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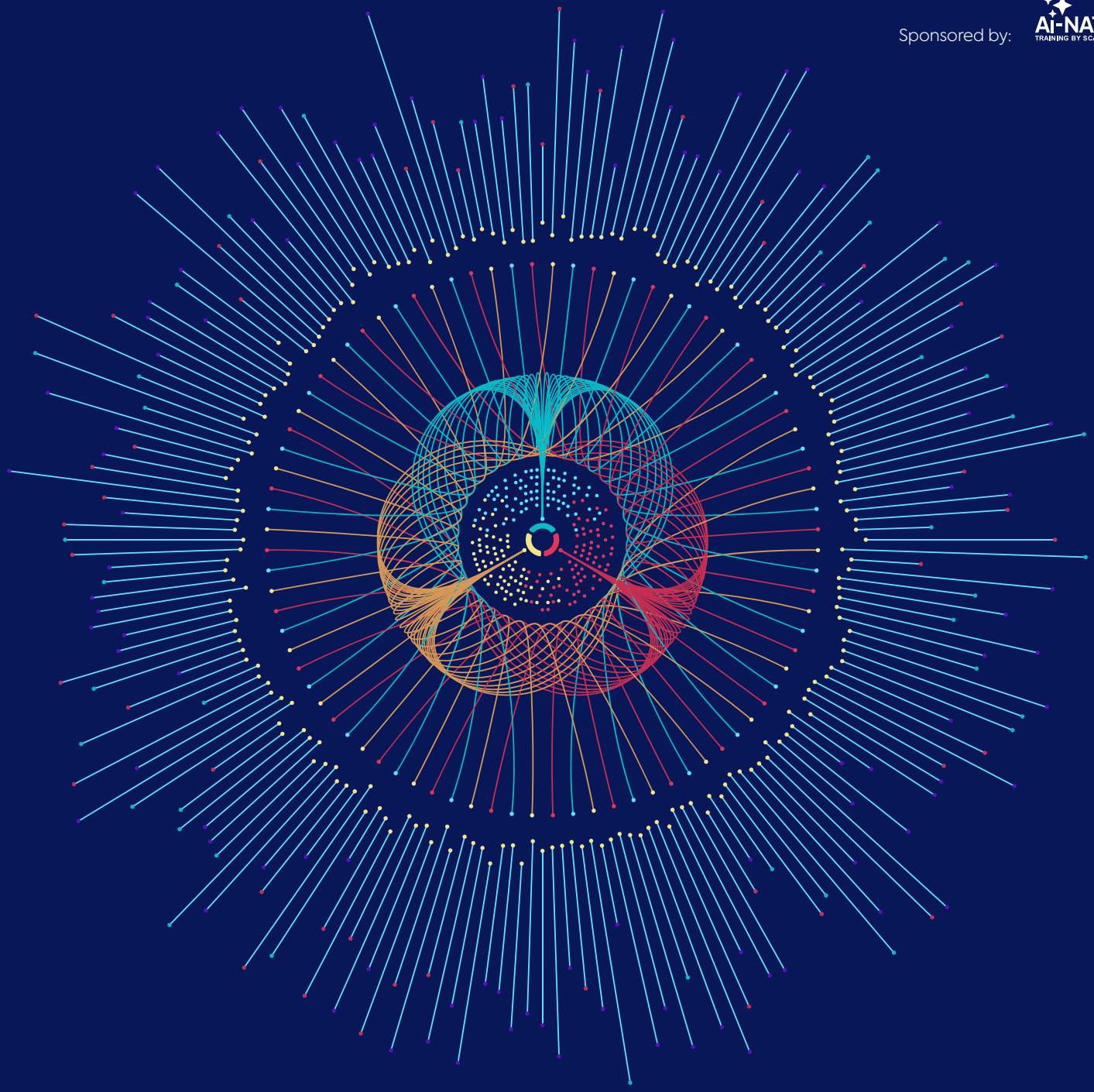


Economic Maturity for Artificial Intelligence

How Organizations Measure and Maximize Value from Artificial Intelligence

Analysis of 1,006 Global Executives and In-Depth Leadership Interviews

March 2026

PoAI INSTITUTE

Abstract

The question facing most organizations is no longer whether AI delivers value — 90% report that it does. The harder question is why a minority are getting a great deal of value, and what separates them from those that are not.

This survey of more than 1,000 C-suite executives across 11 countries and interviews with twelve AI leaders finds the answer in a consistent pattern: companies are making consequential AI decisions — on workforce, technology, accountability, and investment — without the fluency or frameworks to make them well.

The highest-value organizations measure what their AI is worth, know where they stand, and manage toward higher performance systematically.

This report introduces an AI economic maturity model built from that evidence, revealing two inflection points where value accelerates sharply — and where most organizations have already stalled. Knowing on which side of those inflection points your organization sits is critical in attempts to improve the value from AI.

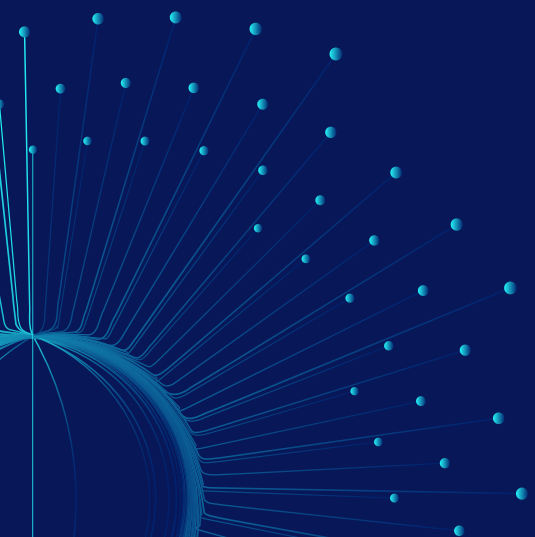
1,000+
Executives Surveyed

100%
100% C-Suite and Direct Reports

11
Countries Represented

32
Industries Covered

6 Years
Median AI Experience



About Return on AI Institute

The Return on AI Institute is founded on a commitment to rigorous, systematic research that reveals the truth about AI transformation. Through extensive study of organizational behavior, executive interviews, and pattern analysis across industries, we investigate the critical question: why do some organizations succeed with AI while most struggle? Our research methodology combines qualitative insights from leadership teams with quantitative analysis of transformation outcomes, creating an evidence base that continuously expands as we observe, document, and validate what actually works.

This research-first approach distinguishes us from opinion-based consulting or theoretical academic programs. We don't rely on assumptions or best guesses. Instead, we systematically identify the practices, decisions, and organizational patterns that separate successful AI transformations from failed initiatives, then distill these findings into actionable frameworks and proven methodologies.

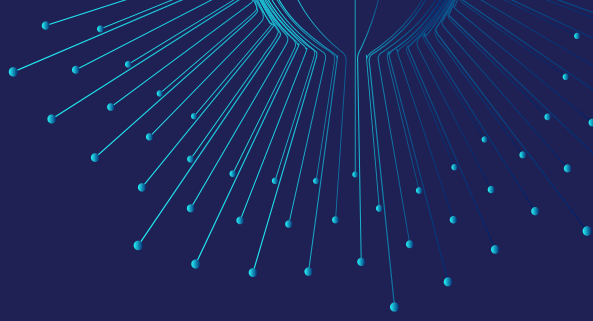
Our mission is to translate this research into practical capability building for leadership teams. We believe that organizations deserve guidance grounded in evidence, not speculation. We focus on collective organizational learning because our research consistently shows that transformation requires entire teams to develop shared understanding and coordinated decision-making capability. Through immersive learning experiences informed by our ongoing research, we help organizations implement the proven practices that our studies validate, building the internal capabilities they need to transform AI investments into sustainable competitive advantage while contributing new insights to our expanding body of knowledge.

About the Authors:

Thomas H. Davenport is a Distinguished Professor and Faculty Director of the Metropoulos Institute for Technology and Entrepreneurship at Babson College. He is also a fellow of the MIT Initiative on the Digital Economy, and co-founder of the Return on AI Institute. He has written or co-authored seven books on AI, including All In on AI and *Working with AI*.

Laks Srinivasan is co-founder and CEO of the Return on AI Institute and a seasoned executive with more than 25 years of experience leading AI-driven transformation for Global 1000 companies. He has delivered AI solutions from concept to enterprise-wide deployment across commercial, non-profit, and government sectors. His research and insights have been published in Harvard Business Review and MIT Sloan Management Review, and he regularly advises senior leadership teams and boards on maximizing the economic and social return on their AI investments.

This research was sponsored by AI-Native by Scaled Agile, a proven enterprise AI training and certification offering. Scaled Agile is also the provider of SAFe®, the world's leading system for business agility, trusted by more than 20,000 organizations and 2 million professionals globally. AI-Native helps enterprises operationalize AI at scale and achieve measurable Return on AI initiatives.



While technical developments in artificial intelligence get most of the attention, the economic benefits of AI to organizations that adopt are equally important. AI has become more than a technology; it is to some degree currently the driver of the US (and to a lesser degree the global) economy.

For startup and tech vendor valuations, data center investments, and GDP growth all to remain high, companies, government agencies, and nonprofits that buy and install AI capabilities must believe that they are getting substantial value from the technology. While AI is changing and advancing very rapidly, the importance of economic returns remains high. A recent survey of global chief information officers, for example, **found that 71% said their roles are at risk if their companies don't deliver measurable business gains from AI over the next two years.**

To determine the current state and near future of the economic value of AI issue, we undertook a research study on the issue in late 2025 and early 2026.

The study had two parts:

1. Interviews with technology, data, and AI leaders in companies to understand the nature of the issues;
2. A survey of 1006 global executives who had close familiarity with their organizations' AI initiatives (see sidebar on Research Methods).

The survey and interviews addressed a variety of topics related to AI value, such as differences in assessing value across AI technology types, the overall level of value and investment returns from AI, and headcount reduction as a means to achieving value. The primary focus of the study, however, was to determine what constitutes economic value from AI, and just how mature organizations are in measuring and maximizing economic value from AI. **As in many other areas of business and management, we believe that an AI economic maturity model would be a useful tool to organizations wishing to understand and extract more value from AI.**

Research Methods

In December, 2025 an online survey on topics involved in the value and economics of AI was administered to 1006 executives across 11 different countries by The Research Partners, Inc. in collaboration with the authors. The respondents were all business executives either at or directly reporting to the C-level in organizations with more than 100 employees. The majority of respondents' companies had more than 750 employees. Respondents came from 32 different industries, the most common being financial services, healthcare, information technology, and manufacturing. Each of the respondents worked for companies who were already using AI or planning to use it soon for important projects. They were all either "extremely familiar" or "very familiar" with the AI initiatives within their organizations. In addition, the authors interviewed twelve senior executives who oversee AI for their organizations or have a high level of familiarity with the economics of AI in their organizations.

Definitions and Perceptions of Economic Value from AI

Economic value from AI can be defined and assessed in a variety of ways. It can mean the delivery of cost savings or increased revenues to the bottom line of organizations, for example. It can also mean achieving a certain level of return on the investment in AI. For some organizations, value may be construed in non-monetary terms, such as using AI to improve service quality, reduce cycle time, or make a product more successful.

One bank's AI leader said that different parts of the bank viewed value differently.

> *For risk-focused departments, reduction in credit defaults might be the result of AI. For customer service, there might be productivity gains. For wealth management, the goal might be more assets under management.*

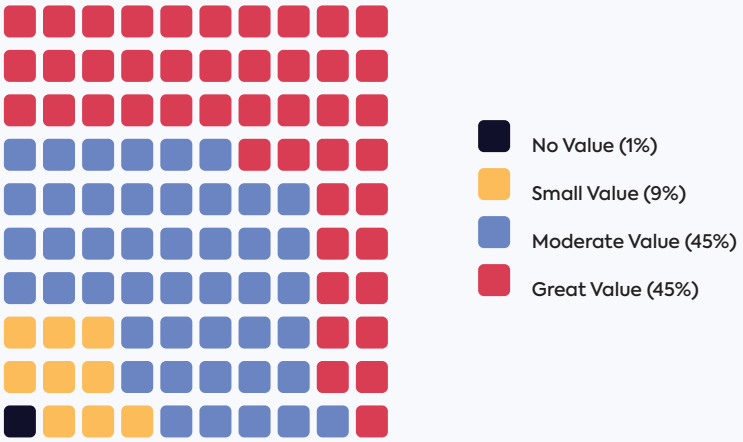
Given that diversity of objectives, this bank doesn't attempt to reduce all of those benefits to monetary value.

Prem Naturajan, Executive VP and Head of Enterprise AI, Data, and Staff Technologies at Capital One, commented in an interview that accurate calculation of ROI from AI is challenging in the current environment:

> *"A focus on short-term value is why many enterprises never make the technology transformation that unlocks long-term value. Only the companies built on a modern tech stack and deeply invested in proprietary data will be in a position to transform their business by putting AI at the center of it.*
>
> *In the last 24 months, the cost of inference has come down by more than a factor of 1,000 on a performance equivalent basis. In an age when both the capabilities and costs are that dynamic, the only question is what is the most efficient way to invest in opportunities from across the tech stack to AI talent. We carefully measure the benefits of our AI use cases, and whatever AI we introduce, we put our backs into it—we invest in training, transforming business processes, and so forth. It's never "here's a tool, go use it."*

The survey results suggest that value may be defined differently across organizations. For example, 14% of respondents report receiving a "great deal" of value from AI, but only "slight" return on investment in the technology. Similarly, 9% report "moderate" value but "substantial" ROI. These counterintuitive findings suggest that executives often struggle with AI business cases.

AI Delivers Value: The Verdict Is Positive



9 in 10 organizations report moderate or great value from AI — across all AI types.

Across the different types of AI, the great majority of companies say they are achieving either a great deal of value (45%) or a moderate amount of value (also 45%).

Only 9% indicated that their organization is achieving a small amount of value, and virtually zero (0.2%) said they were achieving no value. This relatively high level of reported value runs counter to some widely-publicized studies suggesting much lower levels of value, although they were primarily focused on value from generative AI.

Source: RoAI Institute Research – Economic Maturity for AI 2026

In terms of ROI (again considering all AI types combined), the great majority of organizations are achieving either a slight positive (48%) or a substantial positive (39%) return on their AI investments relative to the costs they have incurred. No respondents reported that their organization roughly breaks even on its investments, and only 2% have seen overall negative returns.

Current Value vs. Anticipated Value—One of the most interesting findings from the survey is that headcount reductions from AI—theoretically a major source of value through increased productivity and revenue per employee--are almost completely done in anticipation of AI's impact. A majority of organizations have already made either low to moderate (39%) or large (21%) headcount reductions in anticipation of AI. Another 29% is hiring fewer people than normal in anticipation of future AI.

30× More organizations cut headcount in anticipation of AI than from actual AI deployment.

Only **2%** have made large headcount reductions tied to actual AI implementation. Yet 60%+ have already reduced or frozen hiring in anticipation of future AI. This gap reveals a workforce impact crisis driven by perception, not production.

Only 2% of organizations have made large reductions in headcount related to actual AI implementation. A fairly large percentage (9%) of respondents isn't sure about the extent of or reason for AI headcount reductions. In other words, actual or planned headcount reductions in anticipation of AI are thirty times the number made from actual AI implementation. This finding has obvious implications for the psychological impact of AI on the workforce, and also suggests that if organizations are to achieve productivity they must make these changes operational.

Process improvement value vs. product value—Our assumption was that most organizations are focused on economic value derived from improvement in internal processes, and our survey was focused on that approach. However, AI can also provide value by being incorporated into a company's customer-focused products and services. We interviewed **Julien Sauvagnargues, the president of Olympus Corporation of Americas**, a company that manufactures—among other things—medical endoscopes. AI capabilities in those devices help to identify potentially cancerous polyps and also reduces the administrative burden of documentation. Sauvagnargues noted:

> *"AI is appealing in the marketplace. If we don't have it in our products we will lose market share. We know what the AI will cost us and how much the cost of not doing it is."*

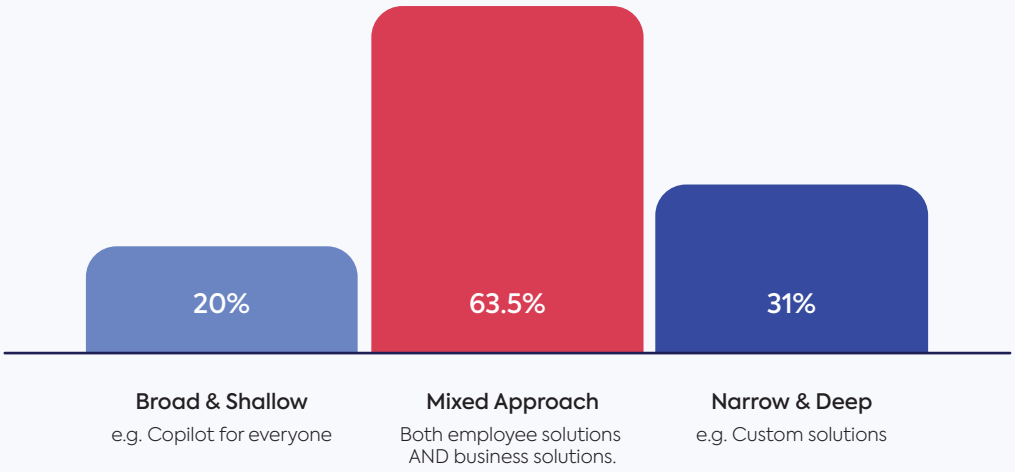
Olympus also uses AI for personal productivity objectives but does not measure the productivity benefits yet.

We also interviewed **Laura Matz, Chief Science and Technology Officer at Merck KGaA, Darmstadt, Germany**, which operates across life science, healthcare and electronics. She said that the diverse company has both process-oriented and product-focused AI initiatives underway. Most of the products or new businesses that incorporate AI are relatively new and in the pilot stage, so it is difficult to value them until they gain additional scale. But that is the eventual intention.

Philippe Rambach, Chief AI Officer at Schneider Electric, said that the company is focused on both product and internal process capabilities from AI. These two distinct domains have different strategic imperatives. Internal AI applications deliver more immediate financial returns, helping employees work faster and better while providing enhanced support for customers. Customer-facing AI at Schneider represents a longer-term strategic play focused on capturing market share in emerging and evolving markets. This dual focus requires different approaches to measuring success and different timelines for realizing value.

Breadth of approach and value—A recent article described two approaches to AI implementation: "broad and shallow," or "narrow and deep." Broad and shallow implementations typically involve generative AI and extensive bottom-up use of widely available tools like Microsoft Copilot. Narrow and deep projects are typically for the enterprise or an entire business function or unit, and are undertaken as part of a broader organizational objective or strategy. The article suggests that narrow and deep implementations were more likely to yield substantial and measurable value.

The ‘Mixed Approach’ Outperforms Deep Enterprise Solutions*



Organizations pursuing both employee productivity tools AND targeted business solutions achieve 3X more high value outcomes than those choosing only one path. 49% employ the mixed approach.

*in percentages reporting high value.

Source: RoAI Institute Research - Economic Maturity for AI 2026

In our survey, only 12% say their primary approach is broad and shallow, and 44% responded “narrow and deep.” A plurality of respondents, however—49%–said that their organization’s approach is a mixture of the two approaches. And the “mixture” approach achieves 63.5% getting a “great deal” of value from AI, while 31% get high value from a narrow/deep approach, and 20% from broad/shallow. Organizations pursuing both employee AI tools AND targeted business solutions achieve 3x better outcomes than those choosing only one path.

Media hype about value—Overall, there is lots of media hype about either the value of AI or the lack of it. More respondents feel that the value of AI is over-hyped (39%) than is largely accurate (32%) or under-hyped (20%). Even companies that get high levels of value from AI are about as likely as other firms to say that AI’s value is over-hyped. Success with AI, it appears, doesn’t make someone a believer in the hype.

Value from Different Types of AI

It's important to recognize that there are various different forms of AI that are used in organizations. Most people today are familiar with generative AI, but may have forgotten that analytical AI—used to make model-based predictions using structured numerical data—has been around for several decades, and is used to predict effectively many business activities. Agentic AI not only creates content or predictions, but can also take autonomous actions in digital tasks or processes. Rule-based AI was widely used in the late 20th century (often known as "expert systems,") but is still present in some applications like insurance underwriting and clinical decision support in healthcare. It is also the primary tool for making decisions in robotic process automation applications.

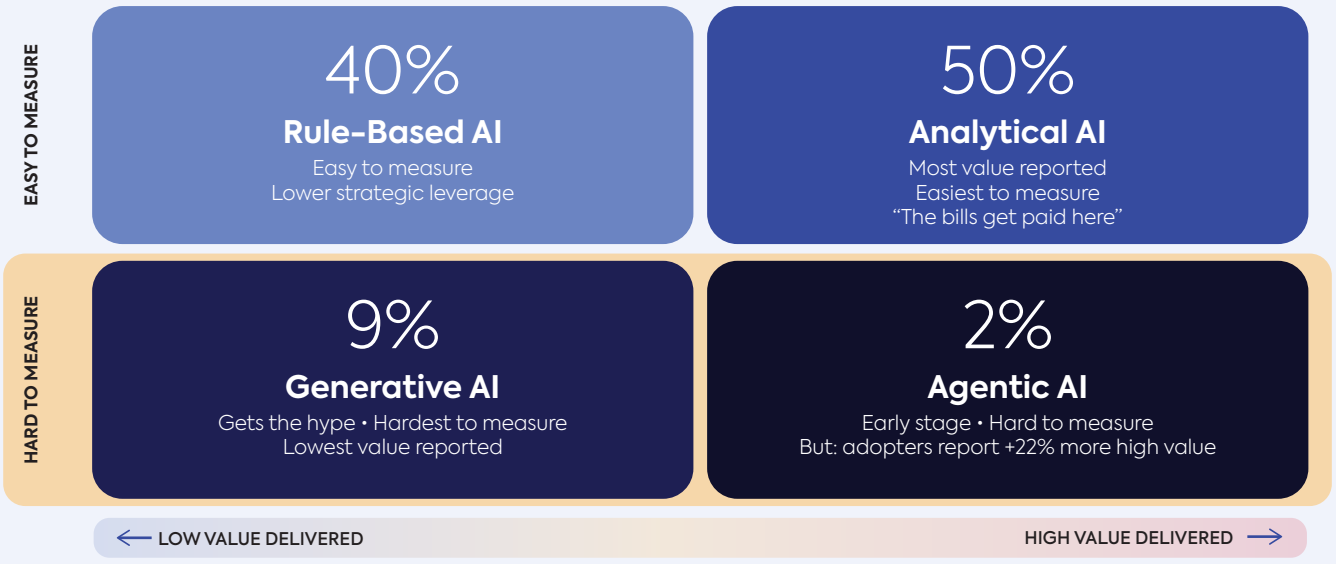
Companies in the survey get the most value from analytical AI, with 50% reporting that type of AI is most valuable. Rule-based AI in automation software and elsewhere is the value choice of 40%. Only 9% choose generative AI, and only 2% agentic AI. Generative and agentic AI, of course, have only been in wide use for a few years.

Sathish Muthukrishnan, Chief Information, Data and Digital Officer at Ally Financial, told us that analytical AI has been used at the bank for many years in applications like credit risk decision-making, and that they are relatively easy to value. The bank also has generative and agentic use cases in place. The bank tries to take the same value measurement and management approaches to all digital technologies.

Rule-based AI is the easiest AI technology for which to calculate economic value, with 54% choosing it. Analytical AI is second, with 29%. Only 12% say that generative AI is the easiest for value calculations, and one tenth of one percent say agentic AI.

In terms of the most difficult type of AI to establish value, generative AI wins that dubious distinction, with 44% selecting it. This is probably due to difficulties in measuring productivity for "broad and shallow" generative AI applications. **Nimish Panchmatia, Chief Data and Transformation Officer at DBS Bank**, the largest bank in Southeast Asia by total assets, commented that:

Value Reported from Different AI Types



% = share of organizations reporting this AI type as most valuable.

Source: RoAI Institute Research – Economic Maturity for AI 2026

> *"With gen AI, we thought the value would be sitting at the individual persona level. What we learned is that we have to lift this analysis up, and look at it from an operating model lens as an end-to-end process with multiple personas. We need to reimagine how that work gets done, and get benefits like more capacity to sell, or ability to handle more volumes."*

Agentic AI is second in terms of difficulty to establish value, with 24%. Sixteen percent say analytical AI is most difficult from a value standpoint, and rule-based AI is the least likely to be viewed as most difficult to value.

Although agentic AI may be difficult technology for which to calculate value (due in part to its early stage within organizations), the 35% of companies that have adopted it have achieved high levels of value from AI. Agentic adopters are 22% more likely to say they are getting a great deal of value from AI overall than non-adopters, and also more likely to be employing relatively mature economic maturity practices (described below).

A bank executive we interviewed, who preferred to remain anonymous, described the benefits from the bank's agentic AI investments:

> *"We're very much into agentic AI. We have this concept of digital employees—about 150 of them now. Our goal is to continue building them. They are employed to do the work as an actual human employee—work that is too mundane for humans. We have specific metrics and requirements before they are implemented. And after implementation, agents go through a performance review."*

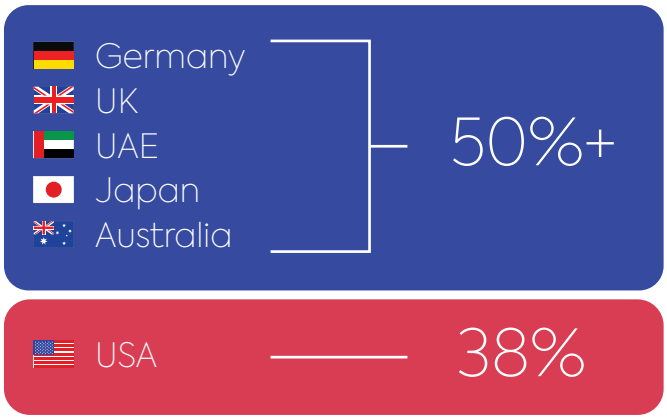
Differences in Value Across Organizations

A variety of factors such as size, geography, industry, and experience with AI are associated with differences in the value achieved from AI. For example, 67% of respondents from large companies (>1000 employees) said they are getting a "great deal" of value from AI, whereas among small organizations (<250 employees), only 20% are getting that level of value. Large organizations are more likely to have both the monetary and talent resources to invest in AI, and that appears to be paying off.

Another factor differentiating the level of value is the length of time the organization has been using AI. 52% of the five

The American Paradox

High value achievement by country



The US leads in vendor development but lags in organizational value capture.

Source: RoAI Institute Research - Economic Maturity for AI 2026

year or longer AI veterans achieve a "great deal" of value, whereas only 12% of those with 0-2 years of AI experience do so. It appears that patience and experience are substantial competitive advantages in making effective use of AI.

One surprising factor differentiating high-value AI users is geography. While the United States receives much attention as an AI pioneer, that status may be the result of vendors rather than user organizations. Whereas 38% of respondents from the USA achieved a "great deal" of value, other countries such as Germany, the UK, Australia, Japan, and the UAE all had 50% or more indicating high value. This is despite virtually identical levels of employee training and years of AI experience. As with some previous technologies like electric vehicles and mobile payments, the US seems to be taking advantage of AI capabilities relatively slowly. Other lower-value countries represented in the survey include Canada and Italy.

There are also quite large variations in value by industry. The IT/tech sector is the highest in terms of percentage achieving a great deal of value, with 71%. Other industries with high levels of value include financial services (60%) and healthcare (58%). Agriculture has the lowest percentage reporting a great deal of value, with only 15%. Although a majority (72%) of respondents in the agriculture industry said their company has adopted generative AI, it hasn't led to a lot of value yet. Other industries with relatively low levels of reported high value include hospitality (26%); construction (23%), and retail (21%). Other industries fell between these high and low extremes.

Who Drives and Determines Value?

Most organizations charge either their chief data/analytics/AI officer (38%) or individual functional executives (35%) with the responsibility for achieving value from AI. Sixteen percent give the responsibility to a CIO or CTO, 2% to a CFO, and only 0.4% to the CEO. 4% say no one is responsible for achieving value.

When CFOs are responsible for achieving AI value, 76% achieved a great deal of value—substantially higher than for other roles. CIOs and CTOs in charge yield 53% with high value, and functional executives only 32%.

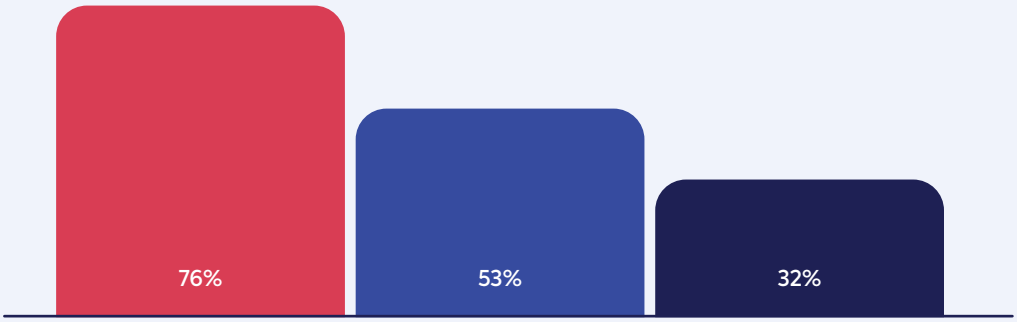
In several of the companies we interviewed, CFOs and the Finance organization were partnering with technology executives to certify value from AI. For example, **Nimish Panchmatia, who oversees AI for DBS Bank**, said:

> *"Since 2021, we have been reporting the economic value delivered by data analytics and AI / ML including in our Annual Report. We tracked the outcomes from A/B testing and quantify the difference as economic value, and each unit's CFO validates their respective value, which then ladders up to an aggregate figure at the Group level."*

We have encountered many CEOs who say they believe that AI is a strategic imperative for their firms, but very few in our survey seem to be focused on achieving value from the technology. DBS Bank is one company where the leadership is at the forefront of driving AI value. Piyush Gupta, who was the previous CEO, began an approach of requiring documented value from AI use cases after a few years of experimentation with the technology. His successor, Tan Su Shan, is also very focused on overall value from AI, and the bank is one of the few organizations we interviewed that aggregates and reports publicly on the overall value achieved. In 2025, the bank generated about a billion Singapore dollars in economic value from its data analytics and AI/ML initiatives.

The CFO Advantage

High Value Achievement by Role Responsible for Value



Only **2%** of organizations use this model, yet it yields the most value

Source: RoAI Institute Research – Economic Maturity for AI 2026

An AI Economic Maturity Model

One of our primary motivations in undertaking this study was to determine an economic maturity model for AI in organizations. We identified a set of prerequisites or preconditions for economic maturity and then combined them in an overall AI economic maturity model. We'll first describe the preconditions, and then the resulting maturity model.

One obvious precondition for getting value out of AI is to have use cases in production. Pilots and experiments can be useful for learning purposes, but they yield no economic value. The companies surveyed are not just experimenting with AI or piloting use cases. Only 6% say they only have one or more pilot projects, 58% say they have one or a few production use cases, and 36% have many use cases in production. These presumably include all the AI technology types we described above.

Another important prerequisite for economic maturity is to actually measure the value of production AI use cases, ideally before and after implementation. Without measurement of value, companies can't make intelligent decisions about whether they are getting sufficient returns on their AI investments. In terms of assessing value for production use cases, a near-majority assesses value before and after implementation, but only for some use cases. 11% do that for all use cases. 32% assess value only before implementation, and 9% don't have enough use cases in production to bother with assessing value.

Aggregating the annual value of AI is another aspect of economic maturity. Total value from AI can be compared against total expenditures on AI and can also enable comparisons to revenue and profit growth or decline. Surprisingly, a majority (72%) of organizations report that they aggregate the value of AI use cases. We don't know whether the aggregate values are based on pre- or post-implementation value assessments, but the latter are obviously more accurate.

As we've mentioned, AI can yield several different forms of value, and some are less amenable to measurement than others. Aggregation requires that all forms of value are converted into monetary benefits. Some companies aggregate minutes or hours of employee time saved, but they rarely know or assess the value of the activities employees perform with the saved time.

For example, AT&T's CFO Pascal Desroches reported in 2023 that the company had employed various forms of AI (though not yet including generative) to save 17 million minutes of employee time. He didn't say what the freed-up minutes were used to do. By 2025, however, he argued that the company would save more than $3 billion in cost savings from AI over "the next several years," and no longer referred to minutes saved.

As at AT&T, reporting the economic value from AI is one of the more advanced components of economic maturity with AI. As with other types of expenditures, internal reporting allows decision-makers to determine whether investments on AI are good ones, and external reporting allows investors and analysts to evaluate whether AI investments are well spent. 72% say they report internally to management and/or the board of directors, 9% report it externally, and 18% don't report at all. **Manav Misra at Regions Bank**, for example, commented on the bank's reporting of value:

> *"We publish a quarterly newsletter to the bank about our economic benefits from our AI and analytics data products. The numbers are validated by the relevant business sponsor and finance teams."*

However, most banks don't report externally on AI value. Evident AI, a company that ranks the AI performance of financial services firms, noted in its 2025 rankings that only three banks (BNP Paribas, DBS, and JP Morgan Chase) reported both the aggregate projected and realized ROI from their production AI use cases. BNP, however, had a multi-year value realization objective (of 500 million euros), and JP Morgan Chase believes that its $2B annual value from AI is a break-even result from the same amount of annual spending.

When we asked executives of companies where aggregate value was measured but not reported externally why they did not report externally, they preferred anonymity, but had comments like these:

> *If it were up to me, I would report externally. But our communications people won't let me.*

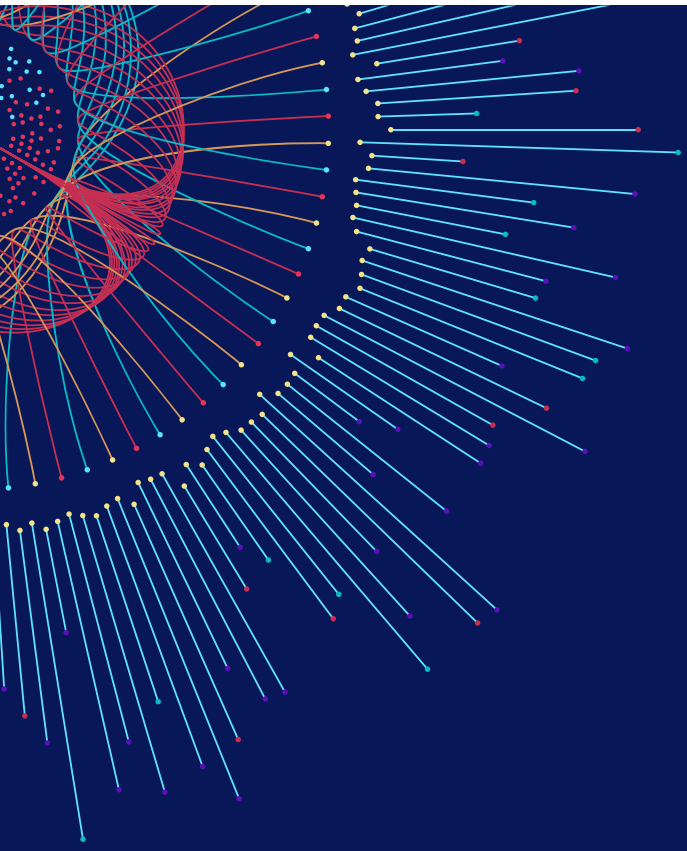
Another executive said,

> *We are worried that analysts might say, "If you have that much return from AI, why don't you increase the dividend," or something like that.*

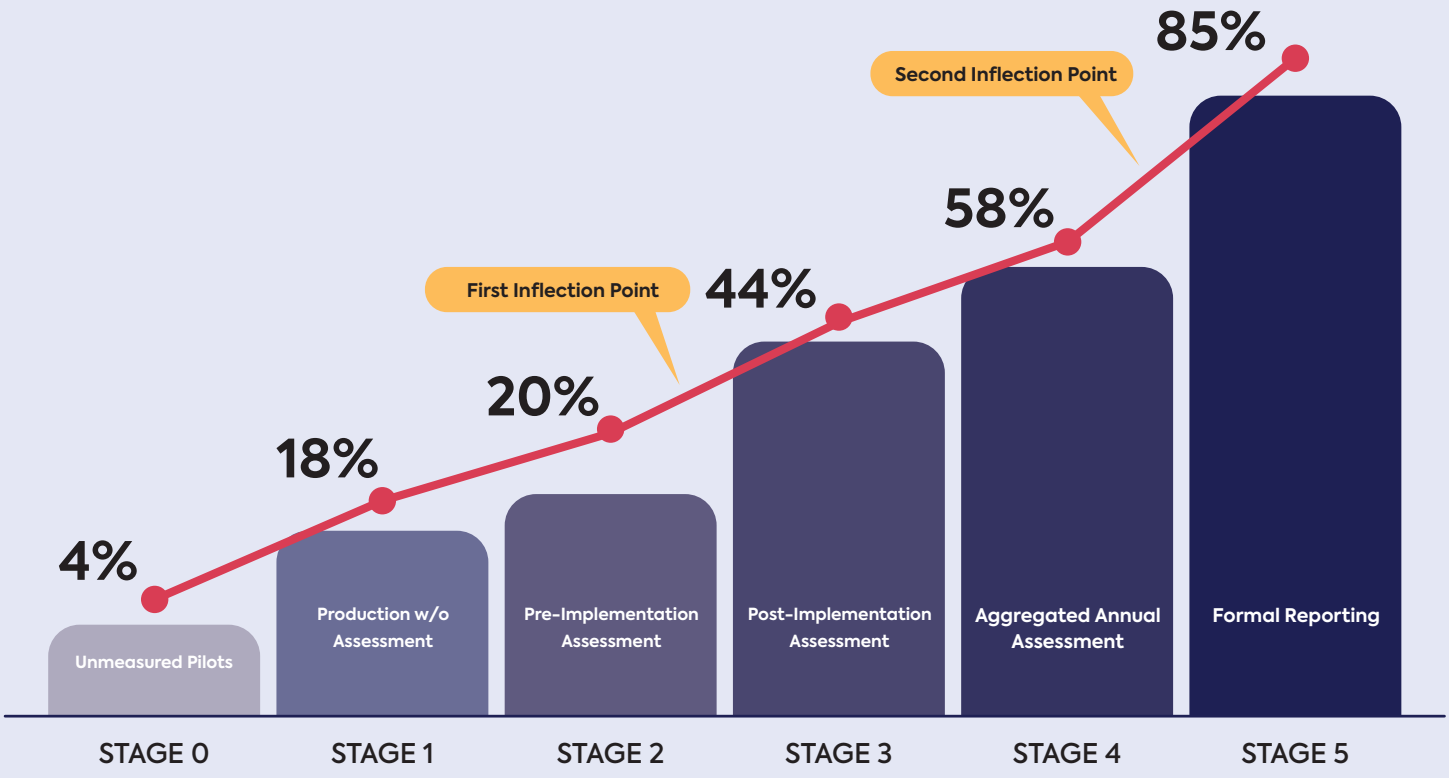
Muthukrishnan at Ally Financial said that the bank does have internal targets for the aggregate value of AI initiatives, and that business stakeholders who make AI investments are obligated to contribute toward it. However, at this point the bank does not report externally on the amount or the achievement of the goal. At some point, he said, it may be something that the bank decides to do.

Because we understand this rationale, we have not required formal external reporting for the highest level of maturity. However, there was general agreement among the interviewed executives that reporting AI value externally was a positive step toward greater economic maturity. In the survey, those organizations who did use formal reporting had substantially higher levels of value achieved from AI—69% a "great deal of value" vs. only 15% that did no reporting. In short, measurement maturity is more closely correlated with getting value from AI than any other factor—although the causal relationship could go either direction.

Organizations don't stumble into AI value—they progress through predictable stages of measurement sophistication. Our analysis of 1,006 global organizations reveals a six-stage maturity model that maps how companies measure, aggregate, and report AI's economic impact.



The Six-Stage Journey: Where Organizations Stand and Why It Matters



Source: RoAI Institute Research - Economic Maturity for AI 2026

Stage 0: Only Unmeasured Pilots (3% of surveyed organizations) Organizations run AI experiments but don't measure outcomes. Only 4% achieve a "great deal" of value at this stage.

Stage 1: Production Without Assessment (11%) AI is deployed in production, but organizations don't evaluate business impact. High value achievement jumps to 18% simply from moving beyond pilots.

Stage 2: Pre-Implementation Assessment (17%) Organizations justify AI projects with ROI projections and business cases but don't validate outcomes. High value reaches 20.0%—the smallest level of added value from a stage transition in the model.

Stage 3: Post-Implementation Assessment (30%) Organizations measure individual AI use cases after deployment. Value doubles to 44%—the first major inflection point accompanying a stage advance. But 30% of all organizations are stuck here for a median of 6 years, making the stage something of a bottleneck.

Stage 4: Aggregated Annual Assessment (21%) Organizations roll up AI value across the portfolio annually and make the results available informally. Value reaches 58%.

Stage 5: Formal Reporting (16%) Organizations report AI value to boards, investors, or public markets. High value from AI explodes to 85%--the second and largest inflection point.

It's clear from this analysis that the factors most likely to drive higher value from AI are putting use cases into production (no surprise), measuring the return from use cases after production, and formal reporting either internally or externally.

Other Factors Encouraging or Inhibiting Economic Value

Factors encouraging economic value—In addition to the movement through maturity stages we've just described, there are multiple factors involved in increasing the value of AI. Most mentioned (56%) is simply effective implementation of the technology. Second is a governance and program management capability, at 49%. That the specific AI technology being implemented is easy to adopt was mentioned by 47%, and redesigning processes around AI increases value at 46% of organizations. Training employees was mentioned by 42%, a well-defined AI strategy by 25%, and help from vendors or consultants by 22%.

Another factor that increases the likelihood of value from AI is a product orientation. Instead of treating AI use cases as a project, a product focus continues from concept to implementation to ongoing management and improvement—including measurement of value along the way. **Shamin Mohamed, the EVP and Chief Information and Technology Officer of Carmax,** commented in an interview that:

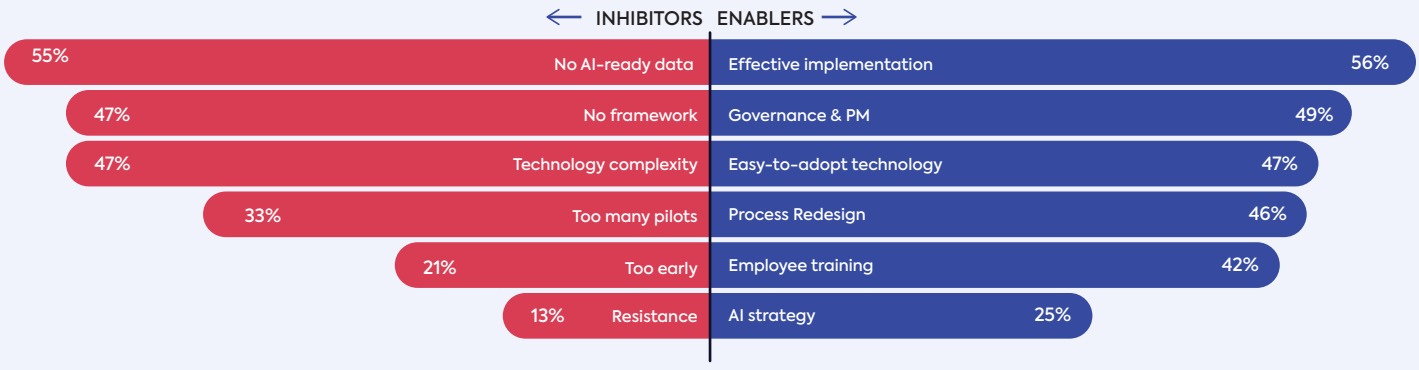
> *"A product orientation is by far the most important factor for us in measuring and achieving value. It brings a structure for proposing benefit, reviewing it over time, changing the business, and having stakeholders take accountability for value achieved. I would also add that it helps a lot to take the benefits out of the department's budgets."*

Manav Misra, the Chief Data and Analytics Officer at Regions Bank, also credited the bank's "data product" orientation with a much greater ability to establish value from AI:

> *Our approach has been to look at AI technologies and build products around them. We have a concrete problem we are trying to solve with a business partner who wants it and a return they expect. We instrument the product in a way that lets us measure the baseline and benefits against it. These measures also ensure that people are using the product. We put in all the change management discipline to ensure champions, training, spokespeople, and measurement of impact. We report it to the sponsor, get feedback from them on needed change, and tell them how we are doing on the adoption curve. These are all elements of our data product orientation that contribute to creating and measuring value.*

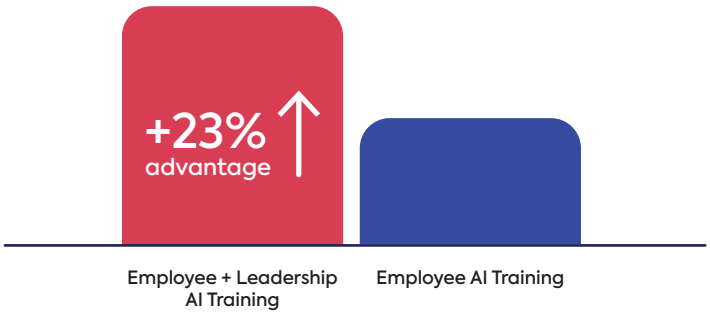
Factors inhibiting economic value–There are also many factors involved in inhibiting the economic value from AI. The most frequently-mentioned factor is a lack of AI-ready data (55%). This inhibiting factor has been mentioned by high percentages of respondents in other surveys as well.

What Drives or Blocks AI Value Realization?



Source: RoAI Institute Research - Economic Maturity for AI 2026

Double Training Accelerates Value



Organizations that invest in both employee upskilling AND leadership fluency see a 23-percentage-point advantage in achieving high value with AI.

Employee resistance is low (13%) **-the barrier is leadership understanding.**

Source: RoAI Institute Research - Economic Maturity for AI 2026

Forty-seven percent mentioned both that there is no standard framework or method for AI value creation. The early AI activities within organizations have encouraged widespread adoption and experimentation, but there hasn't been a strong focus on achieving value within many organizations. There could be several possible frameworks relevant to AI from other contexts. One electrical utility company we interviewed had adopted a "stage gate" model for evaluating AI projects. It moves AI initiatives from concept to production through a series of stage gates that successful projects must meet. This method, adopted from new product development processes, prevented the problem of too many pilot projects at the utility, and allowed the company to evaluate possible AI ideas for investment using a common framework. It was early in the use of this framework, however, and we found few other organizations employing it for AI purposes. The stage gate model in the context of a broader framework for prioritizing AI investments is described in this recent article.

Ally Financial has created a standard process for AI use case development called the AI Playbook that helps to ensure value realization. It allows Ally's business lines to explore AI use cases, plan for pilot programs, and move them into production in a responsible, considered way. It also creates a common language for AI development activities across the organization.

Organizations getting high value from AI are more likely than lower-value organizations (51% vs. 34%) to believe that the lack of a standard framework for getting value is an inhibiting factor. This type of finding is what motivated us to develop an AI economic maturity model. In short, even the winners feel like they are improvising. Forty-seven percent also believe that an inhibiting factor is that the technology is difficult or complex. 33% say there are too many AI pilot projects to achieve value, and 21% say that it's too early for widespread adoption of AI. Only 13% attribute value realization issues to a culture and employee group that is slow to embrace AI.

The AI training gap is another factor hindering value realization. There is a two-tier challenge: 58% of organizations haven't trained employees in AI productivity and tool use, while 29% acknowledge leaders lack the understanding to drive AI value creation.

Organizations that invest in both—upskilling and leadership AI fluency—see a 23-percentage-point advantage in value realization.

Critically, employee adoption isn't the barrier—only 13% cite workforce resistance, the lowest-ranked inhibitor. Employees aren't resisting, but rather waiting for effective senior leadership, better data, value realization frameworks, and other enablement approaches.

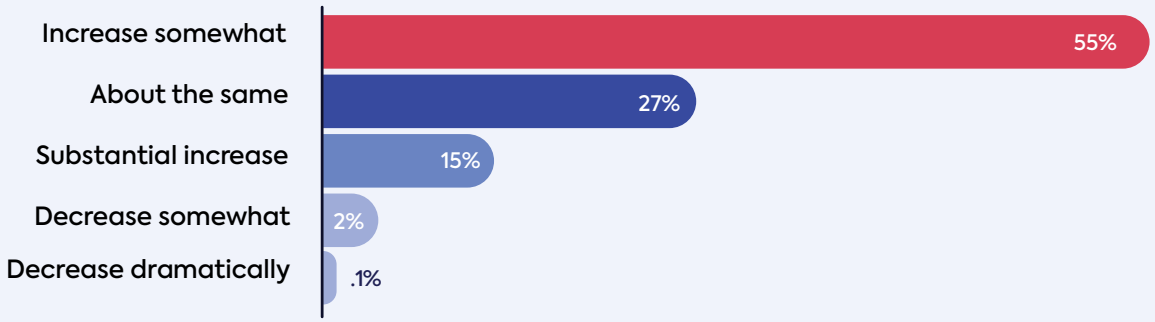
Both Merck KGaA, Ally Financial and DBS executives see employee upskilling on AI as critical factors in getting value from the technology. At Merck, upskilling is one of three major objectives for extracting value from AI, the other two being increased revenue from AI-related businesses and business process improvements. The company is striving for 75-90% of employees to be upskilled on "everyday AI."

At Ally Financial, all of the 11,000 employees are receiving AI upskilling training. In addition, the company holds regular "AI Days" that describe use cases and how they were developed and implemented. More than 1200 people typically participate in each AI Day.

At DBS, the bank views AI literacy as a life skill. At the horizontal level it is upskilling all employees so that everyone has an understanding and practical exposure to AI tools that reduce manual toil and enhance productivity. At the same time, DBS has identified over 11,000 employees in AI-impacted roles for deeper, role-specific capability building through vertical use cases.

AI Spending Outlook

Spending Intent Distribution



Source: RoAI Institute Research – Economic Maturity for AI 2026

Implications for AI Growth in the Future

One major factor in the growth of the AI-driven economy is how much companies plan to invest in the technology. These survey respondents predict largely slow or moderate growth. Fifty-five percent plan to increase spending somewhat, and 27% predict about the same as current spending levels. Only 15% predict substantial growth in spending. Few predict the spending level will decrease substantially (0.1%) or somewhat (2%). The majority (56%) of organizations that are planning big increases in AI spending are currently getting low value from AI; among those already getting high value, only 11% plan substantial spending increases. This pattern suggests an upper limit for overall AI spending, though many organizations haven't yet reached it.

Summary

Although organizations haven't always managed for value with previous technologies, it appears important to both the speed of AI adoption and the growth of the current AI-driven economy for companies, governments, and nonprofits to achieve value from their AI investments.

This study provides many insights about the AI technologies, company situations, measurement approaches, and other value-associated factors that can help to ensure that money spent on AI is well-spent. We've recommended a set of steps that leaders can take to maximize the economic value from AI in the "Recommendations for Action" sidebar. We believe that not only executives in organizations that use AI should attend to it, but also those in hardware, software, and services vendors whose fortunes depend upon the success of the technology.

Recommendations for Action

- Employ the full spectrum of AI types rather than concentrating on any single one. Analytical AI has the longest track record of delivering measurable value and deserves continued emphasis. Generative AI has real utility, with greatest returns from targeted deployment rather than just broad adoption, and agentic AI is an early signal worth exploring.
- Use the economic maturity framework in this report to become more sophisticated with regard to AI value capture and measurement. Assess your organization's current state of maturity and try to advance to higher levels.
- Assess not only ways to improve internal processes and productivity from AI, but also how AI can be incorporated into customer-focused products and services.
- Take both an individual-focused approach to AI as well as one involving targeted and strategic use cases at the enterprise level.
- Invest in both employee training and governance structures—not one or the other. Training without governance creates chaos; governance without training creates bureaucracy.
- Be careful about anticipating benefits from AI with headcount reductions or hiring freezes before AI capabilities are actually in production.
- Employ a product orientation to increase value and measure it over time.
- Engage the CFO and the finance organization in certifying and helping to increase value from AI. CEOs should also engage on the issue of value.
- If your organization has recently adopted AI, be patient. It takes several years to achieve high levels of value, although the use of the approaches in this report can accelerate the process.