

THE AI INSTITUTE / OPERATING INTELLIGENCE

EXECUTIVE AGENDA · 04 OCT / 2026

Find the Customers Your AI Pilot Leaves Out



This week, test access to the service—not just performance among people who already use it.

Boards, C-suite and senior management

Research period: August 2026 – October 2026

First published: 4 October 2026

Current to 4 October 2026

PUBLICATION RECORD

An Institute thesis and decision framework

Before expanding a customer-facing AI service, account for people who cannot enter or complete the journey—not just the results of those who reach the model.

WHAT LEADERS SHOULD TAKE FROM THIS PAPER

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|----|--|
| 01 | Count the people who never enter the pilot. |
| 02 | Test the whole service journey, including help and appeal. |
| 03 | Give excluded customers a route that works today. |
| 04 | Expand only when customer outcomes justify it. |

Research method

Original Institute executive agenda based on the organisers’ published 2026 event dates, Northern Ireland’s official consultation page and CGAP’s implementation account. A broad research and media scan informed selection; no private conversations or personal anecdotes are quoted.

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How to use this brief

Start with the decision and use the framework to challenge the current plan. Figures retain their original populations and definitions. Institute analysis is labelled, and limitations are recorded before the references.

01

5–8 OCTOBER

Start with the missing denominator

Before approving the next stage of a customer-facing AI pilot, ask who never reached it. A strong completion rate can describe a narrow group: people with the right device, documents, language, confidence and time. It says little about customers who abandoned registration or used a different channel because the new service was inaccessible.

Financial Inclusion Week runs from 5 to 8 October. The Center for Financial Inclusion's virtual forum includes regional sessions covering Asia, Africa, Latin America and the Middle East. Its focus on responsible innovation creates a timely opportunity to examine those missing journeys. The programme is an agenda for discussion, not evidence that any AI product improves customer outcomes.¹

The Institute's recommendation is to use the week for one bounded decision: whether a pilot is ready to serve a broader customer group. Do not commission a general inclusion strategy when the immediate question is whether a particular service works for the people it is meant to reach.

Give the review an owner

Ask the service owner, customer-research lead and risk team to map the route from first contact to a useful result. Include discovery, registration, identity checks, task completion, human help and appeal. Record the denominator at each stage. A model’s answer accuracy belongs inside that journey; it cannot stand in for the whole journey.

Choose a small number of groups whose experience could plausibly differ, based on the service and existing evidence. Recruit people who dropped out, not only enthusiastic pilot users. Collect sensitive information only where there is a lawful, necessary and proportionate basis. Missing data should remain a limitation, not become a reason to infer a person’s identity.

World Teachers’ Day also falls on 5 October. UNESCO’s 2026 programme emphasises teachers’ professional status, autonomy and voice. For education providers, that is a separate reason to involve teachers in reviewing AI-supported services. It does not establish that a particular teaching tool works.²

EXHIBIT / COUNT EACH STAGE OF THE SERVICE

01 Invited Who could discover and access the service? Institute review question	02 Entered Who passed registration and identity checks? Institute review question	03 Completed Who obtained the intended result? Institute review question	04 Helped Who resolved a problem or appeal? Institute review question
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03

TUESDAY TO WEDNESDAY

Look for a service change, not another pledge

Bring one concrete failure to the review: an inaccessible verification step, a misunderstood explanation or a hand-off that ends without help. Ask who can change it, what it costs and how the customer will know it has improved. A workshop without authority to change the service is unlikely to answer the rollout question.

CGAP's August account of work with financial institutions in Mexico and Morocco makes a useful distinction between institutional preparation, operational change and customer outcomes. Teams and action plans matter, but they are not proof that women are better served. This is early implementation experience in two countries, not an AI trial or a global impact estimate.³

For organisations involved in Northern Ireland's public sector, there is also a real deadline: consultation on its draft AI strategy closes on 7 October at the listed time of 5pm. Relevant teams should decide whether they have evidence to submit. This is a consultation, not enacted law or a deadline applying to other markets.⁴

Transfer the question, not the answer

Mexico and Morocco offer useful institutional experience, but neither represents an entire region. Similarly, a well-performing English-language service in North America or the UK cannot establish performance in another language or financial system. Local partners should help define the test, not merely translate the interface.

For operations across Asia, Africa, the Middle East and Latin America, use this week's regional discussions to identify questions about documents, connectivity, language and access to human support. These are hypotheses to investigate in each service population, not assumptions about everyone in a region. Compare observed barriers before choosing a technical fix.

Keep an alternative route available while investigating. It may involve a person, a simpler digital journey or an existing service channel. Measure its cost and quality too. Inclusion does not require every customer to use AI, and a non-AI route should not quietly become an inferior service.

05

FRIDAY · 9 OCTOBER

Decide what the evidence permits

Return to the rollout decision with three findings: who was missing, which barrier was changed and what happened when affected customers tried again. Report unresolved cases alongside successful completions. Keep the sample size, recruitment method and observation period visible; a small discovery exercise identifies problems rather than proving population-wide impact.

Expand only the part of the service for which the evidence is adequate. If a group still cannot complete the journey or obtain help, assign the fix and retain the alternative route. If the suspected disparity disappears under a fair comparison, revise the concern rather than preserving it to justify the project.

By Friday, the useful output is a narrower, better-supported operating decision—not a declaration that the organisation has solved inclusion. The strongest AI pilot may be the one that reveals whom its own success rate has left out.

RESEARCH RECORD

Method and limitations

Method

Original Institute executive agenda based on the organisers' published 2026 event dates, Northern Ireland's official consultation page and CGAP's implementation account. A broad research and media scan informed selection; no private conversations or personal anecdotes are quoted.

Limitations

Upcoming events establish dates and topics, not outcomes. CGAP's account concerns participating institutions in Mexico and Morocco, not an AI intervention or representative global sample; its full text was available through search indexing but a direct fetch returned 403. Proposed customer tests are Institute analysis. Local legal, accessibility and service requirements require competent review.



Sources and limitations

Source facts link to the original publication. Institute analysis reconciles definitions and turns the material into a management proposition. Frameworks are decision aids, not claims of universal causality. Read every important statistic with its population, date, definition and caveat.

Research cutoff: 4 October 2026. Review cycle: six months, or earlier after a material change in the underlying facts, standards or policy.

REFERENCES

Evidence behind the thesis

01	Center for Financial Inclusion: Financial Inclusion Week 2026 Current organiser page checked 4 October 2026; event 5–8 October. Programme and regional coverage, not evidence of customer impact.
02	UNESCO: World Teachers’ Day 2026 Current organiser page checked 4 October 2026; event 5 October. Professional status and voice, not an evaluation of AI teaching tools.
03	CGAP: Changing Financial Institutions for Women Through Collective Action Alice Nègre, Gabriela Zapata Alvarez and Gayatri Murthy, 24 August 2026. Early implementation experience in Mexico and Morocco; no causal AI impact claim.
04	The Executive Office: Northern Ireland’s draft AI strategy consultation Opened 12 August; closes 7 October 2026 at 5pm as listed. Draft public-sector strategy consultation, not enacted law or a worldwide deadline.

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Make the decision.
Then measure what changes.

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