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# The AI Trust Report 2026: The AI Trust Ceiling

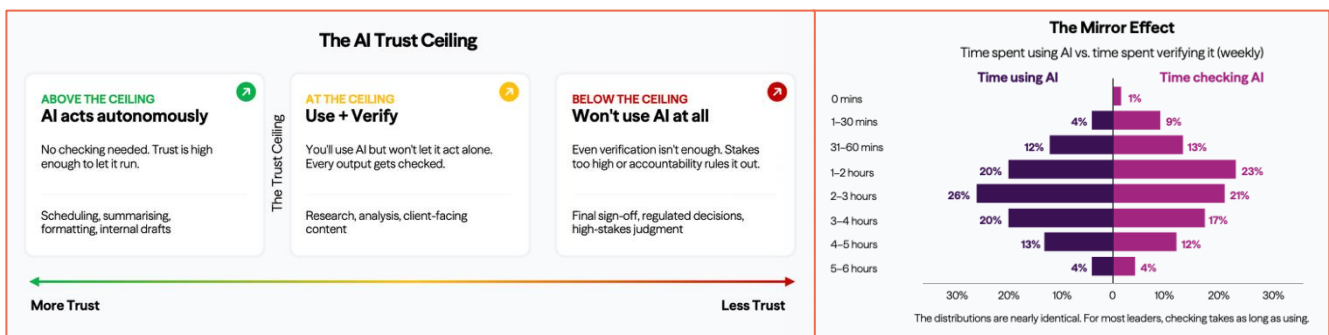
## Unlikely AI (2026)

### Context

“Adoption is up, value isn’t”. This survey of 1,000 UK senior decision-makers across sectors (conducted by Censuswide) finds that 77% of leaders manually verify AI outputs, spending nearly as much time verifying as using them, called the 'Mirror effect'.

The report calls this the 'AI Trust Ceiling': the point at which AI adoption stops translating into value because trust runs out and verification takes over.

### Key Insights



**Beyond bare efficiency gains due to this trust ceiling, 86% report negative psychological impacts**

#### AI output verification often comes at high psychological costs

- Examples include AI dependency (33%), burnout (32%), analysis paralysis (31%), AI blindness (30%)
- Negative effects outpaced the positive effects by nearly 2:1
- 65% feel anxious when AI-assisted work will be seen by others (unlike reviewing a colleague's work, AI offers no reasoning to interrogate, and accountability falls on the person who signed off, not the AI)

#### Finance and the public sector are most affected in terms of efficiency

- Finance: highest use (2.69 hrs/week) but also highest verification (96%) and compliance friction (70%)
- Just 26% see signif. ROI → Top trust barriers: Security (39%), lacking explainability (37%), errors (34%)
- Public sector: Just 16% see signif. ROI → Top trust barriers: Inconsistency (36%) & explainability (35%)

### Implications

- How might the psychological costs of AI fall unevenly across teams, seniority levels, or roles?
- What support structures do HR and managers provide to surface and mitigate such costs?
- Are you measuring the net time ratio between AI use and AI output verification?
- The report also says more training, and better prompting won't raise the trust ceiling – So what criteria does your firm use to track where AI adds value & where it creates more work than it saves?