

THE TRILLION-DOLLAR AI TEST

*How enterprise leaders can turn AI investment
into measurable value*

A 2027 VALUE-AT-RISK SCENARIO

CHRISTOPHER SNEDEKER

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EXECUTIVE FIELD GUIDE | 2026

How to Use This Guide

This is a decision guide for leaders accountable for AI capital, operating-model change, and measurable business outcomes.

The argument is intentionally direct. AI investment should not be scaled because a pilot is impressive, a competitor announced a program, or users opened a tool. It should be scaled when redesigned work produces a verified result at an acceptable level of risk.

The \$1 trillion figure is anchored to published forecasts for the AI capital cycle. The 50-60% success range is a transparent scenario assumption, not a sourced prediction. The methodology and every external statistic are documented at the end.

MY POSITION

No baseline, no scale. No business owner, no production. No workflow redesign, no transformation. No evidence, no additional capital.

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THE EXECUTIVE BRIEF

AI Does Not Have a Technology ROI Problem

My view is simple: the technology is moving faster than most organizations can redesign work, govern capital, and verify value.

Three facts shaped this argument.

SIGNAL	WHAT IT MEANS
Capital is accelerating	S&P; Global reported that U.S. hyperscaler investment could approach \$1T in 2027 [1]. Goldman Sachs projected more than \$1T in global AI investment in 2026 [2].
Value remains concentrated	BCG reported that only 5% of firms in its 2025 study were achieving AI value at scale; 60% reported minimal material value [4].
Work redesign is scarce	McKinsey reported that only 21% of gen-AI-using organizations had fundamentally redesigned at least some workflows [3].

The implication: more capital will flow into AI than most operating models are prepared to convert into value.

This guide offers a practical response: concentrate investment in material value domains, redesign the workflow, define human and machine accountability, build controls into delivery, and release additional capital only when evidence clears the next gate.

A strong AI program does not maximize adoption. It maximizes verified value at acceptable risk.

THE 2027 VALUE-AT-RISK SCENARIO

The Trillion-Dollar Test

If 40-50% of a \$1 trillion AI investment base fails to clear an acceptable return threshold, \$400-\$500 billion of value is exposed.

THE \$1 TRILLION 2027 SCENARIO

50-60% clears the return threshold | 40-50% underperforms



AT RISK DOES NOT MEAN FULLY LOST

It includes delayed, diluted, displaced, or unrealized returns.

SCENARIO ASSUMPTION	LOWER EXPOSURE	HIGHER EXPOSURE
2027 investment base	\$1.0T	\$1.0T
Clears return threshold	60%	50%
Underperforms threshold	40%	50%
Capital at risk	\$400B	\$500B

This is a scenario, not a prediction that \$400-\$500 billion will disappear. At risk includes benefits that are delayed, diluted, displaced into another cost center, or never realized.

Nor is \$1 trillion presented as a published Fortune 100 budget. It is an evidence-based proxy for the capital cycle in which the Fortune 100 will buy capability, reshape operations, and compete. The strategic question is whether those organizations have built the system needed to convert access into returns.

THE CENTRAL DIAGNOSIS

Where AI Value Leaks

AI value rarely disappears at the model. It leaks across the distance between technical possibility and operating reality.

Consider a service team that introduces an AI assistant. Drafting becomes faster, the demonstration earns praise, and usage climbs. Yet cases still wait in the same queues, supervisors still review the same exceptions, and nobody decides what to do with the time released. The pilot can be technically successful while the economics barely move.

What is usually missing is the transformation chain.

VALUE LEAK	EXECUTIVE SYMPTOM
No material value thesis	Hundreds of use cases compete for attention without a clear economic hierarchy.
No end-to-end redesign	A task becomes faster while handoffs, approvals, re-entry, and bottlenecks remain.
No accountable owner	Technology delivers capability; the business never owns the changed result.
No capacity decision	Time is saved but cost, throughput, service, or growth does not change.
No financial bridge	Activity metrics substitute for verified revenue, cash, cost, risk, or asset impact.
No stop discipline	Pilots survive because of enthusiasm, visibility, or sunk cost.

The model may work. The investment can still fail.

This is why I focus on the spaces between disciplines. Strategy, finance, operations, technology, people, and risk can each do competent work while the enterprise result still falls through the gaps.

THE FAILURE PATTERN

Four Ways AI Investment Underperforms

Each failure mode looks like progress at first. Each becomes expensive when leadership mistakes movement for transformation.

MODE	WHAT IT LOOKS LIKE	WHAT IT COSTS
Pilot theater	Demos, awards, and use-case counts	Capital without a repeatable path to value
Tool diffusion	Licenses and broad access	Spend without workflow or role redesign
Automation islands	A faster task inside old work	Local efficiency; enterprise bottlenecks remain
Governance drag	Late review and blanket approvals	Responsible work moves slowly; risky work hides

The cure is not more central control. It is better architecture: value ownership, a common investment model, workflow redesign, tiered governance, reusable platforms, and decision gates tied to evidence.

I would not judge a portfolio by whether every experiment succeeds. Useful experiments retire uncertainty. I would judge it by whether leaders can distinguish a useful failure from an initiative that keeps consuming money because nobody owns the stop decision.

LEADERSHIP TEST	Can the executive team name the five AI investments most likely to change enterprise value, the owner of each result, the baseline being moved, and the evidence required before the next dollar is released?
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If the answer is no, the problem is not AI capability. It is capital governance.

THE CAPITAL PROTECTION RULES

Four Rules That Change the Portfolio

These rules are deliberately hard to satisfy. AI investment becomes more credible when leaders make the burden of proof explicit.

01**NO BASELINE, NO SCALE.**

If the current cost, cycle time, quality, conversion, risk, or experience is unknown, improvement cannot be verified.

02**NO BUSINESS OWNER, NO PRODUCTION.**

A technology team may deliver capability. Only an operating leader can own the changed workflow and result.

03**NO WORKFLOW REDESIGN, NO TRANSFORMATION.**

Automating a task inside unchanged work may create convenience. It rarely captures the full value.

04**NO EVIDENCE, NO ADDITIONAL CAPITAL.**

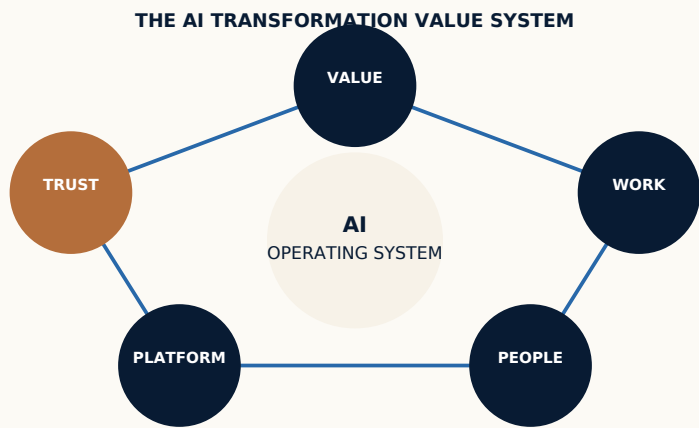
Scale should be earned through adoption, operating outcomes, controls, and an explicit financial mechanism.

These are not slogans for a steering committee. They are portfolio rules. Apply them before an initiative enters production, before it expands to another function, and before the organization commits recurring cost.

THE OPERATING MODEL

The AI Transformation Value System

Enterprise value appears when five components move together. A weakness in any one can strand the investment.



COMPONENT	LEADERSHIP QUESTION
Value	What material result will change, from what baseline, by when, and who owns it?
Work	Which end-to-end workflow, handoffs, decisions, and policies must be redesigned?
People	How will roles, capacity, skills, incentives, and authority change?
Platform	Which data, models, integrations, security, and reusable services make scale dependable?
Trust	Which controls, evaluations, monitoring, escalation, and learning protect the outcome?

The system is intentionally cross-functional. AI transformation cannot be delegated to the CIO, the data office, an innovation lab, or a collection of vendors. Those capabilities matter, but they do not own enterprise economics, work design, workforce consequences, and risk in combination.

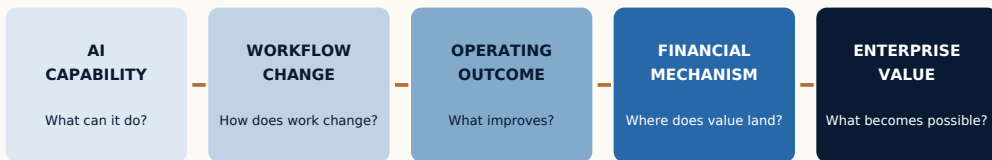
AI transformation is a system of shared ownership with one accountable executive.

THE FINANCIAL DISCIPLINE

The AI Value Bridge

A model output is not a benefit. Leaders must show how capability changes work, how work changes an operating result, and how that result reaches enterprise value.

THE AI VALUE BRIDGE



NO BRIDGE, NO VERIFIED VALUE

Every major initiative should make this chain explicit before scale.

The bridge prevents a common accounting illusion: treating time saved as value captured. Time is only potential. It becomes value when capacity is removed, redeployed, or used to increase throughput, quality, revenue, service, or resilience.

Before scale, the business owner and finance partner should agree on five items:

- The baseline and counterfactual: what would happen without the investment.
- The operational metric the redesigned workflow will move.
- The financial mechanism: revenue, margin, cash, cost, loss, capital, or asset utilization.
- The benefit owner, timing, dependencies, and probability of realization.
- The evidence standard and treatment of one-time versus recurring effects.

A USEFUL CHALLENGE

If the benefit cannot be traced to a decision, workflow, operating metric, and financial mechanism, it is not yet an investment case. It is a hypothesis.

Finance should not arrive at the end to validate a story. It should help design the value logic before production.

THE VALUE BRIDGE IN PRACTICE

How AI Reaches the Financial Statements

The same technical improvement can produce very different economics. The difference is usually the workflow, the constraint, and the management decision that follows.

DOMAIN	WORKFLOW CHANGE	OPERATING OUTCOME	FINANCIAL MECHANISM
Service	Resolve with contextual guidance	Lower handling time; higher first-contact resolution	Capacity released, avoided cost, retention
Sales	Prioritize and prepare qualified opportunities	Higher conversion; shorter cycle	Incremental revenue and contribution margin
Finance	Automate reconciliation and exception analysis	Faster close; fewer errors	Labor capacity, control loss, working capital
Operations	Predict failures and prescribe intervention	Lower downtime and rework	Throughput, maintenance cost, asset utilization
Risk	Surface cases requiring expert judgment	Lower false positives; faster review	Loss avoidance, capital efficiency, compliance cost
Product	Embed intelligence in the customer offer	Higher usage, differentiation, switching value	Pricing, retention, new revenue

Imagine two service organizations that each reduce drafting time by 40%. One keeps every queue, review, staffing decision, and service commitment unchanged. The other redesigns the case journey and moves capacity into a growth constraint. The technology result is identical. The business result is not.

A credible portfolio avoids double counting, separates gross from net value, identifies displacement, and names the managerial action required to capture released capacity. That is where AI strategy becomes enterprise strategy.

Value is not the output of the model. Value is the consequence of the operating decision that follows.

INVESTMENT ASSURANCE

The Seven Gates That Protect AI Capital

An initiative should earn the right to scale. Each gate converts enthusiasm into an explicit evidence decision.

GATE	QUESTION	MINIMUM EVIDENCE
1 Strategy	Why this domain?	Strategic linkage, materiality, competitive rationale
2 Economics	What value can be created?	Baseline, target, full cost, timing, owner, sensitivity
3 Workflow	What work will change?	End-to-end design, bottleneck analysis, policy changes
4 Human	How will roles and authority change?	Task allocation, skills, capacity action, adoption measures
5 Platform	Can it operate dependably?	Data, integration, architecture, security, observability
6 Trust	Can it scale responsibly?	Risk tier, evaluation, controls, escalation, monitoring
7 Evidence	Did it produce the result?	Adoption, operating outcome, financial bridge, lessons

The gates are not seven committees. They are seven questions that must be answered with increasing confidence as capital, autonomy, scale, and consequence increase.

A reversible, low-consequence assistant may pass quickly. An autonomous decision affecting customers, employees, safety, credit, or regulated outcomes should face a higher standard.

Move quickly where evidence permits. Slow down where consequence demands.

FROM PILOT TO SCALE

What Evidence Earns the Next Dollar?

The decision at each gate should be explicit: advance, redesign, hold, or stop.

STAGE	DECISION	EVIDENCE TO ADVANCE
Explore	Is the problem material and AI-relevant?	Named value domain, sponsor, hypothesis, risk tier
Prove	Can the capability change the workflow?	Technical performance, user behavior, process result
Produce	Can it operate safely and dependably?	Integration, controls, support, ownership, monitoring
Scale	Does repeatable value exceed total cost?	Verified benefit, adoption, unit economics, reuse pattern
Transform	Should the operating model change?	Role, policy, structure, capacity, customer or product impact

Three disciplines make the gates credible:

- A common investment model so initiatives cannot choose the most flattering assumptions.
- Independent value assurance from finance or a trusted enterprise function.
- An empowered portfolio owner who can stop visible initiatives without treating termination as failure.

A stopped pilot can be a good investment if it prevents a weak idea from becoming recurring enterprise cost. I would not demand a finance-perfect case for every experiment; some investments exist to retire uncertainty or build reusable capability. But the exception should be deliberate: name the question, cap the spend, assign the owner, and set an expiration date.

PORTFOLIO STANDARD	Every initiative should have a last responsible moment: the date by which missing evidence triggers redesign or stop rather than another extension.
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This one practice prevents pilot purgatory from becoming the default operating model.

THE UNIT OF TRANSFORMATION

Redesign the Workflow, Not the Task

The isolated task is usually where AI is easiest to demonstrate and least able to capture the full economic opportunity.

Map the work from demand to outcome. Include decisions, queues, handoffs, data entry, reviews, exceptions, policies, and the systems that people use to compensate for missing context.

REDESIGN QUESTION	WHY IT MATTERS
What should disappear?	Automation should not preserve approvals, reports, and handoffs that no longer serve a purpose.
Where does judgment matter?	High-value human attention should move toward ambiguity, consequence, empathy, and exception.
What becomes the new bottleneck?	Accelerating one step can shift delay, risk, or cost downstream.
Which policy blocks the value?	Old controls, service promises, or role boundaries can prevent the new workflow from operating.
How will people learn?	If AI removes developmental work, the enterprise needs a new path for building expert judgment.

McKinsey's 2025 analysis found workflow redesign to be the organizational attribute with the largest tested effect on reported EBIT impact from generative AI [3]. The lesson is not that every workflow should be rebuilt. It is that material value requires leaders to change the system around the model.

If the workflow, authority, measures, and capacity plan remain unchanged, call it enablement, not transformation.

HUMAN-MACHINE OPERATING DESIGN

Match Autonomy to Consequence

The governance question is not whether humans are in the loop. It is which human, at which moment, with what information, authority, and accountability.

AUTONOMY CHANGES THE GOVERNANCE REQUIREMENT



GREATER CONSEQUENCE + AUTONOMY = GREATER ASSURANCE

For every material workflow, define where AI may assist, recommend, generate, predict, or execute. Then identify the point at which a human can understand, challenge, override, or appeal the result.

DESIGN DIMENSION	EXECUTIVE DECISION
Consequence	What harm or loss could a wrong output create?
Reversibility	Can the decision be corrected before material impact?
Autonomy	Does the system inform, recommend, generate, or act?
Detectability	How quickly will error, drift, misuse, or bias become visible?
Accountability	Who owns the decision and the affected outcome?

There is no universal amount of human review. A low-consequence assistant may need very little; a consequential decision may need independent challenge. What I would reject is ceremonial oversight: a rushed reviewer with poor context, no real authority, and accountability for a result the system effectively decided.

THE PEOPLE ECONOMICS

Adoption Is a Business Outcome, Not a Login

Usage matters only when it changes behavior, improves the workflow, and produces the intended result.

Imagine two teams reporting 80% adoption. One produces more drafts and analysis but changes no customer or financial outcome. The other closes cases sooner and uses the released capacity to absorb growth. The adoption number is the same; only one team has changed the business.

Measure adoption as a chain:

Access → Repeat use → Changed behavior → Workflow outcome → Financial or customer value

The capacity decision

When AI saves time, leaders must choose what happens next. Capacity can be removed, redeployed to constrained work, used to increase service or throughput, or invested in learning and innovation. If no decision is made, the time often returns as more activity.

CAPACITY CHOICE	VALUE TEST
Remove	Will recurring structural cost actually decline?
Redeploy	Is released capacity assigned to a named constraint?
Grow	Can more volume be served without equivalent cost growth?
Improve	Will quality, risk, or customer outcomes measurably change?
Learn	Will the workforce build judgment the future model requires?

The transformation plan must be honest about role consequences. Trust deteriorates when leaders describe efficiency while refusing to explain what the efficiency means for work, opportunity, and accountability.

RESPONSIBLE SPEED

Governance Should Accelerate the Right Work

Good governance does not place the same friction on every initiative. It concentrates assurance where consequence, autonomy, scale, and uncertainty are highest.

NIST's AI Risk Management Framework organizes risk work around Govern, Map, Measure, and Manage [5]. I read those four functions as part of work design, not as a compliance sequence that begins after the product team believes it is finished.

GOVERNANCE DESIGN	PRACTICAL STANDARD
Tier the risk	Classify by consequence, autonomy, affected population, data sensitivity, and reversibility.
Predefine controls	Publish standard evidence, testing, approval, monitoring, and escalation patterns for each tier.
Instrument production	Monitor model, system, business, and human outcomes continuously.
Name accountability	One executive owns the outcome even when many functions share control.
Learn from incidents	Update controls and reusable patterns; do not treat each failure as an isolated exception.

EY reported in 2025 that 72% of surveyed C-suite leaders said AI was integrated and scaled across most or all initiatives, while only one-third reported controls spanning every area of its responsible AI framework [7]. Whether definitions vary or not, the leadership signal is clear: deployment can outrun assurance.

I am skeptical of governance that measures seriousness by the number of approvals. Good governance makes the safe path clear, usable, and fast.

CAPITAL ALLOCATION

Run AI as a Transformation Portfolio

The portfolio should balance strategic materiality, evidence, reuse, risk, and time to value. It should not reward the teams best at creating demos.

PORTFOLIO LENS	QUESTION
Materiality	Can this move a priority customer, financial, risk, or strategic outcome?
Feasibility	Are data, integration, workflow, and adoption conditions ready enough?
Differentiation	Does this create advantage, or merely fund market parity?
Reuse	Will the platform, control, data, or change pattern accelerate other initiatives?
Risk	Is exposure understood, measurable, monitored, and acceptable?
Learning	What uncertainty will the investment retire even if it does not scale?

A healthy portfolio contains three types of investment:

- Run better: productivity, quality, service, and risk inside the current model.
- Compete differently: redesigned journeys, faster decisions, and differentiated customer value.
- Create the next business: new products, pricing, platforms, and business models enabled by intelligence.

Do not let the first category consume the whole agenda simply because it is easier to quantify. But do not fund reinvention without the execution discipline to reach production.

CAPITAL QUESTION	What percentage of AI spend is sustaining access, what percentage is changing material workflows, and what percentage is creating a future source of advantage?
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Until a leadership team can answer that question, I would treat the portfolio as a budget that has not yet become a strategy.

ENTERPRISE OWNERSHIP

AI Transformation Is a C-Suite Operating Model

Every executive owns part of the value system. One leader must integrate the parts and hold the portfolio to a common standard.

LEADER	NON-DELEGABLE ACCOUNTABILITY
CEO	Set the ambition, resolve enterprise trade-offs, and hold the team accountable for value.
CFO	Define investment logic, baselines, benefit treatment, and value assurance.
COO	Own end-to-end workflow redesign, capacity, quality, and operational outcomes.
CIO / CTO	Build dependable platforms, integration, security, architecture, and production operations.
CHRO	Redesign roles, skills, incentives, mobility, leadership, and workforce consequences.
Risk / Legal	Translate consequence into controls, evidence, monitoring, and accountable speed.
Business leaders	Own adoption, changed performance, customer outcomes, and benefit realization.
AI transformation leader	Integrate strategy, portfolio, work, people, technology, trust, and execution.

The transformation leader is not a substitute for functional accountability. The role creates the management system through which those accountabilities become one coherent result.

Shared ownership is not the same as shared accountability. Name the executive who owns the enterprise outcome.

THE VALUE TRIAD

CEO, CFO, and COO: The Center of Gravity

If these three leaders are not aligned, AI strategy will separate from capital allocation and operating reality.

CEO

Choose where AI should change the business, not just where it can reduce effort. Make cross-functional trade-offs visible. Protect the authority to stop low-value work.

CFO

Turn benefits into auditable value bridges. Distinguish gross from net benefit, potential from realized capacity, and recurring return from one-time effect.

COO

Redesign the workflow, policies, measures, and capacity decision. Ensure local automation does not move cost or risk elsewhere in the enterprise.

The shared conversation

- Which three value domains justify disproportionate executive attention?
- What benefit standard will govern every major investment?
- Which operating constraints must be removed before technology scales?
- What capacity action is required for the financial result to appear?
- Which initiatives will be stopped this quarter, and why?

DECISION RIGHT

The CFO should be able to challenge value, the COO should be able to challenge work design, and the CEO should be able to resolve the enterprise trade-off. None should wait for the annual planning cycle.

This triad turns AI from a technology portfolio into an enterprise transformation portfolio.

THE SCALE TRIAD

Technology, People, and Trust

Scale fails when the platform, workforce, and control model are designed independently.

LEADER	THE QUESTION TO OWN	THE FAILURE TO PREVENT
CIO / CTO	Can the pattern operate dependably and be reused?	One-off architecture, unmanaged vendors, fragile integration
CHRO	How will roles, capacity, learning, and opportunity change?	Tool training without job redesign or capability paths
Risk / Legal	What assurance fits consequence and autonomy?	Late-stage blockers or controls that exist only on paper

The shared design should resolve:

- The standard platform and approved variation.
- The human and machine allocation of work and decision rights.
- The skills and experience through which future experts will develop judgment.
- The evidence, controls, and monitoring required for each risk tier.
- The operating owner and response when performance, behavior, or context changes.

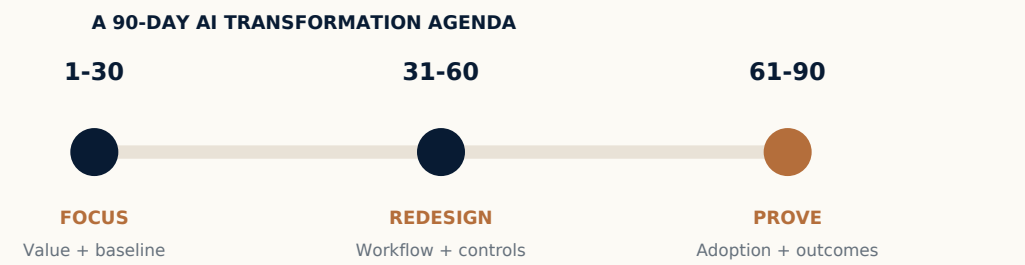
The World Economic Forum estimated that 39% of workers' existing skill sets could be transformed or become outdated by 2030 and identified skills gaps as the leading barrier to transformation [6]. AI scale is therefore inseparable from workforce strategy.

Do not automate away the experiences through which the next generation of experts learns to think.

THE FIRST 90 DAYS

Establish Control Before You Accelerate

The first objective is not to launch more AI. It is to create a reliable view of value, ownership, evidence, and constraints.



PERIOD	EXECUTIVE ACTION	OUTPUT
Days 1-30	Define the transformation thesis. Inventory material spend, use cases, owners, baselines, risk, and dependencies. Create the stop list.	Value-domain map; portfolio baseline; decision rights
Days 31-60	Select 2-3 material workflows. Build value bridges, future-state designs, capacity choices, and control requirements.	Redesign blueprints; economics; assurance plan
Days 61-90	Prove behavior and operating outcomes. Decide advance, redesign, hold, or stop. Establish the enterprise cadence.	Evidence reviews; reusable patterns; funded roadmap

The 90-day test is whether leadership can answer five questions with evidence: where AI matters most, what work will change, who owns the result, how value reaches the enterprise, and what will be stopped.

EARLY SIGNAL	If the first 90 days produce only a new use-case list, governance council, and technology roadmap, the transformation has not begun.
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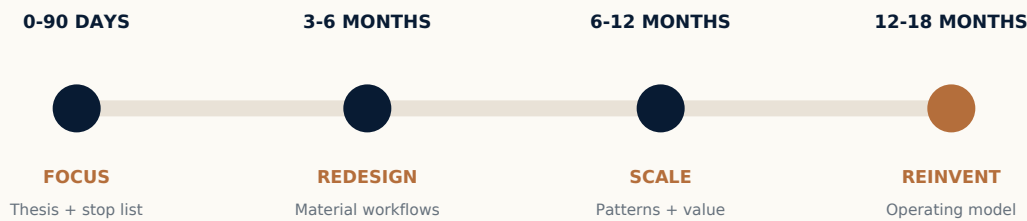
The output should be a management system, not a presentation.

THE EXECUTION HORIZON

A 12-18 Month Transformation Mandate

The work should move from focus to repeatability to operating-model change. Each stage must produce a visible enterprise result.

THE 12-18 MONTH TRANSFORMATION MANDATE



HORIZON	MANDATE
0-90 days	Set the thesis, portfolio, baselines, owners, governance tiers, and stop rules.
3-6 months	Redesign 2-3 material workflows; establish platform, data, control, role, and capacity foundations.
6-12 months	Scale proven patterns across business units; operationalize benefits realization and workforce change.
12-18 months	Embed AI into the enterprise operating model and launch differentiated products, services, or business models.

A credible mandate should name the enterprise outcomes expected at each horizon. Examples include a structurally lower service cost, a faster revenue cycle, a measurable reduction in loss, a changed product economics, or a new source of customer value.

The leader's job is to keep technology, process, people, finance, risk, and change moving at the same rate. When one discipline runs ahead, the investment accumulates transformation debt.

The outcome is not an AI program. It is an enterprise that knows how to turn AI capability into value repeatedly.

EXECUTIVE DIAGNOSTIC

The AI Transformation Scorecard

Score each statement from 1 to 5. A five means the statement is consistently true and supported by evidence, not simply believed by leadership.

01	Our AI portfolio is concentrated in a small number of material value domains.	1 2 3 4 5
02	Every major initiative has an operating baseline, target, time horizon, and business owner.	1 2 3 4 5
03	Finance can trace expected operational outcomes to a specific financial mechanism.	1 2 3 4 5
04	End-to-end workflow impact is evaluated before a use case is approved for scale.	1 2 3 4 5
05	Human and AI responsibilities, decision rights, and escalation points are explicit.	1 2 3 4 5
06	Released capacity has a documented remove, redeploy, grow, improve, or learn decision.	1 2 3 4 5
07	Data, integration, security, model, and monitoring requirements are designed before production.	1 2 3 4 5
08	Governance requirements vary by consequence, autonomy, reversibility, and scale.	1 2 3 4 5

Continue on the next page. Compare scores across the CEO, CFO, COO, CIO, CHRO, business, risk, and transformation leaders before discussing the average.

EXECUTIVE DIAGNOSTIC

Score the System, Not the Story

The disagreement among leaders is often more revealing than the total score.

09	Users and affected people can challenge or appeal consequential automated outcomes.	1 2 3 4 5
10	Production systems are monitored for model, system, human, and business performance.	1 2 3 4 5
11	Portfolio reviews explicitly decide advance, redesign, hold, or stop.	1 2 3 4 5
12	Leaders stop initiatives when evidence no longer supports the case.	1 2 3 4 5
13	Reusable platforms, controls, data products, and change patterns reduce the cost of scale.	1 2 3 4 5
14	AI has changed at least one material workflow, customer journey, product, or business model.	1 2 3 4 5
15	Executive meetings spend more time resolving value and operating trade-offs than reviewing pilots.	1 2 3 4 5

Interpretation

15-30 | Activity without control: AI is visible, but value, ownership, and evidence are weak.

31-45 | Value emerging: Priority initiatives have traction; enterprise patterns remain inconsistent.

46-60 | Transformation enabled: The organization can repeat the path from idea to verified value.

61-75 | Reinvention ready: AI is embedded in capital allocation, work, talent, governance, and new value creation.

THE FIRST 30-DAY STOP LIST

What I Would Stop

Transformation requires subtraction. Continuing weak work consumes capital, leadership attention, technical capacity, and organizational trust.

Pilots without a value owner or baseline
They cannot prove an enterprise result.

License expansion without workflow and role design
Access creates recurring cost before the operating model is ready.

AI councils without capital authority
Discussion becomes governance theater when nobody can redirect money.

ROI claims without a financial bridge
Time saved and tasks completed are not automatically benefits realized.

Governance applied only at launch
Risk, drift, behavior, and business performance change in production.

Initiatives extended because of sunk cost
Past spend is not evidence that the next dollar deserves to be released.

Use-case counts as the primary success metric
Volume rewards activity and hides concentration of value.

THE POINT

Stopping is not anti-innovation. It is how leadership returns scarce attention and capital to the work with a credible path to value.

A portfolio that never stops anything is not learning. It is accumulating obligations.

THE NEXT EXECUTIVE MEETING

Twelve Questions That Change the Conversation

Replace one status presentation with these questions. Require an owner and a decision for every answer.

01 Which three AI investments can materially change enterprise value?	02 Where does each benefit appear: revenue, margin, cash, risk, capital, or customer value?
03 Which initiative lacks a baseline or accountable business owner?	04 What workflow must be redesigned rather than merely assisted?
05 What becomes the next bottleneck when AI accelerates the task?	06 What capacity will be released, and what management action captures it?
07 Which initiative should be stopped before the next review?	08 Where is governance slowing low-risk work or under-controlling high-consequence work?
09 What human capability becomes more valuable as autonomy increases?	10 Which platform or control pattern should be reusable across the portfolio?
11 What evidence would cause us to change the strategy?	12 What business would we design differently if AI capability were assumed from the start?

These questions will not make AI transformation easy. They will make weak assumptions visible before those assumptions become recurring cost.

THE LEADERSHIP REQUIREMENT

The Executive Mandate Behind the Framework

The next investment cycle needs a leader who can connect strategy, economics, operating-model redesign, technology, governance, talent, and measurable execution.

The mandate is broader than owning an AI roadmap and more operational than advising the executive team. It requires authority to shape the portfolio, challenge investment logic, redesign cross-functional work, align leaders, and stop initiatives that cannot prove value.

The executive must be able to:

- Build an enterprise AI transformation thesis tied to strategy and competitive advantage.
- Concentrate capital in the value domains capable of moving material outcomes.
- Translate AI capability into redesigned workflows, roles, decisions, measures, and capacity.
- Create a value-realization discipline accepted by finance and operating leaders.
- Align technology, data, governance, talent, and adoption around one execution model.
- Make difficult stop, scale, sequence, and risk decisions visible to the C-suite.
- Build an enterprise capability that becomes stronger with every deployment.

THE DIFFERENCE

An AI leader can explain the technology. An AI transformation leader changes the economics, work, accountability, and future capability of the enterprise.

That is the leadership standard against which this guide should be read.

THE CONCLUSION

Pass the Test

I do not expect every company to use the same operating model. I do expect every leadership team to explain how AI capability will become value and to show the evidence when it does.

Begin with material enterprise value before choosing model access.

Treat the workflow, not the task, as the unit of transformation.

Name the business owner before production begins.

Make the financial mechanism explicit before scale.

Match autonomy and control to consequence.

Turn time saved into a deliberate capacity decision.

Build governance into the work so responsible initiatives move faster.

Stop low-value work before it becomes structural cost.

Scale reusable platforms, controls, knowledge, and change patterns.

Use AI to create the next business as well as improve the current one.

Focus the value.

Redesign the work.

Prove the outcome.

Release capital when the evidence earns it.

SOURCES AND METHODOLOGY

Capital, Value, and Workflow Evidence

Every externally sourced statistic in this guide is documented here. The frameworks, rules, value bridge, gates, scorecard, and execution mandate are the author's synthesis.

1. S&P Global Ratings. AI Investment Accelerates Across U.S. Tech While Cost Pressures Intensify Broadly. May 7, 2026. Reported that accelerating U.S. hyperscaler investment could reach approximately \$1 trillion in 2027.

<https://www.spglobal.com/ratings/en/regulatory/article/ai-investment-accelerates-across-us-tech-while-cost-pressures-intensify-broadly-ratings-impact-mostly-positive-s101684007>

2. Goldman Sachs Research. Global AI Investment Is Forecast to Exceed \$1 Trillion in 2026. August 7, 2026. Estimated more than \$1 trillion in global AI investment in 2026, including more than \$580 billion in the United States.

<https://www.goldmansachs.com/insights/articles/global-investment-is-forecast-to-exceed-1-trillion-in-2026>

3. McKinsey & Company, QuantumBlack. The State of AI: How Organizations Are Rewiring to Capture Value. March 12, 2025. Reported that 21% of respondents using generative AI had fundamentally redesigned at least some workflows; workflow redesign showed the greatest tested effect on reported EBIT impact.

<https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai-how-organizations-are-rewiring-to-capture-value>

4. Boston Consulting Group. Are You Generating Value from AI? The Widening Gap. September 30, 2025. Reported that 5% of more than 1,250 firms were achieving AI value at scale, 35% were scaling with some returns, and 60% were not achieving material value.

<https://www.bcg.com/publications/2025/are-you-generating-value-from-ai-the-widening-gap>

Claims are paraphrased. Direct links are provided so readers can inspect the underlying publications and definitions.

SOURCES AND METHODOLOGY

Governance, Workforce, and Scenario Notes

The scenario is transparent by design. Readers can change the assumptions and calculate a different exposure range.

5. National Institute of Standards and Technology. Artificial Intelligence Risk Management Framework (AI RMF 1.0), January 2023; Generative AI Profile, July 2024. The voluntary framework organizes AI risk management around Govern, Map, Measure, and Manage.

<https://www.nist.gov/itl/ai-risk-management-framework>

6. World Economic Forum. The Future of Jobs Report 2025, January 7, 2025. Estimated that 39% of workers' existing skill sets could be transformed or become outdated by 2030 and identified skills gaps as the leading barrier to transformation.

<https://www.weforum.org/publications/the-future-of-jobs-report-2025/>

7. EY. AI Adoption Outpaces Governance as Risk Awareness Among the C-Suite Remains Low, June 2025. Reported that 72% of 975 surveyed C-suite leaders said AI had been integrated and scaled across most or all initiatives, while one-third reported controls spanning all areas of EY's framework.

https://www.ey.com/en_gl/newsroom/2025/06/ey-survey-ai-adoption-outpaces-governance-as-risk-awareness-among-the-c-suite-remains-low

Scenario methodology

The \$1 trillion base is anchored to published hyperscaler and global AI investment forecasts, not a published Fortune 100 aggregate budget. The 50-60% success range is an explicit scenario assumption representing investment that clears an organization's acceptable return threshold. It is not attributed to a source. Applying a 40-50% underperformance range to a \$1 trillion base produces \$400-\$500 billion in capital at risk. At risk includes delayed, diluted, displaced, or unrealized return; it does not mean fully lost capital.

All online sources accessed August 20, 2026.

EXECUTIVE OPPORTUNITY

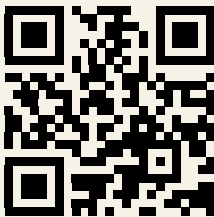
A Conversation About Leading AI Transformation

If your organization is investing aggressively in AI and needs a leader accountable for converting that investment into business results, this is a conversation worth having.

The relevant mandate

- Enterprise AI strategy and transformation leadership.
- AI portfolio economics and value realization.
- Human-AI operating-model and workflow redesign.
- Governance, adoption, workforce capability, and responsible scale.
- C-suite alignment across strategy, finance, operations, technology, people, and risk.

Christopher Snedeker is interested in senior executive opportunities where AI transformation, enterprise strategy, operating-model change, and measurable value realization are central to the mandate.



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[Discuss an executive opportunity](#)

Current professional and contact information is maintained on the official website.

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