

AI ADOPTION

Ten principles of AI adoption

What the organisations that make AI stick do differently

Prepared for the HumanX Amsterdam roundtable, What's Stopping AI Adoption? Bring Your Own Blocker, 24 September 2026.

THE TEN PRINCIPLES

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|---|---|----|---|
| 1 | Name the owner. | 6 | Keep quality next to volume. |
| 2 | Make the safe route the easy route. | 7 | Agree the baseline before the rollout. |
| 3 | A floor for everyone, then practice on real tasks. | 8 | Prune. |
| 4 | Champions with time, and someone who collects what they find. | 9 | Judge outcomes, not usage, and give people a voice. |
| 5 | Redesign the work, don't bolt on a chat window. | 10 | Phase it, and say what the tool will not do. |

WHY PRINCIPLES

Adoption is a bundle, not a rollout

Nearly every organisation I meet has given its people access to an AI assistant. Far fewer can point to a piece of work that has changed because of it. In a randomised study of free assistant access across 56 firms, about 40 per cent of workers became regular users.¹ Access on its own leaves most people where they were.

Before this roundtable I went through the public record on AI adoption: banks, consultancies, pharmaceutical companies, governments, and the histories of electricity, computers and enterprise software before them. The organisations that make AI stick do the same handful of things, whatever their sector, and they do them together. The failures are almost never the technology. When I look at the reversals, they are management decisions: a cost target with no quality measure, a premise asserted rather than tested, a mandate that counted tool use instead of results, an announcement that ran ahead of the evidence.

What this document is, and is not

It is a set of principles you can test on Monday. It is not a promise of a productivity number, because nobody can honestly make that promise yet. The most careful public evaluations of workplace AI, by the UK Department for Business and Trade and the Australian Treasury, found real time saved on specific tasks and no robust evidence that it turned into better outcomes for the organisation.^{2, 3} Anyone who quotes you a return figure in advance is guessing.

How to use it

1. Read the ten principles. Each one says what it is, what it looks like in practice, where it goes wrong, and the one question to ask on Monday.
2. Ask the ten questions of your own organisation, in order. They are collected on the last page.
3. The ones you cannot answer are your blockers. Start there.

The point is not whether your people have access. The point is whether the work has changed.

1 Name the owner.

One senior person answers for an outcome. Not a committee, not IT alone.

WHAT IT IS

Adoption has an owner the way a product line has an owner: a senior person, usually on the business or people side, whose objectives include the outcome. The IT department supplies the platform. It does not own whether the work changes.

WHAT IT LOOKS LIKE

At JPMorgan the analytics chiefs own it,⁴ at Morgan Stanley a head of firmwide AI,⁵ at BCG the chair of its people team,⁶ at Walmart an executive who reports to the chief executive.⁷ Under the owner sit the team leaders. In a study of hospitals adopting a new surgical technique,

what separated success from failure was not senior support but the team leader who framed the change, ran the practice and coached.⁸ The owner secures resources. The local leader shapes behaviour.

WHERE IT GOES WRONG

A steering committee owns it, which means nobody does. Or IT owns it and measures licences. Britain's national programme for IT in the health service was mandated from the centre, brought clinicians in late, and was judged not to be value for money. Technology was not the main problem. The ownership was.⁹

THE TEST

Who owns adoption, by name, and what happens to them if it fails?

2 Make the safe route the easy route.

A sanctioned tool with clear data rules, quicker to reach than a personal chatbot.

WHAT IT IS

People use AI whether or not you have decided they may. The choice is between a tool you govern and one you cannot see. A sanctioned platform, with data rules, logging and use-case review built in before scale, turns the safe route into the easy route. Governance done this way speeds things up, because each new application inherits the rules instead of rebuilding them.

WHAT IT LOOKS LIKE

Goldman Sachs built its compliance gateways and logging before the pilot, and one account credits those inherited rules with speeding the

rollout.¹⁰ JPMorgan put its data governance in place before it opened the tool to everyone.⁴ Colgate-Palmolive set out to make the sanctioned path the easiest path.¹¹ Shopify told its lawyers that the default answer was yes.¹²

WHERE IT GOES WRONG

Shadow use. The official tool sits behind a form and a waiting list, the personal chatbot is a tab away, and your data goes where you cannot see it. Or governance arrives as a gate that reviews every use case from scratch, and the programme stalls in legal for a year.

THE TEST

Is the sanctioned tool quicker to reach than a personal chatbot, and is there a written rule on what data may go in?

3 A floor for everyone, then practice on real tasks.

A short course on potential, limits and rules for all, then training on your own work.

WHAT IT IS

Everyone gets the same short course: what the tools can do, where they fail, and the rules of the house. Then the training moves to people's own work, in small groups, by level. Of the ten practices, this is the one with the strongest evidence behind it.

WHAT IT LOOKS LIKE

Singapore made its course compulsory for public officers.¹³ Colgate-Palmolive gates access to its platform on completing the training.¹⁴ Moderna found that a single course suited some people

and not others, and built tracks by level.¹⁵ In a Danish study of 25,000 workers, adoption rose from 47 to 83 per cent where employers encouraged use, built in-house tools or trained staff.¹⁶

WHERE IT GOES WRONG

Access without help. A licence lands in the inbox with a link to a video, and most people try the tool, shrug, and go back to the old way. Or the training is generic, a tour of the buttons on somebody else's documents, and nobody can see their own job in it.

THE TEST

What share of the people with access completed the floor, and do the advanced sessions use your own tasks?

4 Champions with time, and someone who collects what they find.

Volunteers with protected hours, connected to a central point that turns their finds into shared assets.

WHAT IT IS

In every organisation some people are already ahead. Champions are those people, given hours in the week to help colleagues. The second half matters as much as the first: a small central team collects what the champions find, turns the best of it into shared prompts, assistants and workflows, and spreads it. The crowd finds, the centre scales.

WHAT IT LOOKS LIKE

JPMorgan's superusers select themselves.¹⁷ BCG runs a network of volunteers with reverse mentoring, in which junior people teach senior ones.⁶ Colgate-Palmolive has regional

ambassadors and community-led small-group sessions.¹⁴ In each case the champions connect to a central team.

WHERE IT GOES WRONG

Champions are appointed and given nothing: no hours, no route to the centre, no answer to what they send in. Use stays hidden in one person's browser and never scales. And champions on their own do not reach the middle. In Pennsylvania's pilot, a core of enthusiasts sat next to a larger group who used the tool now and then.¹⁸ The middle needs practice on its own tasks, not another enthusiast.

THE TEST

Do your champions have protected time, and does a named person turn what they find into shared assets each month?

5 Redesign the work, don't bolt on a chat window.

Pick the tasks the model does well and change the steps, roles and handoffs around them.

WHAT IT IS

A chat window added to an unchanged process gives you a faster version of the same process. The gains come when you choose the tasks the model does well and then rebuild the steps, the roles and the handoffs around them. This is the oldest lesson in the history of technology at work. Electric motors bolted onto the old line shafts saved little. Rebuilt factories paid.^{19, 20}

WHAT IT LOOKS LIKE

Morgan Stanley's Debrief tool writes its meeting notes straight into the client system, not into a document someone then copies across.²¹ IKEA retrained call centre staff as remote design advisers.²² Schneider Electric's chief AI officer puts change management, training and redesign

at the bulk of the work.²³ In a study with BCG consultants, AI helped on tasks inside its competence and made people less accurate on tasks outside it.²⁴ Choosing the task is half the redesign.

WHERE IT GOES WRONG

General Motors automated its plants without reorganising them. NUMMI reorganised a GM plant with largely the same workforce and soon matched Japanese quality.²⁵ The Australian Treasury, evaluating Copilot among its own staff, found no evidence that workflows had improved.³ If no step, role or handoff has changed, you have bolted a motor onto the line shaft.

THE TEST For your most used AI case, which step, role or handoff no longer exists?

6 Keep quality next to volume.

Someone checks what leaves, against something, and a quality measure sits beside every usage figure.

WHAT IT IS

Every usage figure has a quality figure next to it, or it means nothing. Someone checks the facts and the citations before an AI-assisted piece of work reaches a client or the public, and a named person answers for what the AI says. This is not bureaucracy. It is what stops one wrong answer undoing a year of goodwill.

WHAT IT LOOKS LIKE

Morgan Stanley lets its assistant draw only on vetted internal content and runs regression tests every day.^{5, 26} The FAO's evaluation office checked the AI's coding of its narratives against human coding before it trusted the result.²⁷

NUMMI let any worker stop the line to fix a defect.²⁵ The AI equivalent is a person with the right to stop an output.

WHERE IT GOES WRONG

Cost becomes the only measure. Klarna's chief executive has said that cost weighed too heavily in how it organised customer service, and that the result was lower quality.²⁸ A tribunal held Air Canada liable for a wrong answer its chatbot gave a customer.²⁹ Deloitte Australia refunded part of a fee after fabricated citations reached a government client.³⁰ In each case the model did what models do. The check was missing.

THE TEST Who checks AI-assisted work before it reaches a client or the public, against what, and is a quality measure reported next to the usage figure?

7 Agree the baseline before the rollout.

Decide what will count as success, measure it first, and keep a comparison.

WHAT IT IS

Before the first licence goes out, leadership agrees what outcome the programme is for, measures it as it stands, and decides who will not get the tool yet, so that there is something to compare against. Without a baseline every later claim is a story. With one, the story can be checked.

WHAT IT LOOKS LIKE

DBS compares customers exposed to AI with control groups.³¹ The UK Department for Business and Trade allocated 30 per cent of its licences at random and kept a control group.² The simplest version is to stagger the rollout by team and treat the later teams as the comparison

for the earlier ones. Nobody is denied the tool. They get it a quarter later, and you learn something.

WHERE IT GOES WRONG

People are asked how much time they saved and the answer goes into a slide. Self-reported gains overstate measured ones.³² In the METR study of experienced developers, the developers took 19 per cent longer with AI while believing they were faster.³³ Commonwealth Bank of Australia cut roles on the premise that a voice bot had reduced calls. Call volumes rose and the bank reversed the decision. The premise had never been tested.³⁴

THE TEST

What did you measure before the rollout, and who is the comparison?

8 Prune.

Let many experiments start, fund the few that show value, retire the rest.

WHAT IT IS

Adoption programmes accumulate. Assistants, pilots, custom builds, use cases that someone loved in March and nobody opened in June. The organisations that get it right treat this as a portfolio. Many experiments start, the few that show value get funded, and the rest are retired, including the organisation's own builds.

WHAT IT LOOKS LIKE

J&J reviewed its use cases and found that a small share of them delivered most of the value, so it concentrated there.³⁵ DBS funds only what has shown traction.³⁶ Colgate-Palmolive let employees build their own assistants and scaled

about one in ten.¹¹ The UK government grew its own chatbot, Redbox, without any mandate, then retired it when an equivalent became free to departments.³⁷ Knowing when to exit is part of the practice.

WHERE IT GOES WRONG

Pilots with no path to scale, and nobody with the authority to close them. Pruning still happens, but late and by default, when the budget is cut and everything goes at once. The other failure is the reverse: a single sanctioned use case, chosen at the top, and no experiments at all. Then there is nothing to prune and nothing to learn from.

THE TEST

How many use cases did you retire last quarter, and on what evidence?

9 Judge outcomes, not usage, and give people a voice.

Nobody is rated on how much they use the tool, and staff are heard before decisions that touch jobs.

WHAT IT IS

Everyone is required to understand the tools. Nobody is rated on how often they open them. People are judged on the outcome of their work and left to choose the means. And before any decision that touches jobs, the people affected, or their representatives, see the data and have their say.

WHAT IT LOOKS LIKE

Duolingo stopped rating staff on AI usage in 2026.³⁸ Its chief executive said the old approach meant that “rather than being held accountable for the actual outcome, we were trying to push something that in some cases did not fit”.³⁸ BCG

folds AI into its problem-solving competencies rather than rating usage.³⁹ And staff bodies act as a safeguard on the data, not as an obstacle. It was a union that exposed the untested premise behind CBA's job cuts.³⁴

WHERE IT GOES WRONG

Usage becomes a target and the target becomes the point. Coinbase dismissed engineers who had not set up the AI tools within a week and published no outcome data.⁴⁰ Fear of losing one's job is a recorded barrier to adoption in its own right.⁴¹ In every reversal I have looked at, the correction came from outside: a union, a tribunal, a public backlash. Nothing inside caught it first.⁴²

THE TEST

Does any performance review count AI usage, and could staff representatives see the data behind a staffing decision linked to AI?

10 Phase it, and say what the tool will not do.

Stage access, rehearse the risks, let readiness set the date, tell people the limits.

WHAT IT IS

Access opens in stages, by cohort or by use case, so that each stage teaches the next. The risks are rehearsed before they are real. The date is set by readiness, not by a conference, a quarter end or a board meeting. And people are told plainly what the tool will not do, because the fastest way to lose them is to promise more than it delivers.

WHAT IT LOOKS LIKE

Goldman Sachs piloted with a smaller group before opening the tool to the whole firm.⁴³ BBVA grew its licences in stages, with its senior leaders first.⁴⁴ Sanofi's chief executive trained a handful

of people and let use spread by word of mouth.⁴⁵ Each of them could have gone faster. Each chose to learn first.

WHERE IT GOES WRONG

Hershey switched on several new systems at once ahead of Halloween and order processing slowed to a crawl.⁴⁶ Nike failed with a rushed rollout and recovered with a phased one.⁴⁷ And in the Australian Treasury's evaluation of its own assistant, staff arrived with unrealistic expectations, and enthusiasm fell when the tool did not meet them. The rollout itself had raised them.³

THE TEST

What sets your go-live date, readiness or a calendar event?

SELF-ASSESSMENT

The ten questions

Answer each question in writing, for your own organisation. Score a point for every answer that contains a name, a figure or a date. The questions you cannot answer are your blockers.

- | | |
|---|---|
| 1 Name the owner. Who owns adoption, by name, and what happens to them if it fails? | 6 Keep quality next to volume. Who checks AI-assisted work before it reaches a client or the public, against what, and is a quality measure reported next to the usage figure? |
| 2 Make the safe route the easy route. Is the sanctioned tool quicker to reach than a personal chatbot, and is there a written rule on what data may go in? | 7 Agree the baseline before the rollout. What did you measure before the rollout, and who is the comparison? |
| 3 A floor for everyone, then practice on real tasks. What share of the people with access completed the floor, and do the advanced sessions use your own tasks? | 8 Prune. How many use cases did you retire last quarter, and on what evidence? |
| 4 Champions with time, and someone who collects what they find. Do your champions have protected time, and does a named person turn what they find into shared assets each month? | 9 Judge outcomes, not usage, and give people a voice. Does any performance review count AI usage, and could staff representatives see the data behind a staffing decision linked to AI? |
| 5 Redesign the work, don't bolt on a chat window. For your most used AI case, which step, role or handoff no longer exists? | 10 Phase it, and say what the tool will not do. What sets your go-live date, readiness or a calendar event? |

ABOUT STEFANO

I am an AI practitioner and economist. I led a practical AI community of 32,000 people at Mindstone, where I designed and delivered AI demos and workshops for organisations including HumanX, The Home Depot and Mitsubishi UFJ Financial Group. I am an adjunct professor at ISEP in Paris and spent five years at the OECD working on the future of work and skills. I work in English, French and Italian, in person anywhere in Europe and online.

HOW I WORK WITH ORGANISATIONS

- 1. Executive session.** Three hours, in person, anywhere in Europe.
- 2. Small group coaching.** Eight to sixteen hours, groups of 10 to 15, online or hybrid.
- 3. AI adoption plan.** Six months, working with the organisation from the start. We name the owner, select the champions, choose the tasks and take a baseline. I train the champions, then train them to train their own teams, and we redesign one real workflow at a time. Month six, a report to leadership on outcomes, not usage.

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The principles come from a review of the public record on AI adoption that I completed in September 2026. Each note gives the source behind the sentence it marks. Every link was opened and checked on 22 September 2026. Where a page shows no date, the note says so.

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