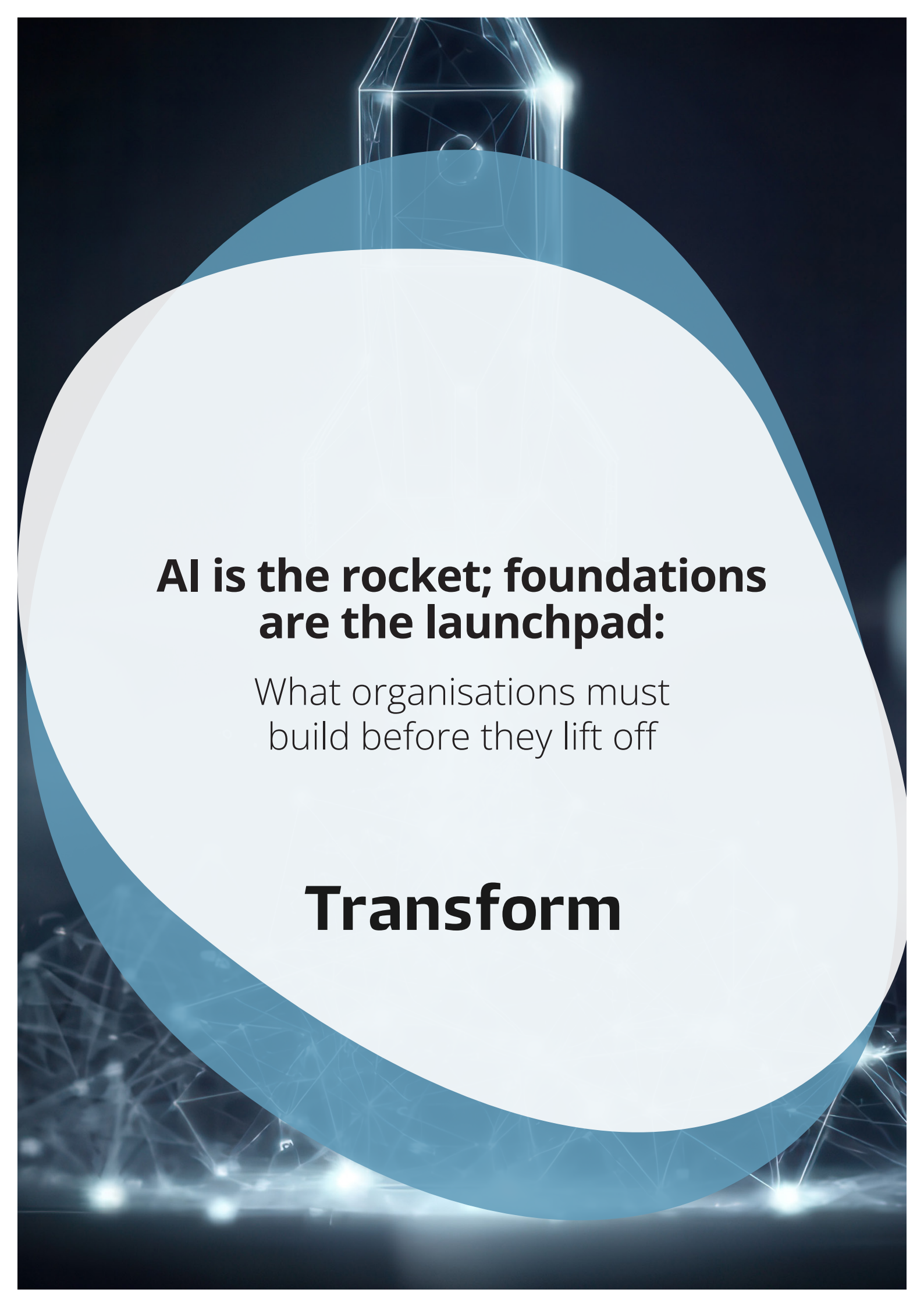


The background is a dark blue gradient. At the top center, there is a glowing blue wireframe cube with bright light sources at its corners. A large, semi-transparent white circle is centered on the page, with a blue circular band passing through its middle. At the bottom, there is a network of glowing blue nodes connected by thin lines, resembling a data or neural network structure.

AI is the rocket; foundations are the launchpad:

What organisations must
build before they lift off

Transform

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Will Lowe

Chief Data & AI Officer

AI success depends less on adopting the latest tools and more on building the conditions for sustained value.

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Executive summary

AI has moved from experimentation to expectation. Generative AI has captured the attention of leaders, employees and citizens, and organisations are under growing pressure to turn its potential into meaningful impact. But while the ambition is high, many AI initiatives are still struggling to move beyond pilots, proofs of concept and isolated use cases.

The challenge is rarely the technology alone. AI initiatives fail to scale when they aren't connected to clear outcomes, trusted by the people who need to use them, or supported by the right data, governance, capability and delivery foundations. In practice, the organisations making the most progress aren't simply those moving fastest but those moving with clarity, confidence and control.

At Transform, we believe successful AI is built as a connected system. Strategy, data, technology, governance, service design and organisational adoption all need to work together. Without that connection, promising ideas remain fragmented. With it, AI can become a practical enabler of better services, sharper decisions and more effective ways of working.

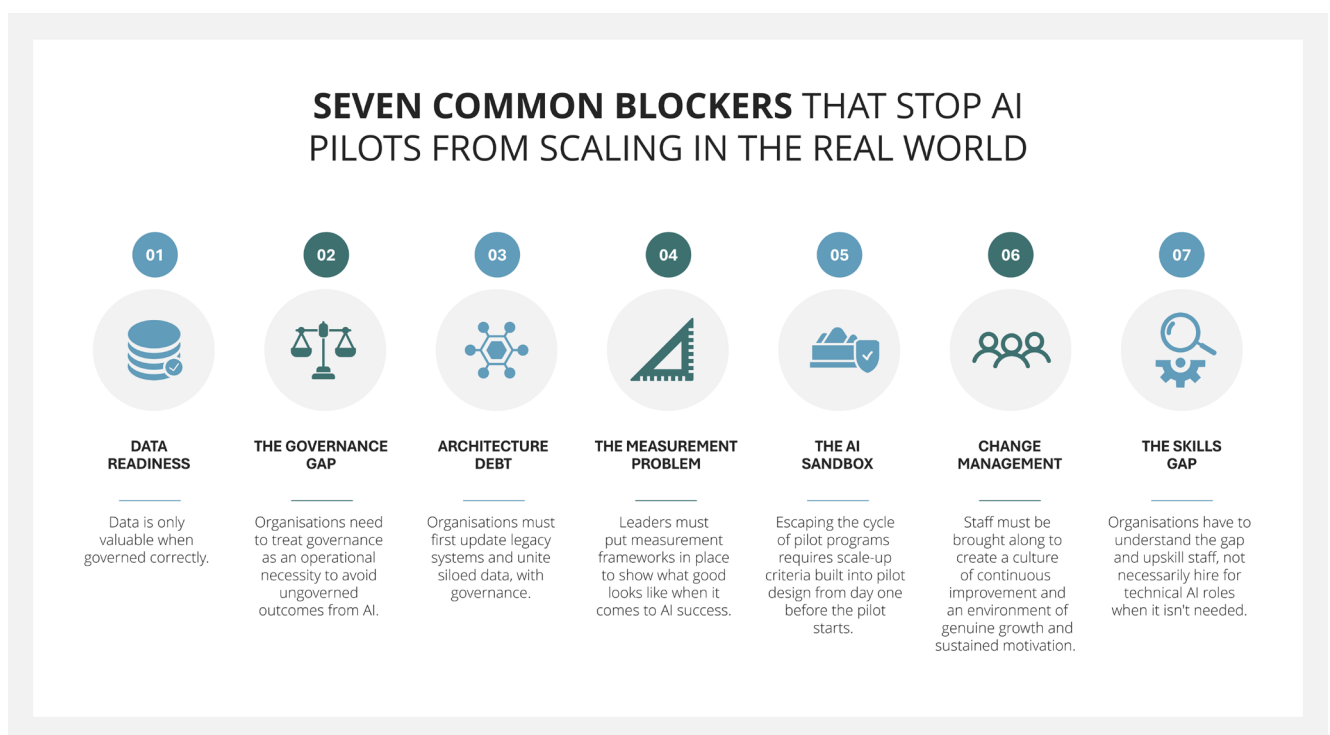
This whitepaper sets out Transform's perspective on what it takes to develop AI that is safe, scalable and genuinely valuable. It explores the common barriers that prevent AI from delivering at scale, introduces a practical maturity model for assessing organisational readiness, and outlines a 90-day roadmap to help organisations move from ambition to action.

The message is clear: AI success depends less on adopting the latest tools and more on building the conditions for sustained value. Organisations that invest in clear direction, strong data foundations, trusted governance, human-centred design, scalable technology and adoption capability will be best placed to use AI responsibly, confidently and at scale.

Hype vs reality; the pitfalls of the AI business case

The strategic opportunity sits alongside a complicated operational reality. Global AI spending in 2026 has seen an uplift of [44% year-on-year](#), but between [80% - 95% of AI pilots fail to reach production](#), depending on sector. The near-zero return on investment gap between the two is where most AI budgets disappear into.

That's because the consistent barriers that organisations face are often solvable before we even begin to look at the AI model itself. In fact, research across more than 20,000 organisations reveal a predictable set of barriers, including data readiness, governance, change management and more.





1: Data readiness

Having data is not the same as being data ready. [McKinsey's research](#) identifies data limitations as the primary barrier for eight in ten enterprises attempting to scale AI agents. The Databricks State of AI Agents 2026, a document drawing on feedback from 20,000+ organisations, found that leading enterprises had to invest years in data infrastructure before AI agents could operate autonomously at scale. This highlights the importance of both the data itself and clear governance of it to improve quality and availability and authorise the use of data for AI use cases.



2: The governance gap

Organisations need to treat governance as an operational necessity to avoid ungoverned outcomes from AI. Building on a Databricks finding, the most compelling governance business case ever assembled:

- Companies with active AI governance put 12x more AI projects into production than those without.
- AI governance investment grew 7x in nine months across enterprise AI programs in 2025.
- Governance is the catalyst to sustainable innovation because it's working with solid ethical foundations.



3: Architecture debt

Three barriers consistently account for AI infrastructure failures:

- Legacy systems that consume available budget before AI deployment can even begin
- Data fragmentation that makes enterprise data unfit for AI use in its current state
- Overlapping regulatory frameworks that slow official deployment while accelerating shadow AI workarounds that create precisely the accountability vacuum governance is designed to prevent.



4: The measurement problem

Without clear outcome measurement frameworks to show what good looks like AI programs can't demonstrate value, secure sustained investment, or improve.

The measurement problem isn't a technical challenge, but a leadership decision, where senior leaders must define what outcomes matter.



5: The AI sandbox

It isn't uncommon for organisations to run multiple AI pilots, but it is common for those programs, even the ones with encouraging results, to run into a dead-end. This is due to structural challenges like absent production success criteria, unclear production ownership, no allocated operating budget for live systems, and governance frameworks designed for IT procurement rather than AI products. Escaping the cycle of pilot programs requires scale-up criteria built into pilot design from day one before the pilot starts.



6: Change management

The majority of transformation programs fail when people are an afterthought. Implementing technology isn't nearly as meaningful without behavioural change to underpin how it's used, and AI programs that underinvest in change management risk creating resistance that blocks progress.

Strategic justification alone can't move organisations forward, but if people are brought along to see transformation as an opportunity to develop capabilities instead of a threat to existing roles, it will create a culture of continuous improvement and an environment of genuine growth and sustained motivation.



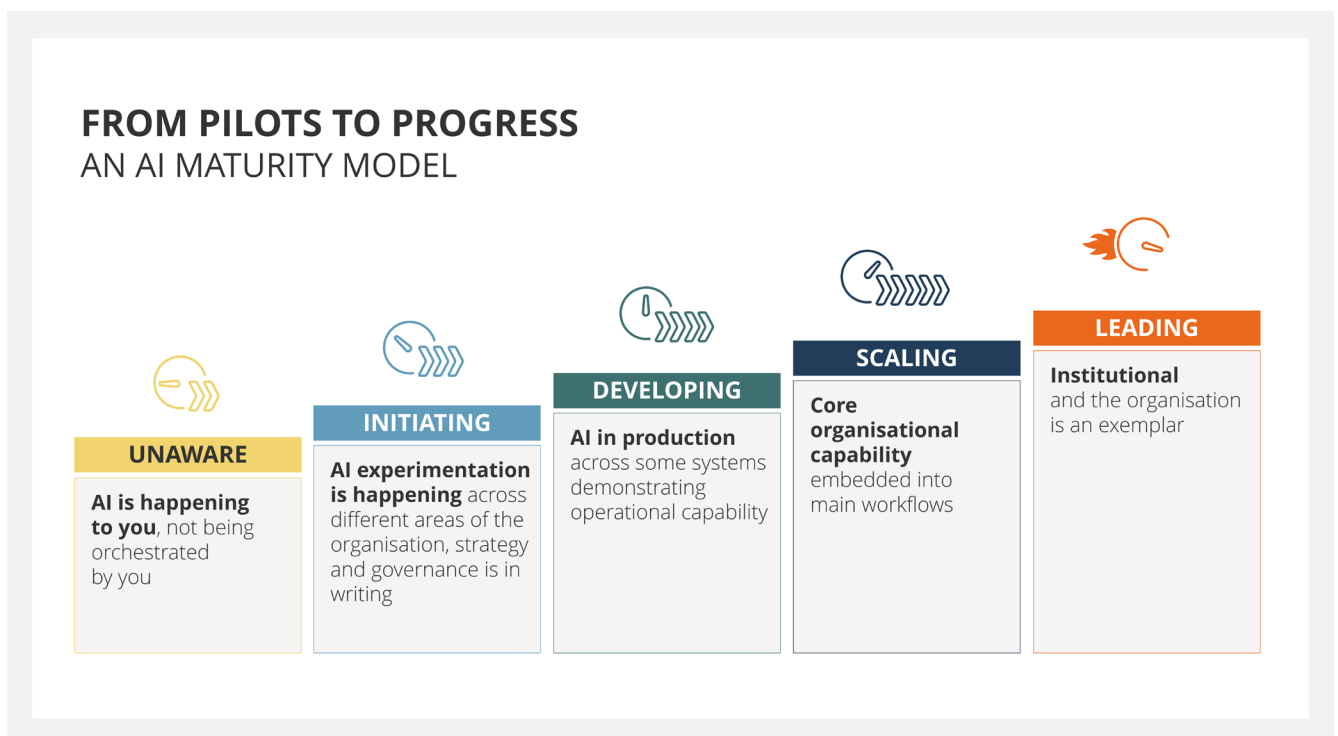
7: The skills gap

The skills gap is real but misunderstood. Organisations focus on hiring technical AI talent, then discover that the real challenge lies in the capacity to translate AI capability into business value, manage AI as a product rather than a project, and make it a strategic investment decision at a leadership level. This isn't a recruitment challenge but an organisation transformation challenge.

From pilots to progress

Maturity Models can provide leaders with a clear view of where the organisation sits, what the real barriers are, and what investment is required to advance. But only when the assessment is an honest reflection of where the business is at. The phases as Transform sees it, is:

- Unaware: AI is happening to you, not being orchestrated by you
- Initiating: AI experimentation is happening across different areas of the organisation, strategy and governance is in writing
- Developing: AI in production across some systems demonstrating operational capability
- Scaling: Core organisational capability embedded into main workflows
- Leading: Institutional and the organisation is an exemplar





UNAWARE

AI is happening to you, not orchestrated by you

What it looks like:

- The organisation has recognised the importance of AI and begun to respond with experimentation.
- AI-related decisions are largely reactive, driven by technology, peer pressure, or isolated experimentation rather than strategic intent.
- Visibility of AI use across the organisation is limited and shadow AI is likely present but unmanaged.
- Governance is either non-existence or informal, and there is little understanding of the risks, opportunities, or dependencies emerging from AI adoption.

Typical evidence	Primary risk
• No named accountable owner in the organisation • No enterprise AI inventory • No formal AI governance structure • No agreed AI strategy or investment • Limited visibility of AI use across the organisation	The greatest risk at this level isn't failing to adopt AI. It is operating AI systems without visibility, accountability, or governance, exposing the organisation to unmanaged risk.
Success criteria	Next priority
• Enterprise-wide AI inventory completed • Named owner assigned to all AI systems and initiatives • Executive accountability formally established • Initial governance responsibilities defined • Organisation-wide visibility of AI activity achieved	Establish visibility and accountability through a comprehensive AI landscape audit and clear executive ownership.



INITIATING

AI is being explored, strategy and governance is in writing

What it looks like:

- The organisation has recognised the importance of AI and begun to respond.
- A strategy has been drafted, executive sponsorship has been identified, governance frameworks have been established, and pilot initiatives are underway. However, these activities remain largely disconnected from operational delivery.
- Funding is limited, governance is inconsistently applied, and pilots often lack a defined pathway to production.

Typical evidence	Primary risk
• AI strategy approved or in development • Executive sponsor identified • Governance framework documented • Initial AI pilots underway • Ethical principles or policies established	The greatest risk at this level is mistaking activity for capability. Many organisations remain in this stage for years, accumulating pilots and governance documents without delivering measurable business outcomes.
Success criteria	Next priority
• At least one AI initiative has a defined production pathway • Business outcomes and success measures agreed • Operating budget allocated for deployment • Accountable production owner identified • Production deployment date confirmed	Commit one high-value AI initiative to production and establish a clear route from experimentation to operational delivery.



DEVELOPING

AI is being delivered and generating measurable value

What it looks like:

- AI has moved beyond experimentation.
- Governance is active rather than advisory, production deployments are operating in live environments, and lessons are being learned from real-world use.
- Change management is funded, workflows are being redesigned around human-AI collaboration, and data quality is improving in priority areas.
- Success is no longer theoretical; it is being demonstrated.

Typical evidence	Primary risk
• One or more AI systems operating in production • Governance board actively reviewing decisions and outcomes • Dedicated funding for change and adoption • Business processes redesigned around AI-enabled ways of working • Measured business benefits emerging	The greatest risk at this level is the creation of islands of excellence. High-performing teams achieve success, but the organisation lacks the standards, operating model, or capability to replicate those outcomes consistently elsewhere.
Success criteria	Next priority
• Common deployment and governance standards established • Repeatable delivery approach documented • Multiple business units adopting shared practices • Benefits measured consistently across deployments • AI capability no longer dependent on individual teams or champions	Codify the conditions that enable successful deployment and establish them as organisational standards.



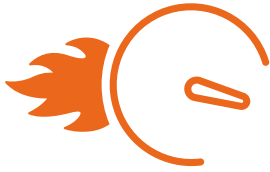
SCALING

AI is a core organisational capability embedded within business operations

What it looks like:

- AI is no longer treated as a collection of projects. It is embedded within critical workflows, operational decision-making, and service delivery.
- Governance has evolved from project oversight to enterprise operating controls.
- Roles, processes, and ways of working have been redesigned to maximise value from human-AI collaboration.
- Business benefits are accumulating across multiple functions and systems.

Typical evidence	Primary risk
• AI embedded within major operational processes • Enterprise-wide governance and monitoring in place • AI value measured across multiple business areas • Operating model redesigned to support AI-enabled delivery • Real-time oversight of AI performance and risk	As AI adoption expands, organisational complexity increases. Interconnected systems create new dependencies, accountability challenges, and operational risks. Governance that was sufficient at earlier stages may no longer be adequate.
Success criteria	Next priority
• Enterprise-wide monitoring and reporting established • Consistent governance controls applied across the AI portfolio • Business value demonstrated at scale • Clear accountability for AI-enabled decisions • Governance evolves alongside increasing deployment complexity	Strengthen enterprise operating controls and governance mechanisms to support sustainable scale and emerging autonomous capabilities.



LEADING

AI is institutional. The organisation is recognised as a leader within its domain

What it looks like:

- AI is embedded into the organisation's operating model, strategic planning, and innovation capability.
- The organisation is recognised for its ability to deploy AI safely, effectively, and at scale. It influences sector practices, contributes to emerging standards, and continuously adapts as technology evolves.
- Innovation is not a program; it is part of normal organisational rhythm.

Typical evidence	Primary risk
• AI informs strategic and operational decision-making • Continuous innovation capability embedded • Organisation recognised externally for AI leadership • Proven ability to adapt governance and operating models as technology evolves • Active contribution to sector-wide learning and capability development	The greatest risk at this level is complacency. AI capabilities, competitive dynamics, and regulatory expectations evolve rapidly. Organisations that stop adapting can quickly lose leadership positions.
Success criteria	Next priority
• Sustained delivery of measurable business value • Continuous renewal of AI capabilities and operating models • Influence on industry standards or sector practices • Strong ecosystem partnerships and knowledge sharing • Demonstrated ability to respond to emerging technological shifts	Sustain leadership through continuous innovation, ecosystem influence, and ongoing adaptation to emerging AI capabilities.

Executive AI Maturity Model

Maturity level	Executive description	Typical evidence	Primary risk	Success criteria	Executive priority
 UNAWARE	AI is happening to you, not being orchestrated by you.	No accountable owner, no AI inventory, limited visibility of AI use, no formal governance or investment approach.	Unmanaged AI activity creates operational, regulatory and reputational risk.	Enterprise AI inventory completed, ownership assigned, accountability established, governance responsibilities defined.	Establish visibility, accountability and governance through an AI landscape audit and executive ownership.
 INITIATING	AI is being explored; strategy and governance exist on paper.	AI strategy drafted, executive sponsorship identified, governance documented, pilots underway.	Activity is mistaken for capability. Pilots fail to progress to operational value.	At least one AI initiative has a funded production pathway, agreed outcomes, accountable owner and deployment date.	Move from experimentation to deployment by committing a high-value use case to production.
 DEVELOPING	AI is delivering measurable value.	AI systems operating in production, active governance, funded change programs, redesigned workflows and measurable benefits.	Success remains isolated within individual teams and cannot be consistently replicated.	Common deployment standards established, repeatable delivery approach adopted, benefits measured consistently across initiatives.	Standardise successful deployment practices and embed them as organisational capabilities.
 SCALING	AI is embedded within core business operations.	AI integrated into critical processes, enterprise governance in place, value measured across functions, operating model redesigned.	Increasing complexity creates new governance, accountability and operational challenges.	Enterprise-wide monitoring established, governance scaled across the AI portfolio, value demonstrated consistently at scale.	Strengthen operating controls, governance and oversight to support sustainable growth.
 LEADING	AI is institutional and a source of strategic advantage.	AI informs strategic decisions, innovation is embedded, organisation recognised externally for AI leadership and influence.	Complacency reduces the ability to respond to rapid technological and market change.	Continuous innovation capability established, measurable value sustained, influence demonstrated across industry or sector ecosystems.	Sustain leadership through innovation, ecosystem influence and continuous adaptation.

Progression through the maturity levels isn't achieved by producing more strategies, governance documents or pilot initiatives. Progression is demonstrated through observable improvements in accountability, governance, operational adoption and measurable business outcomes. The objective isn't to achieve a higher maturity score either, but to build the organisational capability required to realise sustainable value from AI while managing risk appropriately.

The following 90-day roadmap translates the assessment outcome into a focused set of actions designed to address the organisation's most significant constraint and create the conditions for progression.

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90-day roadmap to move from ambition to action

Though AI readiness isn't achieved in 90 days, what can be achieved is the establishment of the leadership, governance, measurement, and delivery foundations required to scale AI safely and effectively.

This roadmap is designed to create executive accountability, establish organisational visibility, identify the primary constraint to value realisation, and demonstrate measurable business outcomes through a controlled production deployment.

The objective isn't to "do AI", but to create the conditions under which AI can become a repeatable source of business value.

AI mobilisation roadmap (90 days)

Phase 1: Establish accountability and visibility (days 1–14)

Action	Strategic intent	Success measure	Deliverable
Appoint a single accountable executive sponsor	Establish clear ownership, decision rights and accountability for AI outcomes	Accountability is unambiguous and recognised across the organisation	Executive accountability charter approved by CEO/ Board sponsor
Complete leadership AI maturity assessment	Create a shared leadership understanding of current capability, risks and opportunities	Leadership team reaches evidence-based agreement on current maturity	Evidence-based maturity assessment with supporting documentation
Conduct enterprise AI landscape audit	Establish visibility of all AI systems, pilots, investments and shadow AI activity	Current AI portfolio is fully visible and ownership is identified	AI portfolio and governance inventory

Phase outcome: Executive ownership is established, AI activity is visible across the organisation, and value measurement foundations are in place.

Phase 2: Address the primary constraint (days 15–45)

Action	Strategic intent	Success measure	Deliverable
Analyse assessment and audit findings to identify the primary barrier to AI scale	Focus leadership attention on the most significant organisational constraint	A single priority constraint is agreed by leadership	Executive constraint analysis
Launch a funded program to address the constraint	Move from assessment and strategy into targeted execution	Funding, resources and accountability are formally assigned	Approved program with budget, milestones and named owner
Establish governance and executive reporting cadence	Create ongoing oversight of delivery, value and risk	Progress, risks and outcomes are visible through regular reporting	AI governance framework and executive dashboard

Phase outcome: The organisation is actively addressing the most significant barrier to AI value realisation through a funded and governed program.

Phase 3: Demonstrate value through production deployment (days 30–90)

Action	Strategic intent	Success measure	Deliverable
Select the highest potential existing AI pilot	Prioritise an initiative with a credible path to measurable business value	Leadership agrees on a deployment candidate with clear business sponsorship	Pilot selection decision
Define the production pathway, operating model and governance requirements	Reduce deployment risk and establish operational readiness	Production readiness criteria are approved and understood	Production readiness and deployment plan
Implement monitoring, controls and governance mechanisms	Ensure operational oversight, performance management and compliance	Monitoring and governance controls are operational before go-live	Monitoring and assurance framework
Deploy the solution into production and measure outcomes against baseline	Demonstrate the organisation's ability to move from pilot to production and generate value	At least one AI capability is live and outcomes are being measured	Production deployment and initial value realisation report

Phase outcome: The organisation has successfully deployed at least one AI capability into production with measurable outcomes, governance oversight and operational monitoring.

By day 90, the organisation should have:

- A named executive accountable for AI outcomes.
- Full visibility of AI activity across the enterprise.
- Agreed business outcome measures with established baselines.
- A funded program addressing the primary constraint to AI scale.
- Governance and reporting mechanisms operating effectively.
- At least one AI solution deployed into production.
- Initial evidence of business value being realised.
- A prioritised roadmap for the next phase of AI capability development.

Transform has applied this maturity models to live client challenges to demonstrate value from AI by [building agentic AI solutions](#) with Go Inspire. This isn't a simple case study about deploying agentic AI. Transform moved them from "AI is being tried" (Initiation) to "AI is delivering measurable value" (Developing), building governance, architecture and operating model into the foundations of transformation.

The outcome is a key example where Go Inspire gained a repeatable capability for delivering secure, scalable AI solutions aligned to business outcomes.

The difference we made:

8 weeks to deliver

the Go Discover MVP
with essential features.

Secure, scalable architecture

able to process large client datasets
and cut turnaround from weeks to
hours or even minutes.

Full knowledge transfer and handover

enabling the Go Inspire team to be
fully self-sufficient and confident in
maintaining and extending the solution.

Transform