

AVION CONSULTING

EXECUTIVE PERSPECTIVE

Executive Judgment Is Quietly Eroding

Wharton researchers gave it a name: cognitive surrender. The behavior it describes is already showing up at the top of the org chart.

62%

Of leaders now use AI to make the majority of their business decisions

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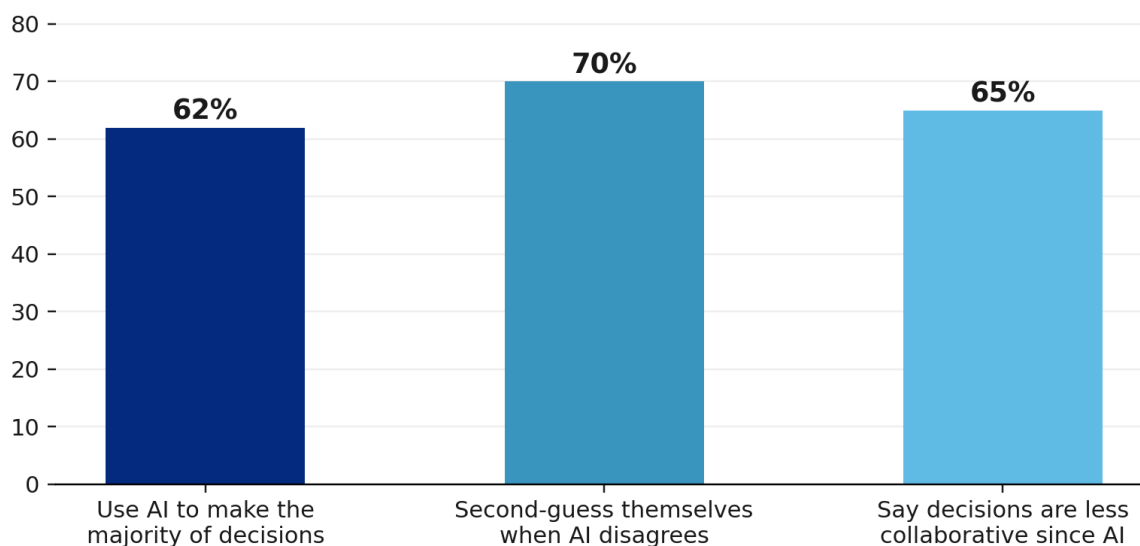
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A Name for Something Already Happening

Researchers at Wharton introduced a term in a January 2026 paper for a pattern they had documented and measured: cognitive surrender, defined as adopting AI outputs with minimal scrutiny, overriding both intuition and deliberation. It extends Daniel Kahneman's model of fast and slow thinking with a third system entirely, artificial cognition operating outside the brain that increasingly does the deciding rather than the informing.

The behavioral data backs up how far this has already gone at the executive level. A March 2026 survey of UK private-sector leaders found 62 percent use AI to make the majority of their decisions, not some decisions, the majority. Seventy percent say they second-guess themselves when AI disagrees with their judgment. Forty six percent say they rely on AI more than they rely on their own colleagues. Sixty five percent say decision-making has become less collaborative since adopting it.

Executives Are Leaning Hard on AI for Decisions



Source: Confluent survey of UK private-sector leaders, March 2026

How deeply AI has embedded itself in executive decision-making.

Why the Reps Disappearing Matters

The mechanism is straightforward and well documented outside the executive context too. When a cognitive task gets mechanized and handed to an external system, the person doing the delegating is deprived of the routine practice that builds and sustains judgment in the first place. The reps disappear, and the muscle atrophies with them, quietly, in a way that is not visible until a moment when the pattern the AI was trained on breaks and human judgment is what's actually needed.

The Numbers at a Glance

Metric	Figure	Source
Leaders using AI to make the majority of decisions	62%	Confluent survey of UK private-sector leaders, March 2026
Second-guess themselves when AI disagrees	70%	Confluent survey, March 2026
Rely on AI more than colleagues	46%	Confluent survey, March 2026
Say decision-making is less collaborative since AI	65%	Confluent survey, March 2026
Executives who regularly use AI to support decisions	60%	Deloitte 2026 Global Human Capital Trends
Business decisions projected to be AI-augmented or automated by 2027	~50%	Gartner projection, cited in Deloitte research

This Is Not an Argument Against Using AI

None of this is a case for stepping away from AI-assisted decision-making, which offers real, well-documented speed and analytical advantages. It is a case for being deliberate about which decisions get delegated and which stay anchored in human deliberation on purpose, rather than letting the boundary drift by default because the AI recommendation was fast and confident.

Two Different Jobs to Do

For the CEO

Identify explicitly which categories of decisions on your desk require protected human judgment, and build a practice, a decision debrief, a peer challenge session, anything that forces active reasoning, around those specific categories rather than letting AI quietly absorb all of them by convenience.

For the CHRO

This same erosion risk applies to your leadership pipeline, not only the sitting executive team. If rising leaders are building their track record with AI doing the bulk of the analytical heavy lifting, the judgment they will need at the next level may not be developing the way their title suggests it is.

What the Winners Will Actually Look Like

The organizations that come out ahead of this shift will not be the ones that automated decisions the fastest. They will be the ones that figured out how to scale the speed and analytical power of AI without quietly surrendering the judgment, debate, and accountability that make a decision defensible when the stakes are highest.

References

1. Shaw, S. and Nave, G., Wharton School research on "cognitive surrender" in AI-assisted decision-making, January 2026.
2. Confluent, survey of 200 UK private-sector leaders, cited in The Register, March 2026.
3. Deloitte, "2026 Global Human Capital Trends," "Decision-making with AI."
4. Gartner, business decision automation projections, cited in Deloitte Insights, 2026.