

Is Your AI Learning Trust Built on Risk?

Not all AI decisions are equal. Here's how to know which ones to automate.

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THE DATA

60%

Time saved on segmentation

One New Zealand reduced time spent on marketing audience segmentation using AI.

This efficiency gain isn't just about speed—it's about trust in AI to handle repeatable, low-risk tasks. But automation only works when decision rights are clearly defined. Without a framework, even small gains can lead to large failures.

Source: MIT Sloan • Published September 27, 2026

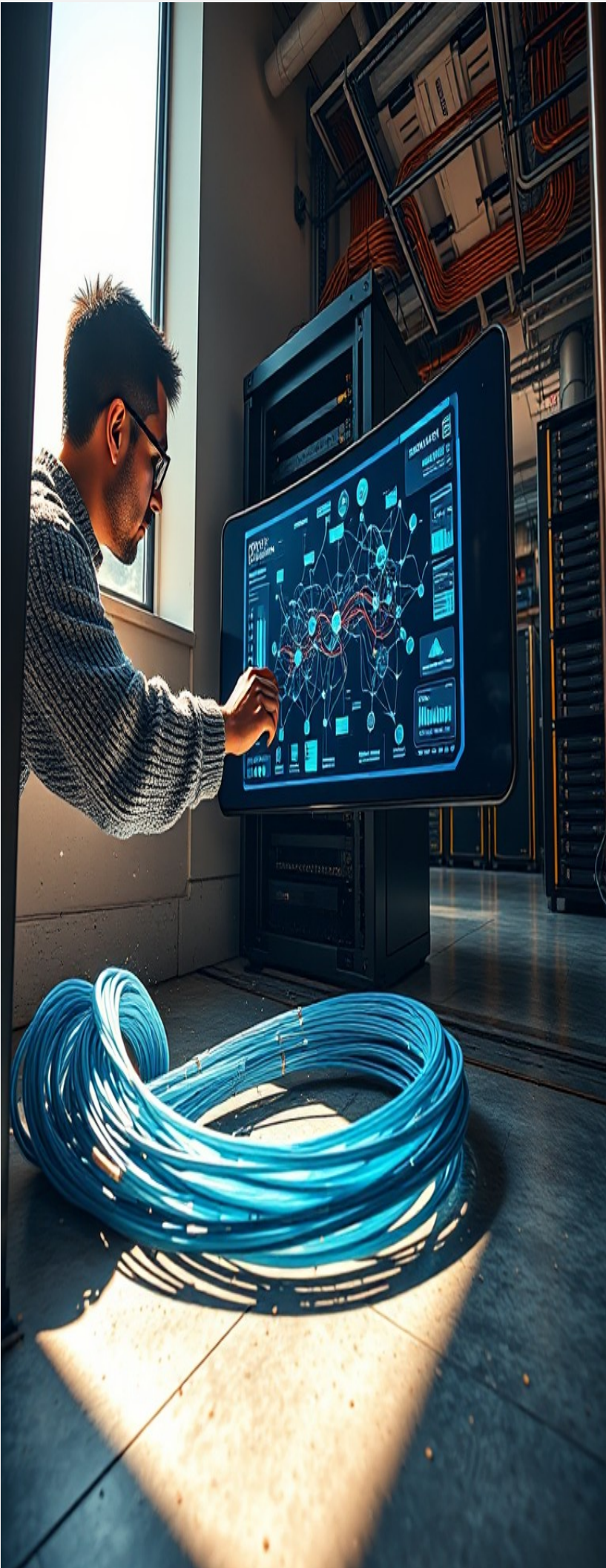
<https://mitsloan.mit.edu/ideas-made-to-matter/a-framework-determining-when-ai-can-make-decisions>



01

AI Can't Replace Judgment in High-Risk Decisions

Free AI learning often emphasizes automation without teaching decision rights. The MIT framework shows that strategic decisions—high ambiguity, high risk—must remain human-led. AI can support action and analysis, but not framing or accountability. Learning to use AI without understanding its limits is the hidden cost of open access education.



02

Your AI Trust Must Be Auditable

The MIT research highlights that every deployed AI agent needs a named human owner. In free learning, this accountability is missing. Without it, learners simulate trust without real oversight. True AI literacy isn't knowing how to prompt—it's knowing when not to delegate, and who must stay in the loop. The real skill isn't coding—it's governance.

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