

The AI adoption curve

A plain-English way to see where a business sits today, and what the next step looks like. Read the four levels, then place yourself across the six areas.

THE FOUR MATURITY LEVELS

LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
<p>Manual</p> <p>Everything is done by people. No deliberate use of AI.</p> <p>Work runs on email, spreadsheets and habit. AI has not really been a conversation.</p>	<p>Assisted</p> <p>People use AI tools here and there, on their own.</p> <p>Someone uses a chatbot for a draft or an email. Useful, but no shared way of working.</p>	<p>Integrated</p> <p>AI is built into how teams work, with training and rules in place.</p> <p>Specific tasks are redesigned around AI. The team is trained. There is a policy.</p>	<p>Workforce</p> <p>AI is built into how the whole business runs, by design.</p> <p>AI handles defined parts of the work with people overseeing it, and the gains show up in the numbers.</p>
Around a third of UK SMEs	Where most UK SMEs are today	Around one in eight UK SMEs	Around 1% of UK SMEs

THE CAPABILITY MATRIX

Capability area	L1 Manual	L2 Assisted	L3 Integrated	L4 Workforce
<p>Strategy & Leadership</p> <p>Where AI sits on the agenda</p>	Not on the leadership agenda. Not discussed.	Leadership is curious and AI gets talked about. No strategy or budget set.	A clear AI direction is agreed. Budget and accountability assigned.	AI is part of the business plan, with a named leader accountable for it.
<p>Use Cases & Workflows</p> <p>Where AI shows up in the work</p>	No deliberate AI use. All work done by people.	Individuals use AI for drafting and content. No shared patterns.	Specific team workflows redesigned around AI. Documented and shared.	AI runs defined parts of operations, with people overseeing it.
<p>Data & Systems</p> <p>What AI plugs into</p>	Data scattered across email, spreadsheets and paper. Nothing AI-ready.	Some data centralised. AI tools used on top, with copy and paste.	Key systems connect to AI. Inputs and outputs flow without manual rekeying.	AI sits inside the core systems. Data flows end to end with an audit trail.
<p>People & Skills</p> <p>Team capability</p>	No AI know-how across the team. Some scepticism or worry.	A few self-taught users. No formal training.	Whole-team training has landed. Role-based capability building underway.	The team manages the AI it uses, and helps design and improve how it works.
<p>Governance & Risk</p> <p>How AI is controlled</p>	No AI policy. No entry on the risk register.	Loose rules like 'do not put client data in'. No formal policy or audit.	An AI policy is in place. Acceptable use, data, IP and risk covered and reviewed.	Governance scales with use. Roles, controls and audits are proportionate.
<p>Value & Outcomes</p> <p>What AI gives back</p>	No AI value measured. No baseline.	Anecdotal time savings. Nothing measured.	Productivity, quality or cost gains tracked against specific use cases.	Capacity and margin gains show up in the P&L. Outcomes at a business level.

This tool is provided for general information only. It offers an indicative view of where a business may sit on the AI adoption curve and is not professional advice, a formal assessment or a compliance check.