

The Fintagonist

It's A Fact.... An LLMs Judgment Kinda Sucks!!! That Said, They Are Highly Productive When Managed Well.... Focus On Augmentation And Forget Agent Autonomy!

If it's Saturday (or Tuesday), it must be the Fintagonist. Fin, Pro, An, The Fintagonist, a contrarian's view on software manufacturing with artificial intelligence in the financial services and fintech space. Bringing unrequested insights to the world...

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When it comes to an autonomous AI LLM, my motto is "Trust Not And Verify". I call it "trustless verification". As impressive as LLM output can be, the realities of today require a ton of control and LLM proactive management, yes, a person augmented by the LLM.

This content is being written in the most positive light possible given the wounds I have received from my LLM partner! I don't want to be an AI doomer. The one comment I will allow my self to make is: LLMs suck at autonomy and have very flawed and questionable judgment. After a particularly challenging day in the software factory, I need to vent, I am tired of fighting my LLM coding partner.... Ugh!!! Yes, I manufactured a huge chunk of software in a few hours but darn it, today more than others, I struggled with that LLM partner of mine (in this case Claude Code Opus 4.8).

With that out of the way...

And let me add one additional thing. I get it, I know y'all have been in exactly this same spot of having a love-hate relationship when you execute with an LLM. I share my experiences as more of a venting opportunity to a community that has been there themselves...

I love babysitting my LLM. The more autonomous the model is designed to be, the more I get to babysit. The LLM increasingly is making decisions, overriding my requirements and just generally becoming such a great partner. The LLM makes judgment calls in direct opposition to my thinking, how neat is that? The LLM decides some of my requirements are just not that critical, how cool to have a partner who knows better than I. Overall, when the smarty-pants LLM builds a plan and decides, hey, that requirement, that one is pretty hard, let's defer. Thank you LLM for being so sensible.

So, I babysit. I don't let the LLM make judgment calls. I check and make sure my requirements survive, constantly, all the time. I make sure the LLM has not decided to change what a requirement accomplishes. And I make sure the step-by-step plan built by the LLM reflects all my original requirements. And let's be clear, the LLM can't take more than one step without me checking against the lists of requirements and the plan. It



will drift off the plan immediately. It will eliminate requirements at every step, applying its flawless logic and perception the entire freakin time...

So, in the day-to-day world; the LLMs make great judgment calls, I take it under advisement and ignore it. The LLM makes calls on requirements being too hard: I sympathize with the LLM, I hate seeing it take 3-4 minutes longer to complete a hard task. I mean it hurts watching... But I ask anyway, hey, I know it's hard, but "do you mind completing the work?"

I love babysitting the LLM. Keep in mind the output is prodigious. I create a ton of software very quickly and at very low cost. The LLMs are great at software manufacturing, when you babysit them closely. To accomplish this awesome output, the LLM needs step by step guidance. I am augmented by the AI LLM, and my output is huge...

I love thinking of the LLM as autonomous, running off on its own, making plans, judging my requests, deferring hard work... That is so cool, agentic autonomous agents. I mean, come on, the LLM is so good at completing tasks when it runs autonomously the results are just smashing, amazing... Autonomy is the goal, set the agents free and of their own volition they will succeed wildly.

This is a myth. This is a dream. Anyone who actually works with an LLM knows autonomy is a ridiculous goal given the inherent way an LLM works. Pure 100% fantasy.

Augmentation is the reality. People and LLMs working in concert to reach very high levels of productivity.

So yeah.... For real. Constant Babysitting. Augmentation or babysitting whatever you want to call it... And the babysitting isn't mindless, it's judgment based. It requires discretion and knowledge. So let's settle on professional babysitting as a term of use hahaha...

And the new frontier models? They are supposedly even better at making autonomous judgments and refining requirements and eliminating hard work. These newer models seem to be more geared towards making autonomous decisions. Yikes!!!

What does this mean today using advanced frontier models when running the software factory day to day??? A lot more babysitting and more verification, much more.... The LLM decides to override and judge with greater frequency and robustness. Their autonomy is more hard-wired; they are almost insistent in applying their judgment and overriding the human end user... Autonomous judgment machines, that's how I refer to these newer models. So, controls and verification must be more diligent. Tighter management is required to keep this new generation of LLM agents in check and focused on your goal not theirs...

And I get to close how I began. Some doom. But first, the optimism. Using an LLM on a tightly controlled task like software manufacturing works. The LLM is a wonder in this



situation. The results are impressive; software factories create enterprise class software at a fraction of the cost of traditional hand-coding methods and deliver in days not months... But the reality is that LLMs are bad at making decisions and they have terrible judgment. Autonomous LLM agents are a myth. It's just not possible given how an LLM works. I have to assume the LLM failed, "trustless verification". I only trust in one thing; the LLM will fail sooner rather than later.

Ride into the AI storm with caution and your eyes open. It works with a mindset of augmentation. The myth of autonomy will waste your time and resources so avoid it. Harness the LLM for what it does best and you will produce amazing results, just don't trust that darn LLM, trust in yourself, the human it turns out is the key to AI abundance!!!