Organisational Intelligence

The Thinking Advantage in the Age of AI

A presentation from Strategic Design by Argon & Co (formerly Bevington Group)

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Strategic Design
by Argon&Co formerly Bevington Group

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CONTENTS

#	Contents
1	Decisions in a volatile environment
2	Challenges with using AI for decisions
3	Features of good decision-making
4	Decision-making practices across leading organisations
5	Using AI in decisions
6	Summary

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Decisions in a volatile environment

Good decisions matter more when conditions are hard to predict

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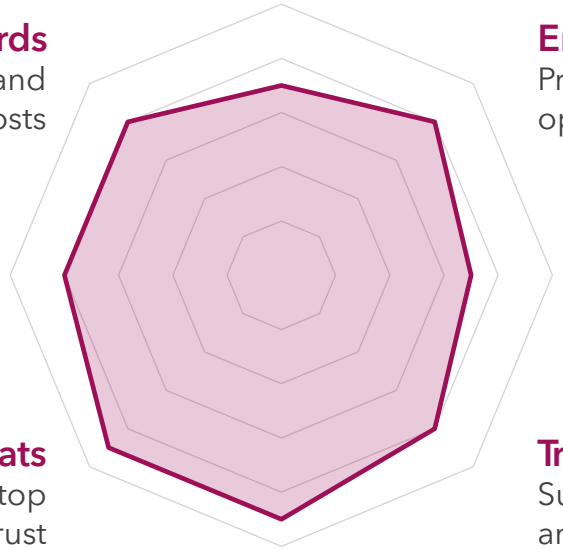
We are operating in volatile conditions where uncertainty arises from many connected sources

Sources of uncertainty scored from 0 (centre) to 5 (outer ring)

Economic and policy settings
Interest rates, tax, and regulation can change the growth path quickly

Climate and natural hazards
Extreme weather disrupts sites and logistics and raises insurance costs

Energy cost and supply
Price and supply shocks flow into operating costs and inflation



Labour and skills
Gaps in critical skills limit capacity, even at full employment

Geopolitical tension
Conflict and rivalry can close markets and change trade rules

Cyber threats
Attacks on systems and suppliers can stop operations and damage trust

Trade and sourcing
Supply networks now favour resilience and security over cost

AI and automation
AI changes work faster than governance and skills can adapt

Current impact on organisations

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Even in the best of times, most decisions do not rest on certainties

Most organisational decisions sit here

Certainty	Known probability	Uncertainty	Wild
Known outcome	**Known odds**	**Odds from past cases**	**No dependable odds**
• The outcome is fixed and known in advance • Well-understood laws or conditions govern the result	• The outcome is not certain, but the exact odds are known • Only games of chance fit this category	• Comparable past cases give a statistical guide to the likely outcome • Statistics give a probability within bounds, not a certainty	• The situation has no past history to judge it against • Wild is an extreme form of uncertainty, with no way to assess the probability
For example, a pen falls under the force of gravity	For example, a roll of a die, a roulette wheel or a lottery	For example, the share of similar projects that run over budget	For example, a pandemic before the first outbreak

Current volatility pushes more decisions towards uncertainty, and some into wild territory

Sources: Knight (1921); Taleb (2007); Gigerenzer (2014); Kay and King (2020)

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Volatility can lead to three bad outcomes, such as: delay, poor choices, and lower morale

The impact widens from one decision to the whole organisation

Under volatile conditions

More decisions become uncertain or wild, and each decision carries more pressure

One decision is late

01 Delay or decision paralysis

Leaders delay or avoid decisions. Opportunities pass and time goes to unimportant work

One decision is wrong

02 Sub-optimal choices

Poor decisions set the organisation back and can create existential threats

The whole culture suffers

03 Lower morale and agency

Persistent decision problems create an unhealthy culture. Seligman called this state learned helplessness

Source: Seligman (1975)

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Problematic decisions have many drivers, from personal habits to organisational culture

Organisational traits, prior experiences, and culture combine into common patterns

Individual and personal



People rely on intuition or personal experience, or copy competitors without analysis

Can lead to

- False certainty
- Inconsistent decisions
- Indecision
- Narrow focus

Overly collaborative and informal



Decisions rest on informal group input, which invites groupthink and endless consultation

Can lead to

- Groupthink
- Delayed decisions
- Lack of accountability
- Short-term vision

Hierarchical and authoritative



Control sits at the centre and delegation goes unspoken, as in many traditional structures

Can lead to

- Top-down tunnel vision
- Delayed adaptation
- Lack of buy-in
- Limited perspective

Over-reliance on data



Decisions follow the available data or reports without enough critical thinking or context

Can lead to

- Data misinterpretation
- Ignoring qualitative insights
- Paralysis by analysis
- Overconfidence

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Challenges with using AI for decisions

Research on where AI helps and where it goes wrong

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AI speeds up preparation and lifts junior staff, but people usually still make the decision

Stages of the decision cycle

Define the choice → **Prepare evidence and analysis** → Challenge and compare → Decide and authorise the commitment → Review the results

Measured gains from AI in preparation and analysis

40% less time to complete professional writing tasks
(Noy and Zhang, 2023)

18% improved writing quality
(Noy and Zhang, 2023)

30% more output per hour for less experienced employees
(Brynjolfsson et al., 2025)

25% faster work on consulting tasks suited to AI capability
(Dell'Acqua et al., 2026)

The most experienced workers gained little from the same tool (Brynjolfsson et al., 2025)

Common human responsibilities

- People test each option against the goals, risks, and trade-offs
- A named leader commits the resources and is accountable for the result
- People compare the results with the expected outcome and change course when needed

Research on decisions made with AI

A systematic review and meta-analysis of more than 100 experiments found that human and AI pairs did worse than the better of the two alone on decision tasks. **Two failure points occurred**:

1. **Automation Bias / Over-reliance**: Humans accepted incorrect AI outputs
2. **Algorithm Aversion / Under-reliance**: Humans reject correct AI recommendations

The same pairs did better on content creation tasks (Vaccaro et al., 2024)

Faster work and more decision papers do not establish that a better choice is made

Sources: Noy and Zhang (2023); Brynjolfsson, Li and Raymond (2025); Dell'Acqua et al. (2026); Vaccaro, Almaatouq and Malone (2024)

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AI can narrow the options people consider and amplify their reasoning errors

	Problem	Outcome	Research indicates…
1	**Fewer options considered**	People anchor on AI suggestions, so a group's options converge	In a trial of about 300 writers, stories became more alike (Doshi and Hauser, 2024)
2	**Less precision**	Fluent output hides errors, and people check less	On a problem outside AI's capability, employees scored lower using AI (60-71%), compared to those not using AI (84%) (Dell'Acqua et al., 2026)
3	**Workslop**	Plausible but unchecked content moves into decision papers	Deloitte's A$440,000 review for DEWR included a fabricated court quote and false references. Deloitte agreed to repay the final instalment (Associated Press, 2025)
4	**Amplified bias**	An assistant that agrees with its user reinforces that user's errors	11 AI models affirmed users' actions 49% more often than people did, and users trusted the agreeable answers more (Cheng et al., 2026)

Each problem is a weakness in how people decide, and AI can make it faster and harder to see

Sources: Doshi and Hauser (2024); Dell'Acqua et al. (2026); Associated Press (2025); Cheng et al. (2026)

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AI helps people see more risk, but it adds new risks of its own

Where AI helps	
Watch more events, faster	CBA uses AI to screen about 80 million events a day for fraud and scam signals
Widen the scenarios	AI generates stress cases and failure paths that a team may not think of
Test controls at speed	AI checks policies and controls for gaps, overlaps, and conflicts
Draft the first assessment	AI turns source documents into a draft risk register for people to review

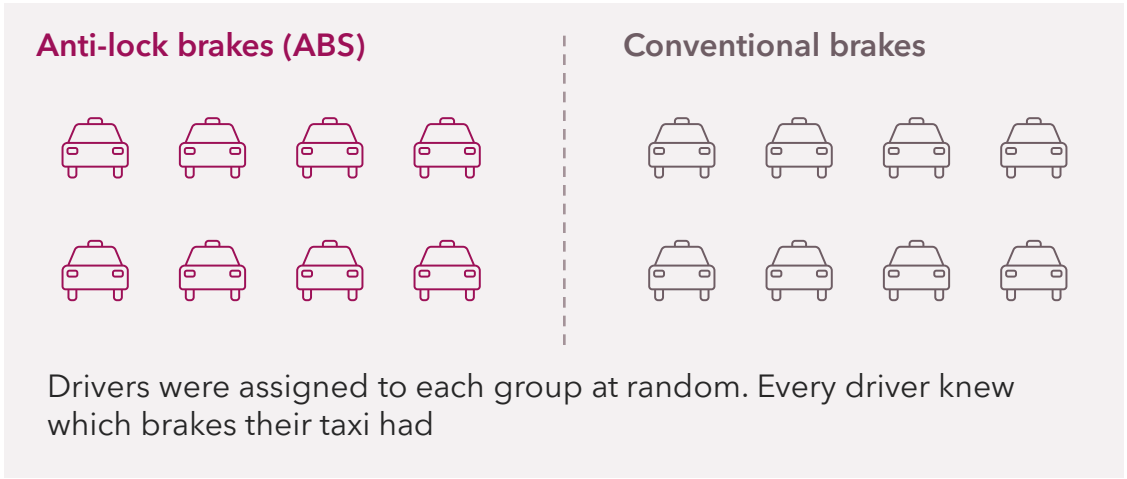
Where AI creates new problems	
False confidence	A detailed, fluent risk assessment can be wrong in ways that are hard to see
Hidden assumptions	The model can treat unknown odds as if they were known and measurable
Delegated thinking	People stop forming their own view of the risk and check less
Shared blind spots	Many teams that use similar models can miss the same risk at the same time

AI does not remove uncertainty and can make the uncertainty harder to see

Sources: Commonwealth Bank of Australia (2025); NIST (2023)

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Safer brakes made Munich taxi drivers less careful, and AI could do the same – engendering a sense of safety when behaviour is the biggest risk



Drivers were assigned to each group at random. Every driver knew which brakes their taxi had

- Munich in the early 1980s. A taxi company runs its fleet on busy city roads with full-time professional drivers
- Crashes cost the company money in repairs, insurance, and cars off the road. Management needs the accident numbers to fall
- Anti-lock brakes are a new technology that stops a car faster and keeps it steerable. The company fits ABS to part of the fleet and tracks crashes for three years

	Munich taxis, 1981 to 1986	Parallels to organisations using AI today
The aid	Munich taxis were randomly given anti-lock brakes (ABS) or conventional brakes	A detailed AI risk assessment
The feeling	Drivers knew which brakes their taxi had, and the ABS drivers felt better protected	Leaders feel more certain
The behaviour	Drivers took more risk on the road	People check less and hand their thinking to AI
The result	Crash rates for ABS taxis did not fall, and were slightly higher	The same or greater exposure, now harder to see

Source: Aschenbrenner and Biehl (1994)

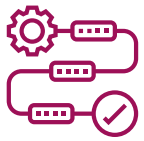
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Features of good decision-making

The steps a sound decision follows, with or without AI

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Good decision-making isn't just about being "right"



Good decisions are not just "good outcomes"

- Good decisions are not judged solely by whether outcomes were correct in hindsight
- Howard Marks believes that it is impossible to confirm decision quality based on outcomes
- An outcome might be due to chance, not good/bad decisioning



There are multiple aspects of decision quality

- Research shows decision excellence blends quality, speed, execution, and effort
- A perfect analysis that takes too long or fails to execute has little value
- High-performing organisations integrate analysis with swift, decisive action



Balanced use of data is usually pragmatic

- Avoid analysis-paralysis
- Leaders set decision timeframes, use "good enough" data, and commit to action
- Once a decision is made, execution should follow immediately to realise benefits
- Use of heuristics

Sources: Eisenhardt (1989); Blenko, Mankins and Rogers (2010); Marks (2011); Howard and Abbas (2016); Kahneman, Sibony and Sunstein (2021)

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Decision quality rests on seven elements, and the weakest element can compromise the whole decision

Decision quality chain



Clear objectives and frame

Define the right problem, the scope, and what success looks like

Creative alternatives

Generate several options, not a narrow yes or no

Relevant information

Use reliable data and focus on the insights that matter

Defined criteria and values

Set criteria that align with strategy and risk appetite

Sound reasoning

Apply logic, weigh the trade-offs, and check assumptions

Roles and accountability

Assign an owner and contributors, for example with RACI

Commitment to action

Secure resources, align stakeholders, and move decisively

A decision is only as strong as its weakest element

How to use the chain

Rate each element before committing. Strengthen the weakest element first, because extra effort on the others adds little

Source: Adapted from the Stanford decision quality framework in Spetzler, Winter and Meyer (2016), with roles and accountability added

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A solution-led question limits the options the analysis can find

A question that names a solution can hide better ways to reach the outcome

Solution-led question

Should the organisation buy a new workflow platform?

Platform options

Vendors and costs

Narrow analysis

Outcome-led question

How can approval delays be reduced without weakening the required controls?

Queues and waiting time

Decision rights

Rework

Control requirements

Process changes

Technology options

Robodebt began as a 2015 budget savings measure, and its design focused on recovering more debt. The Royal Commission found that the scheme was devised without regard to the social security law

Sources: HM Treasury (2025); Royal Commission into the Robodebt Scheme (2023).

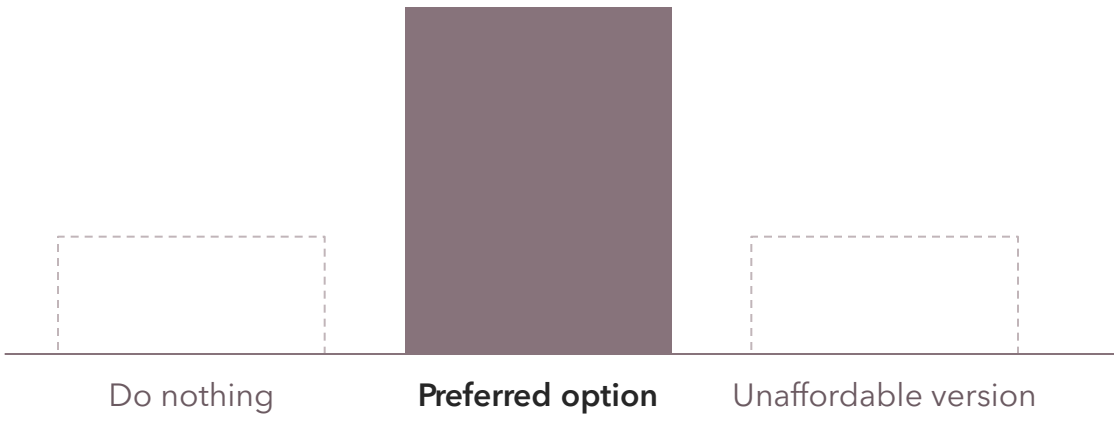
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"Cheeky options" make a preferred answer look like a genuine choice

Each alternative must be a credible way to reach the same outcome

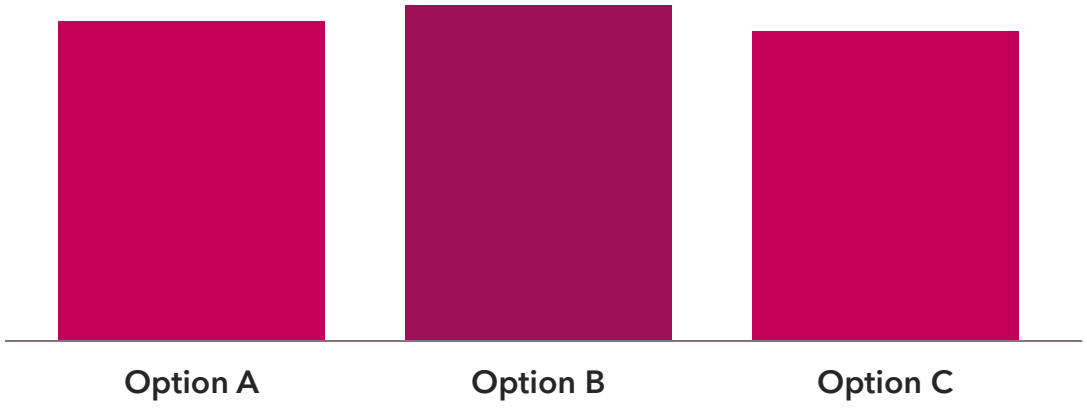
Cosmetic choice

One option is designed to win, and the others make it look reasonable



Genuine choice

Each option is a credible way to reach the outcome



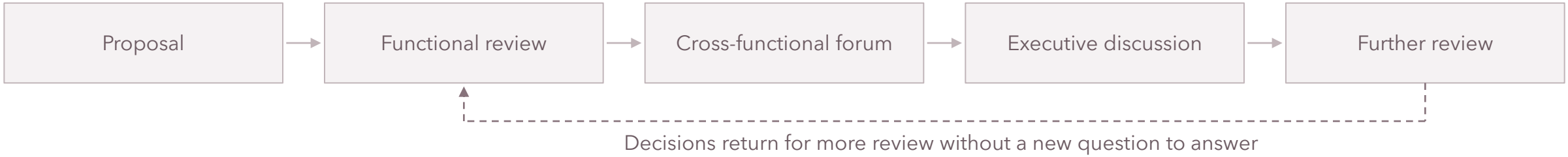
356 organisational decisions were studied. Decisions with a limited search for options, or an imposed solution, were associated with more failures

Source: Nutt (1999).

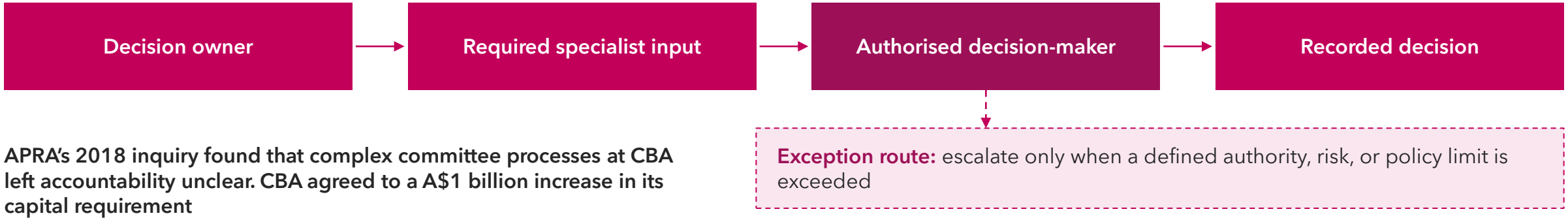
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Unclear decision rights add layers of review without adding scrutiny

Ambiguous route



Explicit route



APRA's 2018 inquiry found that complex committee processes at CBA left accountability unclear. CBA agreed to a A$1 billion increase in its capital requirement

Sources: Infrastructure and Projects Authority (2022); APRA (2018).

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In the real world, decision speed is a factor (and a decision in itself)

The aim is scrutiny in proportion to the decision before anyone commits

Time passes without a decision ← → Commitment comes before testing

Over-thinking: the decision is delayed

Warning signs

- Nobody knows who holds the decision rights
- Decisions return to review without a new question
- No deadline or route to resolution exists

Proportionate scrutiny

Ready to commit when

- The choice and decision rights are clear
- Relevant options have been assessed
- Material evidence has been checked
- The trade-offs are recorded

Under-thinking: the decision is rushed

Warning signs

- A solution is chosen before the outcome is defined
- Alternatives are not compared on equal terms
- Critical assumptions are not tested

Source: National Audit Office (2025)

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Decision-making practices across leading organisations

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Common traps stop organisations making good decisions consistently

Seeking conformity

Teams try to reach consensus and over-collaborate. People hold back conflicting views, which leads to groupthink, and rely too much or too little on experts

Unclear or incorrect decision rights

Nobody is clear who has the right to decide, and authority is not delegated. Decisions move up the organisation to people who are far from day-to-day operations

Over- or under-thinking

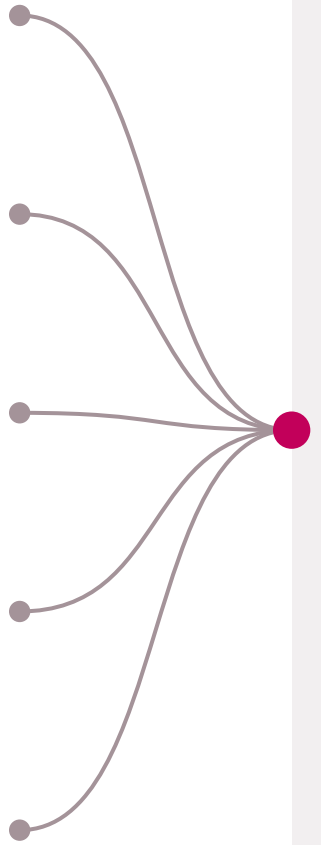
Teams **wait for perfect information** or reopen decisions already made. **Cognitive biases** go unchecked, and **risks are overestimated or underestimated**

Inadequate processes

The decision process is too heavy or not rigorous enough. Communication breaks down, decisions drift from the strategy, and front-line leaders lack clear rules and guidelines

Limited decision training

Few people are trained in probabilities. Analysis depth may not match the decision type, and people are unsure where to apply a rule or a guideline



Outcomes

- Decisions avoided or delayed
- Wasted effort on lower value decisions
- Sub-optimal decisions made
- Opportunities missed
- Low levels of innovation
- Erosion of employee engagement and morale
- Undesired culture created

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Leading organisations build features of good decisions into their practices

Making the decision

Clarity

Define the problem, scope, options, and criteria

Ford: Alan Mulally reframed a yes-or-no bailout debate around long-term value

Timeliness

Decide at the right moment, neither delayed nor rushed

Amazon: decide with about 70% of the information, then correct course

Accountability

Name one owner who drives the process and the outcome

Apple: a Directly Responsible Individual owns each major decision

Actionability

Turn the decision into specific actions and resources

Bain research: tie each decision to who does what, and by when

Keeping decisions sound

Adaptability

Revise the decision as conditions or information change

Netflix: moved from DVDs to streaming as the market shifted

Bias awareness

Recognise and reduce biases with structured checks

Kahneman's checklist and Amazon's six-page memos limit anchoring

Risk awareness

Weigh risks, trade-offs, and downside scenarios openly

Airbus: builds enterprise risk management into key processes

Post-decision learning

Review outcomes to learn from successes and failures

Bridgewater: runs post-decision reviews and logs the lessons

Sources: Bryant (2009); Amazon (2016); Fortune (2011); Blenko, Mankins and Rogers (2010); Kahneman, Lovallo and Sibony (2011); Lark Suite (n.d.); Airbus (n.d.); Bridgewater Associates (n.d.)

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Good decisions weigh risk, reward, and resilience together from the first framing

The Risk, Reward, and Resilience lens (RRR Framework, Roberts 2023)

Risk	Reward	Resilience
What could go wrong, and how exposed and vulnerable is the organisation?	What value does the option create, and can the organisation capture it?	If the option fails, how well can the organisation recover?
Threat The event or change that could cause harm	**Opportunity** The value that the option could create	**Absorb** Withstand the shock and keep operating
Exposure How much of the organisation the threat could reach	**Capability** The skills and assets needed to deliver the value	**Adapt** Change how the organisation works in response
Vulnerability How easily the threat could cause damage	**Access** The route to reach and capture the value	**Transform** Change the model when adapting is not enough

Source: Roberts (2023).

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Amazon matches the pace of each decision to how easily it can be reversed

Hard to reverse → **Easy to reverse**

If the decision proves wrong, can it be undone at low cost?

Type 1

One-way door decisions

Consequential and irreversible, or nearly irreversible

Who decides	Senior leaders, after wide consultation
Pace	Methodical, careful, and slow
Method	Deliberate fully and debate before committing

Type 2

Two-way door decisions

Changeable and reversible, which covers most decisions

Who decides	High-judgement individuals or small groups close to the work
Pace	Quick
Method	Decide, learn from the result and correct course

Source: Adapted from Amazon, 2015 Letter to Shareholders (2016)

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Mission Directed Leadership fixes the mission and a few rules, then trusts judgement within guidelines

- Mission Directed Leadership models
  - Leaders are given clarity on Mission, Rules, and Guidelines
  - Leaders adapt by deciding on the best courses of action consistent with Mission and Guidelines without breaking the rules

Mission Statement
- Should provide the reason for the organisation's existence
- Should act as an overarching *guiding star*
- Should encapsulate customer service and other strategic imperatives

Command and Control

Rules:
- Black and white
- Should be used sparingly

Objective Command

- Simple process
- Legal
- Safety
- Risk

Mission Directed Leadership

Guidelines:
- Less rigid than rules
- Should be used liberally to empower staff

Subjective Empowerment

- Complex process
- Provides flexibility
- Enables tailored customer service
- Creates a customer centric culture

with **accountability** and **capability**

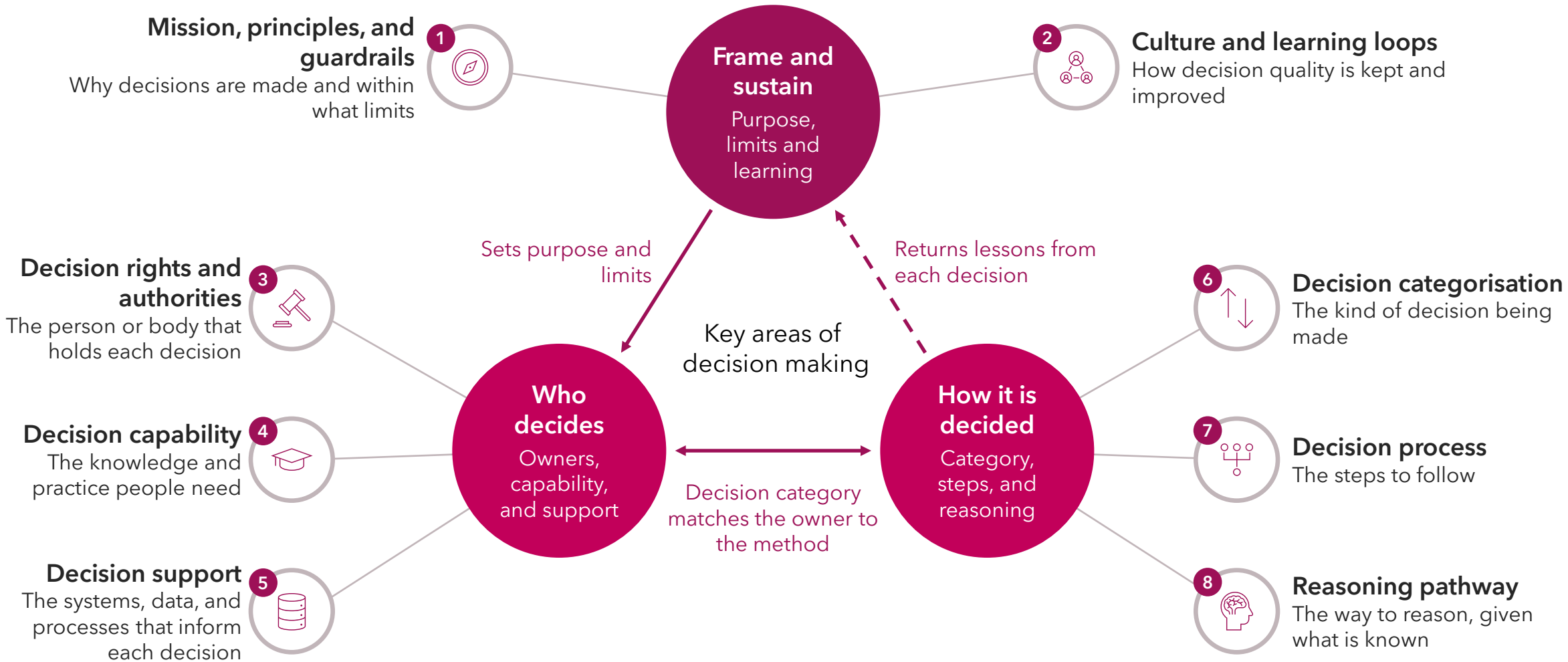
Key elements of an MDL model

- Ensure staff members understand and buy-in to the "mission"
- Provide a clear decision-making framework (with clear distinction on rules and guidelines, and training)
- Ensure teams have the information they need
- Ensure people have the authority to act
- People have the skills to detect changes in critical systems and processes
- Trust needs to be maintained – transparency is key for this
- Enable staff to grow and develop

Source: Glenn (ed.) (2020)

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Each decision rests on its framing, its owner, and its method



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Using AI in decisions

Factors of good decision-making when AI plays a role

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Critical thinking is the check that stops AI output becoming false certainty

When examining the vast literature on critical thinking, various definitions of critical thinking emerge. Here are some definitions:

The intellectually disciplined process of actively and skilfully conceptualising, applying, analysing, synthesising, and/or evaluating information gathered from, or generated by, observation, experience, reflection, reasoning, or communication, as a guide to belief and action

Scriven, 1996

Critical thinking is often compared to the scientific method; it is a systematic and procedural approach to the process of thinking. Just as you can learn the process of the scientific method, you must also learn the process of critically thinking

Scriven & Paul, 2007

The ability to think about one's thinking in such a way as to recognize its strengths and weaknesses and, as a result, to recast the thinking in improved form

Center for Critical Thinking, 1996c

A mental process of actively and skilfully conceptualising, applying, analysing, synthesising, and evaluating information to reach an answer or conclusion

www.dictionary.reference.com



In essence, critical thinking is a disciplined manner of thought and reasoning that a person uses to assess the validity of something (e.g., statements, arguments, research, solutions to problems, etc.)

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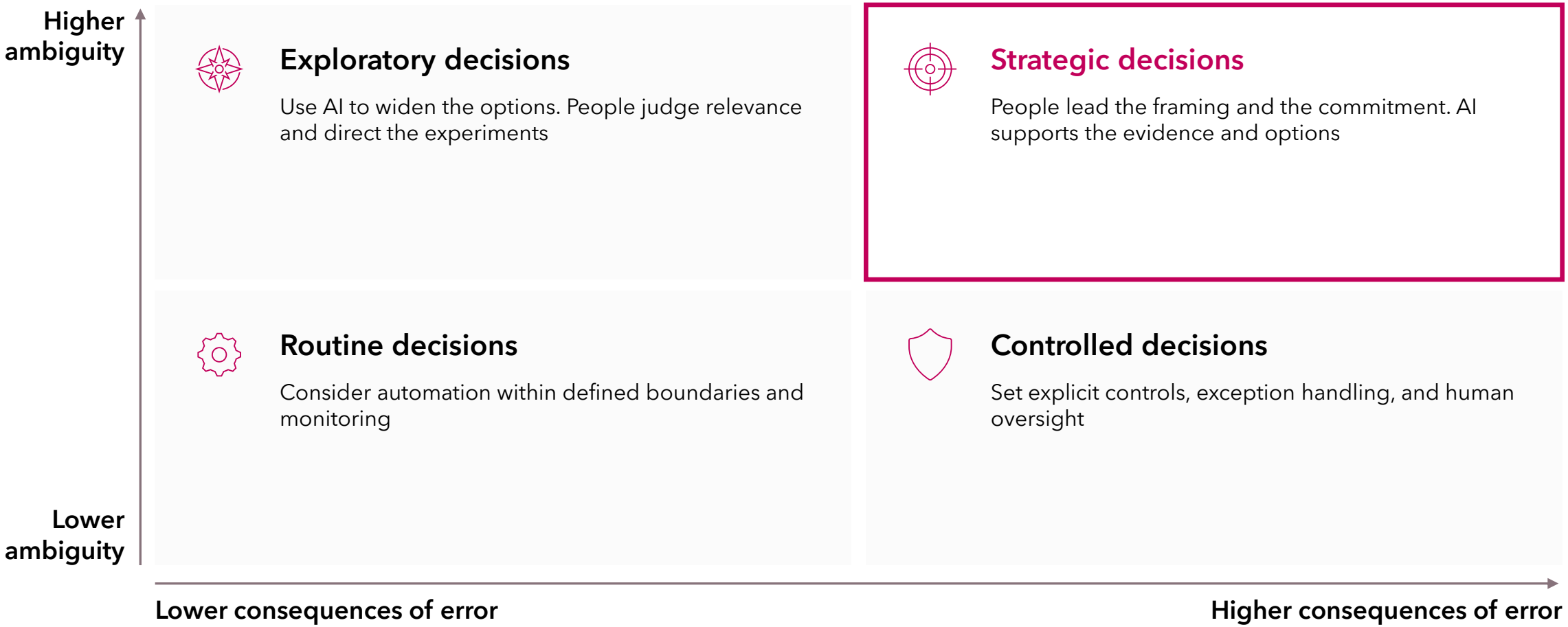
While AI plays a role in decision-making, most regulatory environments insist that people stay accountable for the outcome



Sources: Corporations Act; FAR Act; APRA (2023, 2026a, 2026b); ASIC (2024); DISR (2025); DTA (2025); AICD (2024); EU (2024); Robodebt Royal Commission (2023)

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Sebastian et al. (2026) suggests matching the role of AI to ambiguity and risk



Source: Adapted from Sebastian et al. (2026)

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As AI takes on more of each step, people still frame, specify, and choose

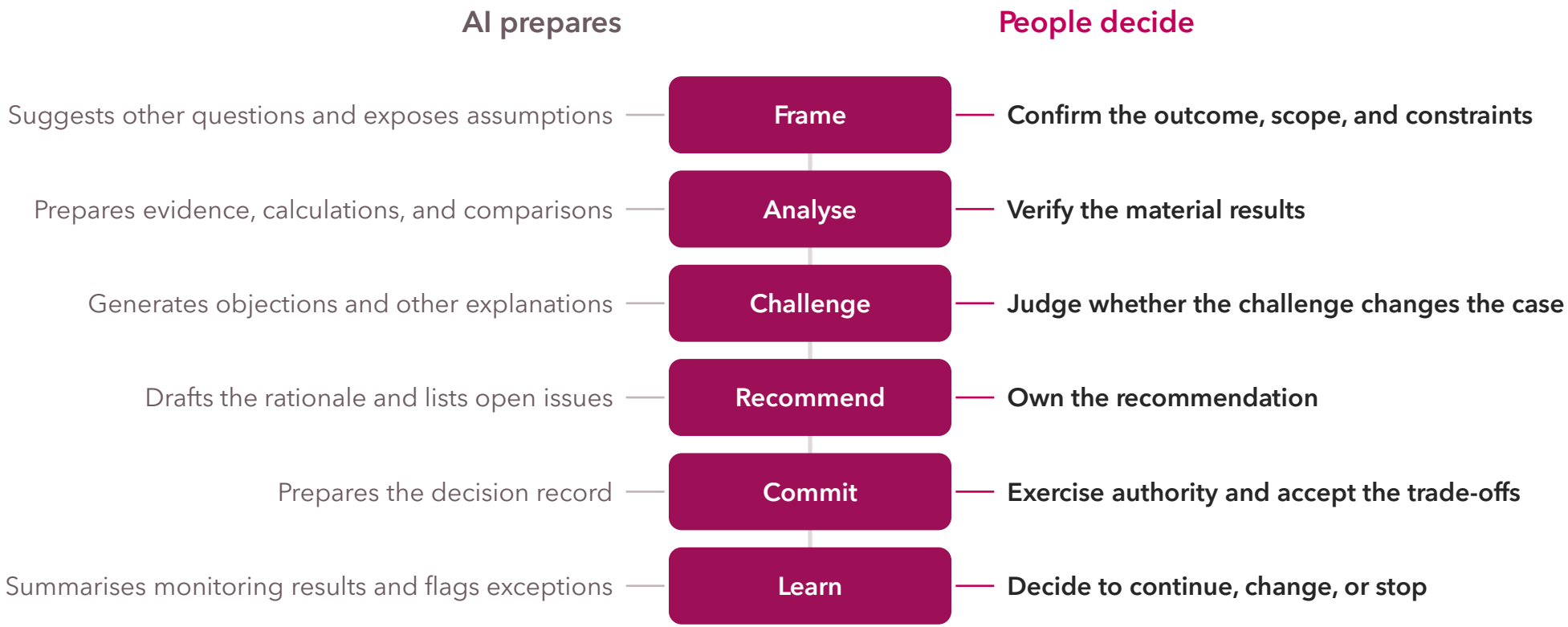
	01 Test the question	02 Set the method	03 Challenge the options
AI does Widens the options and the evidence	AI tests the request for other explanations, hidden assumptions, and missing information	AI checks the decision specification for unclear criteria, conflicting goals, and missing evidence	AI generates credible alternatives and builds the strongest case against the preferred option
People decide Narrow the choice and own the outcome	People confirm the decision to make now, its scope, and its owner	People approve the specification, set the trade-offs, and keep the decision authority	People confirm that each option is feasible, distinct, and within the mandatory limits
	The result is an agreed decision question	**The result is a clear analysis brief for AI**	**The result is a tested set of options**

Source: Adapted from Sebastian et al. (2026)

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A useful way to frame important decisions is that AI prepares and people decide

AI helps prepare the recommendation. The decision-maker must be able to explain and defend the choice



Public example: Air Canada, 2024

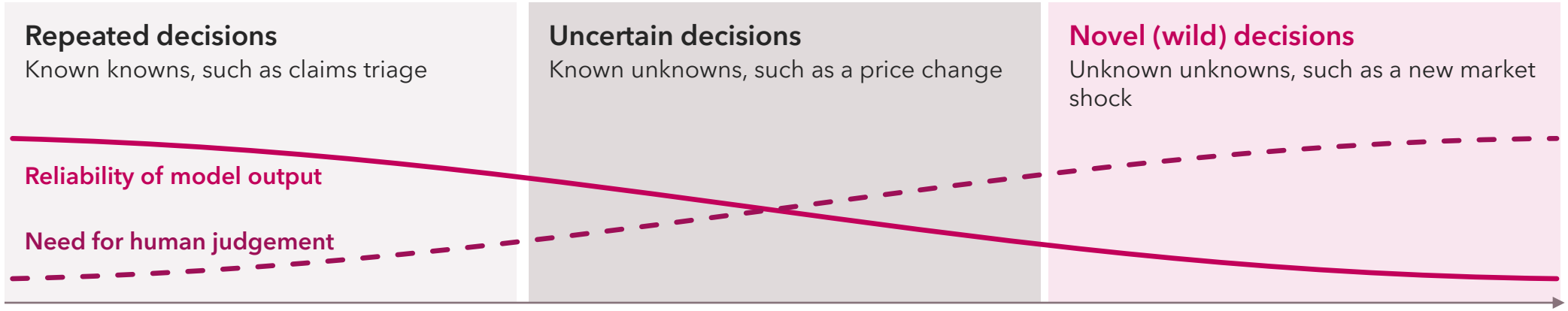
A tribunal held the airline liable for wrong fare advice from its chatbot, and rejected the claim that the bot was a separate entity

Sources: Adapted from Sebastian et al. (2026); Moffatt v Air Canada (2024)

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AI learns from past cases, so people must recognise novel decisions

Model output becomes less predictable as a decision moves further from the cases in its training data



	Repeated decisions Known knowns, such as claims triage	Uncertain decisions Known unknowns, such as a price change	Novel (wild) decisions Unknown unknowns, such as a new market shock
Model contribution	Applies patterns from many similar cases with results that can be checked	Estimates likelihood from history, but results arrive late and luck blurs them	Has no precedent to learn from, yet can still answer with confidence
Human role	Set the limits and review the exceptions	Test the assumptions and decide how much risk to accept	Frame the problem, look for weak signals, and own the judgement

Critical thinking and risk intelligence do the most work where past data runs out

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AI training is most effective when it builds strong judgment, especially in areas where decisions are most consequential

Training depth should rise with accountability

- Dialogue, real problems, and mentoring produced the largest gains in critical thinking (Abrami 2015)
- Higher confidence in AI was associated with less critical thinking at work (Lee 2025)

Board and governance

- Set the risk appetite for decisions that use AI
- Ask how management tests AI output before it acts

Executives and managers

- Give each decision a named owner
- Coach teams to challenge AI output before they accept it

Human reviewers

- Spot confident AI errors, bias, and drift
- Check each claim against the source evidence
- Reject or escalate outputs with weak support

Decision owners

- Test the assumptions and the case against the preferred option
- Judge risk when no precedent exists
- Notice when confidence runs ahead of the evidence
- Record the reasons to accept or reject AI advice

Foundation for all staff Know how AI works and where it fails. Check every output before use, and follow the rules on data and acceptable use

Sources: Abrami et al. (2015); Lee et al. (2025);

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Summary

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✱ SUMMARY

AI demands stronger decision-making capability and risk intelligence

Organisations and their leaders should examine two capabilities as AI changes how decisions are made

01

Decision-making capability

Can the organisation make sound decisions quickly, with clear ownership, when AI informs them?

- Assign a named owner and clear authority to every material decision
- Give leaders the data, skills, and time to question AI outputs
- Review the quality of major decisions and improve the process

02

Risk intelligence

Can the organisation see, judge, and respond in a timely manner to its full portfolio of risks, including those hidden, or even introduced, by AI?

- Identify new risks from AI, such as bias, model drift, and vendor dependence
- Set a risk appetite and decision limits that leaders can apply
- Monitor AI systems after go-live and escalate issues early

Organisations that build both capabilities can adopt AI at pace and keep clear human accountability for every outcome

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