



MATVEO · WHITE PAPER · 2026

One Percent

Why your business already adopted AI but saw no results, and how to move from prompt chaos to a marketing system that makes money.

Ruslan Matveev
founder of Matveo

matveo

Contents

- 01 Abstract
 - 02 Introduction: one percent
 - 03 The core fork: amplify or replace
 - 04 What to hand to AI, what to keep human
 - 05 The AI marketing maturity model
 - 06 Moving between levels
 - 07 The map: seven zones of marketing
 - 08 Seven mistakes in adopting AI for marketing
 - 09 Proof: what a systematic approach delivers
 - 10 A 90 day roadmap
 - 11 Quick wins for this week
 - 12 Self diagnosis
 - 13 Common objections
 - 14 Mini glossary
 - 15 About the author
-

1. Abstract

Most companies have already adopted AI. Staff write copy in a chatbot, designers generate images, managers ask for a report in five minutes instead of an hour. And yet revenue does not grow, cost per lead does not fall, and sales sit roughly where they were a year ago.

The reason is simple. AI was dropped into chaos. The tool reached people's hands but never reached the system. As long as marketing stays a set of scattered actions, AI only speeds up those scattered actions and changes nothing of substance. Speed goes up, meaning stays the same.

This work is about the path from the first level, where AI writes reports and draws banners, to the level where it recalculates campaign economics every day, reallocates budgets, and becomes a source of growth. I describe a model of four maturity levels, break down what blocks each transition, give a practical 90 day roadmap, and back all of it with figures from real projects where this approach delivered return on ad spend of up to sixteen times.

It is written for owners and executives who feel AI should be giving them more, but do not yet see exactly how. It reads in twenty minutes and applies for years.

2. Introduction: one percent

Today it is hard to find a company that has not tried AI. The barrier to entry is gone. Any employee opens a chatbot and within a minute gets text, an image, a table, a draft email, a summary of a long document.

Here an illusion appears. If everyone uses the tool, the company is supposedly already working with AI. In reality almost the entire market is stuck at one point. AI is used for the simplest things: pull together a quick report, draft a proposal, ask a household question, generate a picture or a clip. And the visuals often come out so templated and tasteless that the audience develops the opposite reaction. Fatigue from identical AI generated content has become its own phenomenon. I call it AI fatigue. A brand that floods the feed with such images does not look modern. It looks like it is saving on thinking.

By my observation, business uses roughly one percent of what AI can actually do. To make the scale visible, here is how those percentages look in practice.

The one percent almost everyone uses:

Write a post or an email. Make an image. Summarize a meeting. Translate a text. Ask a household question. Generate a templated proposal.

The ninety nine percent the average user never opens:

Daily recalculation of the unit economics of every campaign with automatic budget reallocation toward what brings deals. Labeling the entire funnel and finding patterns a human misses in a table of hundreds of rows. Testing dozens of advertising hypotheses a week instead of two or three. Personalizing offers for different segments in real time. AI agents that take over the routine of whole departments: lead qualification, first replies, CRM updates, deadline control across projects.

The gap between using AI and earning from AI is not explained by model power. Models already do far more than they are asked to. The gap is explained by the maturity level of the company itself.

The central idea of this work fits in one line. AI multiplies what already exists. If there is a system, it multiplies the system. If there is chaos, it multiplies the chaos, only faster. Now let me walk through this path by level and show where the money is lost and how to climb higher.

3. The core fork: amplify or replace

Before the model, one argument has to be settled, because the entire adoption strategy depends on the answer.

There is a popular position: AI agents will soon replace people, marketers can be let go, just plug in a neural network and it will do everything. The idea gathers views, because it sounds like a sensation and like a promise to save on salaries. In practice it is shortsighted and expensive for anyone who takes it at face value.

My position is different. AI works as amplification. It multiplies the speed of a person who has thinking, strategy, and an understanding of their market. And it adds nothing to a person who lacks those. If the tool is picked up by a specialist with no judgment and no system, the output is simply more mediocre content per unit of time. The speed of the mistake multiplies too.

Let me explain why the idea that the agent does it all is so seductive and where it breaks. The demos are impressive: the agent wrote a landing page, built a campaign, answered a client. But a demo is not a business. Real marketing decisions rest on context the model does not have: the history of a relationship with a client, agreements, reputational risk, taste, a feel for the market, accountability for the outcome. The agent confidently does what it was told, and just as confidently fails where it should have stopped and thought. Without a person who sets the task and checks the result, speed turns from an advantage into a hazard.

Hence the law the whole document rests on. AI is a lever to competence, and a lever needs a fulcrum. First the system and a clear head, then AI plugs in and delivers a multiple. The reverse order never works.

So the right question is not which neural network to buy. It is which system to embed it in and who will run it. The answer to that defines the company's maturity level.

4. What to hand to AI, what to keep human

The law of amplification leads to a practical principle of dividing the work. For AI to deliver, you need to know what it does well and what should stay with a human. Here is a working map.

Confidently hand to AI	Keep with the human
Routine and repeatable operations	Strategy and positioning
First drafts and variants	The final decision and accountability
Volume: dozens of versions, thousands of data rows	Taste and brand feel
Finding patterns in data	Relationships with clients and partners
Speed: doing in a minute what took an hour	Interpretation: what the data means for the business
Rough analytics and labeling	Ethics, risk, and reputation

The principle reads like this. AI takes on scale, speed, and routine. The human keeps judgment, meaning, and accountability. The better this border is drawn, the higher the return.

The typical mistake pulls in both directions. Some refuse to hand AI even routine work, keep staff on manual labor, and lose on speed. Others hand AI the judgment, publish without review, and lose the brand's face and the audience's trust. A mature company holds the balance: the machine does a lot and fast, the human decides what goes live.

5. The AI marketing maturity model

I have reduced a company's path to a ladder of five steps, from zero to four. It is a working model for diagnosing yourself and seeing which transition to make next.

Level	Name	What happens	Where money is lost
0	Chaos	AI is barely used, or used at random	Decisions on intuition, everything rests on people and luck
1	Point tools	AI speeds up isolated tasks: copy, images, reports	Saves staff hours but does not move revenue

Level	Name	What happens	Where money is lost
2	Processes	AI is built into repeatable processes: a content pipeline, lead handling	Stability appears, but the parts are not connected
3	System	AI works with the data and the whole funnel, decisions on numbers	AI starts to affect money, not just speed
4	Growth lever	AI becomes a source of scale and advantage	The company outpaces the market instead of catching up

The key idea of the model is that value comes not from the number of neural networks in use, but from the depth of their integration. You can plug in twenty trendy tools and stay at level one. You can carefully embed two models into the funnel and reach level three.

Here is how each step looks from the inside.

Level 0, chaos. Symptom: marketing runs on intuition and the personal energy of staff, data is collected occasionally, and AI, if used at all, is used quietly and without system. Cost of staying: when a strong person leaves, results drop, because everything rested on them.

Level 1, point tools. Symptom: employees use chatbots their own way, each with private tricks, with no shared approach. Cost of staying: the company saves hours, enjoys the speed, and sincerely fails to understand why revenue stands still.

Level 2, processes. Symptom: repeatable flows have appeared where AI sits in a fixed place and works steadily. Cost of staying: the parts live as islands, content on its own, leads on their own, analytics on their own, with no whole picture.

Level 3, system. Symptom: funnel data is consolidated into one loop, budget decisions are made on numbers refreshed daily. Here AI affects money for the first time. The cost of staying at this level is minimal, this is already a strong position.

Level 4, growth lever. Symptom: revenue growth outpaces the growth of costs and headcount, and the company builds its own tools for its own processes. This is the level of market leaders.

Most of the market today sits between zero and level one. Next I show each transition: what blocks it, what to implement, and the metric that tells you you have climbed a step.

6. Moving between levels

Transition 0 to 1. From chaos to first tools

What it means. The company consciously starts using AI for isolated tasks instead of doing everything by hand.

What to implement. Gather the three to five most frequent routine tasks and make AI the standard for them: copy and headline drafts, call transcription and summaries, first pass market research, visual variants for testing, breaking down long documents. Give the team shared techniques and good prompt examples so no one reinvents the wheel.

Typical mistakes. The main trap of this stage is that it is easy to get stuck here forever and mistake speed for results. Staff are pleased they get more done, the manager sees activity, but revenue does not move, because you are doing the same thing, only faster. The second mistake: allowing content generation with no taste control, and now you are a source of that same AI fatigue.

Transition metric. Most marketing staff use AI daily for at least part of their tasks, and this is treated as the norm, not the personal initiative of enthusiasts.

Transition 1 to 2. From tools to processes

What it means. Instead of one off chatbot requests, a repeatable process appears, with AI in a fixed place inside it, working steadily.

What to implement. Take one flow and describe it as a pipeline. Two strong candidates to start.

A content pipeline. Not a post by mood, but a reproducible flow: brief, generation of variants in the brand style, human selection, refinement, publication on schedule. This frees content from one person's inspiration, and keeps the brand style from drifting post to post.

Inbound lead handling. An AI agent takes the routine of the first touch: qualifies the request against set criteria, pulls up client data, drafts a reply, updates the CRM, and hands the manager a warmed up contact with a short summary.

Typical mistakes. Building a process with no human in the control loop. The agent qualifies leads on the wrong criteria and you lose good requests without noticing. Done right, for the first weeks a human checks every agent decision, and trust widens only after calibration.

Transition metric. At least one end to end process runs with AI steadily, with no manual reassembly each time, and its result is predictable.

Transition 2 to 3. From processes to a system

What it means. This is the main transition, after which AI starts to affect money. The islands join into one loop, and what connects them is data.

What to implement. Consolidate funnel data into end to end analytics: you can see where a request came from, what it became, what it cost, and what revenue it produced. On this data AI calculates unit economics every day, not once a month after the fact. Three effects follow.

Daily recalculation of campaign economics and budget reallocation toward what truly brings deals, not clicks.

Fast hypothesis testing. A team tests a few ideas a month by hand, a system with AI tests dozens, because generation, launch, and analysis are sped up at every step.

Decisions on numbers instead of opinions. The argument over which creative is better is closed by data within a day, not by the seniority of whoever speaks at the meeting.

Typical mistakes. Trying to run things through AI before cleaning up the data. If labeling is wrong and sources are not consolidated, AI will confidently optimize toward the wrong thing. First clean data, then automated decisions.

Transition metric. Key budget and campaign decisions are made on end to end data refreshed daily, not on intuition.

Transition 3 to 4. From a system to a growth lever

What it means. AI stops being a way to do the current thing better and becomes a source of the new. A tuned system lets you scale without a proportional rise in headcount and costs.

What to implement. Three things appear here. Scaling without bloating the team: one person with a system and a set of AI agents covers the volume that used to need a department. Own tools for your own tasks: the most mature companies do not limit themselves to off the shelf services, they build solutions for their own processes. In our practice, real tasks grew into separate products this way, for example an agent that runs advertising campaigns in Yandex Direct and Metrika daily and raises conversion, and a content studio on Claude that assembles landing pages and presentations from a brief in the brand style. The third thing: a speed advantage. While the market debates whether to try AI, you run the hypothesis, test, conclusion cycle several times faster and take share by tempo.

Typical mistakes. Building your own tools too early, before reaching the system. Without a tuned third level, a custom product turns into an expensive toy. First the system on off the shelf tools, then your own where the off the shelf already blocks growth.

Transition metric. Revenue growth outpaces the growth of marketing costs and team headcount.

7. The map: seven zones of marketing

So the model does not stay abstract, here is the map of integration. Marketing breaks neatly into seven zones, and AI strengthens each in its own way.

Strategy. AI speeds up market analysis and the work on positioning scenarios: in a day you can study competitors, gather hypotheses, and test them for logic. The positioning decision stays with the human.

Analytics. AI labels funnel data and finds patterns that get lost in a table of hundreds of rows: exactly where requests drop off, which segment brings revenue and which only clicks.

Product creation. AI agents assemble and test variants of sites, landing pages, presentations, and content. Ten versions of a landing page instead of one, and the decision is made on test data.

Lead generation. AI optimizes traffic buying and creatives, reallocating budget daily toward the effective and switching off what drains money.

Sales. AI agents take the routine of lead handling: qualification, first replies, CRM updates, reminders. People are freed for the conversations that close deals.

Project management. AI keeps statuses, deadlines, and metrics under control, gathers a project summary, and flags where things have stalled.

Technology solutions. AI embeds directly into the company's processes through its own tools and integrations, for specific business tasks.

It matters to see the whole picture. The strength appears not when one zone is amplified, but when the zones are connected by data into one loop. That is the move to level three from the previous section. Seven amplified but disconnected parts are still level one, just in seven copies.

8. Seven mistakes in adopting AI for marketing

I see the same mistakes across dozens of companies. If you recognize yours, that is good news: it means you know what to fix.

First. Buying tools instead of building a system. The company plugs in a new service every month and wonders why nothing changes. Tools without a system are just expenses. The focus should be on processes and data, not subscriptions.

Second. AI as a substitute for thinking. A person with no grasp of the market gets a powerful tool and produces confident nonsense at industrial scale. Competence first, amplification second.

Third. Tasteless mass content. The feed fills with identical AI images and meaningless text. This is the AI fatigue that pushes the audience away. Human control of taste is mandatory.

Fourth. AI running blind. Automated decisions are launched on dirty or unconsolidated data. The algorithm confidently optimizes toward the wrong thing. First clean end to end data, then automation.

Fifth. A pilot with no metric. We will try AI, with no answer to which indicator should change and by how much. Such a pilot can be neither failed nor defended, and it quietly dies. Every rollout needs a number.

Sixth. Adoption by decree with no process. The manager demands that people use AI but gives no techniques, no examples, no process redesign. The team imitates, the result is absent.

Seventh. Secrecy instead of training the team. AI is kept as the private secret of a couple of enthusiasts instead of raising the skill of the whole team. The advantage goes not to whoever has access to the models, but to whoever has a whole team that can work with them.

9. Proof: what a systematic approach delivers

Theory is worth exactly what its results are worth. Below are projects from real estate, a market with a high price tag and a long deal cycle, where the cost of a mistake shows immediately. The principle is the same everywhere: first the system and a clear read of the market, then amplification with tools. After each case I note separately where the AI lever works inside it.

Case 1. Sixteen times return on ad spend for a premium residential complex

Situation. A premium class residential complex in Saint Petersburg was not selling. The previous agency had delivered neither leads nor deals for months. A competitor of the same class was being built nearby with prices fifteen to twenty percent lower, and buyers were leaving for it.

What we did. The first step was to put the advertising tools aside and immerse in the product itself: documentation, conversations with architects, construction technology. Real advantages turned up that objectively justified the price. The problem was not the price, it was that no one was conveying the value. Then the system: a separate information resource about the complex, simultaneous SEO and paid search work capturing top positions in Yandex and Google, professional video content, precise look alike targeting based on a dataset of real premium segment buyers. Our site ranked above the developer's official site, and while theirs went down or loaded slowly, all the traffic came to us.

Result. Sales started in the first month. Return on ad spend reached sixteen times. Cost per lead fell by fifteen percent over four months.

Where the AI lever sits. Product and competitor analysis speeds up to days, content and landing variants are assembled and tested by the dozen, campaign economics are calculated daily. The foundation stays human: immersion in the product, positioning, strategy.

Case 2. Twenty five times more leads with no extra budget

Situation. A commercial real estate agency in the street retail segment complained of the familiar: we spend a lot on ads and get few leads. The audit showed a classic picture: campaigns hit broad queries, negative keywords were not worked through, a large share of budget went to an irrelevant audience, and no one was working with investors on purpose.

What we did. The solution was built on positioning and expertise, not on raising the budget. The agency stopped being one more seller of premises and became an expert in street retail with an investment focus. The founder's personal brand, expert breakdowns of specific properties with yield calculations, educational content about buyer mistakes, campaigns rebuilt by segment, and a system for working the database.

Result. Leads grew twenty five times with no extra budget. The social audience grew five times. Seventy percent of clients returned for repeat deals.

Where the AI lever sits. Expert content can be produced as a stream with no loss of quality: a property breakdown, a yield calculation, adaptation to formats. AI amplifies expertise and carries it to the right people. The expertise itself is human.

Case 3. Seven times return and an algorithm hack on the elite market

Situation. A company was entering the elite real estate market in Saint Petersburg from scratch. One of the hardest segments: high price tags, a limited circle of buyers, a long deal cycle, competition with players who have worked for decades.

What we did. Before launching ads, I immersed in the audience and found the key insight: in Saint Petersburg the elite buyer thinks about water. The river, the canals, the gulf. On that insight we assembled a simple and precise product, a catalog of every residential complex with a water view, and launched it into targeting. Then something interesting happened: the algorithm found a look alike audience, every new lead sharpened the profile, and the ads grew more effective with each iteration. It was enough to change only the creatives, the audience improved itself.

Result. Seven times return on a cold entry from scratch. Top brokers started moving to the client from developers, having seen the quality of the leads. A second sales office opened.

Where the AI lever sits. This is a case about data and about a precise insight. One right insight beat a dozen complex segments. AI sharply speeds up testing such hypotheses: you can run through many angles and quickly see which one the algorithm picks up.

Case 4. Eight times return and deals above one million euros in Northern Cyprus

Situation. An agency was opening an overseas real estate line from scratch on a difficult market for a Russian speaking audience.

What we did. Instead of selling to everyone, we separated three fundamentally different segments: investors who need yield figures, emigrants who care about residency and family infrastructure, and second home buyers who care about status and privacy. Each segment got its own offer, its own landing pages, its own funnels, and for investors detailed payback models by property type.

Result. Eight times return on traffic. Deals above one million euros, with many clients returning for repeat purchases. The team grew to twenty brokers. A predictable model took shape: put in one, get back eight.

Where the AI lever sits. Segmentation, offer personalization, and payback modeling are exactly the work where AI gives a huge lever: its own content and its own calculations for each segment, at a volume manual labor cannot reach.

One more stroke

In another project, the launch of a commercial real estate agency from scratch, the lead generation system worked so well that the client called and asked to pause the advertising: the brokers physically could not handle the flow. Thirty percent of leads were deal ready, seventy percent of clients came back. A rare but telling result of the right positioning.

Across all the stories one pattern shows. The money was brought by the system: immersion, data, positioning, segmentation. AI in such a system multiplies every step. Without the system it would have multiplied emptiness.

10. A 90 day roadmap

So the document stays a plan rather than inspiration, here is a practical sequence. It leads from level one to level three in a quarter.

Days 1 to 14. Diagnosis. Determine your level by the model in section 5. Run an audit: where the funnel loses money, which tasks eat the team's time, what data you actually collect. Output of the stage: an honest map of the current state and a list of priorities. Without this map the rest is pointless.

Days 15 to 30. Base tools. Close level one deliberately. Pick three to five routine tasks where AI saves the most time, make it the standard there, and give the team shared techniques. Output of the stage: the team works with AI on routine daily, speed is up.

Days 31 to 60. The first process. Build one end to end process with AI inside, a content pipeline or lead handling, with a human in the control loop. Output of the stage: one part runs steadily and predictably, with no manual reassembly.

Days 61 to 90. Connecting the data. Start consolidating funnel data into one loop and making at least one budget decision a week on it. Output of the stage: the first money decision made on end to end data rather than intuition. This is the entry to level three.

After ninety days you will have not a pile of neural networks, but a working foundation of a system you can carry on toward level four.

11. Quick wins for this week

If you want to start moving right now, here are actions that pay off within days and need no budget.

Pick the one routine task that eats the most team time and move it to AI as the standard. Build an internal page with good prompt examples so the team does not reinvent approaches. Check which funnel data

you actually collect, and where the gaps are. Take your latest AI generated content and honestly ask whether it causes AI fatigue. Name the person responsible for the quality and taste of what goes out.

None of these will lift you to level three at once, but together they set the direction and dispel the illusion that starting requires a big project.

12. Self diagnosis

A short test. Mark the statements true for your company right now.

AI is used by separate employees for separate tasks, with no shared approach. This is level 1.

There is at least one process where AI sits in a fixed place and works steadily. This is level 2.

Budget decisions are made on end to end data refreshed daily. This is level 3.

Revenue growth outpaces the growth of costs and headcount thanks to the system and AI. This is level 4.

Where you stopped is your current level. The next step is described in the matching transition in section 6.

If you honestly landed between zero and level one, that is normal. That is where most of the market sits today. The advantage goes not to whoever opened a chatbot first, but to whoever turned it into a system first.

13. Common objections

We already have a marketing department. AI does not replace people, it sets up a system in which your department does more. An audit shows where it leaks today.

AI is a buzzword, what does it do concretely. It calculates campaign unit economics daily, reallocates budgets, prepares creatives and content, and tests hypotheses faster than a team does by hand. All of it is measurable action with a measurable result.

Is it not simpler to replace people with agents. No. An agent without a human confidently fails where judgment is needed, and scales the mistake. The human plus AI pairing is stronger than either part alone.

We have little data. Data starts to accumulate the moment you start collecting it. The first step of level three is to put end to end analytics in order, and from then on every month brings more data.

It is expensive, we have no resources. The first two levels need almost no budget, only discipline. Level three pays for itself by ending the waste on ineffective campaigns.

We tried it, it did not work. Most likely you tried at level one: you sped up isolated tasks and saw no revenue growth. That is expected. Growth begins at level three, when AI connects to data and money.

14. Mini glossary

AI agent. A program based on AI that independently carries out a sequence of tasks by set rules, for example qualifying leads or running ad campaigns.

End to end analytics. Consolidating the data of the whole funnel into one picture, from ad impression to deal, so you can see the real return of every source.

Unit economics. The calculation of how much you earn and spend per single unit: one lead, one deal, one client.

Look alike. A technology that finds new people similar in behavior to your real buyers.

Lead nurturing. Regular work with those who did not buy at once: useful content, selections, touches that lead to a deal over time.

Prompt. A request to an AI model. The quality of the prompt directly affects the quality of the answer.

15. About the author

My name is Ruslan Matveev. For twelve years I have built marketing and sales, working across the markets of six countries. Matveo is my team and my system: marketing that works like an investment, with clear payback and growth in sales. The record return on ad spend in our projects reached sixteen times.

I do not believe in AI that replaces thinking. I build systems in which AI amplifies thinking and brings money. If this work resonated and you want to understand where the sales are hidden in your marketing, start with a conversation.

Site: matveo.com · Telegram: [@matveobot](https://t.me/matveobot) · Email: hello@matveo.com



This is a white paper, not a public offer. The figures in the cases relate to specific projects and are not a promise of a similar result.