Operating Model Ready, or Just Software?

The Dimension Most AI Programmes Underestimate.

The question to ask at the start of every AI engagement.

Not "Which AI platform are you using?" or "What is your data infrastructure?" The question to start with is simpler, and it tends to produce a longer silence:

"If you remove the AI tool from your workflow today, what changes?"

When the answer is "not much," it is a strong signal that the technology has been added on top of existing processes rather than embedded within a redesigned way of working.

That perfect normal starting point, is also a significant opportunity.

The difference between AI as a useful productivity aid and AI as a genuine transformation tool is not about the software. It is about the operating model surrounding it.

The Pattern Across Transformation Programmes

Across financial services, asset management, treasury operations, and across any other sector, the pattern in large-scale transformation is remarkably consistent.

Whether it was the introduction of risk management platforms, regulatory reporting systems, or enterprise data infrastructure, the organisations that realised lasting value from those investments

shared a common approach: **redesign the operating models around the new capability, rather than simply installing the capability into existing structures.**

AI follows the same logic. The question is not which model to deploy. The question is: **what needs to change in how the organisation works for that model to produce outcomes rather than just outputs?**

What "Operating Model Readiness" Actually Means

Operating model readiness is not a checklist. It is a set of design questions that, when answered well, create the conditions for AI to be used consistently, confidently, and at scale.

The four areas that matter most:

1- Workflow design: Has the workflow been redesigned to incorporate AI at specific, intentional points, or has AI simply been made available alongside an unchanged process? The former produces structural improvement. The latter produces occasional efficiency gains.

2 - Role clarity: When AI takes on the analytical, drafting, or pattern-recognition components of a role, what does the human responsibility become? Roles that evolve clearly, with well-defined higher-value responsibilities, tend to see much stronger adoption and much better outcomes.

3 - Decision rights and accountability: As covered in Article 1 of this series, AI enters decision flows. Operating model redesign means being explicit about where AI informs, where it recommends, and where the human retains full authority. Without this clarity, neither the technology nor the people around it can perform well.

4 - Performance metrics: If the KPIs that govern a team's performance were designed for a pre-AI way of working, they will quietly discourage adoption regardless of what the strategy says. Aligning metrics to the new operating model is one of the highest-leverage, and most frequently overlooked, steps in any AI programme.

The Dimension Most IT Programmes Underestimate: People

Treating AI as a tool deployment problem is the single most common reason capable technology produces underwhelming results. A platform can be configured, tested, and launched in weeks. The human response to it unfolds over months, and it rarely follows the adoption curve on the project plan.

AI does not arrive in a vacuum. It arrives at an environment where people have built professional identities around their expertise, where reputation matters, and where the quality of their work is visible to managers and clients.

When any tool begins producing outputs that are, in certain areas, faster or more comprehensive than what a person can produce manually, the natural human response is not enthusiasm.

It is caution, and sometimes it is quiet resistance.

Some of that resistance is visible: objections raised in meetings, concerns about data privacy, requests for more guidance before proceeding, but much of it is invisible: **People experiment with AI privately, if at all, and keep the results to themselves.**

They are not being obstructive. They are managing a very human concern: if the AI version of my work is clearly better, what does that say about the value I bring?

This is a question that organisations need to help their people answer, not avoid. Because left unaddressed, it does not go away. It becomes the reason adoption stalls at individual level even when the strategy says otherwise.

There is also a second, equally important dynamic: people tend to resist what they do not yet fully understand.

AI feels opaque to many professionals, even experienced ones. When something is opaque, the instinct is to treat it as a risk rather than a resource. The result is a workforce that is neither opposed to AI in principle nor willing to engage with it in practice, caught between curiosity and concern, and waiting for someone to make it safe to try.

The organisations that break through this dynamic share a common approach: they create structured, low-stakes environments for experimentation. They give people permission to try AI tools on real work, make mistakes, compare outputs, and build their own informed view of what the technology can and cannot do. That process, repeated at team level with proper facilitation, is what moves people from passive resistance to genuine adoption.

A real example is how Accenture has begun monitoring staff use of its AI tools as part of how it decides top-level promotions, as consultancies push reluctant employees to adopt the technology. **https://www.ft.com/content/ac672f97-a603-4c56-afa3-4a5273d45674**

Why PMO and Change Management Create the Most Value Here

There is a tendency to view project governance and change management as the administrative layer of transformation, the part that produces documentation and tracks milestones. Those disciplines are where operating model redesign lives, and where the human dimension of AI adoption gets properly addressed.

- Redesigning a workflow requires someone to map it, challenge it, and rebuild it with a clear understanding of what the organisation is trying to achieve.
- Redefining roles requires structured stakeholder engagement and a process that brings people along rather than imposing change on them.
- Creating safe experimentation environments requires deliberate programme design, not just a standing invitation to "play around with the tools.

Change Management, applied well, addresses both the structural and the human dimensions simultaneously. It gives people a framework for understanding what is changing and why, a safe space to develop their own fluency, and a clear picture of what their role looks like on the other side of the transition. That combination, structure and psychological safety together, is what converts a technology deployment into an organisational capability.

AlfaFinTec brings this lens to every engagement. Before the technology conversation, ask the operating model questions:

- What decisions need to change?
- Which workflows need to be rebuilt?
- Which roles need to evolve, and how?

- And critically: what does the adoption journey need to look like for the people inside those roles, so that the new way of working takes hold?

A Practical Starting Point: The AI Operating Model Assessment

For organisations at the early stages of an AI programme, or those looking to move beyond initial pilots, a structured operating model assessment is one of the most productive investments of time available.

It typically covers four areas:

- **Decision flow mapping:** identifying where AI is, or could be, entering the decision process and what governance that requires.

- **Workflow decomposition:** breaking core processes into their component tasks to identify where AI augmentation creates the most value.

- **Role and accountability design:** defining how responsibilities shift when AI takes on specific task components, and what the human role becomes.

- **People readiness and adoption design:** mapping the human journey alongside the structural one, identifying where resistance is likely, and designing the experimentation and engagement approach that builds genuine comfort.

The output is not a technology roadmap. It is an organisational design blueprint, covering structure, people, and governance, that any AI investment can be built upon.

The Software Is the Easy Part

AI tools are increasingly capable, increasingly accessible, and increasingly affordable. The constraint on value realisation is rarely the technology. It is the readiness of the organisation around the technology, and the readiness of the people within it.

The good news is that both are entirely addressable. Operating model redesign is a structured discipline. People adoption, when approached with the right change framework, follows a predictable and manageable curve. Organisations that invest in both, not just the platform, are the ones that find AI compounds in value rather than plateauing after the initial deployment.

Connect with us at **AlfaFinTec** or share your perspective in the comments. We read and respond to everything.

NEXT IN THE SERIES

→ Article 3: The AI Transformation Question:

Are You Reskilling People, or Just Replacing Tasks?

Examines how the most effective AI programmes redesign roles at the task level, and why structured Change Management is the discipline that turns workforce transition from a risk into a competitive advantage.

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