data in high volumes
- Manage its complexity while unlocking its full potential

This helps:

- Improve decision-making
- Drive innovation
- Gain a competitive advantage over peers

Today's global technology experts believe in the massive potential of document management, which is a vast, unorganized frontier, demanding advanced technology. The sheer volume and variety of content necessitate cutting-edge solutions to enable better decision-making.



Addressing Core Challenges

Fragmented Data:

In many organizations, data is stored across various disparate systems, including multiple departments, platforms, or databases, creating siloes. This fragmentation ultimately makes it challenging to get a clear, unified view of business

Inconsistent Data:

Data being received from multiple sources often lack consistency and uniformity. The lack of standardized processes and validation methods leads to incomplete and inaccurate data

Data Overload:

Organizations generate vast amounts of data across multiple channels. However, the devil lies in details. It's not the quantity of data, but the quality, accuracy, and timeliness of insights that make a big-time difference. Data overload often overwhelms teams and adversely impacts the decision-making process

An Efficient Digital Content Orb

The rise of the digital content ecosystem as a prominent trend in the tech world is driven by a combination of exponential data growth, the increasing complexity of data systems, and the growing need for speed and precision in decision-making.

Digital Content Orb Components

- Data integration
- Data governance
- Data analytics
- Data access & sharing
- Data security & privacy

Key Pillars for Managing the Digital Content Orb

- Data integration and interoperability
- Data quality and validation
- Real-time analytics
- Data privacy and security

Benefits of Having a Digital Content Orb

 Enhanced Efficiency: An integrated data platform brings together different content sources in a cohesive manner. It helps eliminate siloes and offers a single, consistent view of documents across an organization. It becomes easy for users to access insights instantly and act on them in a timely manner

- Innovation: By combining and analyzing different types of documents, it is easier to analyze new patterns and hidden insights. These insights help create innovative products and services that wouldn't be possible with broken and scattered data
- Security and Privacy: An efficient content orb safeguards data from breaches and misuse in any way. By using access controls, encryption, and audit trails, it is easy for organizations to safeguard customer privacy, foster trust, and reduce the risk of costly data breaches
- Compliance and Risk Management: With the tightening of regulations, such as the General Data Protection Regulation (GDPR), the European Union Act, and the Central Consumer Protection Authority, data privacy and protection become critical

Decoding the Other Critical Elements of Digital Content Orb

Access Rights and Control

Effective access rights and controls in digital content orb management play a significant role in ensuring that only authorized individuals can view, modify, or share specific data. Strict controls preserve the integrity, security, and privacy of their data, while role-based access can help ensure users only have access to the data that are necessary to perform their day-to-day tasks while ensuring data protection regulations.

Data Availability, Reporting, and Dashboarding

Data availability is key to the efficient management of the digital content ecosystem. Ensuring easy accessibility of documents is important for timely decision-making. Reporting and dashboarding are essential tools that offer real-time and actionable insights. With strong data governance, dashboards can pull data from various sources, giving a unified view that helps leadership track performance, spot trends, and make informed decisions.

Master Data Management

Master Data Management (MDM) helps maintain consistent and accurate business data. It unifies key data aspects, including:

- customer information
- products
- transactions across all platforms

MDM eliminates redundancies, enhances the quality of data, and improves decision-making.

A digital content orb has evolved into a dynamic framework that integrates and organizes data from multiple sources, making it easily accessible. With the growing complexities in data systems, organizations must focus on ensuring efficiency, security, and compliance. The process includes:

- Managing data across multiple locations (cloud and on-premises)
- Securing sensitive data
- Catering to industry-specific compliance standards
- Ensuring data quality through processes like content cleaning

Trend #3 Digital Content Orb

Secured and Unsecured Data

Data security is important, especially when dealing with secured and unsecured data. Secured data refers to sensitive, confidential information that requires stringent measures for protection, while unsecured data may not need the same level of security, it still needs careful handling.

- Secured Data: PII (personal identifiable information), healthcare data, and financial data are classified as secured data. This type of data must be encrypted, masked, and access-controlled to protect against breaches and ensure compliance with privacy laws (like HIPAA and PCI DSS)
- Unsecured Data: While not as sensitive, unsecured data still requires proper governance to ensure it's used appropriately and does not compromise operational integrity

The management of both types of data must adhere to industry best practices, such as data encryption, masking, and access controls, to ensure security while maintaining data usability.



Use Case of **Digital Content Orb** •

Diana Smith, the Chief Data Officer at a growing organization, faced challenges with fragmented data spread across various systems, making it difficult to get an integrated view of operations and customer trends.

How an Efficient Digital Content Orb Comes to the Rescue?

- Data Integration: All data from different departments is unified on a single platform
- Real-time Analytics: The system provides immediate insights into key business metrics
- Data Governance: Strict security protocols help protect sensitive information and adhere to regulatory mandates

The Outcome?

Diana's team can now easily access accurate, real-time insights, resulting in more informed decision-making, streamlined operations, and better customer experiences.

Takeaway

An ideal digital content orb streamlines data integration, helps in making informed business decisions, and strengthens data security. Furthermore, it enhances operational efficiency and drives innovation in a significant manner.



Staying Ahead of Competition in 2025

A Strategic Call to Action

For the new-age leaders, the challenge is loud and clear—the future is now! And, it will be defined by bringing together three forces. To build a future-ready enterprise, organizations must:

- Adopt strong security measures, drive innovation, and enhance efficiency within a cohesive digital strategy that focuses on long-term resilience rather than thinking about short-term gains
- Harness the power of integrated technologies that support all three areas—AI, ML, automation, and advanced analytics
- Drive a culture of continuous learning and adaptation for businesses to seamlessly adapt to the evolving trends, technologies, and expectations of customers
- Lead with a purpose by embedding ethical Al practices and transparency in data use across an organization

By 2025, agentic AI, AI governance, and the digital content orb will be the strategic pillars that C-suite leaders and business decision-makers rely on to navigate the complexities of a rapidly evolving technological landscape. Investing in these areas today will empower the new-age leaders to:

- Unlock tremendous value tomorrow
- Enhance operational efficiency
- Ensure regulatory compliance
- Drive innovative breakthroughs



Start Your Transformative Journey with Newgen

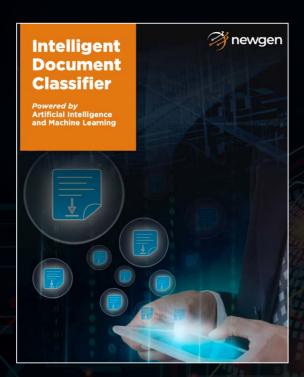
Newgen is a global innovation leader, with over 30 years of transformative experience and 25 patents. With continuous innovation at the core of its product philosophy, Newgen has been making substantial investments in cutting-edge technologies like AI and GenAI.

The Al-led unified digital transformation company offers a GenAl-powered conversation intelligence platform, NewgenONE LumYn, designed to drive growth by identifying opportunities based on customers' behavior.

Global enterprises across various sectors have trusted Newgen as their technology partner, relying on its commitment to success, excellence, and exceptional customer experience. Newgen's wide range of AI-powered solutions integrates processes, content, and communications capabilities.



RecommendedReads









About Newgen

Newgen is the leading provider of AI enabled unified digital transformation platform with native process automation, content services, and communication management capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries. Newgen unlocks simple with speed and agility.

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