From Experiment to Enterprise: CTO Perspectives on AI, Risk and Social Mobility

Progress Together CTO Roundtable in Association with Grant Thornton UK
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That question framed a wide-ranging CTO roundtable convened by Progress Together and Grant Thornton UK, bringing together senior technology leaders from highly regulated sectors to explore how artificial intelligence is already reshaping organisations and where it risks reinforcing existing inequalities if handled carelessly.

> "What will we know about AI tomorrow that we wish we had acted on today?"

The perspectives shared reflect the views of the participants around the table.

The conversation moved deliberately beyond tools and pilots, focusing instead on governance, workforce impact, and the role of technology leaders in shaping fairer outcomes. Key recommendations included:

- Scale AI with strong governance, oversight, and accountability: Move from experimentation to prioritised, high-value use cases with clear maturity frameworks, auditability, and defined human oversight and control
- Invest in people: build organisation-wide digital capability, strengthen leadership and drive cultural change so employees can adopt and use AI effectively and responsibly.
- Ensure equitable access and mitigate any risks of exclusion: Proactively manage access to AI tools and provide targeted support to prevent widening gaps in productivity, progression, and opportunity.

- Use AI to advance inclusion and social mobility: Scale approaches that are improving outcomes for underrepresented groups and embed AI capability into day-to-day work and progression pathways.

Still in the hype cycle – but patterns are emerging

Participants were candid that, despite widespread access to generative AI tools, many organisations remain firmly in an experimental phase. While many colleagues now have Copilot or chatbots, the leap from individual productivity to enterprise-wide, customer-facing deployment has been slow.

This is partly a question of provider maturity but just as important as capability is the internal governance mechanisms around the technology. Highly regulated firms already have strong governance muscle memory: controls, audit trails and risk escalation are embedded in their culture. This may not be the case for smaller, start-up tech providers. As a result, many boards are intentionally cautious; particularly in sectors where explainability and auditability are non-negotiable.

The question of, how and where humans have oversight and control of systems remains central. Several organisations described deliberately restricting what AI systems can do and ensuring humans are both driving and accountable for outcomes.

This is a people and business change, not a technology change

A recurring refrain throughout the roundtable was that AI adoption fails when treated as a purely technical rollout. The organisations seeing most value are those that have invested heavily in training, engagement, and cultural change.

Most firms represented have now trained all colleagues in responsible AI use, with targeted deep dives for senior leaders. Several are tracking:

- who has access to which tools,
- how embedded AI use is in day-to-day work, and
- how training affects confidence and adoption.

Importantly, non-adopting is not automatically interpreted as resistance. In some cases, the colleagues asking the toughest questions are those with the strongest professional standards or the greatest awareness of potential customer impact.

Reverse mentoring has also emerged as a powerful enabler, pairing senior leaders with “AI natives” to accelerate learning.

Early evidence points to inclusion benefits; if access is managed carefully

Some of the most striking insights came from examining who benefits most from AI tools.

Participants shared early evidence that:

- part-time colleagues – historically slower to progress – are saving up to 70 minutes a day using AI, reducing the “catch-up burden” and freeing time for learning
- neurodivergent colleagues report significant improvements in wellbeing, confidence and performance, particularly through writing and communication tools
- colleagues who previously self-selected out of progression opportunities are now more likely to “put their hat in the ring.”

Early engagement data from some organisations also suggests particularly high uptake among colleagues from ethnic minority backgrounds, though participants were cautious about drawing firm conclusions without more robust workforce data.

However, there was widespread concern that unequal access (between teams, roles or organisations) could just as easily widen pay and progression gaps if left unchecked.

The risk of leaving people behind

While enthusiasm for AI was clear, so too were anxieties about who might lose out. The discussion around the table highlighted that in some organisations, people are spending their own time experimenting with new technology which is easier for some more than others. More broadly, CTOs warned that AI could amplify long-standing social mobility challenges. Entry routes into financial services have diversified, but too many from lower socio-economic backgrounds still get stuck at lower grades. AI has the potential to make progression more transparent and controllable; but only if organisations are intentional about how tools are rolled out and supported.

Recruitment practices are already being adapted. Some organisations now run assessment exercises twice; once with AI and once without; or are moving back towards interviews and situational judgement, recognising that AI is easier to "game" in artificial settings.

Sustainability, geopolitics and unintended consequences

Later in the discussion, attention shifted to the wider consequences of AI adoption.

Participants acknowledged growing concern among colleagues and customers alike about the environmental footprint of AI, particularly energy and water usage. Some employees are actively opting out of AI tools for sustainability reasons, and organisations stressed the importance of being transparent about environmental impacts, even where answers are incomplete.

Geopolitics also featured heavily. Reliance on overseas providers operating under differing regulatory regimes, and the ethical maturity of relatively young AI vendors all raise strategic questions for CTOs selecting long-term partners.

There was agreement that design choices can materially reduce environmental impact, but that sustainability has rarely been front of mind in AI system design to date.

From defence to opportunity

Most organisations represented described themselves as “playing defence”; focused on doing no harm to customers or colleagues while the technology matures. Yet there was a shared recognition that this will not be enough.

The real challenge ahead is shifting confidently from risk mitigation to responsible opportunity: using AI to remove structural barriers, support diverse career paths, and prepare the workforce for profound change. Some organisations are already at this stage, using AI to create value for their people and clients and it is essential this learning is shared.

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Thank You

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