

The AI-fication of Talents

Whitepaper

Why some individuals, organisations and nations are powering ahead while others are falling behind

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CONTENTS

The AI-fication of Talents

5	From the AI-fication of Jobs to the AI-fication of Talents
6	Preface
7	Executive Summary
9	AI is eating the world: A systemic shift in work, value, and power
12	The default response: “Learn prompting”
16	The short-term fix: Why AI training isn’t enough
20	From Skills to Readiness: Reframing the objective
23	The emerging talent divide: Mass Displacement, Supercharged Professionals, and Exceptional Disruptors
29	Why traditional predictors of success no longer work
33	The Performance Hexagon: A framework for talent in the AI era
38	Future-proofing capabilities: The new differentiator
45	The cost of delay in an exponential age
48	Strategies for individuals
52	Strategies for organisations
55	Strategies for nations
60	From strategy to execution
71	Conclusion
74	Appendix

From the AI-fication of Jobs to the AI-fication of Talents

The foundations of this whitepaper began with a question that continues to shape global conversations: **How will Artificial Intelligence transform the nature of jobs, and what can we do about it?**

The question led to the publication of *The AI-fication of Jobs*, authored by Huy Nguyen Trieu and launched in Singapore in 2024 during the Singapore Fintech Festival, one of the world's leading platforms for financial and technological innovation.



Following its debut in Asia, *The AI-fication of Jobs* was presented across Europe and the Middle East, where it sparked dynamic, often urgent, conversations with industry leaders, policymakers, technologists, and educators. From Singapore to London and Abu Dhabi, the discussions surfaced a clear, shared reality: **AI was no longer a future disruptor, it had become a present force, reshaping industries and redefining professional relevance at speed.**

But alongside the awareness came a deeper insight: **The problem isn't just about jobs, it's about talent.**

The concept of "AI-readiness" emerged from those global exchanges, not merely as a technical goal, but as a strategic imperative. It became clear that preparing for AI isn't about reacting to tools, but about transforming how people think, work, and create value across evolving systems.

The *AI-fication of Talents* whitepaper builds on that foundation. It takes the frameworks, insights, and global conversations from the book and deepens them, moving from the analysis of disruption to the strategies of preparation. It brings a new focus: not just on what jobs are changing, but on **how individuals, organisations, and nations can build future-ready capabilities in a world being reshaped by AI.**

This is the next chapter in a much larger transformation. And it's just the beginning.



Preface



**Huy
Nguyen Trieu**
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In a world shaped by AI, outcomes will diverge - and fast.

Some individuals will thrive. A few will do exceptionally well. But many will fall behind if we do nothing. It's already happening, just not where most people are looking.

Understanding who falls into which category is critical. For individuals, organisations, and nations alike, it is the foundation for meaningful preparation. But more importantly, understanding the attributes that define success in an AI world gives us the ability to move people - intentionally - into the right categories.

Since 2018, we've worked across sectors: with governments, central banks, large corporates, tech firms, and educators. And we've seen a familiar pattern emerge.

The first response to this enormous transformation is usually tactical: *Learn prompting. Upskill employees to use Copilot. Teach coding.*

These are useful steps. But they don't address the deeper questions.

The real questions are the harder ones, and they're rarely asked:

- What does it take to thrive in a world shaped by AI?
- How do we build organisations that stay relevant as technologies evolve?
- What national capabilities will still matter a decade from now?

This paper is our attempt to help answer those questions.

It draws on hundreds of conversations across sectors and regions, with central banks, Fortune 500 companies, startups, national governments, educators, and individuals navigating this transformation in real time.

This paper shares what we've learned and offers a strategic lens for those preparing not just for today's tools, but for tomorrow's systems. Because in a world shaped by AI, advantage compounds early, and irrelevance arrives faster than it used to.

Executive Summary

AI is redrawing the rules of value creation, talent development, and institutional performance. The organisations and governments that understand this shift are already building new systems. Those that delay will be structured for a world that no longer exists.

This whitepaper provides a strategic analysis of how Artificial Intelligence is reshaping the foundations of work and capability. It moves beyond skills training to examine the deeper transformation underway, one that affects how individuals contribute, how organisations operate, and how nations compete.

Through CFTE's collaboration with central banks, financial institutions, technology firms, public sector bodies, and educators across regions, four core insights emerge:

1. AI is altering the foundations of value creation

Adoption is accelerating, but largely confined to operational tools. In contrast, a new breed of AI-native organisations is emerging, and teams that operate with ten times the speed and one hundred times the leverage of traditional models. These organisations are not simply more efficient. They are structurally different. They are not competing on the same terms, they are defining a new baseline. For traditional firms, this is not a race to catch up, but a call to redesign how value is delivered.

2. Current strategies are insufficient

While millions of professionals have enrolled in AI courses and companies have launched tactical training initiatives, adoption remains surface-level. Without integration into workflows, systems, and long-term strategy, these efforts lead to temporary efficiency, and growing strategic drift. As AI capabilities advance faster than institutional adaptation, the gap between effort and impact is widening.

3. A new model of capability is needed

Success in an AI-driven world depends on three interdependent elements:

- **Domain expertise**, to anchor value in real-world problems.
- **Strategic AI capabilities**, to amplify execution and decision-making.
- **Future-proofing skills**, such as system thinking, adaptability, and complex problem-solving.

These are not parallel tracks, they form the architecture of future relevance.

4. The talent landscape is fragmenting, and institutions are diverging as a result

The workforce is splitting into three emerging profiles:

- **Mass Displacement**, roles centred on execution, increasingly automated.
- **Supercharged Professionals**, an emerging class of individuals who use AI to expand scope and scale.
- **Creative Disruptors**, a small but impactful group inventing new models, products, and systems.

Some organisations are applying AI to yesterday's systems. Others are building tomorrow's. The difference is no longer one of marginal performance, it is structural, and it is growing.

To help decision-makers navigate this shift, the paper introduces two practical frameworks:

- **The Performance Hexagon**, a model for mapping how individuals create value, from task execution to transformational leadership.
- **The CDE Innovation Prism**, a tool to assess how AI reshapes industries through optimisation, amplification, and disruption.

Together, these models allow leaders to map workforce potential, assess organisational posture, and identify strategic interventions.

To support institutional capability-building at scale, the paper introduces the **AI Capability Engine (ACE)**, a framework designed to help governments and organisations rapidly define, deploy, and measure AI-readiness across populations including six integrated components. ACE ensures that AI-readiness is not a technical project, but a strategic function that evolves with context and scale.

Targeted Recommendations

For individuals: Relevance will not be determined by which tools are mastered, but by how systems are understood, shaped, and led. Those who act early will not just stay ahead, they will help design what comes next.

For organisations: Embed AI-readiness into core talent systems and operating models. Invest in system thinkers, not just tool users. Build structures that adapt as AI evolves.

For nations: Move beyond digital literacy. Shift from workforce scale to talent density. Build public-private infrastructure and develop institutional fluency in AI systems.

In a world shaped by intelligent systems, competitive advantage will not come from doing the same things more efficiently. It will come from building institutions, workflows, and careers designed for intelligence at scale, not for the world we are leaving behind, but for the opportunities only this new one can unlock.



AI is eating the world

A systemic shift in work,
value, and power

AI is eating the world

Artificial Intelligence has moved from research labs to the front page, and from isolated pilots to national agendas and core operating models. It is no longer experimental, it is foundational.

Across sectors and geographies, its impact is no longer confined to tools or teams. AI is now shaping how organisations are structured, how decisions are made, and how value is created.

But as adoption accelerates, the most important shifts are not technological. They are structural. The question is not which model is best, or which tool to learn next, but how systems of work, leadership, and capability are being rewritten.

The simple reality is this: AI is here. It will not go away. And it is already a strategic force reshaping nations, businesses, and individual lives.

The numbers are only the surface.

- In April 2025, OpenAI surpassed one billion users, just two and a half years after the launch of ChatGPT. *It marked the fastest adoption of a technology platform in history, faster than smartphones, social media, or the internet itself.*
- In 2022, deploying large language models like GPT-3.5 was considered expensive and slow. *Today, models like Gemini Flash 1.5 deliver significantly faster speeds and dramatically lower costs, often up to 10 to 100 times cheaper at scale.*
- In the same timeframe, NVIDIA, a company once known mainly for graphics cards, crossed a \$2 trillion valuation driven by the explosion in AI demand. *New players are becoming economic superpowers, rewriting the balance of influence in technology and beyond.*

These numbers are not just impressive. They are proof that AI is not growing linearly. It is compounding **exponentially**, transforming industries, capabilities, and competitive power at a speed we have never seen before.

This acceleration is already reshaping jobs both positively and negatively.

- The CEO of Shopify stated that they would not hire a human unless they were certain AI could not do the job.
- Meanwhile, Zach Yadegari, an 18-year-old entrepreneur, built Cal AI, a photo calorie application, into a business generating \$2 million in *monthly* revenue, without traditional corporate structures or large teams.

These are not isolated stories. They are the early signals of a deep shift in how value is created, who captures it, and who risks being left behind. Today, the impact of AI on jobs is real, but still mainly anecdotal.

Some individuals and organisations are supercharging their output and scaling faster than ever before. Others are quietly losing ground, often without fully realising it.

And this is only the beginning.

- The International Monetary Fund estimates that *300 million jobs globally could be disrupted by AI in the coming years.*
- According to the World Economic Forum, *69 million new jobs may be created, but 83 million could disappear.*
- Meanwhile, *75% of companies are planning to integrate AI technologies within the next five years.*
- And *44% of workers' core skills are projected to shift, making yesterday's expertise rapidly obsolete.*

More than a decade ago, Marc Andreessen said that **software is eating the world**. He was right. Software changed industries, from retail, transportation to finance, and media. It redefined business models. It created new winners and left old giants behind.

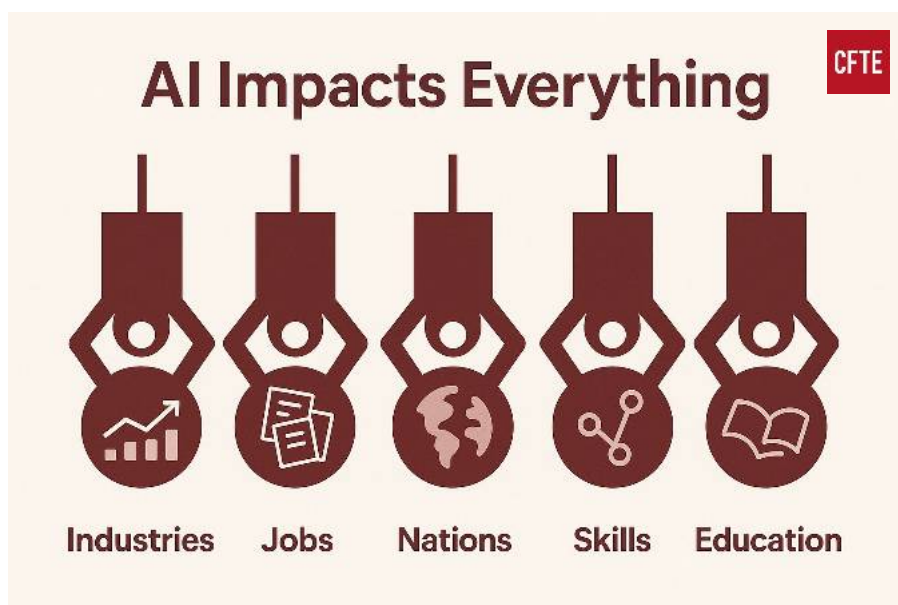
But today, something bigger is happening. AI is not just eating industries. It is eating the world. **AI is eating our world and it has become personal.**

AI is reshaping jobs. It is reshaping skills. It is reshaping companies, economies, and even geopolitical balances.

Faced with this transformative wave, the instinctive reaction has been clear:

Learn new skills. Upskill. Adapt.

But is it enough? Or are we missing something deeper? That is where we turn next.





**The default
response:
“Learn prompting”**

The default response: “Learn prompting”

The rise of AI is no longer theoretical. It is restructuring industries, economies, and professions at speed. Faced with this shift, the instinctive reaction has been clear: *Upskill. Learn new skills. Adapt to new tools. Prepare for new realities.*

Across individuals, organisations, and governments, efforts to build AI capabilities are serious and widespread. The scale of mobilisation is impressive. But as we will see, the direction of these efforts matters as much as their intensity.

Individuals, recognising the need and taking action

At the individual level, the urgency is well understood. Learning AI has shifted from a specialist interest to a mainstream career priority.

- LinkedIn Learning’s 2024 report ranks AI and machine learning among the *five most sought-after skills globally*.
- The OpenDataScience Survey 2025 finds that *more than half of professionals list “learning AI” as their top personal development goal*.

This recognition has translated into large-scale behaviour.

- On Coursera, *40% of the most popular courses in 2024 focus on AI-related topics*.
- LinkedIn reports a *177% year-on-year increase in AI literacy skills* added by its members, nearly five times faster than overall skill growth.
- Udemy recorded *more than four million enrollments in Generative AI courses*.

Individuals have realised that the ability to work with AI is moving from a competitive advantage to a baseline professional expectation. The mobilisation is real. Across industries and career stages, individuals are taking serious steps to prepare themselves for a future shaped by AI. The willingness to adapt is visible at scale.

Organisations, declaring a priority and moving at scale

Organisations have not been slow to respond. According to the World Economic Forum’s Future of Jobs 2025 report, 92% of companies now identify reskilling and upskilling their workforce as a top priority for the next five years. This is no longer limited to innovation teams or technology hubs. It has become a core workforce strategy across industries.

Investor expectations are reinforcing this shift. PwC’s 2024 Global Investor Survey shows that nearly half of investors expect companies to expand their investments in AI upskilling to prepare their people for technological transformation.

Companies have moved beyond declarations to operational programmes. Johnson & Johnson has implemented mandatory AI training for more than 56,000 employees worldwide. Merck launched GPTeal, an internal platform designed to accelerate AI adoption across its workforce. PwC committed one billion dollars to develop AI, and focused on upskilling 75,000 employees in AI-related skills. JPMorgan Chase made AI training mandatory for all its new employees.

Across sectors, organisations are building the infrastructure for large-scale AI adoption. The actions are serious. AI capabilities are no longer confined to technology functions, they are becoming part of broader business operations. The scale and seriousness of organisational mobilisation are clear.

Governments, setting strategies and reshaping workforces

At the national level, AI skills development has become a matter of economic policy.

- The European Union's Digital Strategy 2024 identifies AI competencies as essential to future competitiveness.
- Singapore's National AI Strategy 2.0 embeds AI literacy across workforce development plans, from education to industry.
- The United Arab Emirates' National Strategy for Artificial Intelligence 2031 positions AI capabilities as a pillar of national growth and public sector transformation.

Governments are moving beyond strategy documents to execution.

- Saudi Arabia launched the "One Million Saudis in AI" initiative to equip one million citizens with AI skills across multiple sectors.
- In the United States, the White House announced the initiative "Advancing Artificial Intelligence Education for American Youth," integrating AI learning into national school curricula.
- In China, AI training is now introduced at the primary school level, as the government aims to build the largest AI-literate workforce of the next generation.

AI skills are no longer a specialised domain. They are being integrated systematically into national workforce strategies, education systems, and public sector reforms. The ambition is clear, and in many cases, the shift from planning to execution is already underway. Governments are taking tangible steps to prepare their societies for an AI-driven future.

Recognising the progress, and the path ahead

Across individuals, organisations, and governments, the instinct to upskill is strong. The mobilisation is impressive, and the commitment is serious. A few years after the emergence of large-scale AI models like ChatGPT, AI has moved from a peripheral topic to a central priority for careers, companies, and countries.

The recognition of AI's importance, and the willingness to act on it, reflects a major shift in mindset. In many contexts, upskilling has already moved beyond strategies into action: training programmes, curriculum reforms, internal academies, and public policy initiatives.

This is a major achievement, and it shows that adaptation is not theoretical. It is being operationalised. The next challenge is ensuring that this mobilisation is directed towards the deeper shifts AI is driving. Recognising that AI demands new skills was the necessary first step. Building the capabilities to adapt structurally, not just technically, is the step that now lies ahead. This is where we turn next.

The short-term fix: Why AI training isn't enough



The short-term fix: Why AI training isn't enough

Visible progress with early gains in AI adoption

Efforts to build AI capabilities over the past two years have delivered visible early gains. Adoption is increasing, and experimentation is expanding. Organisations are moving faster than in previous technology shifts. Across industries, AI tools are being introduced into workflows, from operations, customer service to marketing, human resources and research. Technical literacy is rising and the infrastructure to support AI deployment is being built. The data reflects this momentum.

- GenAI adoption in HR nearly doubled from 22% in 2023 to 41% in 2025.
- Moderna deployed over 400 internal GPTs to accelerate operational efficiency.
- Unilever reports a 75% reduction in recruiter screening time through AI integration.
- McCormick & Co reduced HR inquiry resolution time by 16% through automation.
- The proportion of companies ignoring AI dropped by 62% between 2023 and 2024.

Early signs of operational integration are real. AI is moving from isolated pilots to broader organisational deployment.

Harvesting the low-hanging fruits

Much of this early progress reflects the harvesting of low-hanging fruits. Individuals are learning to use AI in the same way previous generations learned CRM systems, advanced spreadsheets, or ERP platforms.

This familiar pattern frames AI as a tool, an enabler of process improvements and efficiency gains.

However, AI is not just another tool. It is not a more powerful CRM system, a faster search engine, or a smarter spreadsheet.

AI represents a system shift, in the same way that electricity was not simply a faster windmill.

It does not merely accelerate existing processes. It replaces the operating foundations of work, value creation, and decision-making. This distinction matters.

While surface-level adoption is accelerating, the depth of transformation AI demands remains largely unmet.

Early signs of structural challenges

While the early momentum around AI adoption is real and measurable, deeper structural challenges are beginning to appear, signalling that progress may be more fragile than it first appears.

Adoption remains limited at depth

Access to AI tools is expanding rapidly, but sustained and meaningful usage remains limited. Many organisations report that adoption rates for platforms like Copilot and ChatGPT are falling short of expectations. Employees often experiment briefly but fail to integrate these tools into their daily workflows. Others actively disengage, citing concerns about reliability, instability, or the uncertain return on the effort required to adapt.

This pattern points to a crucial gap: surface-level availability has not yet translated into deep operational transformation.

While two-thirds of adults globally now report using AI tools on a regular basis, the depth of that usage is shallow. According to KPMG's Trust, Attitudes and Use of AI 2025 report, 61% of users have received no formal AI training, and fewer than half feel they truly understand how these tools work. This signals a growing divide between AI's presence in the workplace and the preparedness of individuals to use it effectively.

Individuals lack confidence to apply AI meaningfully

Confidence beyond basic usage remains fragile. A 2024 EngageEmployee survey shows only 21% of workers feel "very confident" integrating AI into their workflows. Most apply AI cautiously, restricting its use to peripheral tasks. Few embed it into core activities, decision-making, or strategic work. Training individuals on how tools function has not yet built the confidence needed to apply them meaningfully at scale.

Individuals struggle to see how AI benefits them personally

A 2024 Forbes study found that 77% of employees feel lost about how AI connects to their career progression or future relevance. **Efficiency gains are visible. Career security is not.** When AI adoption is framed solely around faster execution, without linking to professional growth, motivation remains tactical rather than strategic.

Anxiety about the future is widespread

Beneath adoption statistics, fear remains. A 2023 EY survey shows that a majority of individuals feel AI-related anxiety, concerned not only about mastering tools, but also about whether their roles and skills will remain sustainable. Training that focuses only on productivity risks amplifying insecurity rather than resolving it.

The deeper problem: Misalignment between training and transformation

At the surface, the challenge appears to be one of learning. In reality, it is a deeper misalignment between the way we are training and the nature of the shift AI is creating. **Current models of AI upskilling do not address the real, structural questions individuals are facing.**

Technology doesn't stop

Individuals are being trained to use prompting techniques, deploy Copilot, and integrate AI into workflows. But as new systems emerge, from reasoning LLMs to autonomous agents, prompting itself evolves. Techniques taught six months ago are already becoming outdated, and workshops risk becoming obsolete before the learning is consolidated. For individuals, this feels like running on a hamster wheel, with constant motion and limited long-term progress. The underlying question becomes clear: will we need to relearn every few months without a clear destination?

The nature of skills keeps changing

The World Economic Forum projects that 44% of workers' core skills will change within five years. Surveys simultaneously identify AI fluency, adaptability, problem-solving, and critical thinking as top emerging priorities. Professionals sense that while they are being trained to use today's tools, the very definition of valuable skills is shifting, often without a clear roadmap.

Productivity gains do not guarantee relevance

Individuals are encouraged to become faster, more efficient, and more productive using AI. But speed and efficiency are not the same as security. Programmers are being asked to master coding assistants, even as companies signal that demand for traditional programming may decline. Employees are running faster, without knowing whether the direction leads to future opportunity or structured obsolescence.

The consequences

There is growing confusion at all levels. And it is grounded in real experience, not theoretical speculation. Individuals are being asked to invest time learning tools that evolve rapidly, adapt to skill sets that continuously shift, and optimise roles that may not survive the transformation AI is driving.

The risk is not inefficient learning. **The risk is running faster, and falling into structural irrelevance.** This is why the intuitive response, "I need to upskill in AI", while necessary, is not sufficient.

Upskilling is important. But without a deeper, structural approach to AI-readiness, it risks becoming another tactical patch in a system undergoing strategic redesign.



From Skills to Readiness

Reframing the objective

From Skills to Readiness: Reframing the objective

The gap begins with the questions being asked

The global mobilisation around AI upskilling is built on a logical set of questions: how to use AI tools more effectively, how to learn prompting techniques, how to integrate Copilot into daily workflows, how to train more AI engineers.

These are important questions. They help individuals and organisations adapt to the tools and workflows available today. They build short-term operational capacity. But they are tactical questions.

They address immediate adaptation, not structural transformation. At best, they optimise for today's environment. At worst, they lock individuals and organisations into learning for a context that is already evolving beyond them.

Early cinema and the logic of incremental thinking

Today, it seems obvious that film was not created to improve theatre.

Cinema has become a global industry, spanning Hollywood, Bollywood, Netflix and beyond - a new language of storytelling, expression, and experience.

But when motion pictures first appeared, the only frame of reference was theatre. Early filmmakers placed static cameras in front of theatre stages, filming plays as they were performed, with no movement, no editing, no narrative innovation.

It seemed natural to treat film as a way to improve theatre: to make performances more accessible, to preserve plays for wider audiences, to enhance an existing art form. It was a natural consequence of **incremental thinking, extending familiar models into a new context.**

When the only model available is theatre, it feels obvious that film's purpose is to serve theatre.

Today, with AI, we are at a similar point. It feels natural to think of AI as a way to improve existing workflows, to enhance productivity, to optimise known processes. We are thinking incrementally, because it is the only reference point available.

The cognitive dissonance of AI transformation

But the tension is increasingly visible. On the surface, individuals and organisations are adapting AI into familiar structures: optimising processes, accelerating execution, enhancing efficiency.

But intuitively, there is recognition that **something deeper is happening**. People sense that roles are shifting. That skills are evolving faster than they can adapt. That what works today might not work tomorrow. This cognitive dissonance, between visible adaptation and invisible transformation, creates anxiety.

It explains why, despite widespread AI training efforts, many individuals still express uncertainty about their future roles, their professional relevance, and the direction of their organisations. **We are being trained to drive faster, but without knowing if the road ahead leads to a bridge or to an abyss**. The challenge is not how quickly we adapt. It is whether we are adapting in the right direction.

The misalignment of questions

In any period of technological disruption, the first instinct is to frame questions within familiar models. This was the case in the early days of cinema, when the initial reaction was to treat motion pictures as a way to film theatre performances, and not yet to invent a new language of storytelling. It is the same with AI today.

The questions being asked across organisations and industries are understandable, as they reflect the immediate pressures and the natural first steps towards adaptation.

- How to learn prompting.
- How to integrate Copilot into daily workflows.
- How to use tool XXX or YYY.
- How to automate existing tasks with AI tools.
- How to train more AI engineers.

These are logical questions. They reflect the early phase of adaptation: learning to use the tools, optimising current processes, making visible gains. But they do not prepare individuals, organisations, or societies for the structural shifts that AI is already creating.

They focus on tools, not on systems. They aim at efficiency, not at redefinition. They improve the present without necessarily building resilience for the future. The real challenge is to move beyond the obvious and to ask the questions that matter for long-term adaptability, value creation, and strategic relevance.

The hard questions we should answer instead:

- What do I need to do well in an AI-driven world?
- How do I make sure I remain valuable as AI reshapes industries, workflows, and roles?
- How do I build the ability to adapt, not just to today's AI, but to the systems and models still to come?
- How do we design organisations and teams that can adapt when everything keeps changing?
- What does it truly mean to be future-proof in a world shaped by AI?

The emerging talent divide:

**Displaced Workers,
Supercharged Professionals,
and Exceptional Disruptors**

The new reality: three patterns in the age of AI

From incremental thinking to hard questions

We have seen that our natural instinct, when faced with disruption, is to think incrementally, and to improve what we know, step by step.

But with AI, incremental thinking is not enough. We need to ask ourselves the hard questions. And we need to start with one of the hardest:

How will AI impact jobs?

At a high level, the answer seems clear. Organisations like the IMF, the World Economic Forum, and McKinsey predict large-scale impacts. Hundreds of millions of jobs will be affected, restructured, or redefined. This is useful. It gives us a sense of the scale ahead, but it does not tell us enough. If we want to act, and if we want to prepare, we need to go deeper.

This is the question Huy Nguyen Trieu answered in *The AI-fication of Jobs*.

Why the question is so complex

The instinct is to start from what we know: jobs, roles, and professions, and to analyse how AI will impact them.

But quickly, we realise it is not so simple. All jobs are different. Even with the same title, the tasks, the skills, and the value created can be completely different. The way we work, the way we create impact, varies enormously even within the same profession.

Starting from job titles locks us into incremental thinking. It frames the problem around existing structures, instead of understanding how those structures themselves are being reshaped. We need a different approach.

Reversing the perspective: Starting from the Disruptor

CFTE's co-founder therefore approached this question with a different methodology. Instead of analysing jobs and professions directly, he started from the disruptor: AI itself.

He reframed the question into:

What is the transmission mechanism from AI to jobs?

By starting from the disruptor, he used structured innovation frameworks to support a deeper understanding of how AI would reshape work.

Applying the CDE Innovation Prism

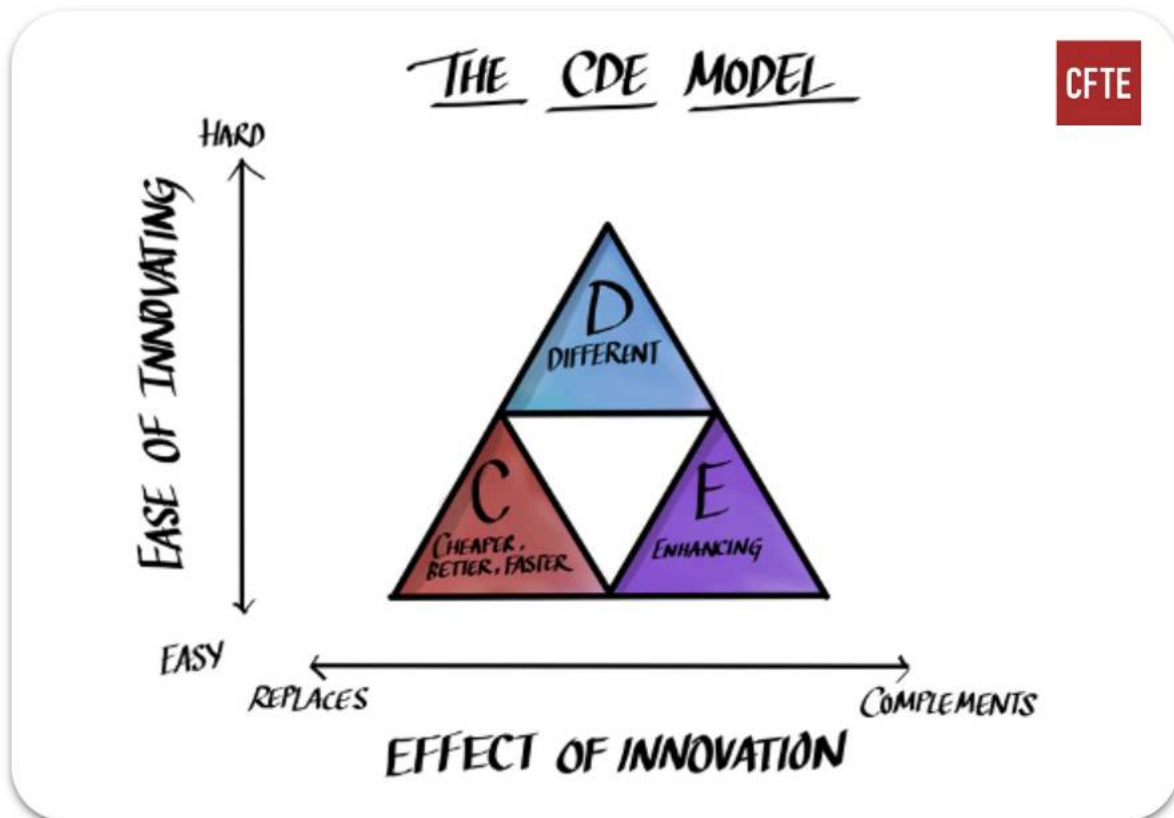
To structure the analysis, he used the **CDE Innovation Prism**, a CFTE framework originally developed to analyse how Fintech would impact financial services. The CDE Innovation Prism identifies three fundamental patterns of innovation:

Cheaper / Better / Faster (C) - Innovations that make existing activities more efficient, accessible, or scalable. Example: **Amazon** competing against traditional bookstores by offering faster, cheaper, more convenient services.

Different (D) - Innovations that create entirely new categories of value. Example: **Facebook** creating social networking which is a new form of human interaction, not an improvement on existing communication channels.

Enhancing (E) - Innovations that support and amplify existing systems. Example: **Salesforce** helping businesses manage customer relationships more effectively, improving operations without replacing them.

This framework helps not just to **understand** impact, but to **predict** how different types of innovation unfold. For example, it anticipated that challenger banks like Revolut (Cheaper/Better/Faster) would lead to intense competition and margin compression, while disruptive innovations like Bitcoin (Different) would drive unpredictable, system-changing dynamics.



The CDE Innovation Prism is a CFTE framework originally developed to analyse how Fintech would impact financial services, identifying three fundamental patterns of innovation: (1) Cheaper / Better / Faster - C, (2) Different - D, and (3) Enhancing - E

The result: A new distribution emerging

Applying the CDE Innovation Prism to AI and jobs reveals three patterns at play:

Cheaper / Better / Faster - AI competes directly with human execution, offering services that are faster, cheaper, and more scalable than humans can provide. Predictable, rule-based, and process-driven tasks become vulnerable. Pressure builds on traditional roles. Without adaptation, this pressure leads to **Mass Displacement**, because it creates “winner-takes-all” dynamics.

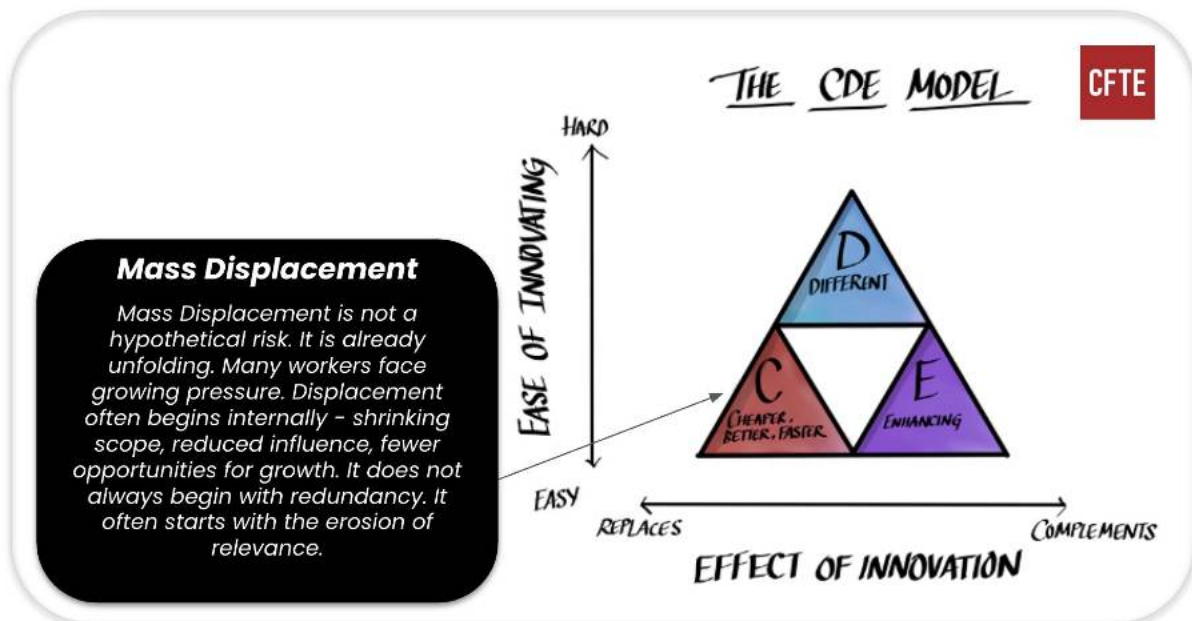
Enhancing - AI supports and amplifies human capabilities. It acts as an amplifier, enabling faster diagnosis, better decision-making, and expanded creative power. Individuals who structure their workflows to work with AI achieve impact far beyond previous limits. This is the rise of the **Supercharged Professionals**, the individuals capable of operating at 10 times or even 100 times the previous scale.

Different - AI enables capabilities that did not previously exist. New products, services, and business models emerge. Individuals who recognise and build on these new capabilities, rather than trying to fit AI into old structures, become **Creative Disruptors**. They do not evolve within existing arenas, they invent new fields and industries.

These patterns are already playing out. They are reshaping how talent, value, and opportunity are distributed.

Mass Displacement

Mass Displacement is not a hypothetical risk, it is already unfolding. Many workers face growing pressure. Displacement often begins internally - shrinking scope, reduced influence, fewer opportunities for growth. It does not always begin with redundancy. It often starts with the erosion of relevance.



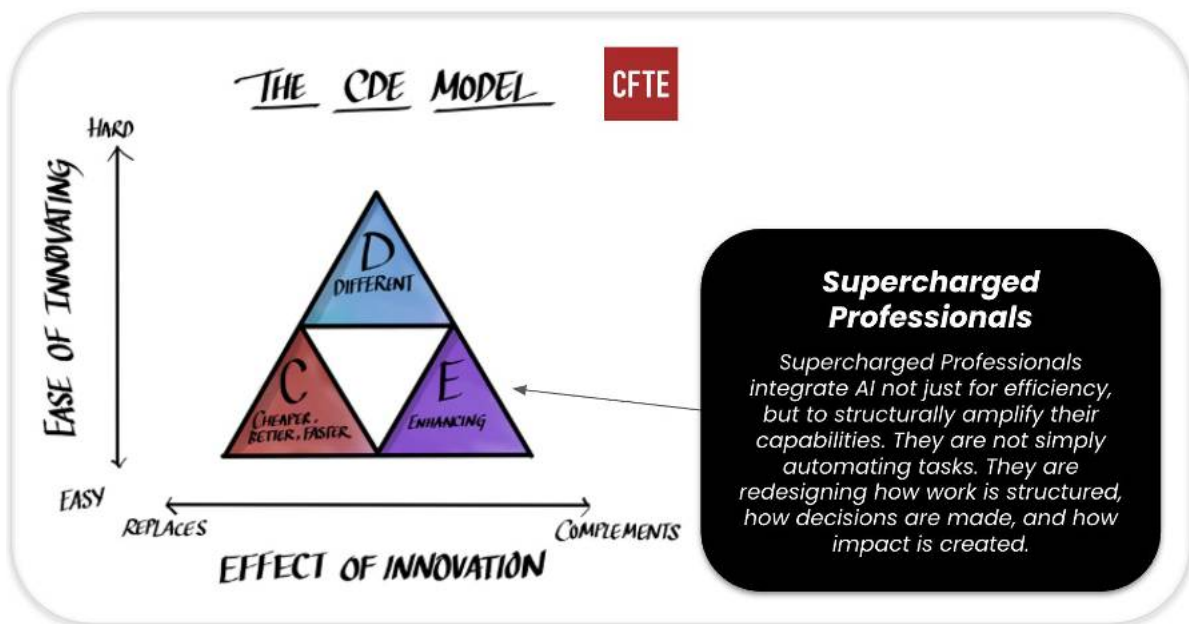
Examples are starting to be visible.

Mid-skill career pathways narrowing as AI reshapes operational roles. Young graduates finding fewer entry-level opportunities, as employers turn to AI solutions instead.

Mass Displacement is gradual, until it becomes sudden.

Supercharged Professionals

Supercharged Professionals integrate AI not just for efficiency, but to structurally amplify their capabilities. They are not simply automating tasks. They are redesigning how work is structured, how decisions are made, and how impact is created.



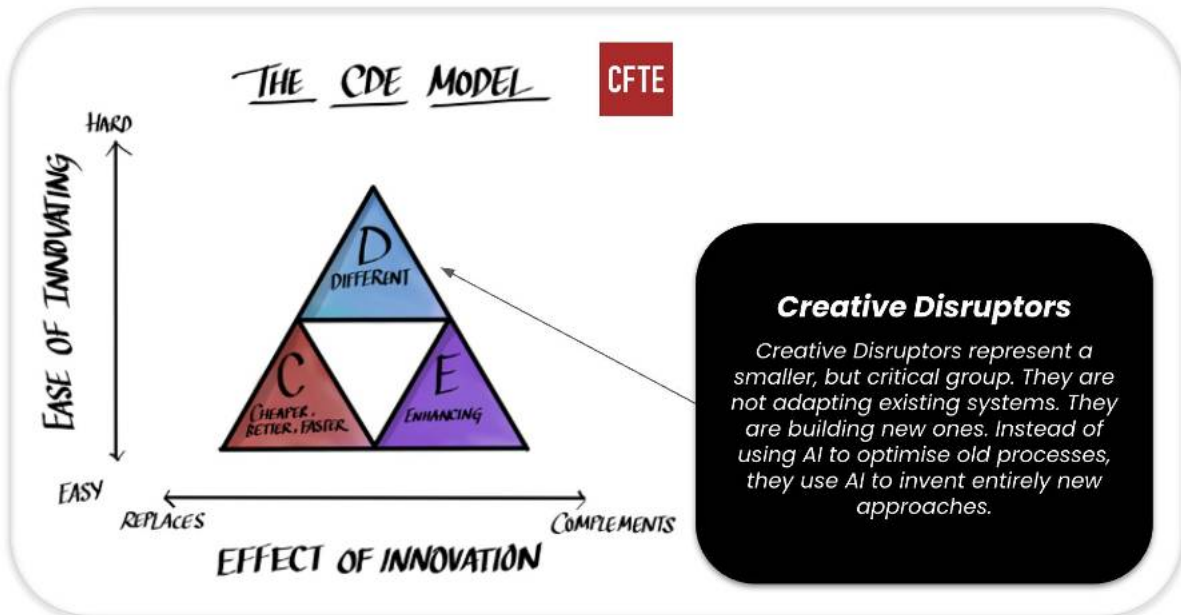
Early signals are already visible. Professionals achieving output ten to one hundred times higher. Startups reaching one hundred million dollars in revenue with teams of twenty to forty people.

Supercharged Professionals are not defined by technical expertise alone. They are defined by how they structure their work, how they use AI as a strategic amplifier, and how they think differently about value creation.

Creative Disruptors

Creative Disruptors represent a smaller, but critical group. They are not adapting existing systems. They are building new ones. Instead of using AI to optimise old processes, they use AI to invent entirely new approaches.

Demis Hassabis and DeepMind's AlphaFold project, which predicted the structure of 200 million proteins, a task that would have taken a billion years of PhD work is an example. AI-native startups building business models that traditional organisations cannot compete with are another. Creative Disruptors are inventors.



Why recognising this emerging distribution matters

The emerging distribution is not symmetrical. Supercharged Professionals and Creative Disruptors are a minority. Mass Displacement risks becoming the dominant pattern *unless serious, deliberate action is taken*. Most individuals and organisations will not automatically transition into the high-leverage categories. The natural drift, if left unaddressed, is towards displacement. Recognising this reality is not about predicting the future. It is about choosing which future we want to move toward.

The future is not written

The conclusion of *The AI-fication of Jobs* is clear - *the future is not written*. Mass Displacement is not inevitable. But it becomes the default when no deliberate action is taken. Supercharged Professionals and Creative Disruptors do not emerge by chance.

They emerge when individuals, organisations, and governments make conscious, strategic choices to adapt, to leverage, and to innovate. Throughout the presentations and discussions around this research, one question kept surfacing:

**What truly separates
those who are displaced
from those who become supercharged?**

This is what we will answer next.

**Why traditional
predictors of
success no
longer work**

Why traditional predictors of success no longer work

Traditional assumptions about success

Before AI, future success through high performance could be anticipated through familiar markers: Holding the right job function. Accumulating seniority and experience. Building technical or domain-specific expertise. These assumptions made sense when technological change was gradual, and professional structures evolved incrementally.

AI disrupts these assumptions

AI reshapes tasks, workflows, and value creation at a speed that challenges traditional adaptation cycles. As a result, familiar indicators of success no longer provide the same predictability.

There are also many preconceived ideas about which roles, skills, or profiles will do well in an AI-driven world. But in practice, the reality is less obvious and it is changing quickly.

A few years ago, technical skills were widely seen as the most critical advantage for the future. Today, adaptability, critical thinking, and domain expertise are increasingly recognised as equally important, if not more.

This shift highlights the deeper challenge: in a world reshaped by AI, what defines high performance is not always immediately visible, and it evolves faster than conventional wisdom can follow.

Job functions do not predict AI relevance

Today, holding a particular job title does not, by itself, determine future success or displacement.

Example:

Klarna, the Buy Now Pay Later fintech company, revealed that it replaced 700 customer service agents with AI chatbots powered by OpenAI. At the same time, hundreds of customer service agents had their roles augmented using the same AI tools. For the same job function, some individuals were displaced, while others were supercharged.

The job role alone did not predict the outcome.

Seniority does not predict AI relevance

Conventional thinking suggested that younger professionals would adapt better to AI, while older workers would face greater challenges.

Example:

The IMF's early reports on AI and employment predicted that younger workers would have an advantage because of their familiarity with digital tools, while older professionals would struggle for the opposite reasons.

Yet reality has been more complex. Some senior professionals have adapted remarkably well. Their accumulated domain expertise, structured thinking, and ability to delegate tasks strategically have allowed them to integrate AI into their workflows and enhance their impact.

At the same time, some younger professionals have struggled. While they demonstrate fluency with AI tools, they often lack the domain expertise needed to assess the quality and relevance of AI-generated outputs. They can operate the tools, but struggle when domain experience is required.

Seniority, therefore, is not a predictor of high performance.

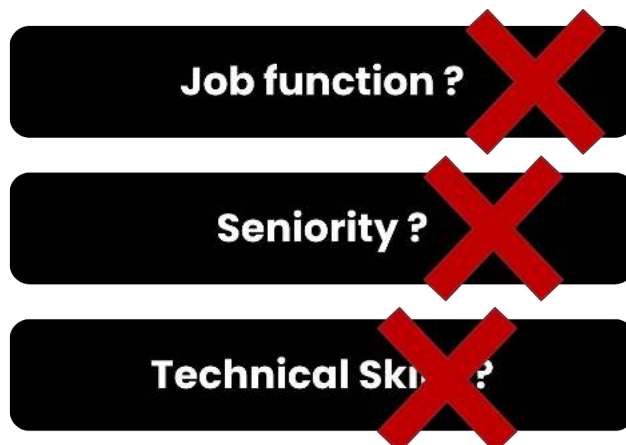
Technical skills do not predict AI relevance

Technical skills, including proficiency in AI tools, automation platforms, and prompting techniques are increasingly valued. But technical proficiency alone does not guarantee resilience.

Example:

Programmers were once seen as safely positioned for the AI era. Yet today, AI coding assistants have transformed workflows, and companies are already signalling that demand for traditional programming roles may decline, replaced by new structures around AI-augmented development.

Technical skills, or any skills acquired in isolation are not sufficient predictors of high performance.



What predicts AI relevance?

Two individuals with the same job title, similar experience, and comparable technical proficiency may face completely different futures. The difference is not easily visible on the surface.

It seems to lie deeper, in how individuals structure their work, adapt to changing contexts, and create value in an AI-augmented world.

So what does predict high performance in an AI world? This is what we will explore next.



The Performance Hexagon:

**A framework for talent
in the AI era**

The Performance Hexagon: A framework for talent in the AI era

A different way of looking at talent

Most discussions about the impact of AI on jobs focus on job titles, industries, or technical skills. But as we have seen, these perspectives are too narrow to capture the real dynamics at play.

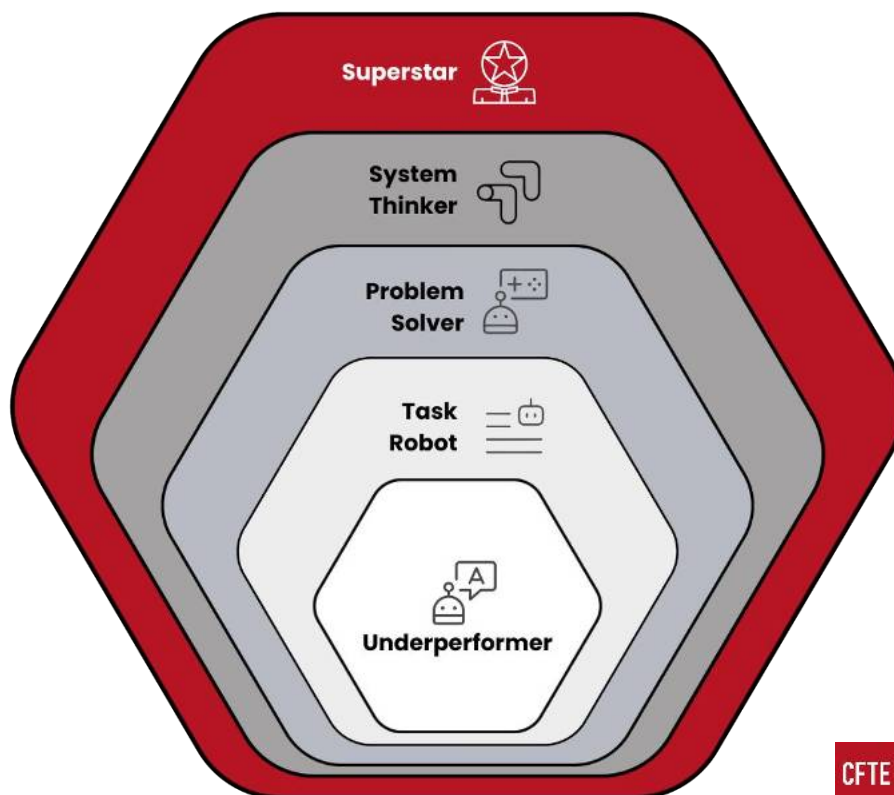
To prepare for an AI-driven world, we need a different lens, one that looks at how individuals contribute, adapt, and create value.

The Performance Hexagon offers such a lens. It does not map people by their formal role or certificates. It maps them by the nature of their contribution: how they execute, how they solve problems, and how they manage complexity.

Understanding talent this way points to what matters in an AI world.

The five categories of the Performance Hexagon

The Hexagon describes five broad categories of contribution, each reflecting a different way individuals engage with work and complexity.



CFTE

The Performance Hexagon categorises five types of contributors and offers a clear framework to understand who will thrive in future-ready organisations

Underperformer - *Struggles to deliver reliably. Requires supervision, additional support, or correction. Instead of creating leverage, requires high maintenance.*

Task Robot - *Delivers reliably when given clear instructions. Executes tasks efficiently and consistently. Strong executor, but within defined parameters.*

Problem Solver - *Moves beyond task execution. Solves problems independently when presented with challenges or objectives. Gets things done without requiring detailed guidance.*

System Thinker - *Sees patterns, builds structures, and designs processes to solve categories of problems systematically. Scales solutions beyond individual cases.*

Superstar - *Identifies opportunities without needing direction. Defines problems, imagines new possibilities, and creates new systems or businesses. Drives transformation, not just execution.*

Context matters

For those who see the Hexagon for the first time, the first reaction is usually: where do I fit?

This is why it's important to note that one's position on the Hexagon is not fixed and intrinsic to the individual. It is highly context-dependent.

The same individual might perform as a *Problem Solver* in one environment, and as an Underperformer in another.

For example, in a large, structured organisation, a strong *Task Robot* may be highly valued where reliable execution within defined processes is critical. The same person might struggle in a startup where ambiguity dominates and constant adaptation is needed.

Conversely, a *System Thinker* who thrives in a small company might find it challenging to operate inside rigid corporate structures.

Categories are not exclusive

Individuals are rarely confined to a single category. Someone might combine strong task execution with independent problem-solving ability.

A *System Thinker* might also spot opportunities and act as a *Superstar* in certain contexts.

The Hexagon is not a rigid classification system. It is a dynamic map of tendencies, and tendencies can evolve.

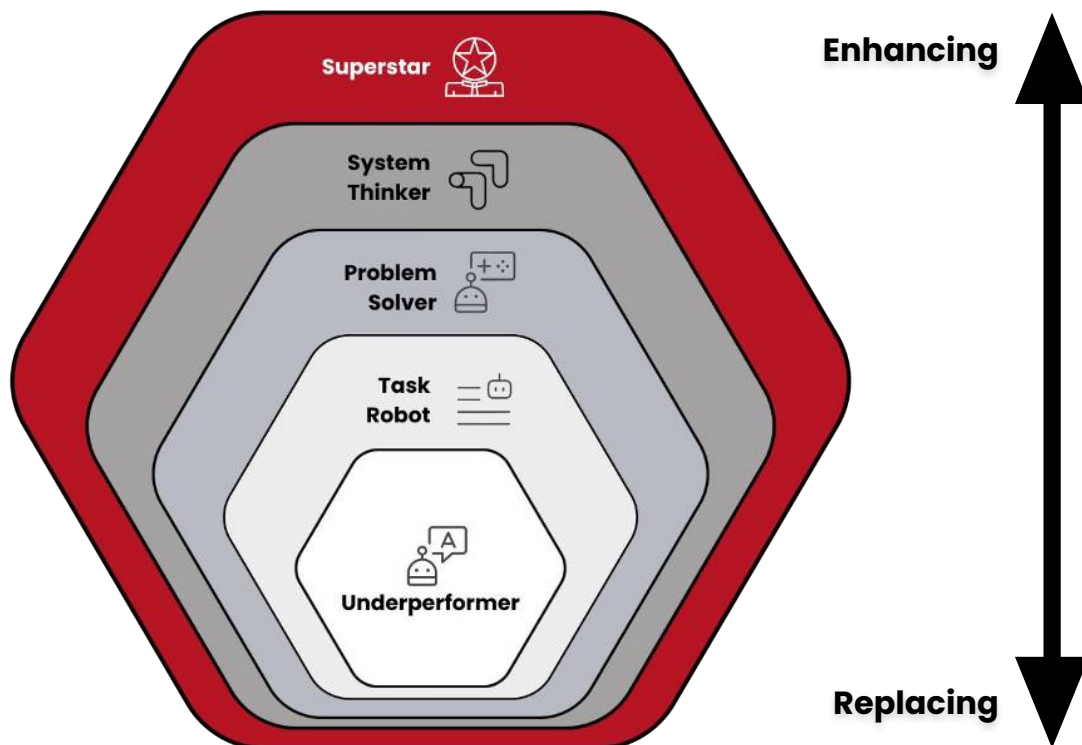
Individuals can move across it through deliberate development, experience, and changes in context. Self-assessment, combined with feedback, often reveals these patterns with surprising clarity.

AI and the Hexagon: A high-level view

When we overlay the impact of AI onto the Hexagon, a clear pattern emerges. At the lower levels, *Underperformer* and *Task Robot*, AI systems are more likely to replace human work. AI is optimising for structured, repeatable, clearly defined tasks. Even a very good *Task Robot* is more likely to be replaced, because this is where AI excels.

At the higher levels, AI acts differently. *Problem Solvers* use AI to find solutions faster. *System Thinkers* use AI to automate structures, workflows, and feedback loops. *Superstars* use AI to explore new ideas, test strategies at low cost, and create systems at unprecedented speed.

AI amplifies those who think, design, and create, but it does not replace them.



There is also a second dimension.

At every level, AI can be a lever for improvement: *Underperformers* can use AI to deliver better quality. *Task Robots* can execute tasks faster. *Problem Solvers* can find better solutions. *System Thinkers* can automate structures. *Superstars* can move from ideas to scalable systems more rapidly.

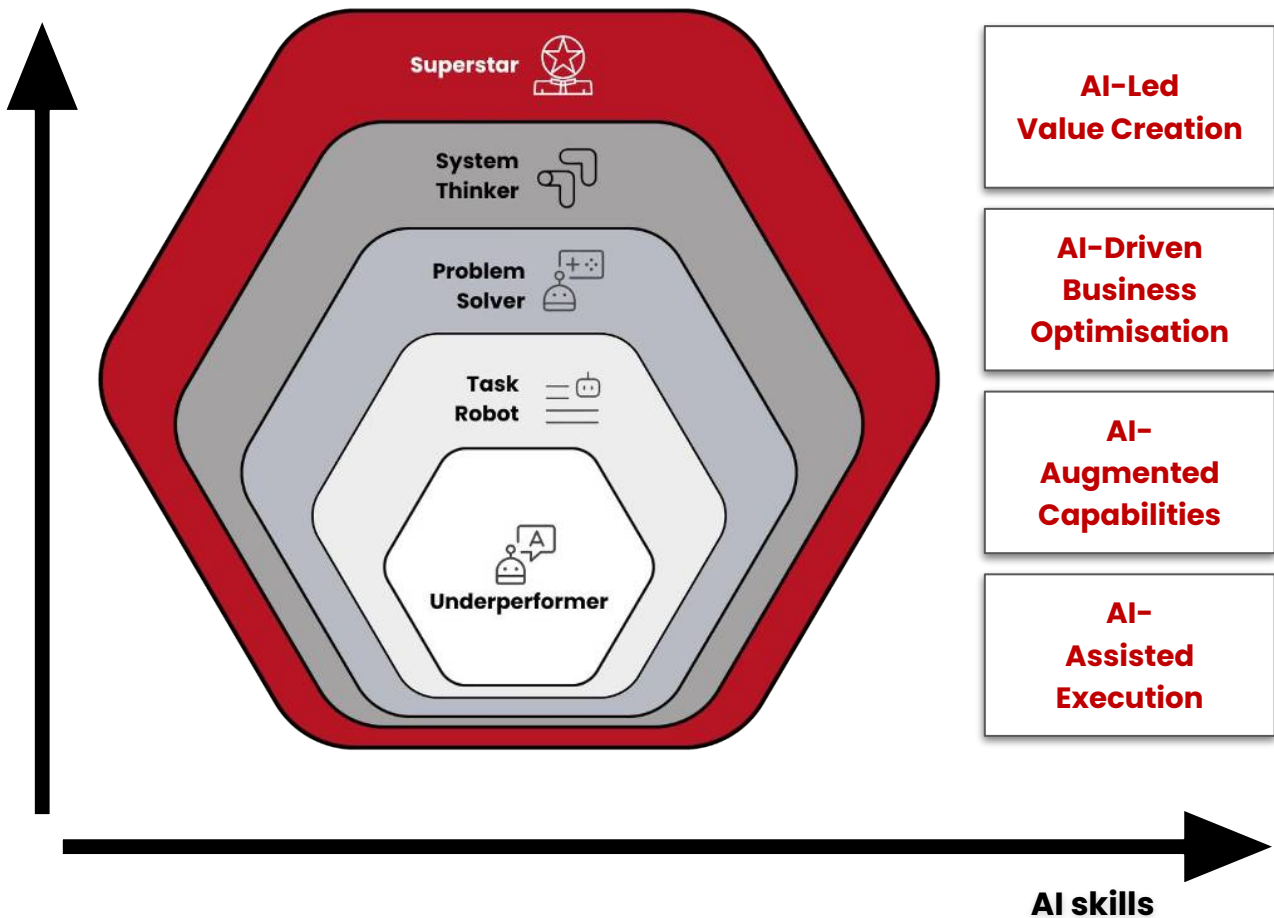
In other words, AI upskilling can support improvement across the Hexagon, but the impact depends on where you start and where you aim to move.

Two axes for success in the age of AI

The Performance Hexagon shows that success in an AI world is shaped by two axes. The first axis is horizontal: AI upskilling, using AI tools to do what you already do faster, better, and more efficiently. This is becoming a baseline expectation.

The second axis is vertical: future-proofing capabilities, moving up the Hexagon, from task execution to problem solving, system building, and opportunity creation. AI upskilling is necessary, but not sufficient. Becoming faster horizontally does not protect against strategic obsolescence. Those who move vertically, who build the capabilities to think, design, and lead in an AI world will be able to thrive.

Future-proofing skills



The distinction between horizontal improvement and vertical progression defines the real challenge. And it is where we now turn next.



Future-proofing capabilities:

The new differentiator

Future-proofing capabilities: The new differentiator

Beyond using AI better

The Performance Hexagon made one thing clear: simply learning to use AI tools is not enough to thrive. This is not a theoretical observation, as individuals instinctively feel the tension. Even as they acquire technical skills, many recognise that something deeper is needed to succeed. It explains why two individuals, holding the same job title, with similar technical skills and comparable experience, can face very different outcomes. Some adapt and grow, while others struggle and fall behind. The difference lies beyond technical ability. It is shaped by how individuals operate, think, and create value within complexity.

The nature of contribution

In an AI-driven world, contribution is becoming harder to define and more critical to understand. It is no longer measured simply by technical execution, speed, or adherence to predefined roles. Contribution increasingly depends on the ability to operate in complexity: to navigate ambiguity, to structure problems, and to create value when instructions are incomplete or absent. *Problem Solvers* and *System Thinkers* do not simply wait for defined tasks. They recognise patterns, frame challenges, and move initiatives forward without needing continuous direction.

For large organisations, this kind of contribution has long been a priority. The encouragement to “think like entrepreneurs” was not aimed at pushing employees to leave and start companies. It was a response to the need for faster, more autonomous adaptation within established structures.

Today, the stakes have shifted further. This ability is no longer just about helping organisations transform. It has become essential for individuals themselves, to remain relevant, to create impact, and to maintain agency in a world where clear pathways are increasingly rare.

In this context, contribution is defined not just by performing assigned tasks, but by the capacity to create structure, make decisions, and move initiatives forward even when formal frameworks are missing or evolving.

The dividing line: Who does the thinking?

At the core of the Performance Hexagon, the real dividing line emerges: it is about who does the thinking. If you are a *Task Robot*, even a very good one, **someone else is thinking for you**. Your boss defines the task, the process outlines, the steps.

If you are a *Problem Solver*, a *System Thinker*, or a *Superstar*, **you are doing the thinking**. You define problems, you structure solutions, and you are the one to create value beyond what is already described.

This distinction has very real consequences in an AI-driven world. If you are doing the thinking, AI becomes a tool to amplify your work, helping you solve problems faster, design better systems, and create greater impact. If you are only executing predefined tasks, the risk is clear: at some point, machines will execute faster, cheaper, and more consistently.

A simple test captures this reality: If your boss needs you to solve problems, manage ambiguity, and build systems, you are harder to replace. If your role is primarily to execute defined tasks, the competitive advantage of human execution will diminish rapidly. Contribution is no longer about speed of execution, it is about the ability to add value before the task is even fully defined.

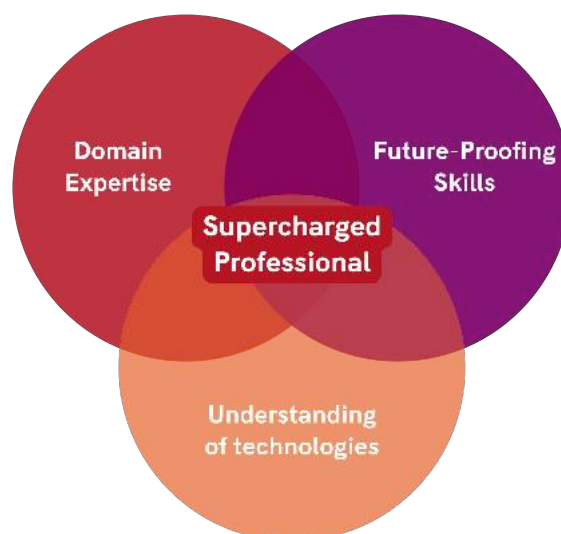
Future-Proof Capabilities Individuals who thrive in an AI world are not just adapting to new tools. They are operating at levels where AI becomes an amplifier of judgment, creativity, and system design - not a replacement.

They move vertically along the Hexagon: from task execution, to independent problem solving, to system building, to redefining opportunities. Future-proofing is not about running faster inside existing structures, it is about positioning oneself where judgment, initiative, and design remain essential and differentiated.

This shift is not automatic. It is a deliberate process of development, reflection, and action, becoming critical for long-term resilience.

The three strengths of supercharged professionals

At CFTE, we define Supercharged Professionals as those who combine three essential attributes:



*CFTE defines Supercharged Professionals as those who combine three essential attributes:
(1) Domain Experience, (2) Leveraging Technology, and (3) Future-Proofing Skills*

Domain Experience

A deep understanding of a field, not just in theory but in practice, knowing how value is created, how decisions are made, and how systems behave. Domain expertise is often underestimated, yet it remains one of the most durable sources of competitive advantage.

Leveraging Technology

The ability to use AI tools and emerging technologies to enhance execution, decision-making, and impact. This is the horizontal axis: becoming more effective through AI upskilling.

Future-Proofing Skills

The capacity to think, solve, structure, and innovate independently. This is the vertical axis: moving up the Hexagon to secure relevance in a shifting world.

Why all three matter

Technology evolves faster than most learning cycles. As tools improve and new platforms emerge, technical skills alone become insufficient. Domain expertise provides the foundation for understanding how value is created. AI proficiency enables individuals to work more efficiently and effectively within that context. But it is future-proofing capabilities, such as structured thinking, problem-solving, and adaptability that allow individuals to continue contributing meaningfully as systems change. It is the integration of these three elements that defines real readiness.

This combination is what characterises Supercharged Professionals, and increasingly, Supercharged Organisations.

The hidden trend

At first glance, it is easy to dismiss recent success stories as isolated anomalies: an 18-year-old launching an AI-powered app and generating millions in revenue; small startups scaling faster than established players.

It is tempting to attribute these examples to market hype, speculation, or transient financial bubbles. Superficially, they resemble familiar peaks in typical innovation cycles. But beneath the surface, something deeper is happening.

Huy Nguyen Trieu, co-founder of CFTE, having built his first startup 25 years ago, and as a founding partner of the largest fintech accelerator in Asia, has been part of successive waves of technological innovation. What is happening now is fundamentally different, in scale, in speed, and in structural impact.

It has now led to the structural performance shift visible at the heart of the world's most competitive ecosystem: the Silicon Valley.

A structural shift in scaling: 100x more efficient

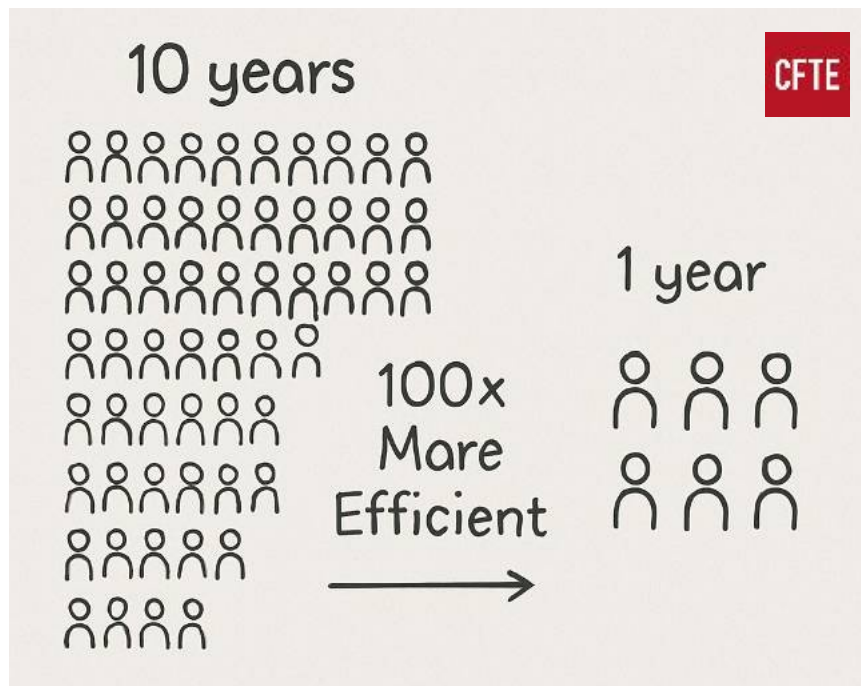
Before 2022, the best-performing startups typically needed ten years to reach \$100 million in Annual Recurring Revenue (ARR), supported by teams of around 500 people. Even Slack, allegedly the fastest growing startup ever, reached that level in 2.5 years with 400 employees.

Today, the best-performing startups are reaching the same milestone in one to two years, with teams of around 50 people. This is what companies like Cursor, Lovable or Gamma achieved since the launch of ChatGPT.

This is not an incremental improvement. It is a 100x gain in efficiency: ten times faster, with ten times fewer people.

In other words: projects that previously required 50 people working for six months can now be achieved by 5 people in a few weeks.

It is a complete compression of time, cost, and organisational scale, and it is not because these teams are working ten times harder, it is because they are operating in a fundamentally different way.



Why system thinkers unlock this shift

The critical enabler is not merely better AI tools. It is the rise of *System Thinkers*, individuals who know how to structure and leverage those tools. A decade ago, being a *System Thinker* was valuable but limited in impact. Turning an idea into an implemented system required extensive engineering teams, long integration projects, and heavy capital.

Today, a single *System Thinker*, equipped with AI platforms, low-code environments, and agentic workflows, can move directly from concept to deployment, often individually or with very small teams.

The result is not just faster execution. It is the structural collapse of the barriers between idea and implementation. This is why the impact is not a 20% improvement. It is often a tenfold or hundredfold amplification.

Why it remains a hidden trend (for now)

In startups and emerging companies, the shift is already visible. In larger organisations, however, adoption remains slower. Complexity, governance requirements, and reputational risk constraints delay the deployment of AI-driven workflows at scale. The operational inertia of large systems makes it harder to rewire processes deeply and quickly.

But the underlying transformation is not waiting. The tools exist and the models are proven. It is not a question of whether this shift will spread to larger organisations. It is only a question of when, and who will be ready to lead it.

The DNA of Supercharged Professionals and organisations

Supercharged individuals and organisations do not simply use AI to speed up existing processes. They rethink how value is created from the ground up. They operate with three critical characteristics:

- They think structurally, designing systems rather than solving isolated problems.
- They integrate AI deeply into workflows, not as an add-on but as a foundational operating layer.
- And they collapse the distance between idea, execution, and impact.

Their success is not measured by incremental productivity gains. It is measured by orders of magnitude, in efficiency, scalability, and innovation velocity. This is why the future will not belong to those who simply automate old structures, but to those who design systems where AI and human capabilities reinforce each other at every level.

The strategic implications: individuals, organisations, and nations must rethink their models

The emergence of supercharged individuals and organisations signals a profound shift in how value is created, captured, and scaled.

For **individuals**, the rise of AI is not just about improving productivity, but about contributing multiple times more than what they used to. It also opens the door for solo entrepreneurs to reach levels of scale once reserved for large companies. The idea of “one-person unicorns,” popularised by Sam Altman, is moving from theoretical to practical reality.

For **organisations**, the implications are even more profound. Traditional models based on scaling headcount and hierarchical structures are being challenged. The new operating model is built around system design, deep AI integration, and structural leverage. Organisations that adapt to this model will not simply gain efficiencies. They will redefine how industries operate.

For **nations**, the stakes are strategic. Economic strength will increasingly depend on building populations capable of thinking, structuring, and designing with AI, not merely operating faster within outdated models.

Countries that invest now in structural capability-building beyond basic technical upskilling will shape the competitive balance of the next decades.

Understanding these shifts is no longer optional. It is the foundation for building real AI-Readiness for individuals, for organisations, and for nations.



The cost of delay in an exponential age

The cost of delay in an exponential age

The transformation is underway

The structural shifts described throughout this paper are not theoretical. They are already underway. Supercharged Professionals, Mass Displacement, and Creative Disruptors are no longer distant projections. They are beginning to emerge across industries, organisations, and regions. While the patterns are visible, they are not evenly distributed. In some environments, they are still forming quietly. In others, they are starting to produce measurable impact. This unevenness can create the illusion that there is still time. But in reality, delay compounds the challenges. Those who act later will face not only the difficulty of transformation, but the added disadvantage of catching up to those who acted earlier.

The acceleration factor

The pace of AI development is accelerating in a way that reshapes traditional adaptation cycles. Capabilities that were experimental two years ago are now accessible to individuals and small teams. What required organisational scale is increasingly achievable through systems design and AI integration. This compression of time between technological emergence and operational integration shortens the window for preparation. What seems early today will be normal tomorrow. Waiting risks not only falling behind, but misunderstanding the baseline conditions under which future competition will happen.

The cost of inaction

The consequences of delayed action are becoming clearer. For individuals, falling behind does not unfold slowly. Often, a shift in required capabilities, a new workflow, or a changing expectation triggers irrelevance quickly. For organisations, losing strategic ground is difficult to recover. System-level advantages, once built by early movers, create compounding effects that late adopters struggle to match. For nations, failing to prepare ecosystems for AI-readiness risks long-term erosion of competitiveness, innovation capacity, and societal resilience. The cost is not limited to missed opportunities. It can become structural disadvantage that persists across decades.

Action must focus on the hard questions

Acting quickly is not enough. Urgency must be directed towards the right challenges. Solving easy problems, adopting new tools, delivering short-term efficiencies can create the impression of progress. But it leaves the deeper structural vulnerabilities intact.

The real questions are harder, and more important:

How do we build capabilities that remain relevant as AI evolves? How do we rethink workflows, systems, and decision-making structures, not just automate existing ones? How do we design organisations and societies that thrive across multiple waves of technological disruption?

Building AI-Readiness requires addressing these hard questions. It requires moving beyond technical adaptation into structural transformation. Without this shift, even rapid action will produce only fragile, short-lived gains.

Build now, lead tomorrow

The choices made now by individuals, organisations, and governments will shape the distribution of opportunities, risks, and resilience for decades. Waiting for perfect clarity will not provide protection. Hoping for stability to return will not postpone the shifts already underway.

Building AI-Readiness today by solving the right problems, and building the right capabilities is no longer optional. It is the foundation for leadership, resilience, and relevance in the age of AI. Those who prepare seriously now will not just respond to the future. They will help define it.

The background is a dark, almost black, space filled with a complex, abstract pattern of glowing lines and shapes. The lines are primarily in shades of bright blue and cyan, with some red and orange accents. These lines form various geometric shapes, including rectangles, squares, and irregular polygons, some of which appear to be stacked or layered, creating a sense of depth and movement. The overall effect is reminiscent of a digital or futuristic environment, possibly a data visualization or a stylized architectural structure.

Strategies for individuals

Strategies for individuals

For individuals, AI-readiness is not about starting position - it is about trajectory. Success depends less on where they begin, and more on how they move towards higher-value contributions.

For experienced professionals, the key lies in **starting from existing strengths**.

Domain expertise remains a powerful asset. In an AI-driven world, where tools can automate many tasks, the depth of real-world judgment, tacit knowledge, and industry understanding becomes increasingly valuable. AI can enhance execution, but it cannot replicate the strategic intuition that comes from navigating complexity over time.

Leveraging domain expertise, and learning how AI reshapes the systems within which that expertise operates, forms a critical foundation for **future-proofing**.

For individuals who already operate as *Problem Solvers*, the next horizon is system thinking: learning to structure problems at scale, design workflows that integrate AI capabilities intelligently, and create frameworks that can evolve with technological shifts. The focus moves from solving immediate issues to designing structures that can absorb change.

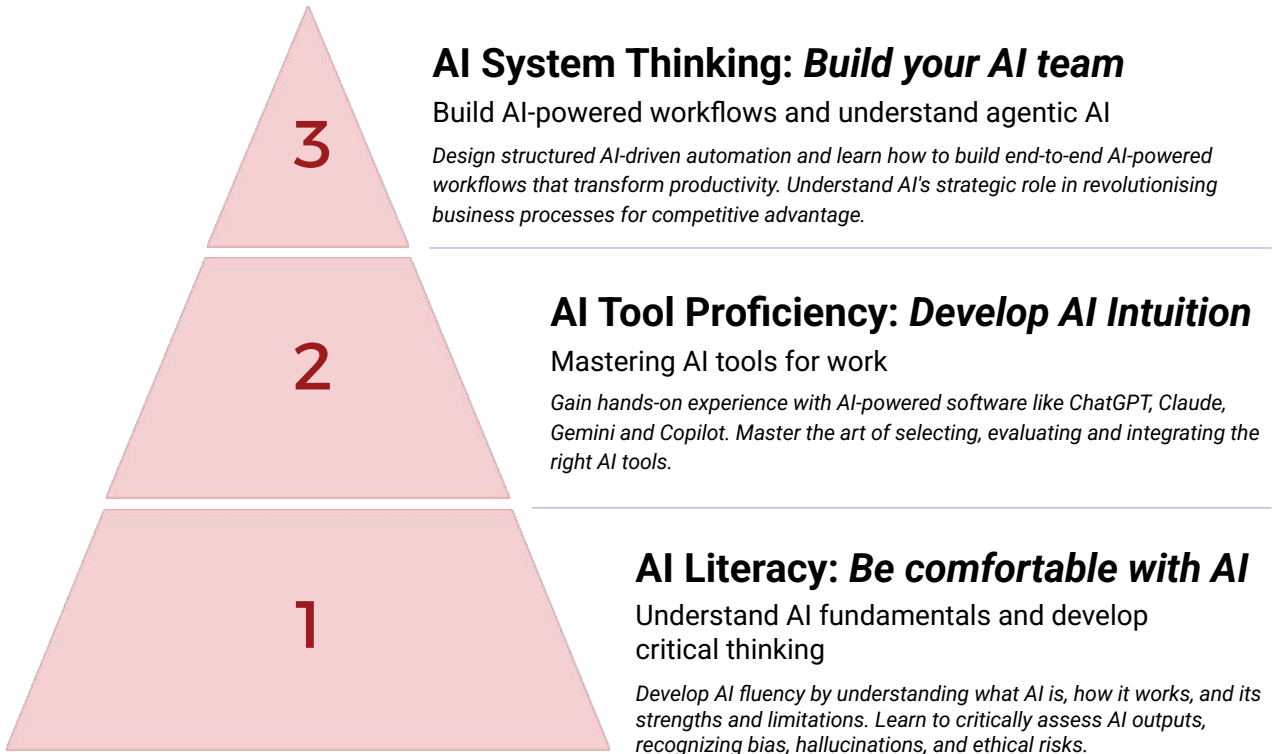
For those operating primarily as a *Task Robot* today, the opportunity is not to abandon execution, it is to add independent problem-solving as a new layer of capability.

This is not about abandoning current strengths, but about building the capacity to frame challenges, make judgments, and navigate ambiguity.

Active participation in transformation initiatives is one of the fastest ways to build future-ready capabilities. Most organisations today are running digital or AI-driven transformation projects. Volunteering for these initiatives offers a way to combine domain knowledge with exposure to new systems, while developing the adaptability and strategic thinking that will become decisive differentiators.

To build AI capabilities effectively, follow a clear progression:

- **First, build strong foundations.** *Understand AI's logic, strengths, weaknesses, and responsible use.*
- **Second, develop tool proficiency.** *Develop your AI intuition, operate AI tools strategically, not just technically.*
- **Third, develop AI system thinking.** *Structure workflows, decisions, and systems with AI integrated as a foundation.*



Skipping foundations in favour of quick tool adoption often leads to shallow understanding, and shallow understanding creates fragility when contexts change.

In a world where the only constant is change, structural depth matters more than superficial speed.

For young graduates, the pathway is different.

Without significant domain experience, the first priority is to build it. This is increasingly challenging, as traditional entry-level roles are eroded by automation. One strategy is to create one's own projects: studying an industry's AI integration, producing independent research, and publishing it. For example, a graduate interested in asset management might study how BlackRock's Aladdin platform integrates AI into investment processes, compare it to competitors, and build an independent analysis. The graduate can then publish it on their own website and send it to the management of Blackrock.

Such initiatives demonstrate proactivity, create practical domain insight, and build substance that differentiates beyond traditional CVs.

For children and early learners, the approach must be different again.

Cognitive development comes first. At young ages, the goal is not to use AI immediately, but to build the foundational cognitive structures: reasoning, focus, curiosity, and structured thinking that AI can later enhance. Children cannot be supercharged if they are not first charged.

Just as physical strength is developed through resistance and effort, cognitive strength is cultivated through deep, effortful learning and complex challenges.

While today's AI tools can accelerate output, they do not inherently build cognitive depth. That said, the real opportunity in children's education is not to avoid AI, but to rethink how we design the path toward it. The true potential lies in using AI to enable **personalised learning at scale**, adapting content, pacing, and instruction to the unique needs and strengths of each child.

To realise this potential, the focus must shift from tools to curriculum. The priority is not simply integrating AI into classrooms, but deeply rethinking what we teach and why. This means designing learning journeys aligned with CFTE's ACE framework and using AI as a personalised teaching assistant along the way. AI should not replace foundational learning, but rather reinforce it through tailored feedback, adaptive challenges, and contextual learning experiences that help children build enduring skills.

Personalised AI-powered education offers a massive opportunity: not just to teach faster, but to teach better to help children grow into confident, capable thinkers, prepared to excel in a world where intelligence, both human and artificial, shapes the frontier of possibility.

The background is a dark blue gradient. It features numerous thin, light blue curved lines that sweep across the frame from the top and right towards the bottom. Scattered throughout the background are small, light blue binary strings, primarily '1100', which appear to be floating or falling. The overall aesthetic is digital and futuristic.

Strategies for organisations

Strategies for organisations

For organisations, AI-readiness is not primarily a technology challenge.

It is a leadership challenge, a challenge of how talent is developed, how systems are structured, and how transformation is driven.

The Performance Hexagon offers a practical lens to rethink how talent is developed and deployed in this new environment. While traditional models such as the nine-box grid focused on past performance and potential, the Hexagon shifts attention to future-proofing capabilities, the ability to navigate complexity, structure systems, and create new forms of value.

This is the opportunity for organisations to think the composition of their talent base.

Talent density - the proportion of individuals who can adapt, structure, and lead through technological change will increasingly determine an organisation's competitiveness more than sheer headcount or even average technical skill levels.

Of course, not every employee will operate at the level of *System Thinker* or *Superstar*. But strategically moving the distribution upwards on the Hexagon is essential if organisations want resilience rather than dependency.

One of the most immediate and often underestimated opportunities lies in how organisations approach AI upskilling.

Most companies are already investing heavily in AI training. **The real strategic opportunity is to embed future-proofing into these efforts.**

AI upskilling can either be treated tactically boosting short-term efficiency or strategically, by building the system thinkers and problem solvers who will drive future value creation.

Treated strategically, AI upskilling becomes an opportunity to support broader capability building: teaching individuals not just how to use tools, but how to think differently about systems, workflows, and value creation.

To do this, the pedagogical models must change.

Training must move away from static tool usage into **problem-based learning**. Instead of teaching how to use a tool in isolation, organisations should present challenges that employees must solve using AI.

For example, they can be tasked with using tools, integrating multiple systems, and structuring solutions in ways that reflect real-world complexity.

Embedding system thinking and structured problem-solving into AI training turns tactical learning into **strategic capability development**.

Finally the most important shift ahead is not technological, it is organisational. And at the centre of that shift is **leadership**.

In many organisations, leadership teams have engaged with AI at a functional or tactical level. That was appropriate when AI's impact was narrow. But as it moves toward the centre of operations, strategy, and value creation, this level of engagement must deepen.

Framing AI as a tool for workflow efficiency or cost reduction leads naturally to incremental gains. These fall within the **Cheaper/Better/Faster** and **Enhancing** categories of the CDE Innovation Prism. They are useful, but limited.

The greater transformation lies in **Different** - where AI enables new ways of delivering value, structuring organisations, and redefining market position. Reaching this level of change requires more than technical deployment. It requires leadership to rethink the foundations.

AI-readiness is not something organisations evolve toward by default. It must be designed through operating models, governance systems, and talent strategies that recognise AI as a core infrastructure, not an add-on.

This involves questioning inherited assumptions: that scale is built through headcount, that control depends on hierarchy, that efficiency guarantees advantage. These models served a different era. They must now be reassessed.

The challenge for leadership is not to adopt AI faster. It is to ensure that AI is deployed within structures that are fit for purpose and enable transformation, not just automation.

Competitive advantage won't come from using AI to optimise existing systems and build faster horses. It will come from recognising when the logic of the system itself must change and having the leadership to build what comes next.



Strategies for nations

Strategies for nations

At the national level, **AI-readiness is no longer optional**, it is becoming a cornerstone of future competitiveness. Nations that build future-ready capabilities across their populations will shape their own trajectories in a rapidly shifting global landscape.

Historically, nations competed on the basis of scale: size of economy, size of workforce, access to natural resources. But AI shifts the advantage from **scale** to **talent density** - the proportion of a population capable of thinking, solving, designing, and adapting within AI-augmented systems.

Small nations with highly capable populations can now outperform much larger economies.

The ability to **build, retain, and leverage future-ready talent** is becoming a critical strategic asset.

Nations that recognise this shift will position themselves to thrive in the coming decades.

Building AI-readiness at a national level requires more than technical education. It demands a structural transformation across five critical dimensions.

1. Supporting working professionals and organisations

Mid-career professionals remain the backbone of economic vitality.

Helping them transition from task execution to system-level problem-solving will be essential.

Reskilling efforts must evolve beyond technical certificates.

They need to foster **critical thinking, structured problem-solving, system design, and adaptability**, capabilities that stay relevant across successive waves of technological change.

Nations that focus their workforce development strategies on building these capabilities, not just technical compliance, will strengthen resilience at the core of their economies.

2. Rethinking entrepreneurship as a strategic growth driver

AI reduces the barriers to entry for building scalable systems and products.

We are entering a **golden age of entrepreneurship**, where small, highly capable teams can achieve what once required entire corporations.

Nations that create ecosystems where entrepreneurs can be supercharged through access to AI infrastructure, regulatory flexibility, and deep talent pools will not only foster the next Silicon Valleys, they will also secure disproportionate advantages in innovation, economic renewal, and geopolitical influence.

The ability to support entrepreneurs who build new operating models, rather than optimise old ones, will define future economic leadership.

3. Preparing graduates for a different world of work

New graduates are entering a professional landscape profoundly different from the one that existed a generation ago.

The traditional model - study, graduate, join an organisation, learn by doing - is no longer reliable. Graduates today are competing not only with peers, but also with AI-augmented workflows and automated systems.

Entry-level roles are shrinking.

Domain experience, once accumulated passively through junior roles, is becoming harder to access.

In this environment, independent value creation becomes critical. Graduates who succeed will not be those with the longest list of credentials, but those with the capabilities to adapt, structure knowledge, and create substance where structure is missing.

There are many skills which become more important in an AI world, which could be provided by universities:

- **Independent learning capabilities** - building the discipline to acquire new skills and knowledge autonomously.
- **Critical thinking** - the ability to assess, question, and improve upon AI-generated or human-generated outputs.
- **Structured problem-solving** - moving beyond tasks to framing, analysing, and resolving complex challenges.
- **System-level understanding** - recognising how different components interact in technological and human systems.

At the same time, new forms of early-career experience must emerge.

Project-based learning, industry collaborations, entrepreneurial initiatives all offer pathways for young professionals to demonstrate credibility AI cannot replicate.

Without this shift, nations risk producing credentialed graduates without the foundations for real-world value creation.

4. Reimagining education systems for cognitive endurance

Traditional education models focused on transmitting static knowledge and memorising routines are no longer sufficient.

In a world shaped by AI, future success will depend less on recalling information and more on developing the ability to structure ideas, adapt thinking, and apply judgment in new contexts.

At early stages of development, education should focus on building strong cognitive foundations, capabilities that allow children to think independently, solve complex problems, and make sense of changing environments.

There are examples of capabilities which become important:

- **Think Structurally** - helping children see patterns, relationships, and how different ideas connect, rather than treating knowledge as isolated facts.
- **Adapt When Things Change** - fostering flexibility of thinking, teaching children that adjusting ideas when presented with new evidence is a strength, not a failure.
- **Use Tools Wisely** - encouraging children to see tools, including AI, as helpers for thinking, not substitutes for thinking itself.

At the same time, the role of AI in education must be carefully considered.

If introduced too early or without structure, AI risks replacing effortful cognitive development with shortcut thinking.

If integrated thoughtfully, AI can become a powerful amplifier offering personalised challenges, adaptive learning paths, and enhanced problem-solving experiences. In that sense, it represents one of the best opportunities to reinvent education: personalised learning at scale, tailored cognitive development, and adaptive education systems.

But used poorly, it risks weakening the very cognitive strengths that individuals will need most in a world of accelerating change.

Education systems that understand this duality and that focus on building cognitive endurance first, before technological proficiency will build young citizens capable of thriving over decades of technological evolution.

5. Elevating policymaker engagement with AI transformation

In many governments today, policymakers are engaging with AI through the lens of conventional policy. But the transformation underway is not conventional. It is a foundational transformation reshaping economic models, institutional functions, and societal dynamics simultaneously.

This level of change cannot be addressed through surface familiarity. It requires a **deeper, structural understanding of AI**, one that most policymakers have not yet had the opportunity to develop.

The result is a **growing asymmetry**: while **technology leaders** operate with speed, clarity, and system-level thinking, **policy** often lacks the technical fluency to shape long-term outcomes.

This fluency is now essential to drive the transition with foresight.

The stakes go far beyond jobs or productivity. AI will reshape the foundations of social protection, labour markets, national education systems, and economic coordination.

Mass displacement, supercharged professionals, and creative disruptors will emerge simultaneously within every economy.

Managing this shift requires more than short-term adaptation. It requires deliberate, proactive societal design:

- Reimagining national learning infrastructures
- Creating flexible reskilling and mobility pathways
- Incentivising innovation ecosystems
- Redefining the social contract for an AI-augmented world

Countries that invest in this level of preparedness, starting with leadership fluency will be in a position to shape the structures that define resilience and competitiveness in the decades ahead.

The background features a dark blue field with a network of thin, light blue lines connecting various points. Some of these points are highlighted with larger, semi-transparent yellow and white circles, creating a sense of depth and connectivity. The overall aesthetic is modern and technological.

From strategy to execution

From strategy to execution

The frameworks introduced in this paper provide a strategic lens for understanding AI-readiness, from the three foundational pillars (domain expertise, technology fluency, and future-proofing capabilities) to the contribution model defined by the Performance Hexagon.

But strategy is not enough: the objective is execution.

Execution in this context is rarely clean or linear. It must contend with systems in flux, shifting technologies, political urgency, and local complexity. Leaders do not have the luxury of perfect blueprints. They need solutions that work in today's conditions, not ones that will be obsolete by the time they're delivered.

This is why a pragmatic approach matters. Rather than designing the perfect system, an 80/20 approach is more suitable in an environment where results are required now. In other words, it is better to deploy an 80% solution now, grounded in context and able to evolve, than to chase theoretical perfection.

That is the philosophy behind **ACE: the AI Capability Engine**.

CFTE's ACE is a structured system designed to help governments and organisations rapidly define, deploy, and measure AI-readiness across populations. Its goal is to turn national strategy into execution, not by creating new layers of complexity, but by delivering an 80% solution that works today, with the flexibility to evolve.

The AI Capability Engine integrates what already exists with what's essential, allowing leaders to act decisively in a fast-moving world.



The AI Capability Engine (ACE) is a framework designed to help governments and organisations rapidly define, deploy, and measure AI-readiness across populations including six integrated components

The AI Capability Engine includes six integrated components:

1. Capability objectives definition

A synthesis of national skills frameworks, sector job transformation data, and CFTE's proprietary models, including the Performance Hexagon, defines what AI-readiness means for each target population. These objectives encompass both foundational competencies and context-specific transitions.

2. Assessment engine

Existing tools are combined with AI-enhanced diagnostics to benchmark readiness quickly and at scale. These assessments generate actionable insights that inform segmentation, resource allocation, and strategic prioritisation across populations.

3. Adaptive capability pathways

Adaptive capability pathways are structured development journeys built to reflect real-world roles and evolving responsibilities. They include taxonomies that organise content around clear objectives and staged progression. Pathways are designed to support different types of learners, from students to professionals and educators, through relevant transitions using curated, modular learning assets.

4. Delivery infrastructure

Delivery infrastructure refers to the systems and platforms through which learning and development are delivered at scale. This can include white-labelled platforms, AI-powered dashboards, digital companions, or mobile-first interfaces. The infrastructure is built to enable rapid deployment, with or without integration into existing national or institutional systems.

5. Performance monitoring

Performance monitoring involves linking development activities to capability objectives through real-time dashboards and analytics. It provides visibility across learners, sectors, or regions, enabling decision-makers to understand uptake and engagement. The emphasis is on simplicity and usefulness turning data into actionable feedback.

6. Impact review

Impact review is the evaluative layer of the system. It involves periodic cycles typically annual, to examine how capability-building translates into actual behavioural or institutional change. This includes analysing adoption patterns, practical application, and alignment with evolving strategic goals. The process enables course correction and continuous improvement.

AI as an enabler of personalised capability building

In addition to being one of the core topics, AI also should be leveraged to play an important role across each layer of the capability engine, as an infrastructure for delivery.

- It enables adaptive assessment by simulating real-world complexity, capturing how people reason, decide, and contribute beyond what traditional evaluations can measure.
- It supports personalised learning at scale, adapting content, pacing, and challenge levels to the individual or team.
- And it powers real-time monitoring, making contribution visible through behavioural signals rather than static scores.

This is not about replacing educators or managers, but about equipping systems with the responsiveness needed to scale human development effectively.

For Individuals: From awareness to capability growth

For individuals, the starting point is often a sense of urgency: to stay relevant, to keep learning, or to understand how AI will reshape their role. The question is how to channel that urgency into a development path that is both realistic and valuable.

While the ACE framework is designed for national and institutional transformation, its structure can also support at the individual level.

1. Capability objectives definition

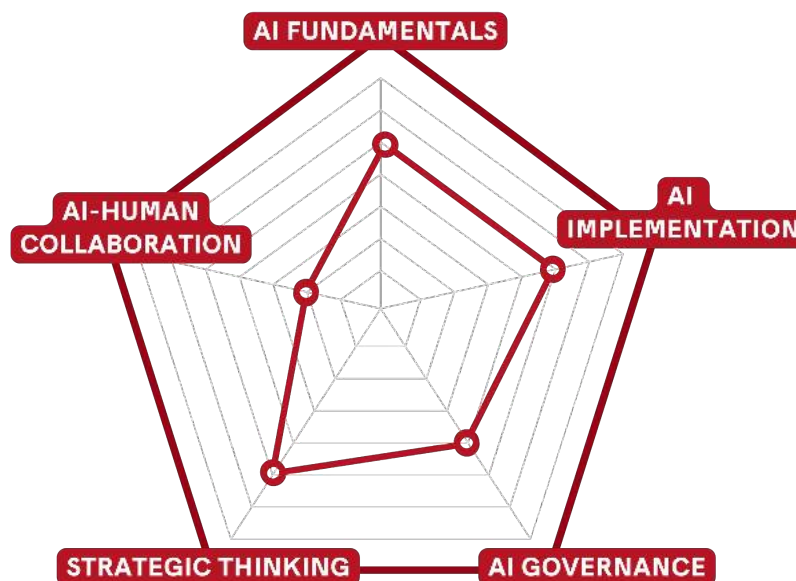
Rather than assuming universal goals, it is useful to clarify individual priorities across the three pillars. Some may choose to deepen their domain expertise, whether by specialising further or transitioning into a new sector. Others may focus on becoming more fluent with AI tools, or more confident in navigating ambiguity.

The Performance Hexagon can be used here to clarify the kind of contribution an individual aspires to make, whether that's executing tasks with greater autonomy, solving more complex problems, or designing systems that others rely on.

2. Assessment engine

Assessment can be informal but structured. Individuals may already have a good sense of their domain strengths. For deeper insight, speaking with trusted colleagues or mentors can reveal how one's expertise is perceived in practice.

Technology fluency can be assessed through tools such as the CFTE's AIQ, or by reflecting on how comfortably one works with emerging AI platforms. For future-proofing capabilities, self-assessment using the Hexagon, supplemented by peer input can help identify whether one tends to execute, solve, or design.



CFTE's AIQ is the world's first AI "Intelligence" Test built to measure how ready participants are to understand, use, and lead with AI in real life across several essential AI skills.

3. Adaptive capability pathways

Development tends to be most effective when it includes a mix of:

- **Structured learning**, especially formats that involve active problem-solving or real-world cases. CFTE courses can help, as well as others from reputable organisations like MIT or Oxford.
- **Unstructured learning**, such as expert interviews, knowledge sharing, or deliberate exploration of adjacent topics. Events, conferences or networking sessions are also useful.
- **AI-enabled tools**, including personal GPTs or adaptive platforms that tailor content based on role and progress.

Regardless of the format, the objective is to move towards more active forms of contribution, from task execution to problem-solving, from passive learning to applied capability.

4. Delivery infrastructure

Delivery at the individual level is shaped by the tools and platforms chosen. This could include online learning providers, knowledge tracking apps, personal dashboards, or curated learning hubs. The goal is to make access seamless, lightweight, and integrated into daily routines.

5. Performance monitoring

Rather than relying on certificates alone, individuals can monitor shifts in how they contribute: solving problems more independently, taking ownership of systems, or influencing outcomes. Behavioural signals such as initiating change, mentoring others, or handling complexity provide a truer measure of progress.

6. Impact review

Periodic reflection ensures development remains relevant. Whether prompted by a new project, a role change, or a shift in interest, reviewing one's learning trajectory helps re-calibrate objectives, renew focus, and sustain momentum.

By applying this structure, individuals can turn personal learning into strategic capability.

For Organisations: From frameworks to transformation at scale

The ACE framework offers a practical model for organisations aiming to move from strategy to workforce transformation. It does not replace existing initiatives. Rather, it gives structure to what many organisations already have, aligning strategy, skills, systems, and culture into a unified model that enables execution across functions, levels, and geographies.

1. Capability objectives definition

Most organisations already use a mix of frameworks: skills taxonomies, competency models, job architecture systems, and job transformation maps. These help clarify what people should know or be able to do in evolving roles. What's often missing is a view of how individuals contribute in real contexts, particularly in complex or AI-augmented environments. The Performance Hexagon complements existing models by shifting the lens from skills alone to contribution. It asks:

- Are people solving problems or just executing?
- Are they improving systems or repeating patterns?
- What level of autonomy, adaptability, and systems thinking is required?

This behavioural lens enables sharper capability definitions: not just for training, but for talent planning, leadership development, and transformation initiatives.

2. Assessment engine

Assessment tools range from self-evaluations and manager reviews to 360 feedback and performance data.

The screenshot shows a user interface for a 'Compliance Assessment' tool. At the top, there is a red header with 'CFTE' and a menu icon. Below the header, the title 'Compliance Assessment' is displayed. Underneath, a 'Case Scenario' is presented: 'You are the compliance officer for a digital payments firm. A flagged transaction between two new users has bypassed your usual threshold filters, but looks suspiciously similar to known laundering patterns involving layered shell accounts. You have access to the internal risk dashboard, transaction logs, and a recently deployed AI tool that identifies anomalous transaction flows.' Below the scenario, there is a chat interface. An AI message says: 'We'll guide you through a few steps. Think aloud as you would in a real case. Our AI will interact with your responses to understand how you reason and decide.' The user responds: 'I would start by analysing the transaction logs to understand the sequence of transactions between these accounts. This could help determine if the layering is deliberate.' The AI then asks: 'If the anomaly detection model confirms a 72 per cent match to past laundering activity, but the transaction fits a new merchant category, how would you proceed?' The user responds: 'I would escalate the transaction to our secondary review team for a more detailed analysis and to validate the merchant category.'

Organisations often use these to identify strengths and gaps in technical or behavioural areas.

AI-enabled assessments can enhance this process. By simulating real-world cases, they can observe how individuals approach complexity. For example:

- In compliance, AI might present a case and ask how a risk would be analysed, resolved, or prevented.
- In operations, simulations might explore how someone prioritises during a workflow breakdown.

These dialogues help identify whether someone is functioning as a *Task Robot*, *Problem Solver*, or *System Thinker* making development more targeted and contextual.

3. Adaptive capability pathways

With clearer benchmarks and contribution models, learning becomes more aligned. Effective pathways include:

- **Structured journeys** - Programmes tied to role evolution or transformation needs.
- **Experiential development** - Action learning, internal projects, peer exchange.
- **AI-powered personalisation** - Dynamic content suggestions, feedback, simulations.

These journeys connect training with behaviour. A future-ready organisation isn't built by delivering more content, but by enabling more impactful contribution.

4. Delivery infrastructure

Infrastructure depends on organisational maturity. Some will build on existing learning experience platforms. Others may integrate white-labelled tools, dashboards, or digital companions. The key is scalability and speed, enabling teams to deploy relevant capability-building quickly, without needing to wait for major IT projects.

5. Performance monitoring

Monitoring needs to go beyond tracking completion rates. Dashboards can highlight:

- Which teams are shifting from execution to problem-solving
- How role transitions are progressing
- Where contribution gaps persist

This data feeds back into workforce strategy enabling more adaptive planning and investment.

6. Impact review

Impact can be reviewed through case retrospectives, business outcomes, and team-level behaviour. Regular re-calibration ensures capability-building stays aligned with strategy. Importantly, this loop connects learning with performance and positions HR as a core enabler of organisational transformation.

By adopting the ACE framework, organisations can integrate strategy, structure, and culture into a cohesive model of transformation. Instead of adding more tools or content in isolation, they build an environment where AI readiness is embedded in daily practice driven by shared values, empowered behaviours, and systems designed to evolve with change.

For Nations: From strategy to system execution

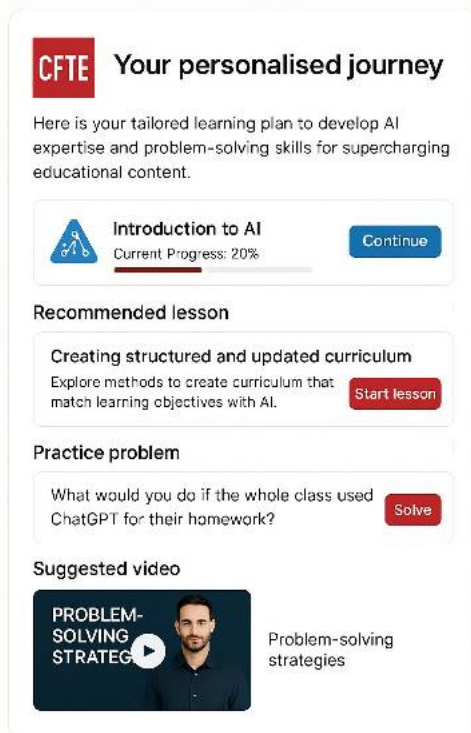
The ACE framework allows national strategies to turn into national systems, not by reinventing everything, but combining what exists into a coherent and evolving model.

1. Capability objectives definition

Most governments already have national skills frameworks, occupational standards, or sector transition plans. These provide a starting point. What is often missing is coherence, a way to link disparate frameworks into a unified picture of what AI-readiness means across the population.

Using national frameworks, sector transformation data, and models like the Performance Hexagon, countries can define capability objectives by sector, population segment, or geography, with a balance between domain expertise, AI fluency, and future-proofing attributes. This provides a shared baseline for all actors.

2. Assessment engine



The screenshot shows a user interface for 'Your personalised journey' by CFTE. It features a progress bar for 'Introduction to AI' at 20% completion. Below this, there are sections for 'Recommended lesson' (Creating structured and updated curriculum), 'Practice problem' (What would you do if the whole class used ChatGPT for their homework?), and 'Suggested video' (Problem-solving strategies).

National assessment systems typically focus on coverage: how many students have taken an AI course, or how many professionals have completed digital training. But these metrics don't always show whether individuals are ready to contribute in new ways.

Layering in capability-based diagnostics allows policymakers to map readiness by region, sector, or role type. This might include:

- Self-assessments and industry surveys
- Employer data on reskilling gaps
- AI-enabled diagnostics that simulate work contexts

These tools not only generate more relevant insights, but also enable rapid segmentation and targeted intervention at national scale.

3. Adaptive capability pathways

Governments play a unique role in shaping learning access. Rather than creating all content, the priority is to define clear, modular pathways that make use of:

- Existing providers (public and private)
- Role-specific frameworks (e.g. for educators, civil servants, students)
- Systems of microcredentials, national certifications, or modular stacks

These pathways should support mobility between roles and sectors. AI can help personalise journeys at scale, recommending next steps, simulating challenges, or tracking milestones.

4. Delivery infrastructure

Governments can enable large-scale capability deployment through platforms, whether national learning portals, sectoral hubs, or white-labelled interfaces delivered with partners. Core features include:

- Integration with existing education systems
- Support for mobile and multilingual delivery
- AI-enabled features like adaptive dashboards or virtual learning agents

It is important to note that infrastructure should enable speed. Execution is more likely to succeed when rollout happens through flexible, modular systems, not long procurement cycles.

5. Performance monitoring

Real-time dashboards can help ministries track programme reach, progress, and bottlenecks. But more importantly, performance monitoring should be tied to contribution, and identifying whether learners are applying skills, shifting roles, or adapting to system-level changes. These signals help direct investment and policy.

6. Impact review

System-level transformation requires iterative adjustment. Annual reviews can bring together data from education, labour, and industry to assess impact, not just of learning uptake, but of readiness and adaptability. Reviews help align national goals with evolving realities and allow for re-calibration without political delay.

By using the ACE framework, governments can move faster, coordinate better, and deliver impact at scale, while staying grounded in real outcomes.

ACE Component	Individuals	Organisations	Nations
1 Capability Objectives	Clarify development goals across domain, tech, and future-proofing. Use the Performance Hexagon to shape contribution ambition.	Use skills frameworks, job maps, and the Performance Hexagon to define expected contribution across functions and levels.	Synthesise national frameworks, sector job maps, and core capabilities. Align around students, educators, and strategic sectors.
2 Assessment Engine	Use self-reflection, tools like AIQ, peer feedback, and diagnostic insights to benchmark capabilities.	Combine internal reviews, 360 feedback, and AI simulations to assess skills and contribution patterns.	Layer capability audits, employer input, and AI-powered diagnostics onto participation metrics for actionable baselines.
3 Adaptive Pathways	Blend structured courses, unstructured exploration, and AI-personalised tools. Apply learning in real contexts.	Build role-specific learning journeys. Integrate peer forums, applied projects, and adaptive platforms.	Create modular pathways for educators, students, and professionals. Use AI to tailor content and simulate role-relevant challenges.
4 Delivery Infrastructure	Choose tools and platforms (e.g. online courses, dashboards, GPTs) that suit personal learning style and goals.	Use LXPs, white-labelled platforms, or internal systems. Ensure rapid deployment and flexible access.	Deploy national portals or co-branded platforms. Enable multilingual, mobile-friendly, AI-powered access at scale.
5 Performance Monitoring	Track behavioural change - autonomy, systems thinking, influence. Look beyond credentials.	Use dashboards to monitor contribution shifts, system redesign, and learning uptake.	Monitor role shifts, learner application, and behavioural indicators. Use real-time data to steer funding and scale-up.
6 Impact Review	Periodically review goals and growth. Adjust direction as roles, interests, or opportunities evolve.	Feed performance and behaviour data into strategy, leadership, and workforce planning cycles.	Conduct annual reviews across education, labour, and economic indicators. Align system development with evolving priorities.

ACE: the AI Capability Engine developed by CFTE is a structured system designed to help governments and organisations rapidly define, deploy, and measure AI-readiness across populations.

Conclusion

Throughout this paper, we have explored the structural transformation brought by Artificial Intelligence. What began as a wave of tool adoption is now clearly a shift in how industries operate, how organisations create value, and how individuals contribute.

We examined why AI-upskilling, while necessary, is not sufficient. Learning to use tools is important, but excelling in an AI-driven world demands something deeper: a shift in capabilities, in mental models, and in the way we structure systems and strategies. That is the core of AI-readiness.

We challenged assumptions about what predicts success. It is not job titles, seniority, or even technical proficiency. It is the ability to think structurally, adapt under uncertainty, and solve problems at scale. The Performance Hexagon offers a new way to understand how individuals can move from task execution to system-level thinking and how AI amplifies those who operate at higher levels of contribution.

We saw that three patterns are emerging: Mass Displacement, Supercharged Professionals, and Creative Disruptors. These are not forecasts, they are already forming. Whether an individual or organisation falls into one category or another depends on the choices being made now.

And we outlined what these choices look like in practice, for individuals building deeper capability, for organisations moving from efficiency to reinvention, and for nations seeking competitiveness in a world where talent density and adaptability define strategic advantage.

This paper has aimed to offer a structured lens and practical direction. It draws from our research, from *The AI-fication of Jobs*, and from hundreds of conversations with policymakers, corporate leaders, educators, and individuals across Europe, Asia, and the Middle East.

But above all, it is **a call to act - with clarity, not just urgency**. To move beyond surface adaptation. To make deliberate investments in the capabilities that will matter most over time.

Because the future is not written. It is shaped by those who are ready.

Appendix

The AI-fication of Talents

About Us

Centre for Finance, Technology and Entrepreneurship



CFTE is a global leader in education for finance and technology, dedicated to delivering world-class knowledge and skills at scale that reached over **200,000 learners** in **130+ countries** with **1,000+ industry experts**. With a mission to ensure that everyone, regardless of location or background, has access to cutting-edge learning, CFTE prepares individuals for success in a technology-driven world. Its motto, *In a tech-driven world, we bet on people*, reflects its commitment to empowering individuals to thrive in the digital economy.

Through partnerships with governments, central banks, multinational corporations, and tech firms, CFTE offers a diverse range of learning experiences, from large-scale online courses to executive workshops.

By combining technology with insights into human behaviour, CFTE continually pushes the boundaries of effective upskilling for millions. It collaborates with industry leaders to produce influential research and insights, shaping a deeper understanding of the rapidly evolving intersections between technology, finance, and education.

Co-founded by Tram Anh Nguyen and Huy Nguyen Trieu, both passionate advocates of lifelong learning, CFTE brings together a global ecosystem of governments, regulators, businesses, and entrepreneurs, working together to drive meaningful impact in the future of education and work.



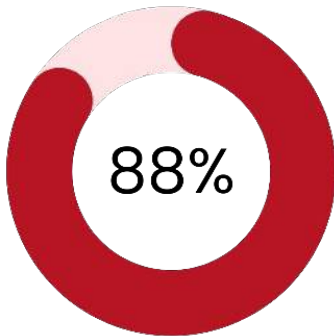
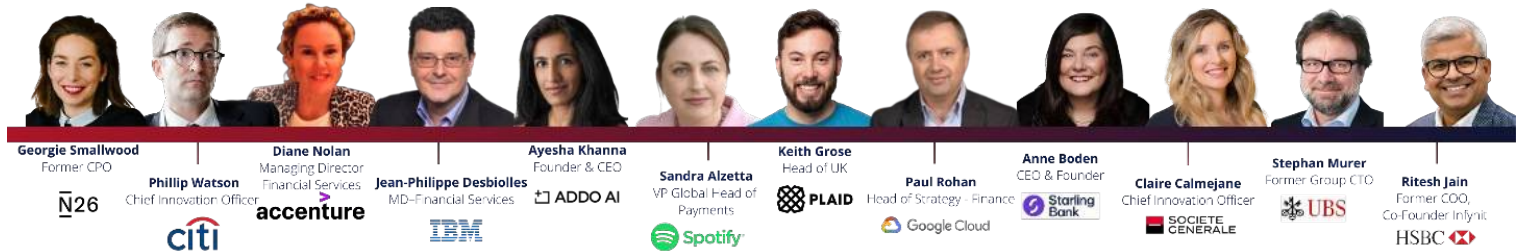
“AI is eating the world. It is no longer about the why, but the how to upskill people”

Tram Anh Nguyen,
Co-founder at CFTE

Education at scale



Who we work with



of industry leaders think AI will have a significant impact on their organisation.

“The industry hasn’t really grasped the whole picture of AI and understood every aspect of it.”

Things have been changing rapidly in this digital era. AI impacts everyone in every facet. Organisations will need to really learn about AI and leverage technology to create a better business model. However, amidst the opportunities in AI, there are some risks and ethics issues to identify and address.

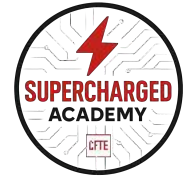
From our survey with 200 leaders, there is an **upskilling need in AI across all levels in organisation**. And **this transformation needs to be driven by senior leaders** in the organisation to set up strategies and approaches.

External Accreditation

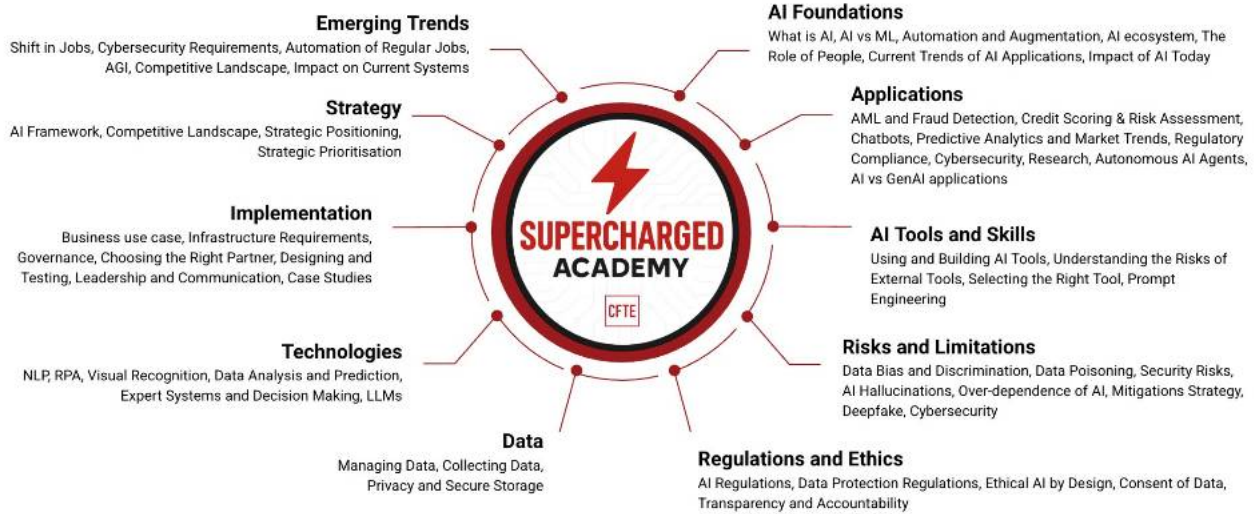
CFTE's certifications are externally accredited by leading bodies including the Institute of Banking and Finance Singapore, Continuing Professional Development, Asian Banking School, Association of Corporate Treasurers and SkillsFuture Singapore.



Supercharged Academy



Since 2018, CFTE has pioneered AI education, beginning with one of the world’s first AI in Finance programmes. Today, the Supercharged Academy extends this legacy, providing individuals, organisations, senior leaders and governments globally with the structured learning, strategic insight, and implementation capability needed to thrive in the age of AI.



The Supercharged Academy is built on the understanding that AI-readiness is not one-size-fits-all. Different stakeholders need different paths, and we deliver at every level:

Online Courses

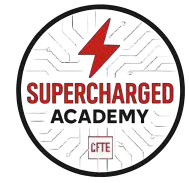
CFTE launched the first online certification of AI in Finance in 2018, which quickly became the leading programme used by institutions globally. Today, the Supercharged Academy offers dozens of online courses in AI and Generative AI, from short courses to long certifications. They cover a broad variety of topics, from applications in financial services, to marketing, to cybersecurity or climate change.

CFTE online courses are designed and taught by industry experts: more than 1,000 industry experts share their knowledge and experience to make the online courses impactful, engaging and relevant.

They are accredited by institutes such as Singapore’s IBF, CPD globally, Asian Banking School, the Association of Corporate Treasurers and other reputable organisations.



Supercharged Academy



Executive and Leadership Training

At CFTE, leadership programmes are not theoretical exercises. They are strategic, global, and designed to drive real organisational transformation by equipping leaders with the clarity, capabilities, and connections needed to lead in an AI world.



"The session you ran for our senior leaders continues to be talked about. Very impactful."
One of the world's largest financial institutions

Specialised Workshops

Our workshops are not academic lectures. They are transformational experiences designed to drive real-world capability, organisational alignment, and lasting career growth.

We deliver real industry trends, best practices, operating models, and leadership case studies.

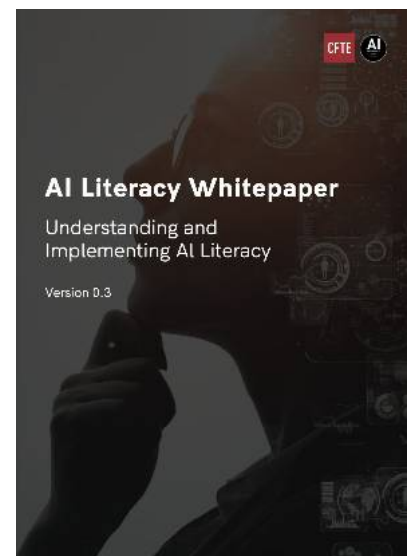
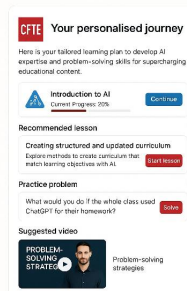
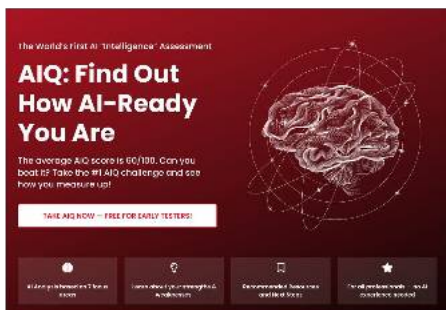


9.7/10
Satisfaction rate

"I would suggest this course to all my colleagues in order to understand how all our jobs will be influenced by this technological revolution."
Matteo Giovanni
Senior Finance Manager of Industrial and Commercial Bank of China (ICBC)

Other AI Resources

CFTE provides strategic tools to support AI-readiness at scale. Our AIQ is the world's first AI-readiness tool that helps individuals benchmark their AI understanding and chart personalised development. Our reports are based on roundtables with policymakers, senior industry leaders and research based on a global network of 1,000+ industry experts.



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Getting organisations AI-ready.
Building a skilled AI workforce.

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