

Why Do Some Organisations Achieve 10x More Value from AI Than Others?

A Practical Framework for Scaling AI
Literacy

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Executive Summary

Introduction: The New Competitive Edge

Right now, millions of professionals are quietly experimenting with ChatGPT. They're drafting emails, summarising reports, brainstorming ideas. For many, it's just a smarter search box. But underneath, something bigger is shifting.

We're living through the fastest change in workplace capability since the internet. **AI literacy has become the new divide.**

This isn't about learning another tool. It's about learning a new way to think. How you question, interpret, and create with AI will define your value far more than how many prompts you can memorise. The organisations pulling ahead aren't the ones with the biggest AI budgets. They're the ones that taught their people **how to think with AI, not just how to use it.**

In our work, we've seen teams with modest tools but strong literacy get three to five times more value than those with big platforms and little understanding.

They stopped treating AI as a tech project and started treating it as a company-wide literacy challenge. Legal teams learned to spot biased outputs. Finance learned to verify AI-generated forecasts. Product teams learned when not to trust the model.

And once people understood AI deeply enough to question it, something interesting happened – they started using it **more**, not less. Awareness built confidence. Confidence built adoption.

Soon, we won't just work with AI systems, we'll work with AI agents. We'll negotiate, delegate, and collaborate with them. In some cases, they'll even be our customers.

The real competitive edge isn't AI access: it's AI fluency.

The question now isn't *if* your people will work with AI. It's *how ready they'll be when they do.*

For guidance on how to apply this framework or developing your organisation's AI advantage, contact dan.hurst@propelventures.ai

The Pattern We Keep Seeing

Walk into any Australian boardroom and the story sounds familiar: strong enthusiasm for AI, ambitious pilots, but uncertainty about what happens next. The technology is ready. The intent is there. But something fundamental is missing.

We've seen it firsthand – one team experimenting with AI for customer insights while another debates blocking ChatGPT. Executives calling for an "AI strategy" without clarity on who owns it, or how success will be measured.

Here's what we've learned: the bottleneck isn't technology. It's literacy.

Not coding bootcamps. Not another tool rollout. But a shared understanding across the organisation of what AI can do, what it can't, who's accountable, and how to use it safely at scale.

The organisations moving fastest don't centralise AI in a single function, they **distribute literacy** across every role.

The Problem: Enthusiasm Without Ownership

GenAI means different things depending on where you sit.

To Product, it's a feature opportunity.

To Legal, a compliance risk.

To Operations, an efficiency play.

To the Board, a strategic signal.

That variety creates confusion: high interest, low execution clarity. Teams want to act but don't know:

- what they're allowed to do,
- what skills they need,
- where accountability sits, or
- how to measure success and manage risk.

AI becomes a CTO problem or a future initiative instead of something embedded in daily work.

The real question isn't whether your people are technical enough. It's whether they have the literacy their role demands.

Evidence From the Field

What We've Found: Building AI Literacy Across 100+ Regulated Organisations

Across more than a hundred engagements in finance, government, energy, education, and healthcare, one pattern is clear: **the gap holding organisations back isn't technical — it's human.**

Recent global data backs this up. A 2025 KPMG / University of Melbourne study of 48,000 people across 47 countries found that while 66 % use AI regularly, only 46 % trust it. **Trust is the bottleneck.**

But trust doesn't come from reassurance — it comes from understanding.

In organisations where AI literacy is strong, trust issues fade quickly. People who know how AI works, what can go wrong, and how to verify outputs trust it more because they know *when* to trust it and when not to. The result: higher adoption, fewer incidents, and more value from every AI investment.

We've worked in the trenches with regulated organisations moving from curiosity to capability. Across these projects, five lessons consistently separate those who progress from those who stall.

Lesson 1 – Curiosity Comes Before Capability and That's Okay

The first wave of AI interest arrives as curiosity, not competence. People want to see *what's possible* before they know what's safe.

Organisations that try to lock AI down too early create shadow IT. In one government agency, over 60 % of staff were using personal ChatGPT accounts — including for classified work — because official options didn't exist.

The organisations that move fastest do the opposite: they provide **safe sandboxes** first, then use what's learned to build shared standards. Sequencing matters — it turns curiosity from risk into readiness.

💡 **Insight:** Confidence often grows faster than capability. Structured literacy keeps them aligned.

Lesson 2 – Translation Is the Missing Middle

Most AI projects don't fail on technology — they fail in translation. Legal, compliance, product, and technical teams speak different languages.

At one energy company, a production-ready model sat idle for 18 months because the technical team couldn't explain its decisions and legal couldn't define what proof they needed. Both were

right — but misaligned.

Bridging that gap means focusing literacy less on algorithms and more on shared context — what good looks like, what responsible use means, how to make trade-offs visible.

💡 **Insight:** Fluency isn't about writing prompts — it's about asking better questions together.

Lesson 3 – Culture Outweighs Policy

Every regulated organisation has an AI policy. Far fewer have an AI culture — one where people feel safe to learn, experiment, and admit uncertainty.

We've seen organisations with flawless policies and zero adoption. The unspoken rule was *don't make a mistake* so no one tried. The teams that succeed? Leaders share their own AI failures. They celebrate when someone spots a hallucination. They ask "*What did we learn?*" instead of "*Who approved this?*"

Policies define the boundaries; **culture decides what happens inside them.**

💡 **Insight:** Literacy sticks when curiosity is rewarded, not penalised.

Lesson 4 – Responsible Use Is Learned, Not Inherited

Even in tightly governed sectors, ethics must be practised not presumed.

The most effective learning blends real scenarios: biased data, hallucinated outputs, automation gone wrong with guided reflection.

When people experience these risks first-hand, fairness, privacy, and transparency stop being abstract.

💡 **Insight:** The path to responsible AI runs through experience, not compliance checklists.

Lesson 5 – Measurement Turns Momentum Into Maturity

AI literacy only sustains when it's measured.

We help organisations track literacy metrics such as confidence, tool usage, and decision quality. The data is often surprising.

The teams that talk most about AI sometimes use it least effectively. The quiet compliance unit? Often the power users with the best verification workflows. In one financial-services firm, 40 % of self-identified "AI leaders" scored lower on practical competency than peers who'd never claimed expertise.

Once you see who's truly competent you can scale what works. Measurement reinforces governance, embeds learning, and turns enthusiasm into maturity.

💡 **Insight:** You can't scale what you can't see. Maturity starts with visibility.

In Practice

The organisations that thrive don't treat AI literacy as a once-a-year training exercise. They build learning into the work itself to be continuous, social, and connected to real decisions.

Across sectors, the pattern is the same: once people understand AI deeply enough to question it, they stop fearing it and start using it to change what's possible.

Propel's Five AI Literacy Domains Framework

AI literacy isn't one skill. It's a blend of mindsets that shape how people create value with AI safely, confidently, and at scale. We use **five domains** to describe what strong literacy looks like inside an organisation.

1. Responsible Use

Ethics, privacy, fairness, and governance

This is about judgement. Knowing what data is appropriate, when to disclose AI use, and how to recognise bias or harm before it happens. In practice this means teams build reflexes to question outputs, apply fairness checks, and escalate when something doesn't look right.

💡 **Strong signal:** People know *why* responsible use matters not just the rules that say it does.

2. Applied Fluency

The everyday ability to use AI tools to improve thinking and execution.

Applied fluency turns curiosity into capability using AI to summarise, analyse, ideate, and automate without losing critical oversight. It's less about prompt tricks, more about understanding how AI fits into your workflow.

💡 **Strong signal:** People use AI to work smarter, but always stay in the loop.

3. Critical Intelligence

Knowing when to challenge the output.

This domain builds the discipline to verify, compare, and contextualise what AI produces. To ask "*is this true, useful, and explainable?*" Critical intelligence prevents blind trust and drives better decision quality.

💡 **Strong signal:** People don't just accept AI outputs, they interrogate them.

4. Technical Foundations

Seeing the mechanics behind the value.

You don't need to be an engineer to understand how AI works — but you do need a working model of what's under the hood. That includes how data flows, how models learn, where hallucinations come from, and what limits shape performance. With that grounding, teams make better risk, cost, and design decisions.

💡 **Strong signal:** People can explain how AI works in plain language.

5. Strategic Foresight

Linking AI to long-term business outcomes

Seeing where AI fits in the bigger picture — across markets, customers, and the organisation's future. This domain helps leaders connect AI to business strategy, capability planning, and workforce design. It's about shaping direction, not chasing tools.

💡 **Strong signal:** Leaders can explain how AI drives advantage and how they'll scale it responsibly.

The *Five Domains Framework* was developed through Propel's work helping organisations build AI capability across industries. It offers a practical roadmap for leaders seeking to embed AI literacy, accountability, and innovation into their culture.

Framework: Strengthening the Five Domains

Building AI literacy at scale isn't about one-off training. It's about building a system that works at every level. Across 100+ regulated institutions, we've found that real progress comes when learning is distributed. Individual curiosity turns into team routines, department standards, and executive strategy.

Here's how to develop maturity across the Five Domains:

1. Responsible Use: Building Trust and Guardrails

Goal: Embed ethics, governance, and accountability into daily practice.

Individual: Understand your obligations. Complete short interactive modules on bias, data privacy, and explainability. Practise ethical decision scenarios.

Team: Apply responsible habits. Use AI checklists; hold "ethics in action" retros after deployments; review questionable outputs as a group.

Department: Institutionalise oversight. Maintain a living AI Risk Register. Run quarterly bias reviews. Establish approval gates tied to governance standards.

Executive: Lead with accountability. Integrate Responsible AI metrics into strategy dashboards. Sponsor open discussions on ethical trade-offs and public trust.

💡 **Maturity marker:** Responsible AI moves from compliance to culture.

2. Applied Fluency: Building Everyday Confidence

Goal: Empower people to work productively and safely with AI in their real tasks.

Individual: Get hands-on experience. Use guided "AI in your day" modules (email drafting, analysis, summarisation). Practise input structuring and validation.

Team: Share what works. Run "prompt jams", team demos, and AI office hours. Maintain shared prompt libraries for repeatable workflows.

Department: Scale good practice. Identify repeatable AI use cases; create departmental co-pilot guidelines; embed AI workflow templates in key systems.

Executive: Sponsor and signal adoption. Ask "how was AI used here?" in performance reviews; champion experimentation and resourcing for applied AI pilots.

💡 **Maturity marker:** Fluency becomes visible in daily routines and results.

3. Critical Intelligence: Building Cognitive Guardrails

Goal: Develop the instinct to question, validate, and reason with AI outputs.

Individual: Strengthen judgement. Practise quick validation frameworks: source-checking, bias detection, logic tests. Record examples of AI "misses."

Team: Normalise verification. Run peer-review sessions for AI-generated content; build "hallucination boards" capturing and analysing errors.

Department: Integrate safeguards. Incorporate review standards into QA processes; use checklists before publishing or client use.

Executive: Model healthy scepticism. Encourage leaders to publicly challenge AI outputs; include "critical thinking" indicators in capability metrics.

💡 **Maturity marker:** People verify AI outputs the same way they'd verify any colleague's work: automatically, without needing to be told.

4. Technical Foundations: Building Informed Understanding

Goal: Help non-technical roles understand AI's mechanics and limitations — to collaborate effectively and make sound decisions.

Individual: Learn the basics. Take modular learning on how models train, infer, and fail. Understand probabilistic outputs.

Team: Build bridges with data teams. Hold "AI anatomy" sessions; invite engineers to explain pipelines and evaluation; co-develop user documentation.

Department: Enhance cross-functional fluency. Create "AI liaisons" or champions in each function. Standardise terminology and decision protocols.

Executive: Drive informed oversight. Receive regular AI system briefings; link technical literacy to board risk and innovation agendas.

💡 **Maturity marker:** Product managers and engineers speak the same language about AI. Debates shift from "can we?" to "should we?" and "how do we measure if it worked?"

5. Strategic Foresight: Building Future Readiness

Goal: Connect AI literacy to long-term competitiveness, resilience, and innovation.

Individual: See the big picture. Learn how AI trends shape your profession; reflect on future skills and roles.

Team: Anticipate change. Discuss how AI might reshape workflows or client expectations; test small experiments.

Department: Align AI with strategy. Develop an AI roadmap tied to departmental KPIs; build a foresight radar for new opportunities and threats.

Executive: Institutionalise adaptability. Form cross-functional AI Futures Councils; scenario-test business models; fund exploratory initiatives that learn by doing.

💡 **Maturity marker:** Executives stop asking "can we use AI for this?" and start asking "how will AI change this market in two years?"

Modern Capability Development for the AI Age

Traditional upskilling models struggle to keep pace with technology that changes monthly. In addition to classroom based learning, AI literacy maturity is best developed through continuous, social, and adaptive learning:

- **Immersive Learning** - Build confidence through experience (simulation labs, ethics games, live AI task sprints).
- **Peer Learning** - Turn individual wins into shared wisdom (prompt-sharing channels, cross-team showcases, co-review sessions).
- **Adaptive Governance** - Keep oversight current with practice (living AI playbooks updated quarterly from frontline feedback).

These modes ensure learning evolves at the same speed as the technology – creating organisations that are not just compliant, but capable, confident, and continuously learning.

The Outcome

When individuals become fluent, teams become disciplined, departments become coherent, and executives become strategic, AI literacy stops being a training program. It becomes how work gets done with better decisions, lower risk, and faster innovation.

The Insight: Different Roles, Different Literacy

AI doesn't succeed when everyone learns the same thing. It succeeds when **every function develops the literacy their role demands**.

Board members don't need Applied Fluency. But they absolutely need Strategic Foresight and Critical Intelligence to govern effectively.

Product managers need all five domains to balance innovation, user experience, and ethical design.

Operations leads need Responsible Use, Applied Fluency, and Critical Intelligence to deploy AI tools safely and effective.

Role	Responsible Use	Applied Fluency	Critical Intelligence	Technical Foundations	Strategic Foresight
Board	✓		✓		✓
Executive Leadership	✓		✓		✓
Product Management	✓	✓	✓	✓	✓
Technology	✓	✓	✓	✓	✓
Operations	✓	✓	✓		✓
Sales & Marketing	✓	✓	✓		✓
People & HR	✓	✓	✓		✓
Finance	✓	✓	✓		
Legal	✓		✓		✓

When literacy and responsibility align, AI stops being a project. It becomes part of how work happens.

What This Means for You

Think about your organisation. Where does AI literacy sit?

Is it concentrated in technology teams or distributed across functions?

Can your board govern AI risk, or are they relying entirely on executive summaries?

Can operations teams confidently use AI tools, interpret outputs, and know when to override?

Mature AI literacy looks like:

- Boards challenging AI strategy with informed questions
- Product teams balancing innovation with ethical design
- Legal and HR shaping people-centred, compliant guardrails
- Operations and marketing turning AI insights into measurable impact
- Technology building with governance and transparency from the start

This isn't about creating AI experts everywhere. It's ensuring every role has the clarity, confidence, and accountability to use AI responsibly within their domain.

Three Signs Your Organisation Is Ready to Scale AI

1. **Clarity on ownership:** Every team knows which AI literacy domains apply to their work, and where their accountability sits.
2. **Confidence without over-reliance:** Teams use AI effectively but question outputs, understand limitations, and know when human judgment must override.
3. **Governance that enables, not just restricts.** AI policies are clear, practical, and built to support responsible innovation, not block it.

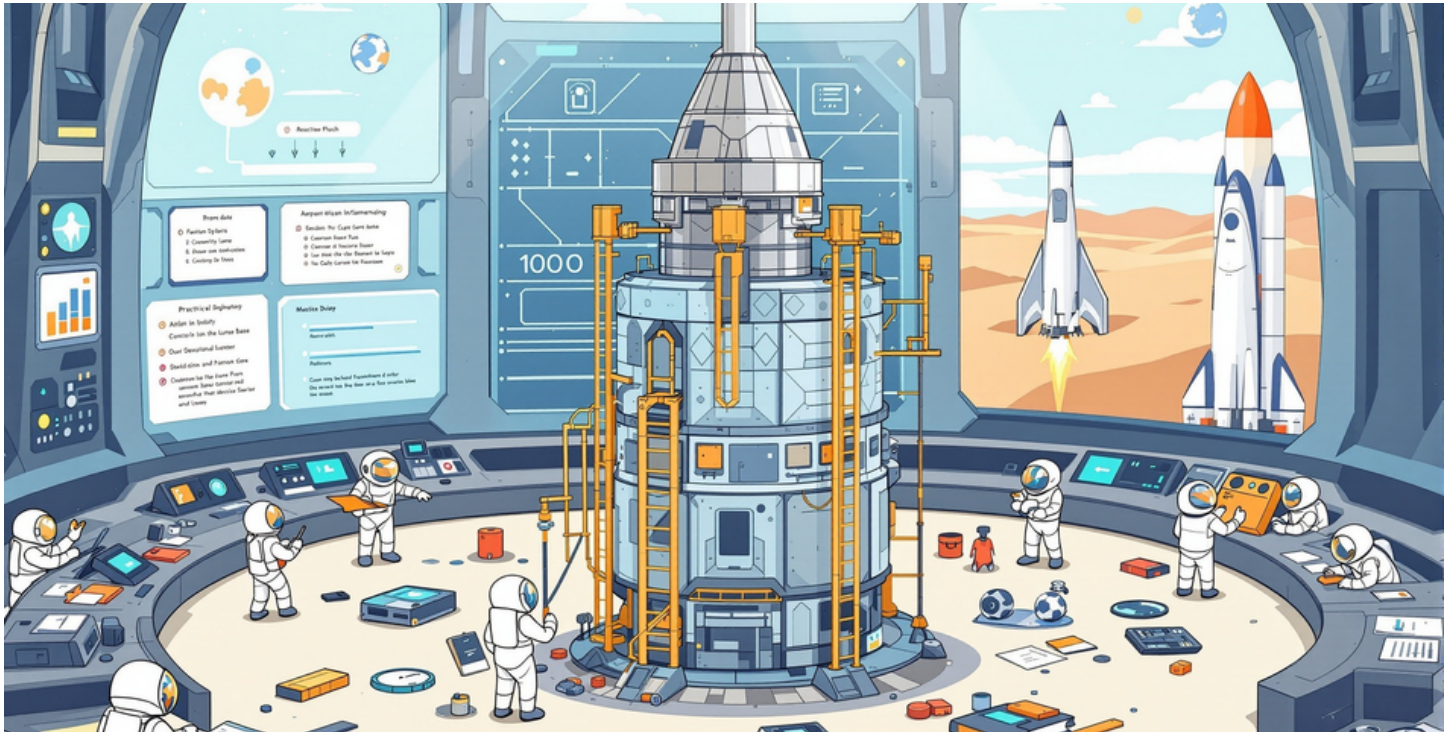
Let's Build This Together

At Propel Ventures, we work alongside Australian organisations to design practical AI literacy frameworks, learning pathways, and operating models that make AI both trusted and transformative.

Ready to move AI from pilots to capability?

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About Propel Ventures



Propel Ventures specialises in translating the complex AI landscape into practical strategies that drive measurable results. Our approach focuses on distilling the rapidly evolving AI landscape into clear, actionable frameworks that marketing teams can implement with confidence.

Strategic AI Implementation

We work with Australian businesses to develop AI search strategies that balance innovation with practical implementation. Our approach emphasises gradual transformation that preserves existing marketing effectiveness while building new AI-native capabilities.

Customer-Focused Engineering

Our AI engineers specialise in creating solutions that prioritise user experience and business outcomes over technical complexity. We believe the most effective AI implementations are those that solve real customer problems while being simple to operate and maintain.

Applied AI Strategy

Rather than pursuing AI for its own sake, we focus on identifying specific areas where artificial intelligence can create competitive advantages, improve customer experiences, or optimise operational efficiency. Our recommendations are based on data-driven analysis of market conditions and business objectives.