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From early impact to enduring advantage

The intelligent superhighway you need to unlock value from AI

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Every executive today is living through some version of artificial-intelligence whiplash. The technology is moving at highway speed. Inside most companies, however, progress remains slow and uneven. Many experience the business equivalent of driving on a congested highway that blunts the speed, comfort and safety that technologically advanced vehicles were designed to deliver.

The limitation is not the technology but the roadbed. Decades of data debt, brittle systems, undocumented processes and outdated skills form a congested highway no model, no matter how powerful, can outrun. Few organizations have scaled AI seamlessly across the full enterprise because doing so requires a longer reinvention of how work, data and technology come together. Until leaders confront this reality, the gap between AI's promise and its payoff will continue to widen.

86%

of organizations plan to increase AI investment in 2026.

To take full advantage of what AI has to offer, enterprises need an intelligent superhighway. AI is advancing faster than organizations can absorb it. To capture anything close to its economic promise, companies must build modern, connected and governed internal infrastructure designed for scale. Without it, AI remains stuck in enterprise traffic.

The stakes are rising. Nearly nine in ten organizations (86%) plan to increase AI investment in 2026, and most view AI as beneficial to revenue growth. Yet only 21% report redesigning end-to-end processes with AI at the core, according to our recent Pulse of Change survey of 3,650 executives across 20 industries and 20 countries.[1] Systemic readiness has become the binding constraint.

Our research and experience across some 6,000 AI engagements reveals five truths that separate companies accelerating ahead from those stuck on the shoulder.

1. Material financial impact from AI is backloaded

The first truth is that AI's enterprise-level financial impact is backloaded. Meaningful value on the income statement follows the enterprise modernization required to support AI at scale, and that work takes 12 months or more, depending on your starting point. Early stages are dominated by sequencing efforts to clean data and fix processes so they reinforce rather than conflict.

A major regional bank illustrates the point. After more than a year of pilots in enabling corporate functions with minimal returns, it adopted a practical roadmap linking eleven priority workflows through a unified intelligence layer that sits on top of the technology stack over an 18–36-month horizon. Results now compound, with a clear trajectory toward a materially positive return.[2]

An energy provider operating in a reliability-critical sector followed a similar logic. Rather than scaling early wins prematurely, it modernized its digital core and connected codified workflows end to end. The result was a 90% reduction in analysis time and a foundation capable of supporting intelligence rather than resisting it.

Meaningful value on the income statement takes 12 months or more.

2. Most organizations are not operationally ready

70%

of technology budgets still support legacy systems.

Most organizations remain operationally unprepared for advanced AI because the way work currently moves through the enterprise is incompatible with intelligence at scale. About 70% of technology budgets still support legacy systems that slow the flow of information.[3] While standard operating procedures exist, critical decisions, process handoffs and exceptions remain opaque and unstructured, embedded in emails, conversations and tacit judgment. This lack of codification limits reliability, governance and scale.

Until decision logic and process flows are explicitly captured and integrated into systems, AI pilots perform well inside isolated tasks but falter when asked to traverse the enterprise. In practice, agentic operating procedures must increasingly mirror, and in some cases replace, standard operating procedures, often revealing where entire processes must be reimagined.

Global leader in water treatment and hygiene solutions Ecolab, for example, is redesigning its lead-to-cash workflow with utility, orchestrator and super agents that link sales, fulfillment and billing.

3. Success comes from strong foundations

The third truth is that AI delivers meaningful impact only when built on strong foundations. Companies pulling ahead are not chasing the latest model. They invest in the conditions that allow any model to perform: a reinvention-ready digital core characterized by clean data, modern architectures, disciplined governance, AI-enhanced cloud environments, semantic consistency, responsible-use guardrails, redesigned processes and a workforce equipped to partner with intelligent systems. As executives have discovered, confidence in AI outputs rises only when data provides consistent context, and better context drives better decisions.

Leading UK bank NatWest Group demonstrates this effect. By replacing fragmented systems with a single, bank-wide data platform, the bank is creating a trusted data marketplace. It feeds every part of the organization with governed, real-time data critical to better day-to-day decision-making and more personalized experiences for more than 20 million customers.

When data provides consistent context, it drives better decisions.

4. AI value depends on reinventing talent and work

1/3

of executives say their talent strategy is fully integrated with their AI strategy.

The fourth truth is that unlocking AI value depends on reinventing talent and work. Technology does not transform enterprises; people do. Yet only one-third of 1,320 executives we surveyed say their talent strategy is fully integrated with their AI strategy.[4]

Most organizations still deploy AI into job structures never designed for human-machine collaboration, leaving roles ambiguous, incentives outdated and leadership behaviors misaligned. While more than 40% of executives report upskilling employees for AI-enhanced work, fewer than 10% are redesigning roles or responsibilities.[5]

Leaders take a different approach. One financial services firm, for example, mapped work at the task level, revealing how shifting repetitive data processing to AI agents could unlock up to 30% more capacity for human creativity and insight.

5. A “future-ready” AI operating model is vital

The fifth truth is that AI cannot scale inside an operating model built for a pre-AI era. Governance, decision rights, architecture and the relationship between business and technology must be redesigned.

BBVA offers a blueprint. After unifying data, redesigning workflows, strengthening governance and restructuring roles, loan approvals fell from days to hours, personalization improved and predictive digital channels attracted millions of new customers. The breakthrough did not come from better algorithms, but from an operating model capable of absorbing intelligence at scale.

Taken together, these five truths reveal the underlying requirements for intelligence to move through an enterprise, and why so many efforts stall despite heavy investment. The returns described in the first truth are realized only after organizations complete the other four truths: becoming operationally ready, building strong foundations, reinventing work and adopting a future-ready operating model. As with any major infrastructure project, accommodating the resulting higher volumes of intelligence traveling at greater speed with reliability should follow a predictable path.

The returns described in the first truth are realized only after completing the other four.

The three-phase path to systemic AI

Progress from pilots to scale begins with **Siloed AI**, where pilots sit in pockets. Many organizations attain **Structural AI**, the critical bridge where data, platforms, workflows and governance are rebuilt to carry intelligence across the enterprise. Only then can organizations reach **Systemic AI**, where composite agents orchestrate work end to end, decisions accelerate and value compounds continuously. In effect, AI becomes embedded in the organization's operating system.

Few organizations reach this final stage. Most remain between on-ramps and unfinished roads, uncertain why progress has paused.

The intelligent superhighway is the strategic infrastructure of the next decade. Companies that build it, by codifying processes, modernizing data, workflows, governance, talent systems and operating models, will widen their lead quarter after quarter. Those that hesitate will find the cost of delay is not temporary but structural, as value, talent and customers migrate to the organizations that rebuild their roads first.

Below, we explore the five truths that separate companies moving ahead from those stuck in traffic, and the disciplined path required to move from pilots to profit in detail.

Material financial impact from AI is backloaded

AI's economic impact unfolds over years, not quarters. Consider: Gartner™ forecasts that "agentic AI will reach early majority (more than 16% target market adoption) in 3 to 6 years." Specific markers in the 2027–2029 timeframe illustrate the expected inflection. Gartner states that: "By 2027, agentic AI will become the No. 1 newly deployed technology to improve customer experience. AI agents will be implemented in 60% of all IT operations tools by 2028, which is an increase from fewer than 5% at the end of 2024. By 2029, agentic AI will autonomously resolve 80% of common customer service issues without human intervention, leading to a 30% reduction in operational costs."[6]

These estimates align with our own research and highlight how far most enterprises still have to go. While interest in AI agents continues to rise, only about a third of companies deploy them across multiple functions and far fewer integrate them into a broader enterprise strategy.[7] The gap reflects the scale of transformation required to move from pilots to production. Data must be rebuilt, workflows redesigned, governance tightened and talent reskilled before AI can operate reliably at scale. Until that work is complete, adoption advances unevenly, and meaningful financial impact remains out of reach.

Coordinate programs to reinforce each other and converge on outcomes, rather than compete. Unlocking backloaded value requires early alignment and disciplined sequencing. Senior leaders across businesses and critical functions like finance, risk, compliance, technology and human resources must first align around a shared ambition and establish a "value office" with clear performance expectations and decision rights. Core processes, including financial crime detection, wholesale and retail credit and relationship-manager enablement, must be codified and redesigned, while a hybrid cloud environment supports agent-based orchestration.

Just as important, AI should accelerate existing efforts, not compete with them for attention, talent or capital. Programs must be deliberately sequenced around major initiatives already under way. That requires rigorous evaluation of where top talent is deployed and a willingness to reallocate capital toward the initiatives that generate the greatest value. Doing so demands leadership courage: the discipline to focus on a few priorities, go deep and provide the cover required to make hard trade-offs stick.

Once foundations solidify, reinforcing programs allow value to compound quickly. Banking provides a clear benchmark. In our analysis, banks typically require 9–18 months to stand up foundational capabilities such as data pipelines, controls, cloud infrastructure, semantic layers and workflow redesign before a first use case reaches production. Performance improvements follow three to six months later, once accuracy improves, workflows are reengineered and adoption increases.

Banks typically require 9–18 months to stand up foundational capabilities.

Sustain investment long enough across initiatives for value to compound. Many enterprises experience stalled programs because savings captured in one part of the business are absorbed elsewhere. Momentum fades, funding dissipates and reinvention reverts to firefighting. To avoid this, organizations should create a structural mechanism to convert early value into sustained investment.

For example, one multinational food company we work with established a transformation escrow account dedicated solely to reinvention. In order to transform its complex supply chain while protecting cash flow, every dollar unlocked through AI-enabled improvements like higher forecast accuracy, reduced waste, lower logistics costs and greater production efficiency flowed into this protected account, rather than back into general operations. The mechanism turned early savings into committed capital for strengthening data, technology and process foundations.

The impact was immediate. Instead of a stop-start program, the company created a self-funding engine that grew stronger with each wave of improvement. Early gains funded the next phase, which funded the next, creating a compounding flywheel.

By treating AI not as a discrete initiative but as a continuous capability build, the company kept investment aligned with ambition and avoided the fate of transformations that stall after the first funding cycle. The result was a structural foundation that improved quarter after quarter and demonstrated that financial governance can be as pivotal to AI success as the technology itself.

Set pragmatic value targets to build momentum. Early wins matter. When teams hit realistic goals, confidence builds and ambition expands. Because foundational work rarely moves the income statement early, these confidence-building milestones sustain momentum through the slow initial stretch.

Early wins matter. When teams hit realistic goals, confidence builds and ambition expands.

The experience of the large regional bank mentioned earlier shows how pragmatic, achievable targets establish early credibility and keep the transformation moving. After launching an initiative designed to deliver tens of millions of dollars in early uplift and sequencing additional efforts to follow, the bank defined a clear trajectory toward materially larger returns of as much as US$700 million across its most critical domains in the next five years.

The bank now overhauls service delivery, compliance, anti-money laundering, credit assessment and collections through an enterprise-scale AI program. This program, in turn, links 11 priority workflows through a shared intelligence layer built on unified data, reusable agents and common decision logic that enables value to compound.

Most organizations are not operationally ready

Despite heavy investment, most companies remain unprepared to scale artificial intelligence. The constraint is not the model but the enterprise around it. Operational readiness, not technical brilliance, determines whether AI compounds value or stalls after a handful of promising pilots.

Our research shows that fewer than one in five organizations have modernized their data, platforms, governance and talent systems enough to support broad deployment, and only a small fraction reports exceptional returns at scale.[8] As a result, many clients with technology stacks composed of a diverse mix of components and programming languages struggle to recognize the benefits of new technology investments.

Fewer than one in five organizations have modernized their data, platforms, governance and talent systems enough to support broad deployment.

Codify end-to-end processes so AI can operate reliably at scale. Legacy infrastructure is the most visible brake on scaling AI, but the more severe constraints sit within the processes and operating models that determine how work moves. Most enterprise workflows rely on linear sequencing, batch handoffs and rigid checkpoints that prevent agents from executing work in parallel or reconfiguring flows end to end. As a result, AI may work within a task but slows sharply at handoffs. The process breaks the moment it collides with adjacent systems or when the enterprise needs to interact with suppliers and partners.

That friction shows up early and expensively. Workflows, exception paths and decision rules often live outside core systems—in email threads, chat channels or the tacit knowledge of long-tenured employees. At the regional bank highlighted above, the project timeline slipped by several months before automation could even begin, in large part because teams were unprepared to codify how work actually got done. Decision rules and exception paths had never been captured. The delay had nothing to do with model performance. It reflected the hidden work required to make the enterprise intelligible to AI-enhanced systems.

Meanwhile, AI agents cannot automate what they cannot understand. Without clear, accessible codification of every step and decision point, AI lacks the structured context required to perform effectively. Codification, therefore, is not administrative housekeeping; it is a prerequisite for operational readiness.

Companies must also look beyond their own walls, since many critical processes span upstream suppliers and downstream partners. Too often, these interactions still occur through email or informal conversations, leaving them invisible to intelligent systems. Until this knowledge is structured and digitized end to end, across entire workflows rather than isolated steps, agentification will remain out of reach.

Apply the right form of AI to work that unlocks core value. Misapplied automation often makes matters worse. Many firms over-apply agentic AI, forcing probabilistic reasoning into tasks better suited to deterministic automation. Leaders avoid this trap. They orchestrate deterministic components like robotic process automation, rules engines and workflow tools with intelligent agents that add reasoning only where reasoning is required.

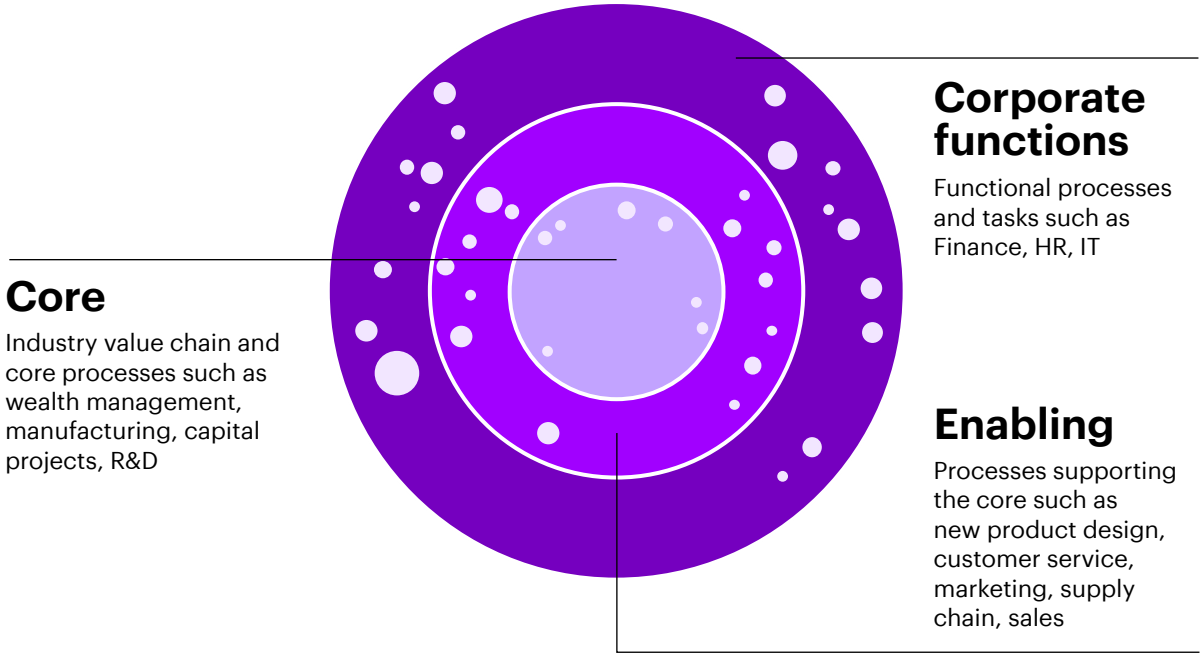
Many firms over-apply agentic AI. Leaders avoid this trap.

Two patterns now dominate among advanced adopters. Some rebuild entire processes so that agents can orchestrate workflows across systems. Others retain traditional flows, but invoke agents only at the moments where intelligence lifts performance. Both approaches work when used with discipline.

These structural conditions clarify where AI gains traction fastest across the enterprise: in enabling corporate functions where work is structured, repeatable and rich in signal (Figure 1). Such functions rely on more contained workflows, with fewer interdependencies, fewer process breaks and clearer handoffs. Decision points are better documented, while the work itself already has a history of automation. Adoption is therefore advancing more quickly in areas such as finance, IT and human resources than in specialized, business-specific functions that depend heavily on upstream architectural change.

Figure 1: The core of it all

AI is delivering value in critical functions, but the real value will come from disrupting core processes



Realizing the full enterprise potential of AI, stretching from applied AI to advanced AI, however, remains out of reach. The number of handoffs that need to happen between core systems and operational functions are highly complex and need a higher degree of integration. Making matters worse, many upstream workflows still sit outside the digital core. They lack the event triggers, self-service entry points and orchestration layers that AI needs to operate across an entire value chain.

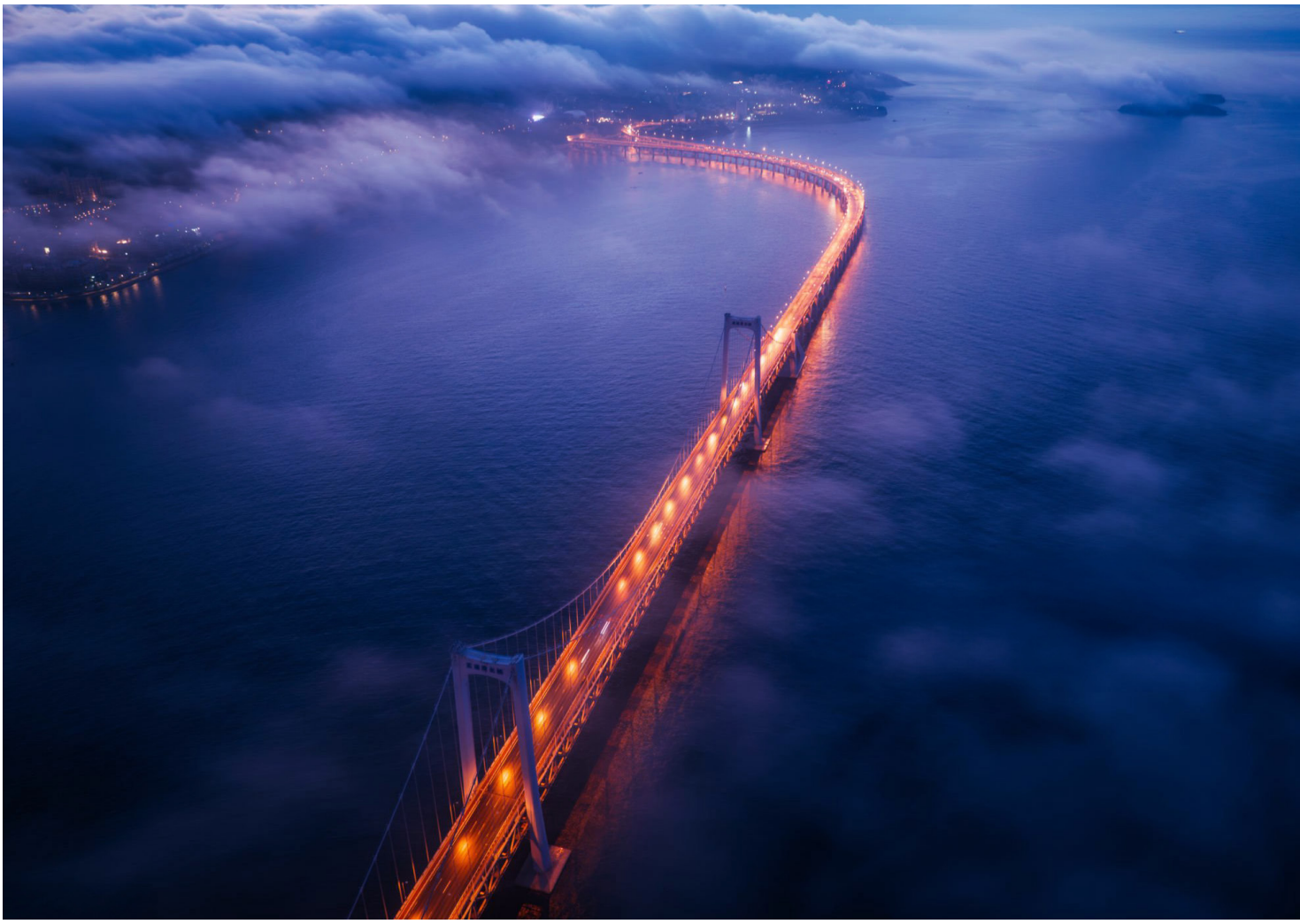
This is why AI pilots that appear successful in isolation fail to deliver meaningful enterprise value. Pilots work on their own terms with impressive demos, enthusiastic users and quick wins. Yet they slow dramatically when asked to traverse fragmented systems, legacy platforms or unstructured handoffs. Nine months later, productivity plateaus.

The pattern is always the same: each function builds its own AI on its own data. The agent handling invoices cannot see supplier information. Procurement cannot access finance workflows. Cross-functional handoffs collapse, forcing humans back into the loop, precisely what AI was meant to eliminate. This is the hidden tax of siloed transformation: the productivity curve flattens long before the business sees the exponential gains that end-to-end orchestration delivers.

To overcome these constraints, companies like Ecolab start by codifying core processes and decision logic, creating the structure that intelligent automation requires to operate reliably. The company, as mentioned earlier, is in the process of redesigning its lead-to-cash workflow using utility, orchestrator and super agents that connect sales, fulfillment and billing end to end. That level of systemic connectivity becomes possible only when intelligence moves across a coherent system rather than struggling through fragmented architecture.

The lesson: Even though AI generates its first profits in enabling functions because these domains are ready for acceleration, the obstacles to enterprise-wide scale lie not in these functions, but in the fragmented systems, rigid workflows and outdated operating models that surround them. Until organizations modernize those upstream structures and codify the rules, logic and decisions that make work intelligible to machines, enabling functions will continue to advance, while the broader enterprise remains stuck in first gear.

Even though AI generates its first profits in enabling functions, obstacles to enterprise-wide scale lie in outdated operating models that surround them.



Success comes from strong foundations

The companies that pull ahead are not those chasing the newest algorithms but those with a reinvention-ready digital core characterized by governed data, modern architectures, disciplined governance, AI-enhanced cloud environments, redesigned processes and a workforce equipped to partner with intelligent systems. That includes clearing the enterprise debt (data, technology, process and workforce) that slows AI to the speed of the system below it.

Build AI-ready cloud environments to realize the greatest value. Organizations that unlock AI's full potential treat cloud adoption as a strategic requirement. Only cloud-native environments provide the elasticity, integration and resilience required to deploy intelligent systems at scale and adapt them as they learn.

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Many enterprises, however, remain weighed down by legacy technology. Most technology budgets still go toward maintaining outdated systems, starving investment in cloud platforms, modern data environments and orchestration layers. Outdated systems impose brittle integrations and rigid interfaces that limit AI's pace.

Companies advancing fastest take a different path. They migrate to cloud-native, modular architectures that support machine learning, generative AI and agentic orchestration on the same substrate. They also dedicate meaningful investment to technology debt remediation, recognizing that innovation capacity depends on it.

The payoff is material. Only 16% of organizations, those with mature cloud foundations and strong guardrails, can capture additional benefits from AI and agentic systems, underscoring that cloud readiness increasingly separates leaders from laggards.[9]

Cloud readiness increasingly separates leaders from laggards.

Recognize data and context to make, and not break, AI at scale. Once the cloud foundation is in place, the next potential constraint appears in the data layer. Organizations that generate meaningful returns from AI are far more likely to maintain a coherent data strategy and invest in high-quality proprietary datasets. Data debt—duplicate records, inconsistent definitions and missing lineage—forces AI to navigate noise before it can produce signal. Technical readiness therefore begins with integrating, governing and standardizing core data so it can move reliably across workflows. Without this context, even the most advanced agents struggle to perform reliably.

But data alone does not create intelligence. The deeper challenge lies in how work actually moves. Organizations need a digital-memory layer that gives agents continuity across tasks. This emerging knowledge-services layer built on shared ontologies, semantic consistency and knowledge graphs becomes the substrate for enterprise-grade reasoning.

On top of this, foundations must be structured to learn. Enterprises have spent decades encoding rules, policies and controls into their systems. This symbolic layer is the predictable, governed and auditable road network of the business. Large language models should ride above it, not replace it. They interpret unstructured inputs, handle exceptions and exercise judgment where rules fall short. The strength lies in the stack: explicit logic for stability, LLM reasoning for flexibility. Together, this “neuro-symbolic” approach creates an intelligent superhighway that is fast, reliable and built for scale.

Moreover, even a well-engineered highway must learn from its traffic. Companies often deploy agents to accelerate work but ignore how humans intervene when the system stumbles. Those moments of correction disappear, and the same errors return like recurring congestion on a road no one ever improves.

Real progress comes when every agent task becomes feedback. Capturing what succeeded, what failed and when humans had to step in reveals where rules are unclear, risk is rising or workflows break down. With controlled guardrails in place, including automating small changes and reviewing larger ones, these signals refine instructions, strengthen decision logic and make the entire system smarter with each cycle.

The result is a superhighway that does more than move work faster; it becomes self-improving. To support AI at scale, IT organizations must evolve to manage security, privacy and legal protections for proprietary data; operate semantic layers and knowledge graphs; and enforce guardrails that prevent leakage or misuse.

Treat governance and security as non-negotiable. As expectations for explainability, fairness and auditability continue to rise, organizations can no longer rely on manual reviews or fragmented controls. Building resilient AI systems requires security to be embedded by design, through automated governance, differentiated validation pathways for low-, medium-, and high-risk use cases, continuous model observability and rigorous security testing that reflects real-world attack conditions.

Building resilient AI systems requires security to be embedded by design.

But AI resilience does not start with models alone; it starts with the digital foundation that supports them. If cloud environments are insecure, identities are over-privileged, applications are exposed, or data is poorly governed, AI systems inherit and amplify those weaknesses at scale.

By contast, organizations that secure these core layers and continuously observe and test AI behavior in production create a trusted foundation that allows AI to be deployed faster, governed continuously and scaled with confidence. Without this integrated approach, governance becomes a bottleneck, review cycles slow deployment and AI initiatives struggle to deliver sustained returns.

NatWest Group illustrates what becomes possible when these foundations come together. Facing rising expectations and regulatory pressure, the bank is modernizing the digital, data and AI infrastructure required to compete at scale. A unified, cloud-based data platform is replacing fragmented systems with a trusted and secure data marketplace, enabling reusable data products across the enterprise. This foundation allows AI to scale across the front, middle and back office, accelerating insight and execution simultaneously.

AI value depends on reinventing talent and work

AI changes work faster than organizations can change roles, teams and leadership behaviors. That mismatch is why many companies fail to realize the lift they expect. It's why, even when advanced tools perform well, employees often hesitate—uncertain how to integrate AI into daily work, when to trust it and how to challenge it.

What's needed is a talent strategy that is aligned tightly to business strategy and technology and puts people first without question. Such a strategy prioritizes three critical activities: skilling, role evolution and moving from including humans "in the loop" to putting people decisively in the lead.

Our research underscores the impact of this approach. Compared to their peers, for example, the companies doing this are 7x more likely to strengthen their organization's culture, 6x more likely to create better employee experiences and 4x more likely to improve workforce adaptability.

A talent strategy that moves from including humans "in the loop" to putting people decisively in the lead is needed.

Early signals from our client engagements reinforce the point. In a preliminary review of recent programs, nearly a quarter of organizations with narrow, rigid role definitions and siloed subject-matter expertise struggled to redefine work around new business goals, revealing how inflexible talent models quickly become a binding constraint on AI-driven change.

Embed continuous skilling in the flow of work. Leading organizations upgrade skills as part of daily activities, embedding continuous learning directly into the flow of work, rather than relying on episodic training programs. Most organizations still struggle to deploy AI into legacy structures and outdated ways of working. Those with a talent strategy aligned to business strategy and technology create customized learning paths for employees, so that they can truly adopt new ways of working with confidence.

They simultaneously construct outcome-oriented human–AI teaming models in which people train systems in real time, and systems simultaneously elevate human performance. Human–AI feedback loops sharpen accuracy, strengthen system reasoning and build trust far faster than isolated automation and adjacent skill development.

Align new roles and job descriptions with new business goals and needs. Leading organizations also integrate their talent strategies with their plans for technology and AI. They identify new roles, move people where they're most needed and where they're also best supported to advance their own development. Talent mobility amplifies skilling gains. As AI absorbs routine tasks, internal talent markets allow the organization to create higher-value roles that demand judgment, creativity and deep domain expertise.

Learning, mobility and adoption reinforce one another, turning AI from a standalone capability into a compounding advantage. In this way, the organization keeps people's wellbeing and progress at the fore as executives support people to redesign work around business goals and skills rather than static job titles.

Keep humans "in the lead." Finally, when people are "in the lead," confident in the technology and in their own ability to use it to support business goals and advance their careers, they can identify and pursue new ways to create value working with agentic AI systems. In organizations that get this right, the AI operating model extends well beyond technology. Human judgment remains decisive, particularly in environments that combine structure, repetition and clarity such as enabling functions where intelligent systems can evolve quickly.

Employees who supervise agents, challenge outputs and provide feedback improve accuracy, reliability and trust. Ultimately, the promise of intelligent systems depends not on the models themselves, but on the people who must absorb, direct and amplify them. The result is human-AI teaming models where employees train systems in real time and systems concurrently elevate people's ability to perform.

The promise of intelligent systems depends not on the models themselves, but on the people who must absorb, direct and amplify them.

Where executives aren't using AI themselves or communicating its implications openly, even capable tools languish. Where leaders actively engage with AI, coach teams through new ways of working and clearly articulate expectations, adoption accelerates. People open new paths and find the right balance between humans and AI able to attract and retain the best talent to create value.

A “future-ready” AI operating model is vital

Building value with artificial intelligence requires far more than sophisticated models. It demands a redesign of how work flows through the enterprise and how the technology function supports that flow. Yet most companies still run critical processes on operating models built for a different era. Until those systems are reengineered, AI performs like a high-performance sports car on a road that cannot sustain its speed.

The consequences are already visible. Nearly one in five organizations that invested heavily in automation and optimization failed to unlock further benefits because they could not change their operating models or ways of working, our client work shows.[10] New technology raised expectations, but outdated structures prevented those gains from materializing.

Build operating models for an AI world. A future-ready AI operating model requires an organization that allows business leaders, enabling functions and technology teams to move in lockstep. Business leaders must look beyond incremental automation and reimagine end-to-end processes around intelligent execution. Enabling functions must rethink how value is created as agentic systems reshape the economics of work, particularly in areas such as finance and human resources, where humans must lead rather than merely review automated output. Technology teams, in turn, must reset their operating model for AI speed, building platforms, controls and architectures designed to evolve continuously rather than through episodic change.

None of this works without deep cross-functional alignment and clear accountability. AI must operate as a shared enterprise capability, not a departmental experiment. That requires a new operating rhythm: business and IT teams co-own AI products, refine requirements continuously and deliver value through joint decision-making rather than sequential handoffs. Business leaders define outcomes. Technology teams secure and operate the platforms. Both share responsibility for results. As AI introduces new risks around data, models and decision-making, this shared ownership becomes essential to enforce guardrails and adapt quickly to shifting regulatory and ethical demands.

Buy, build and boost ecosystem partners. To accelerate the architecture modernization that AI demands, technology organizations have to engage with ecosystem partners to access talent, leverage specialized tools and co-innovate. Leading firms manage these partnerships with clear performance metrics and integrated governance, ensuring that external capabilities strengthen the enterprise operating model.

A well-defined, "buy-build-boost" strategy helps organizations strike the right balance between value, integration speed and strategic relevance.

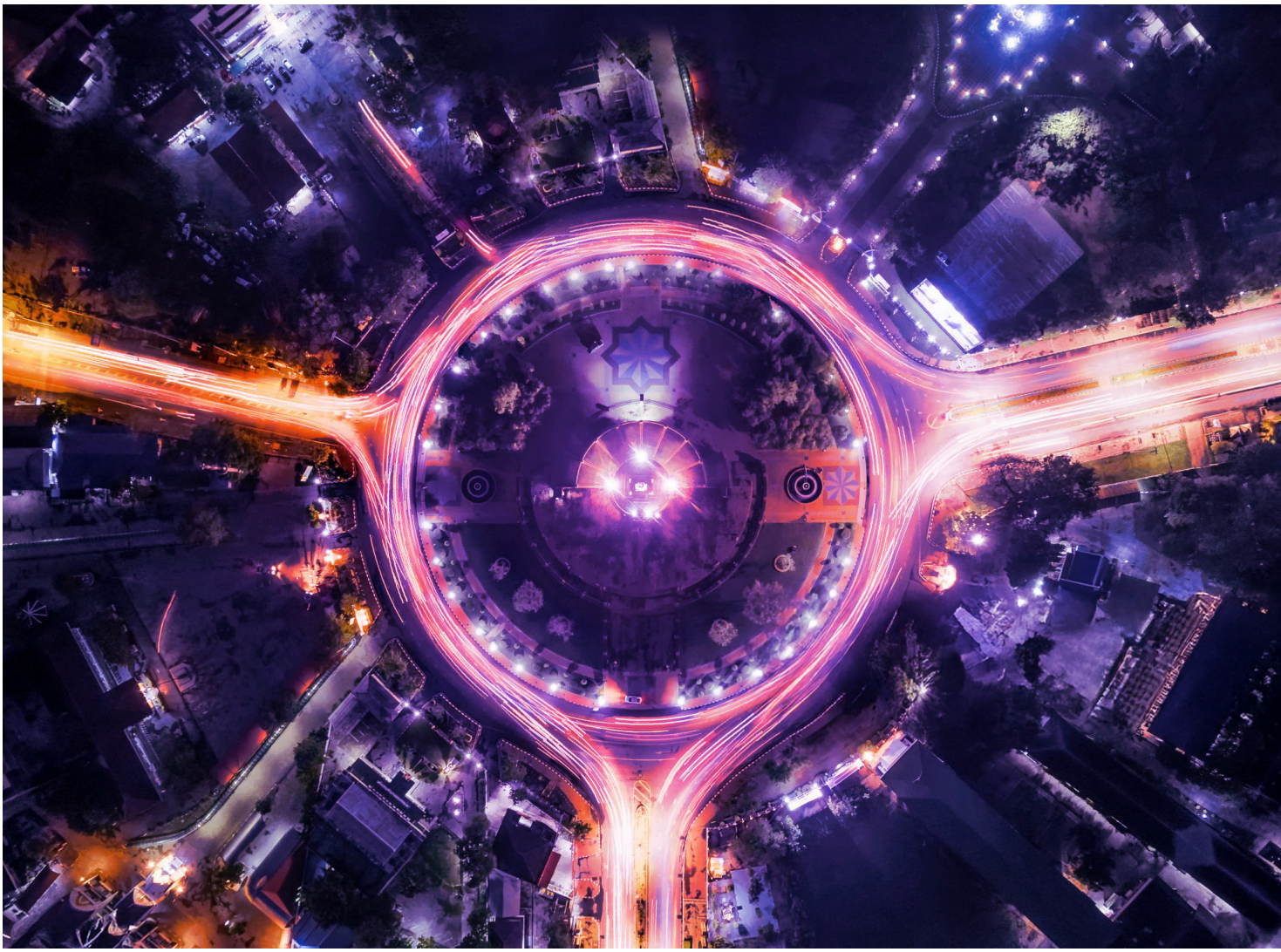
Buying ready-made components from ecosystem partners accelerates time-to-market, taps into innovation and reduces delivery risk. Building is best reserved for proprietary capabilities that create true competitive advantage, such as domain-specific agents, custom reasoning pipelines or differentiated customer experiences. Boosting offers a third option by leveraging external solutions, while layering proprietary data, ontologies, guardrails and workflows onto partner platforms. The goal: maximize value without reinventing the stack.

Bringing together reengineered workflows, a modern IT function, and enterprise-wide AI leadership enables organizations to scale intelligence across the business. Firms that make this transition turn their AI deployment from sporadic wins into a structural advantage. Those that do not continue deploying advanced models into environments that cannot support them and wonder why the returns never arrive.

A major bank demonstrates how operating-model reinvention unlocks the full value of AI. As deal volumes grew and risk complexity increased, the organization faced the limits of traditional workflows that relied on fragmented data, slow handoffs and human-only judgment. Now the bank is reimagining its operating model from the ground up. It is deploying advanced AI agents to build a unified data foundation that can power predictive analytics, streamlined decision-making and intelligent orchestration across corporate and investment banking.

However, the transformation requires more than technology. So the bank is redesigning roles, governance and decision rights; creating new AI product-management capabilities between business and IT teams; establishing continuous monitoring and risk-tiering for AI decisions; and migrating from siloed, country-specific systems to a single global architecture that scales reusable AI components across the business.

By modernizing its digital core and embracing responsible AI, the bank is positioning itself to expand corporate and investment banking revenue, scale digital customer acquisition and lower the cost of growth. These outcomes reflect the power of a future-ready AI operating model, one that delivers transformational value once the operating model is rebuilt to support intelligence at scale.



The three-phase journey to Systemic AI

Across our global research and client work, a clear path has emerged for enterprises that want to move from proof-of-concept activity to measurable value at scale. Organizations that succeed do not attempt to transform everything at once. Instead, they advance through a sequence of phases that gradually link technology, operations and organizational change into a coherent whole. This progression—from **Siloed AI** to **Structural AI** and ultimately to **Systemic AI**—separates companies that achieve durable returns from those trapped in endless pilots (Figure 2).

Figure 2: Three phases that pave the way

The road to Systemic AI passes first through Siloed AI and then Structural AI

	01 Siloed Tools and Utilities	02 Structural + Process	03 Systemic + Process
Sponsorship	• Led by individuals from BUs, markets, functions	• Led by business/ functional/tech/ transformation leads	• C-suite sponsorship, sustained investments • Shared success measures
Op Model	• AI applied at process/task level • Primarily focused on efficiency	• AI applied at function/ sub-function level • Driving outcomes through algorithms and domain-specific AI	• AI-ready operating model bringing together data, process, tech and talent (enterprise wide) • Measurable & governed outcomes/metrics
Process	• Incremental changes in processes • Basic process mining enabled	• Transformed workflows/functions • Human and agent/ system interaction	• Modern connected & governed processes • Human in the lead • Human and agent/system interaction
Digital Core Data Tech Ecosystem	• Basic data platform capable of data informed decision-making • Limited partnerships with hyperscalers, data and AI vendors • Primarily on prem with some strategic investments in cloud	• Clean data with semantic layer, integration of structured and unstructured data • Strategic alliances with partners, academia, startups • Scalable AI platform with large number of AI use cases. Responsible AI in place	• Robust industry ontology with knowledge graphs, interoperable data mesh, ability to generate synthetic data designed for scale • Innovation networks with partners, regulators, customers, solving problems jointly • Agentic decision systems integrated with digital core
People	• Basic analytics and AI literacy – measured through training • Automation/AI primarily in assist mode – basic interaction with tools	• Cross functional AI squads with domain, data science and tech skills – measured through AI adoption • Redefined roles and responsibilities	• AI-first organization & culture with AI fluency • Well-defined incentive mechanism
Economics	• Efficiency & productivity gains	• Growth/new products • New business models	• Exponential gains/ market leader • Sustainable competitive advantage

Phase one: Siloed AI

At first, activity is concentrated in pockets of automation or augmentation inside single functions. These Siloed AI initiatives often improve productivity or reduce low-value work, but they remain constrained by fragmented data, inconsistent governance and limited connection to end-to-end processes.

Research shows that organizations in this phase can take two to three years to produce measurable value, with gains concentrated in customer service, IT operations and similar enabling functions. The most effective companies treat this period as a chance to build early momentum, while also surfacing the structural issues that will later block scale.

For example, these companies modernize data around priority domains, establish joint business-technology governance and invest in “no-regret” use cases that demonstrate value quickly. They also begin laying the foundations for talent reinvention, since workforce readiness, not tooling, is often the limiting factor.

Phase two: Structural AI

In the Structural AI phase, momentum accelerates when organizations shift from function-level experimentation to building the enterprise architecture required for scale. This is the point where AI moves from experimentation to institutional capability.

For example, companies invest in deeper data modernization, central governance, platform consolidation and operating-model redesign. They adopt emerging practices in orchestration, evaluation and model operations that allow AI to run reliably across workflows. Cross-functional teams begin to co-own reinvention efforts, often with new sponsorship from the CEO and senior business leaders.

Our research consistently shows that organizations that act across critical enablers like value, leadership, talent, digital core, responsible AI and continuous improvement are far more likely to scale high-value use cases. In this phase, companies also begin industrializing agentic systems. Early agents orchestrate steps within processes; but as structural maturity grows, organizations start treating AI as a core process participant, rather than an add-on tool.

Phase three: Systemic AI

Only a smaller set of organizations advance to Systemic AI, where intelligence becomes embedded in the enterprise core. End-to-end processes that stretch from R&D and engineering to supply chain, manufacturing, marketing and service are redesigned for speed, adaptability and new forms of decision-making. Composite agents coordinate tasks across teams and platforms. Multi-agent systems begin to execute complex workflows autonomously.

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New growth models emerge as AI enables personalized products, real-time service models and dynamic, cross-enterprise decision systems. Companies in this phase pair technological sophistication with deep shifts in talent strategy, role design and leadership behavior. They treat reinvention as a continuous capability, not a one-time transformation. Research shows that organizations operating at this level scale multiple strategic AI initiatives and consistently outperform peers in growth, productivity and innovation.

The path across these phases is cumulative. Early wins create confidence, but the transformation in Phase Two and the institutionalization in Phase Three determine the pace and durability of enterprise value. Organizations that modernize their data, workflows, platforms, governance and talent systems as an integrated whole transition from scattered progress to a repeatable model for scaling AI. Those that do not often find themselves deploying increasingly sophisticated models into environments that cannot support them, with little to show on the balance sheet.

The way forward thus requires discipline and patience, but especially rewards Phases Two and Three. Enterprises that build the conditions for AI to operate across the entire organization structurally, operationally and culturally convert experimentation into growth. Those that hesitate risk watching competitors use the same technologies to redraw industry boundaries. The companies that move now will own the next decade of AI-driven performance.

Conclusion

The intelligent superhighway is more than an analogy for the future; it is a diagnosis of why most organizations struggle to deliver enterprise-level value from AI. Every insight in this report points to the same conclusion: companies stall because the road beneath them was never designed for the superior performance that AI now makes possible. Capital is frontloaded while returns appear only after foundations mature.

Value shows up first in enabling functions because they are structurally ready, but rarely reach the full potential that exists in the core value chain. Most companies remain operationally constrained, weighed down by legacy technology, fragmented data, rigid workflows and outdated ways of working. And the real unlock comes only when leaders redesign roles, incentives and decision rights so that humans and AI can operate as a coherent system.

The technology choices companies make today, such as centralized or federated data, modular or monolithic agent frameworks, and build-or-buy approaches, create path dependencies that compound for years. Once an enterprise has paved even a few miles of its intelligent superhighway in one direction, reversing course becomes prohibitively expensive. In this context, the “wait and see” posture that feels prudent is the most dangerous option available. Delay destroys optionality; it leaves companies stuck on outdated roads, unable to reach the value pools forming ahead.

Leading companies understand this. They do not move faster; they move deliberately. They build foundations while experimenting aggressively. They scale only where the infrastructure allowed, and they refuse to scale where it does not. They redesign roles and incentives before bringing AI into production. They treat every pilot as a diagnostic, not a demonstration, and they accept that the real work of AI transformation is organizational, not algorithmic.

The good news is that getting started is no longer a mystery. Leaders must build the highway while traffic is still flowing by running targeted experiments to illuminate the barriers, modernizing foundational systems in parallel and sequencing rollout where workflows are cleanest and signals strongest. Each phase informs the next. Months six, 12 and 18 demand the greatest discipline, because the work is hardest, least glamorous and most essential. Those that persevere build cleaner data, clearer workflows, codified decision logic and rising organizational confidence long before exponential gains appear.

And that is the point. Organizations that persist through the early flat stretch will build the systems required for returns to compound.

AI rewards commitment, not impatience. Nobody wants a racecar in a traffic jam.

About the research

The insights in this report—drawn primarily from Accenture's Pulse of Change survey, internal analysis and four complementary research reports—offer a multifaceted view of enterprise AI readiness, value creation and transformation dynamics.

The Accenture Pulse of Change is a quarterly C-suite survey and index that tracks how technology, talent and business trends drive global disruption. This report incorporates findings from the January 2026 survey of 3,650 executives across 20 industries and 20 countries.

Internal analysis used GPT-based agents to examine an extensive corpus of external and internal information, including earnings call transcripts, SEC filings, investor presentations, analyst reports, case studies, industry trend analyses and various other experts' commentary about AI. It also incorporated insights from C-suite interviews.

The first complementary report, Reinventing enterprise operations (2024), is a global research program that examined operational readiness for AI at scale. The report incorporated findings from a survey of 2,000 senior executives across 15 industries and 12 countries, an intelligent operations maturity model and econometric analysis linking operational maturity to financial performance.

The second report, Making reinvention real with gen AI (2025), is a comprehensive study of Accenture's more than 2,000 generative AI projects, as well as its survey of 3,450 C-suite leaders across industries.

The third report, The front-runners' guide to scaling AI (2025), is a study of 2,000 C-suite and data-science executives that assessed progress against 105 industry-specific, strategic AI bets.

The fourth report, Talent reinventors: Delivering value with and for people in the age of AI (2026), examines how organizations convert AI investment into workforce performance. Drawing on surveys of more than 1,300 executives and 4,500 employees across 21 industries—and supported by interviews, focus groups and analysis of two million job postings—the study identified the characteristics of the 18% of companies that treat talent strategy as inseparable from technology strategy.

References

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