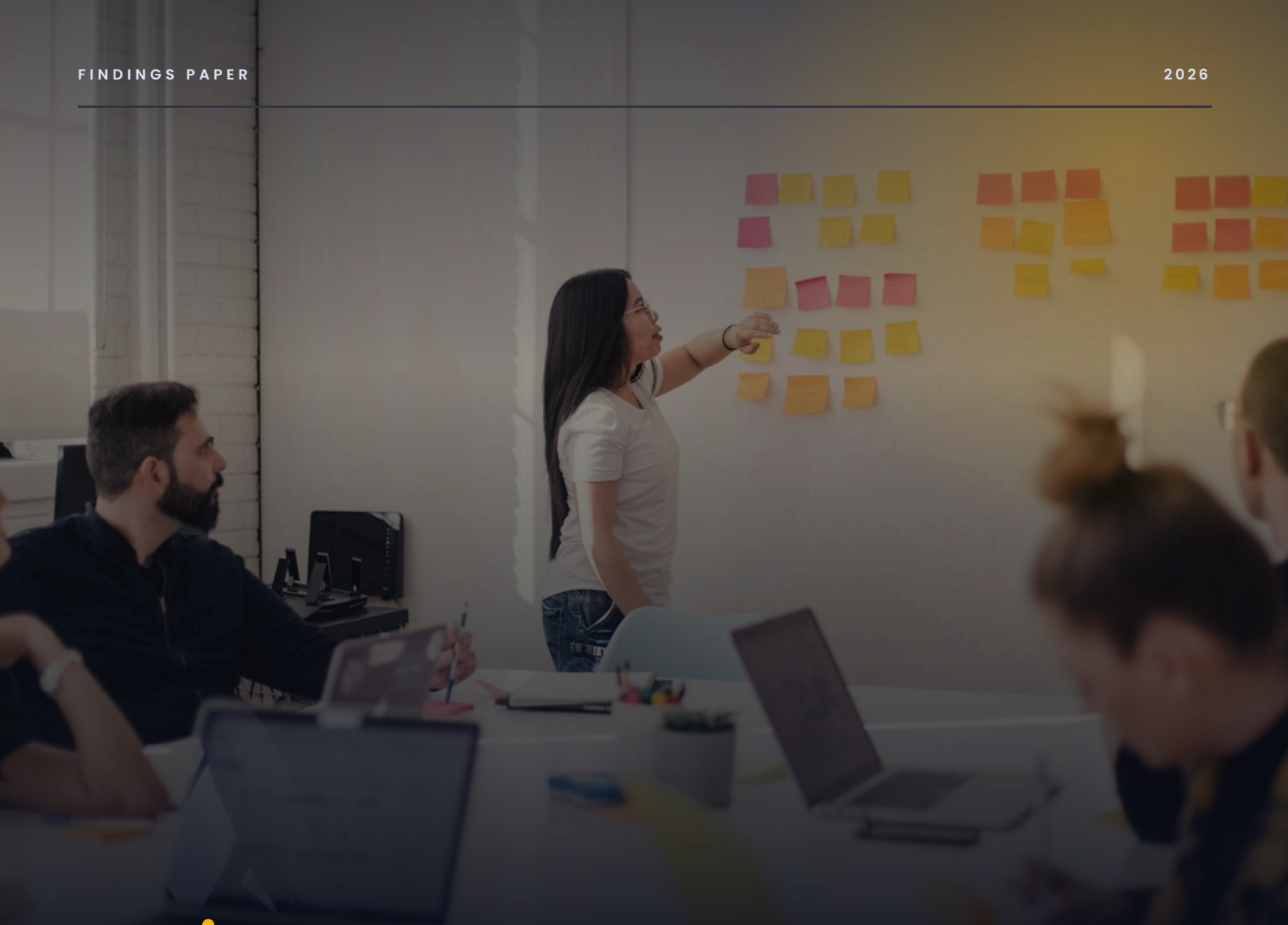


Lumi

What 50+ business leaders told us about *AI adoption.*

Five patterns from our conversations with chief executives, chief people officers and transformation leaders, and what they mean for anyone trying to make AI work in their organisation.

ANXIETY TRANSFORMATION LEADERSHIP ROI BALANCE

TechSkills WorkReady Accredited

Belief is high. *Proof is rare.*

Over the past year, the Lumi team has spoken with more than 50 senior leaders about AI adoption. Their organisations range from small firms and fast-growing scale-ups to some of the largest companies in financial services, media, business services and healthcare, mostly in the UK and the US.

This was not a survey. These were real working conversations about real problems. We listened for what came up again and again. Most leaders believe AI matters. Many have bought the tools and run the training. Far fewer can say it has changed how their organisation works, or what it has returned.

> "It seems like we're on the precipice of big changes happening but they haven't quite started happening yet … we have to be prepared to act quickly but we don't necessarily have a direction cut out for us."
>
> AI AND JOBS LEAD, MAJOR CITY GOVERNMENT

Chief executives · Chief people officers · AI and transformation leads · Consulting partners · Investors and advisers · Public sector and charities

THE WIDER PICTURE

~9 in 10
organisations use AI in at least one business function

37%
attribute any EBIT impact to AI

6%
are AI high performers, with 5%+ of EBIT from AI

Source: McKinsey & Company, *The state of AI in 2026: On the road to ROI*, August 2026 (1,719 respondents).[3]

FIVE FINDINGS AT A GLANCE

01 **AI anxiety is holding back adoption**
People fear change done to them. Agency turns fear into ownership.

02 **AI needs whole-organisation change**
Most AI problems are transformation problems in disguise.

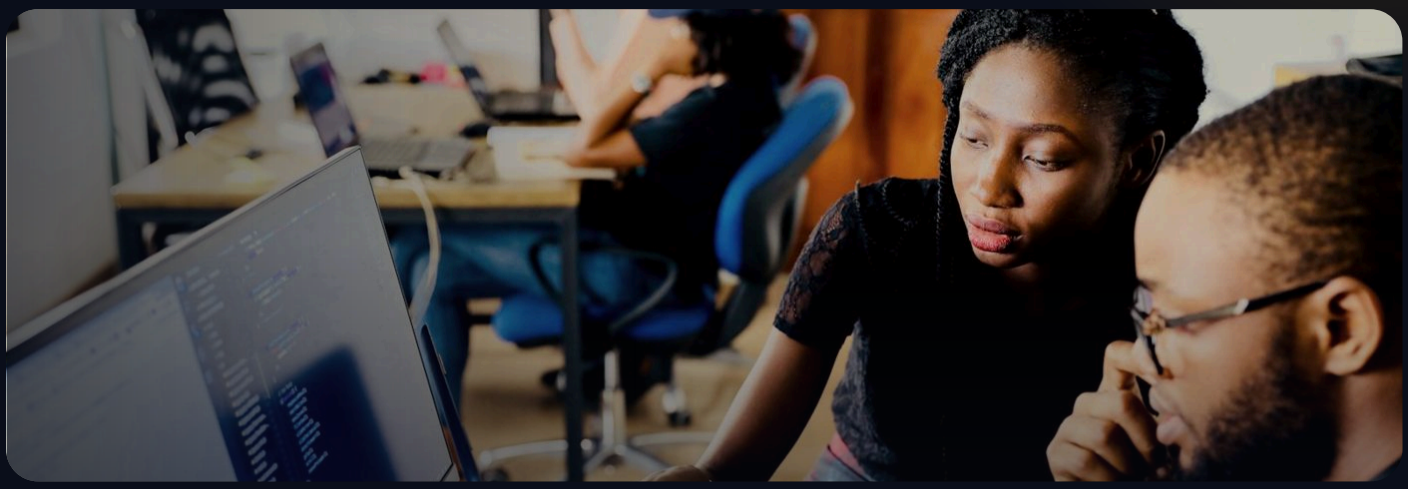
03 **It takes a village, not a chief**
Lead from the top, build buy-in at every level.

04 **Use cases and ROI are still unproven**
Belief in value is high. Proof of value is rare.

05 **Overuse and underuse both cost money**
Aim for good use, not more use.

FINDING 01

AI anxiety is holding back *adoption.*



WHAT WE HEARD

Many leaders told us the biggest barrier is not the technology. It is how people feel about it. Employees worry about their jobs, about looking foolish, and about change being done to them rather than with them. In one large bank, processes had already been redesigned for AI, but the workforce was "just not adopting it". Fear grows when change arrives as one big launch from the top. It shrinks when people have a say in what changes.

IN THEIR WORDS

> "We're asking those people to design a process for the future. And in effect, they're making themselves redundant. It's a lot for them to get their heads around."
>
> SENIOR LEADER, UK HEALTHCARE SERVICES COMPANY

> "With AI, it's quite frightening. If you just try and do a big drop ... You get fear, you get no buy-in."
>
> FORMER SENIOR VICE PRESIDENT, GLOBAL PAYMENTS COMPANY

THE WIDER EVIDENCE

Employees worried about their job security



BCG, *AI at Work 2025*, 10,600+ respondents.[2]

Many employees see generative AI as "a threat to their competence, autonomy, and sense of belonging at work".

Harvard Business Review, 2026.[1]

WHAT THIS MEANS FOR LEADERS

Treat anxiety as a design problem, not a communications problem. Start small, give a group of people real agency to reshape their own work, and let them become the champions who bring others along.

FINDING 02

AI needs whole-organisation change, *not just new technology.*



WHAT WE HEARD

Leaders kept telling us that AI problems are often transformation problems in disguise. Old processes, messy data, unclear roles and stretched teams do not go away because a new tool arrives. Several had built new systems on top of today's processes instead of redesigning the work. Others found that the knowledge AI needs lives in people's heads, not in documents. And all of this has to happen while the business keeps running.

IN THEIR WORDS

> "Some of it doesn't come back to an AI problem. It comes back to just a general transformation problem ... And what do you stop in order to be able to transform?"
>
> AI TRANSFORMATION LEAD, LARGE UK MEDIA AND TELECOMS COMPANY

> "How do I deconstruct roles? How do I reconstruct them?"
>
> SKILLS AND WORKFORCE ADVISER, UK

THE WIDER EVIDENCE

Have fundamentally redesigned workflows

AI high performers — **nearly 3 in 4**

Everyone else — **about 1 in 4**

McKinsey, *The state of AI in 2026.*[3]

39% of workers' core skills are expected to change by 2030.

World Economic Forum, *Future of Jobs Report 2025.*[4]

WHAT THIS MEANS FOR LEADERS

Start with the work, not the tool. Map how a process really runs today, then decide what to stop, automate, protect, support with AI or simplify. Fix the foundations alongside. Be honest about capacity: choose a few things and do them properly.

FINDING 03

AI adoption takes a village, *not a chief.*



WHAT WE HEARD

AI adoption is political. It needs a visible lead from the top, or other priorities win. But it also needs buy-in at every level, or good ideas never spread. One chief executive warned of "a massive loss in translation" a few levels down. Others described junior teams building clever things their managers never adopted. People also learn AI best by using it together on real work. As one AI lead put it: "We don't think people are gonna learn AI by literally watching a self-paced video."

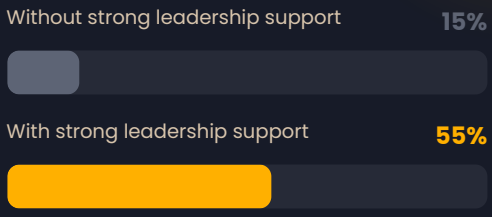
IN THEIR WORDS

> "Unless you are doing that cultural bit and making people feel as if they have agency in this stuff, it doesn't work. Full stop."
>
> SENIOR UK TECHNOLOGY LEADER AND GOVERNMENT ADVISER

> "Don't just expect that the analysts will come up with something brilliant. They will, but that won't be adopted."
>
> PARTNER, PROFESSIONAL SERVICES FIRM

THE WIDER EVIDENCE

Employees who feel positive about generative AI



51% Regular AI use among frontline employees has stalled here. Only about a quarter say they get strong leadership support.

BCG, *AI at Work 2025.*[2]

WHAT THIS MEANS FOR LEADERS

Leaders should set the problem and protect the time. Mixed teams from different levels should then solve it together, so the people involved become the champions for the next wave.

FINDING 04

Clear use cases and ROI are *still unproven.*



WHAT WE HEARD

Almost every leader believes AI can create value. Few can show it yet. Licences are counted and logins are tracked, but that says little about whether the work got better. One adviser described leaders asking themselves: "Am I just doing it for the sake of it? Because it's AI and I've been told to." At the same time, advisers and service firms told us their clients increasingly want to pay for outcomes, not activity.

IN THEIR WORDS

> "Everybody knows there's value to be had, but a huge gap between promise and reality."
>
> CHIEF EXECUTIVE, US BUSINESS SERVICES COMPANY

> "How do I measure it ... whether it's useful, not useful? Of course, I can't tell you that because I don't know what they're using it for."
>
> CHIEF EXECUTIVE, CUSTOMER EXPERIENCE SERVICES COMPANY

THE WIDER EVIDENCE

From using AI to getting value from it

Use AI in at least one business function	~9 in 10
Say AI is scaling across the enterprise	44%
Attribute any EBIT impact to AI	37%
AI high performers (5%+ of EBIT from AI)	6%

McKinsey, *The state of AI in 2026: On the road to ROI*, 1,719 respondents.[3]

AI high performers are twice as likely as others to say their senior leaders show commitment to AI.

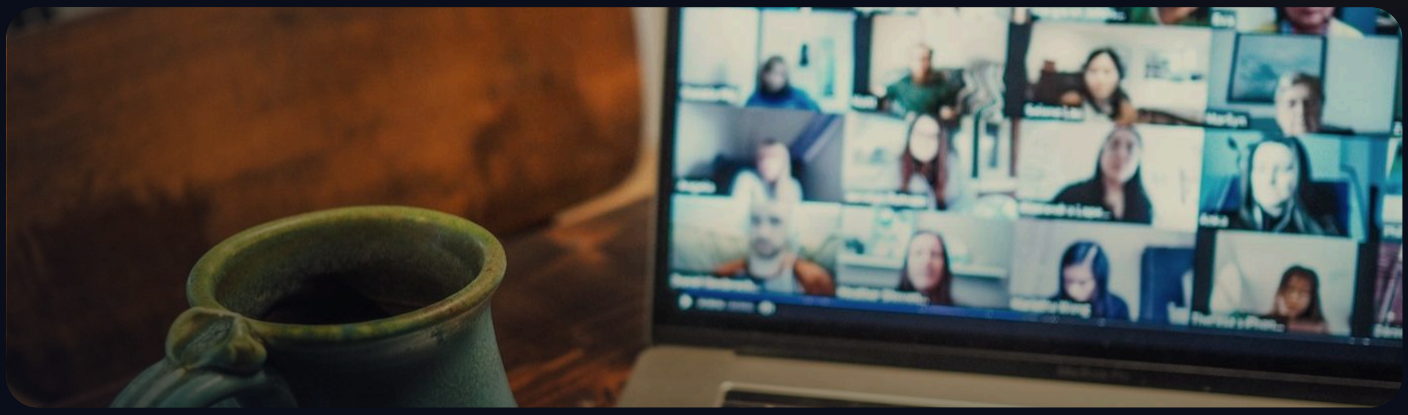
McKinsey, 2026.[3]

WHAT THIS MEANS FOR LEADERS

Choose use cases from real business problems, not from a list of tools. Agree up front what success looks like, write a business case, and track value against it. Measure outcomes and skills, not just logins.

FINDING 05

Getting the balance right between *overuse and underuse.*



WHAT WE HEARD

Inside the same organisation, some people use AI for everything and others barely touch it. Both are costly. Heavy, unguided use runs up bills: one chief executive told us he "racked it up" and had to ask his IT chief to cut him off. Light use wastes licences and leaves value on the table. More use is not always better use either. Leaders worry that many people cannot yet tell good AI output from output that only looks good.

IN THEIR WORDS

> "We are also seeing some overuse of AI ... and also people not knowing what good looks like."
>
> AI TRANSFORMATION LEAD, LARGE UK MEDIA AND TELECOMS COMPANY

> "There might be one person who's really good. But then the manager isn't and therefore ... doesn't know how to guide that work."
>
> PARTNER, PROFESSIONAL SERVICES FIRM

THE WIDER EVIDENCE

Wide use, shallow use

Employees using AI at work **88%**

Using it in advanced ways to transform work **5%**

Receiving sufficient AI training **12%**

EY, *Work Reimagined Survey 2025*, 15,000 employees.[5]

71% of UK employees have used unapproved consumer AI tools at work. 51% do so every week.

Microsoft UK research by Censuswide, October 2025.[6]

WHAT THIS MEANS FOR LEADERS

Aim for good use, not more use. Build judgement, such as checking AI output, designing tasks well and using AI responsibly, alongside tool skills. Look at usage and quality together, so you can close the gap between your heaviest and lightest users.

AI adoption works when it is *built around people.*

Taken together, these conversations point to one idea. AI adoption works when it has three qualities, with responsible and ethical use running through all of them.

Measurable

Clear outcomes, a business case, and skills you can see grow.

Transparent

Everyone can see what is changing in the work, why, and what it is worth.

People-centric

The people who do the work help redesign it, so change is done with them.

RESPONSIBLE BY DESIGN

Leaders want their people to experiment, but safely. As one chief people officer told us: "I wouldn't want my HR team just experimenting without guardrails in place about employee policies."

HOW LUMI RESPONDS

Lumi is a platform that helps organisations adopt AI through short, focused sprints. Every participant earns a Digital Skills Passport that shows how their skills grew, including responsible use of AI.



01	02	03	04	05	06
Pick a problem	**Assemble a team**	**Baseline skills**	**Run the sprint**	**Build the case**	**Track and repeat**
One real process or business challenge	A small, mixed team from different levels	Know where everyone starts	Redesign the work with Lumi's AI tools	A business case and a 90-day plan	Value and skills in one dashboard

STEPS 03 TO 05: THE LUMI SPRINT

FROM FINDING TO RESPONSE

01	Anxiety	PEOPLE-CENTRIC	Teams redesign their own work
02	Whole-organisation change	TRANSPARENT	Each sprint shows what must change, and why
03	A village, not a chief	PEOPLE-CENTRIC	Leaders set the problem; teams solve it and become champions
04	Unproven ROI	MEASURABLE	Every sprint ends with a business case and a 90-day plan
05	Overuse and underuse	MEASURABLE	Skills, including responsible use, measured for every participant

LET'S TALK

If this sounds familiar, *we would be glad to talk.*



We are always keen to compare notes with leaders working on AI adoption. Get in touch for an exploratory conversation with Prashant Raizada, our Founder and CEO.

lumi.network →

ABOUT THIS PAPER

The findings come from working conversations between the Lumi team and senior leaders across the UK and the US. We grouped what we heard into recurring themes. Quotes are taken word for word from those conversations, shortened where marked with "...", and shared without names. Wider evidence comes from the published reports listed here.

LUMI IN NUMBERS

300+
Sprints completed

91%
of participants report considerable improvement

TechSkills accredited Digital Skills Passport

Lumi

Lumi is a UK-based enterprise AI capability platform. Work is the new classroom.

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