CISCO X CHANGE MAKERS

TOO FAST, TOO SLOW, OR JUST TOO COMPLEX?

Navigating the Pace and Governance of Enterprise AI Adoption

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01 THE STATE OF PLAY

Are we moving too fast, or is adoption simply too complex?

Senior finance and technology leaders around the table agreed on one thing immediately: the gap between board level expectations for AI and organisational readiness has rarely felt wider. Roadmaps promising “twice as fast, 50% cheaper” are colliding with the reality of untested risk, patchy data, and workforces still catching up. Much of that pressure stems from conference takeaways and consulting decks promising dramatic workforce reductions, targets that often overlook the human expertise, data discipline and cultural literacy that make transformation work.

One comparison stuck: pharma once had a full decade to research, test and validate before a product went live. AI has compressed that same discipline into a fraction of the time:

TRADITIONAL R&D PHARMA CYCLE

10 YEARS

AI DEPLOYMENT CYCLE

1-2 YEARS

That compressed runway leaves little room to test what could go wrong — and the risk isn't confined to data either; several participants pointed to the unmeasured, potentially disruptive impact on the workforce as the bigger unknown.

87-95%

of digital transformation initiatives fail to deliver and only 27% of business processes are actually redesigned along the way, not just automated as is.

87-95%

> *“The pace feels too fast to absorb, especially if you're a large, established enterprise.”*
>
> Roundtable Participant, Transformation Lead

10 SECOND TAKEAWAY

Boardroom appetite for AI is outrunning organisational readiness. The risk isn't AI itself — it's adopting it faster than you can govern, resource or explain it. A federated model, tools and rules set centrally, use cases owned locally, was the group's clearest answer to reconciling speed with control.

02 WHERE IT BREAKS DOWN

Five patterns undermining AI adoption

Strip away the hype and the same handful of structural problems came up again and again. None of them are unique to AI, but AI is moving fast enough to expose them faster than anything before it.

1 Shadow AI

Employees frustrated by locked-down official tools quietly turn to unauthorised apps on personal devices, creating a risk that sensitive corporate data could be exposed in the process. It's currently one of the least-monitored risks in the room, precisely because it happens outside any approved system.

2 Top-Down vs. Bottom-Up

Conference-inspired executive mandates land on transformation teams with no matching budget, headcount or realistic timeline to deliver them. Group-level leadership tends to optimise for long-term shareholder value, while departmental managers are pushing hard for faster access to advanced tools like agentic AI, and the two rarely move at the same speed.

3 The Ownership Gap

IT (the first line) manages the tools. Risk and Compliance (the second line) are meant to own the assessment of what those tools actually expose the business to, but many second-line teams still don't know what they're supposed to be measuring, or how. Until that's resolved, Governance, Risk and Compliance functions can't get the accurate, tool-derived data they need to do their job.

4 The Legacy Wall

Core systems still run on COBOL and mainframes, and the institutional knowledge to manage them sits with a generation of employees nearing retirement. AI can help migrate legacy code, but the "human-in-the-loop" validation step remains a bottleneck simply because there aren't enough skilled people left to do it.

5 The Fear Factor

Headline-grabbing layoffs at Klarna and elsewhere fuel quiet resistance, regardless of an individual's age or seniority. Training doesn't fix it either: participants noted that staff routinely complete AI courses and then drift straight back to "normal business," because the behavioural change was never actually reinforced day-to-day.

03 WHAT'S WORKING

Five moves the room is actually taking

None of these are silver bullets, but they're what separated the organisations making real progress from the ones still stuck debating strategy.

1 Go Federated

A central Centre of Excellence sets the tools, rules and guardrails; departments keep the freedom to build their own use cases within them. Of the three models discussed, centralised, decentralised and federated, this was the one the room kept converging on as the realistic middle ground.

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2 Try a Sabbatical

One B2B insurer paused all new AI projects for six months to rebuild its operating model from the bottom up, interviewing staff role by role for real use cases, after finding its initial top down rollout wasn't landing. The aim was as much about lifting baseline AI literacy across the whole workforce as it was about picking new tools.

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3 Design for AI, Don't Bolt It On

Layering AI onto an unchanged process is a leading cause of transformation failure, part of why 87 to 95% of digital transformations underdeliver. Redesign the workflow first, then embed AI into the core of it, rather than adding it as a feature on top of how things already work.

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4 Name a Human for Every Agent

Every autonomous "digital employee" gets the same zero-trust access and logging as a human one, and a named owner accountable for it. Non-human identities are already considered harder to secure than human ones, which makes this less optional than it sounds.

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5 Let Middle Management Lead

Peers sharing what actually worked in their own team moved adoption further than any top down mandate. Managers who could show measurable value from AI tools proved far more persuasive to their teams than a policy memo from the top.

FINAL THOUGHT

Speed is the feature. Governance is what makes it survivable.

What set this conversation apart from past technology shifts was speed: nothing before has moved this fast in an industry built to move carefully. The organisations coping best aren't the ones with the most aggressive roadmap. They're the ones treating AI as a reason to redesign, not just automate: rebuilding processes with AI at the centre, putting a named human behind every agent, and giving governance a real seat at the table before scale, not after.

Underneath almost every barrier discussed was the same foundational problem: data. AI depends on structured, unstructured, image and event data being brought together from systems that were never designed to talk to one another. The organisations furthest ahead are not simply those with the most ambitious AI strategies; they are the ones with the best-governed data. That is not just a technology gap. It is a discipline gap, and it's not one a roadmap or mandate can shortcut.

> *"Humans become orchestrators of their AI agents, but responsibility never gets outsourced to them."*
>
> Consensus View, Cisco Brussels Roundtable

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Change Makers is a global community of senior executives driving long-lasting change within large, complex organisations. Members bench-test their thinking, share peer review, and discuss the opportunities and challenges of leading through transformation.

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The insights in this report were drawn from a private roundtable of senior financial services executives and industry leaders, facilitated by James Harris, Founder of Change Makers.

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