KPMG

Global AI Pulse

Q3 2026

AI at scale: Accountability, resilience and economics

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AI generated image

Foreword

The AI conversations we're having with organizations are changing. The focus is still on where to invest, what to scale and how to create value. What's shifting are the questions. Who is accountable once AI becomes part of how the business operates? What happens when something it relies on changes? And do we really know what we're getting for what we're spending?

The Q3 results show why these questions matter more now. AI maturity continues to rise and the gaps between regions are narrowing. Being early still matters. But as organizations mature and invest further, new requirements are coming into view, and the organizations furthest along are the first to show them.

For us, that is what AI at scale demands.

It starts with accountability. Who owns the outcome when AI is involved in a decision? As AI becomes part of day-to-day operations, that answer needs to be clear. Organizations also need to know what AI can access and do, and how different models, agents and workloads are managed across the business.

Resilience looks different too. A provider changes its terms. A model is no longer available. Requirements shift in an important market. What happens to the business? Cybersecurity, model sovereignty and provider dependency may look like separate issues. But the more organizations rely on AI, the more connected they become.

Cost raises another set of questions. Most organizations can now see what AI is costing them. Knowing what they are getting back is harder. Can they connect cost to value consistently? Can they use that information to decide where to invest, what to scale or when to change course?

These aren't abstract questions. They are decisions organizations are starting to face as AI becomes more embedded in how they operate. Managing AI well isn't about adding more process. It's about having enough visibility, accountability and control to make good decisions when things change.

So as you read this quarter's findings, think about these questions in relation to your own organization. Who owns the outcome when AI is involved in a decision? What would happen if a critical model, provider or other dependency changed? And can you consistently connect what you're spending on AI to the value it is creating?

Priya Emmanuel
Global Head of aIQ,
KPMG International,
AI Lead for the Americas region, and Principal
KPMG in the US

Benedikt Höck
Regional AI Lead for EMEA
KPMG in Germany

Simon Benson
Regional AI Lead for ASPAC
KPMG Australia

Executive summary

The most consequential signal we find this quarter is what rising maturity now demands of organizations. The question is whether organizations can govern where their models come from, secure what those models can reach, orchestrate how they are used and account for what they cost.

Drawing on 2,131 senior leaders in 20 countries, this quarter's findings show that the question is narrowing with each wave of the study: from orchestration in Q1, to value realization in Q2, to what scale demands in Q3.

Average planned investment has risen to US$210 million for the year ahead, spread across all three regions. At the start of the calendar year, the Americas were clearly ahead on AI maturity. That gap has narrowed to 8 points: 64 percent of organizations in the Americas are scaling AI or beyond, against 61 percent in Asia Pacific and 56 percent in EMEA. As AI adoption broadens, the competitive advantage is shifting from being first to running AI well.

Building the management layer

Fifty-five percent of organizations now operate a formal AI harness layer rising to 86 percent among those already reporting established returns. What those layers contain is mostly control: security and identity, data access, output monitoring and cost tracking lead the list, while model routing, the capability that decides which model handles which job, is lower down the priority list. Fifty-three percent now hold a named executive or the executive committee accountable for AI-informed decisions. Thirty-eight percent are developing or implementing multi-agent systems, and significant employee adoption of AI agents has risen to 34 percent from 25 percent in Q1.

Resilience and continuity

At scale, cyber exposure, model sovereignty and provider dependency may consolidate to a single matter of continuity: what keeps an AI program running when something it depends on changes? Half of the most mature organizations name cybersecurity as a barrier, against a third of those still experimenting, and 71 percent of that leading group include cyber and data security among the areas receiving AI budget, against 36 percent of experimenters. Sovereignty has moved into formal decision-making. Twenty-one percent run an enterprise-wide strategy under regular review and a further 51 percent apply formal criteria to most or selected decisions. Only 8 percent have slowed deployment because of it.

From cost control to economic management

Most organizations can now see what AI costs them. Sixty-one percent review AI costs at approval and 59 percent monitor them in operation, yet only 12 percent consistently assess the value AI generates against the cost it incurs. Among organizations already reporting returns that figure is 48 percent. That step, from tracking cost to judging it against outcome, is what economic management adds to financial control.

Ambition and spending are near-universal, and 89 percent report measurable value. The difference now lies in the management system underneath: controls, accountability, orchestration, resilience and cost discipline. That gap is wide, and attention remains fixed on adoption.

The question, quarter by quarter

How the Global AI Pulse question has narrowed across three waves in 2026

Q1 2026 — Orchestration

How will organizations coordinate AI across the enterprise?

The Americas led on scaling: 56% against 43% in Asia Pacific and 40% in EMEA.

Q2 2026 — Value realization

Is scaling translating into enterprise value?

Most organizations reported measurable value; few could show it consistently.

Q3 2026 — What scale demands

Can organizations govern, secure, orchestrate and account for the AI they run?

Regional maturity has converged to an eight-point spread. The management layer, resilience and economic discipline separate the leading group.

How will organizations coordinate AI across the enterprise? Is scaling translating into enterprise value? Can organizations govern, secure, orchestrate and account for AI they run?
Q1 2026 n=2,110, Q3 2026 n=2,131 (Americas n=670; Asia Pacific n=540; EMEA n=921). Q2 value finding: IPSOS AI Value Performance framework, derived measure.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

The organizations furthest along show what scale demands

Percentage of respondents, by stage of AI journey

*Not asked of early-stage respondents; experimentation value not shown.
Composite of five measures across the AI journey question. Experimentation n=268; Established ROI n=208.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026

Key findings

Three demands come into sharper focus this quarter. Organizations are building the management layer of controls and accountability to run AI rather than pilot it. Cyber, sovereignty and provider dependency are converging into one resilience question. And most organizations can see what AI costs, but few connect that cost to value.

The maturity gap is narrowing

8 pts ↓

spread in maturity between the leading and trailing regions, down from **16 points** in Q1

US$210m ↑

average planned AI investment over the next 12 months, up from **US$186 million** in Q1

Building the management layer

55%
operate formal AI harness layer

Rising to **86%**
among established-ROI organizations

place accountability for AI-informed decisions at C-suite level or above

23%
include model routing, the least common capability in the layer

Against **43%**
for security and identity controls

report significant employee adoption of AI agents, up from 25 percent in Q1

Resilience and continuity

are adapting their cybersecurity operating model for AI-accelerated threats

71%
of established-ROI organizations include cyber and data security among their AI budget priorities

Against **36%**
of experimenters

21%
run an enterprise-wide model sovereignty strategy under regular review

A further **51%**
apply formal criteria to most or selected decisions

report slowing AI deployment because of sovereignty concerns

From cost control to economic management

89% report measurable value from AI

61% review AI costs at approval and

59% monitor them in operation

12% consistently assess the value of AI against its cost

Rising to **48%** among those already reporting returns

Productivity still leads; operating priorities are gaining ground

Change in key AI priorities, Q1 2026 to Q3 2026, percentage points

Which of the following best describes your organization's AI priorities? Q1 2026 n=2,110; Q3 2026 n=2,131.
Source: Global AI Pulse Q1 and Q3 2026, KPMG International, April 2026 and September 2026 respectively.

The maturity gap is narrowing

Earlier in the year, AI maturity was concentrated in a handful of markets and sectors, and the Americas held a clear lead. That gap is narrowing.

In Q1 the Americas led on scaling at 56 percent, against 43 percent in Asia Pacific and 40 percent in EMEA; by Q3 those figures are 64, 61 and 56 percent respectively, and the spread between regions has closed from 16 points to 8. The Americas are still advancing. The rest of the world is advancing faster, from a lower base.

The investment gap is narrowing too. Planned AI investment averages US$210 million globally, up from US$186 million in Q1. EMEA has risen from US$157 million to US$203 million and the Americas from US$178 million to US$191 million; Asia Pacific, at US$246 million, is unchanged and remains the largest.

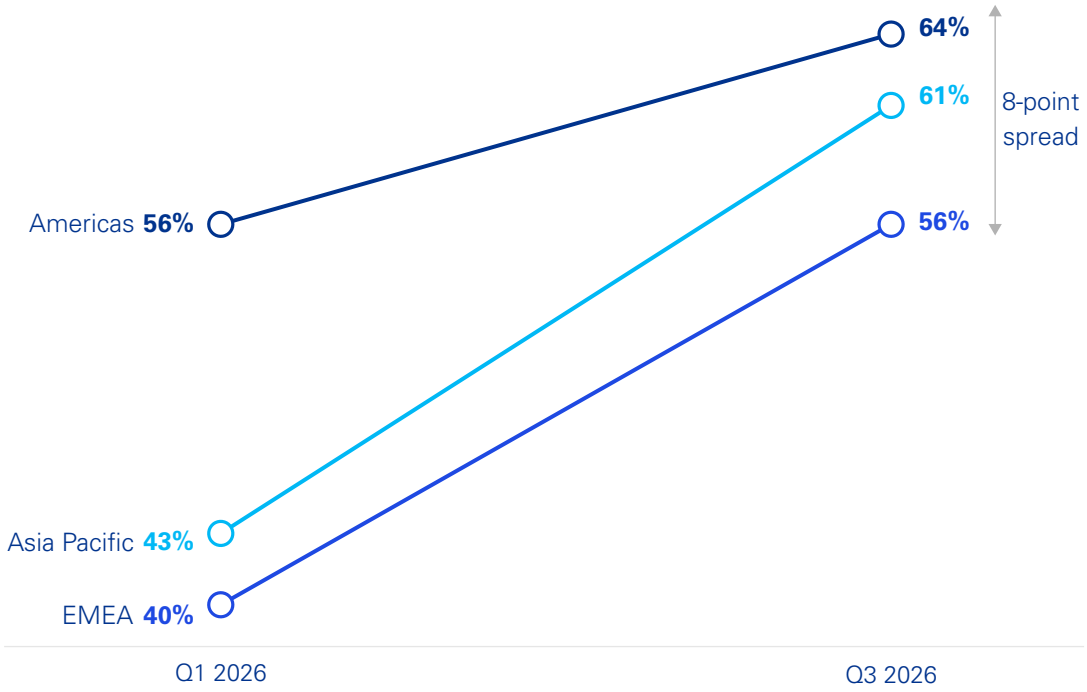
Most of the movement is at the early stages. Far fewer organizations are still experimenting than in Q1, 13 percent against 22, while the share reporting established returns has changed less, from 8 percent to 10. Movement is concentrated in the early and middle stages of the curve.

That is the pattern of a market that has largely worked out deployment and is now working out what scale requires. As adoption becomes universal, the differentiator moves from being early to executing well, which is a capability organizations can build.

> “With AI moving from productivity towards transformation, the overall journey is very similar across regions. In EMEA, people transformation is more complex and sovereignty is much more in focus. But the question is the same everywhere; it is the way to resolve it that differs, and it is less of a technology question than companies expect.”
>
> **Benedikt Höck**
> Regional AI Lead for EMEA
> KPMG in Germany

AI maturity is converging across regions

Organizations scaling AI or beyond, percentage of respondents



Which of the following best describes the phase your organization is in its AI journey?
Q1 2026 n=2,110; Q3 2026 n=2,131. Americas n=670; Asia Pacific n=540; EMEA n=921.
Source: Global AI Pulse Q1 and Q3 2026, KPMG International, April 2026 and September 2026 respectively.

Planned investment is converging across regions

Mean planned AI spending over the next 12 months, US$ millions

Region	Q1 2026 (US$M)	Q3 2026 (US$M)	Change
Global	186	210	+13%
Asia Pacific	245	246	0%
EMEA	157	203	+29%
Americas	178	191	+7%

How much in US dollars does your organization plan to invest in AI over the next 12 months? Weighted mean.
Q1 2026 n=2,110; Q3 2026 n=2,131. Americas n=670; Asia Pacific n=540; EMEA n=921.
Source: Global AI Pulse Q1 and Q3 2026, KPMG International, April 2026 and September 2026 respectively.

Contents

Chapter 1

Building the management layer

55% operate a formal AI harness layer

86% among organizations already reporting established returns

53% place accountability for AI-informed decisions at C-suite level or above

23% have built model routing, the least common capability in the layer

Organizations are building the management layer to run AI. Across the sample, its most common capabilities today are controls, and its least common is model routing. Among the most mature organizations, both are in place.

The shift shows first in what organizations say they are trying to achieve. Productivity remains among the leading AI priorities but has fallen five points since Q1. Gaining ground are the priorities tied to how organizations operate: human-AI collaboration, responsible AI and governance, and trust and security have all gained ground. Productivity remains the leading priority; the operating priorities are gaining ground alongside it.

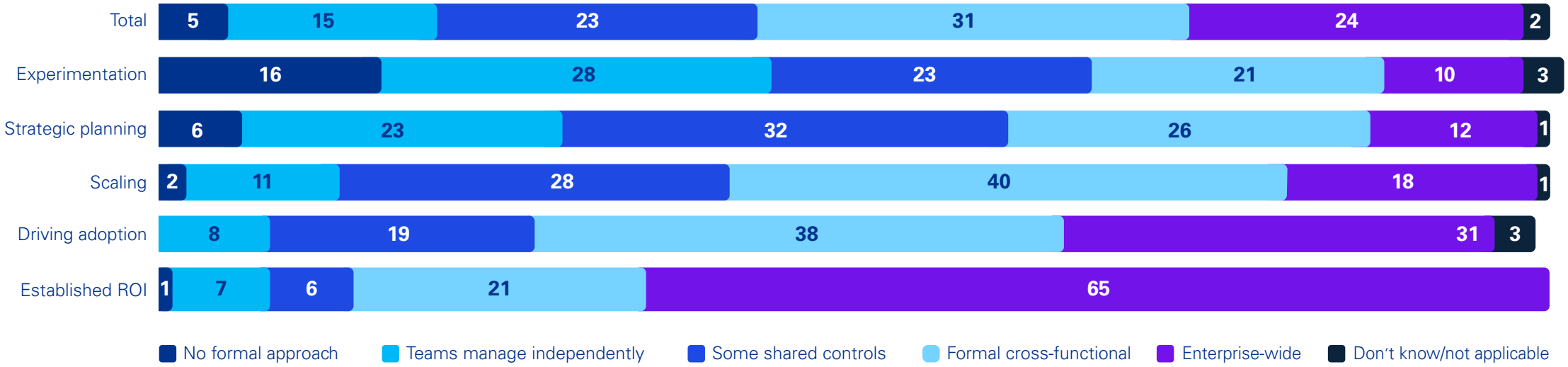
What organizations are building

Across the full sample, 55 percent of organizations now operate a formal AI harness layer: the controls and tooling that sit between AI models and business use cases and govern what AI is permitted to do and where. Only 5 percent report no formal approach. Fifteen percent leave it to individual teams and 23 percent have some shared tooling.

The pattern rises steeply with maturity. Among organizations already reporting established returns, 86 percent operate a formal cross-functional or enterprise-wide layer, including 65 percent that have deployed it across the enterprise. At the experimentation stage, 31 percent report a formal cross-functional or enterprise-wide layer, including 10 percent operating enterprise-wide.

AI management infrastructure formalizes as programs mature

Approach to managing the layer between AI models and business use cases, percentage of respondents



Which of the following best describes your organization's current approach to managing the layer between AI models and business use cases? Experimentation n=268; Strategic planning n=449; Scaling n=593; Driving adoption n=474; Established ROI n=208.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

What the layer controls

The capabilities inside those layers cluster around control. Security and identity controls and data access controls lead at 43 percent, followed by monitoring of AI outputs at 41 percent and cost and usage tracking at 37 percent. Model routing, which decides which model handles which task, is the least common at 23 percent.

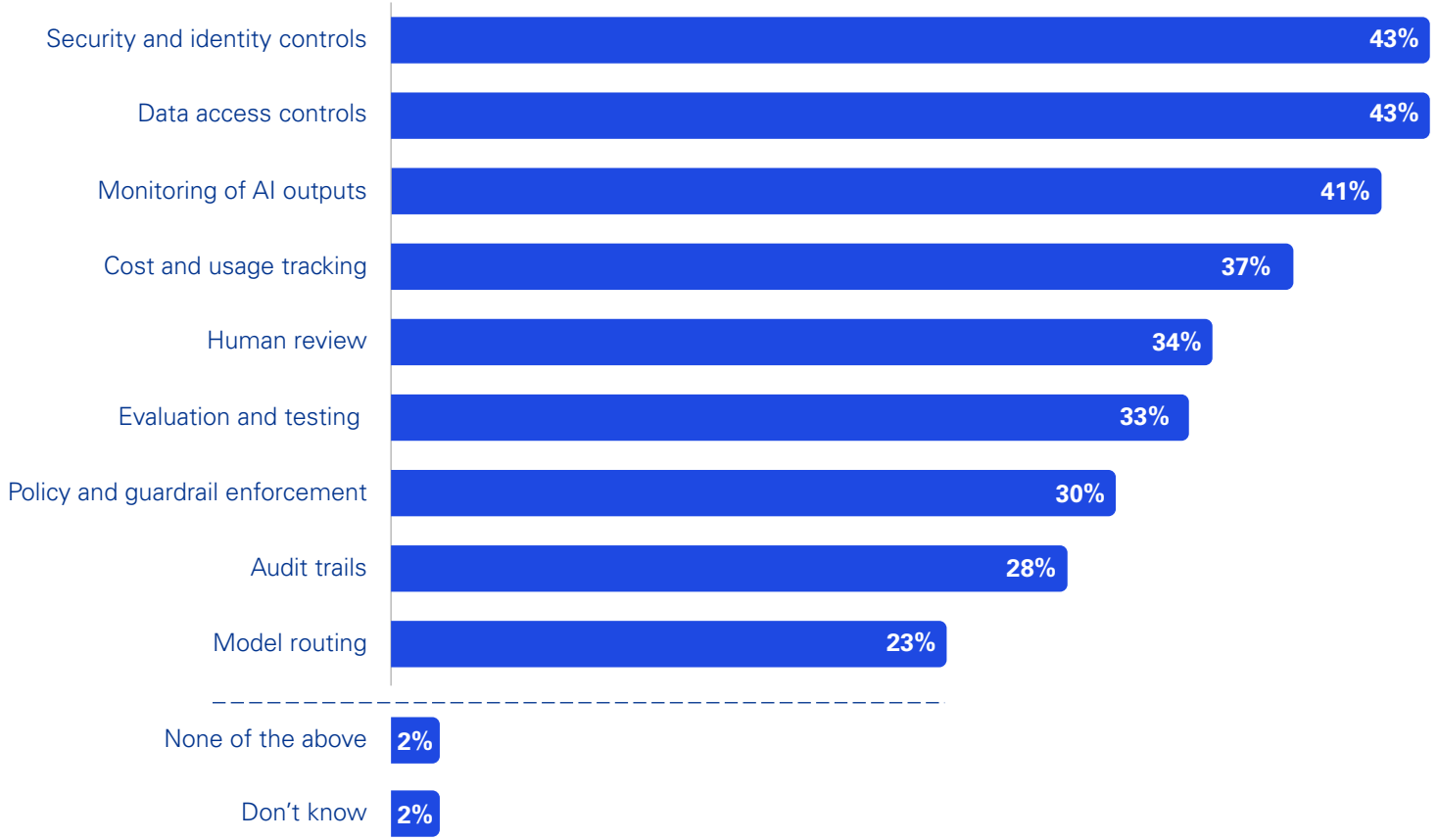
Most organizations appear to have built a gate before they built a switchboard. A gate lets AI be deployed. A switchboard decides where work goes, and that is where orchestration and consumption economics begin. Model routing is included by 17 percent of organizations at the experimentation stage and 41 percent of those reporting established returns.

> “Nobody in a boardroom is asking whether to do AI. They are asking why they are not getting value yet, and what has to change to make it stick. The answer is rarely the model, and more commonly the answer lies in how the broader enterprise adapts.”

Simon Benson
Regional AI Lead for ASPAC
KPMG Australia

Organizations are building the controls first

Capabilities included in the AI harness or orchestration approach, percentage of respondents



Which of the following capabilities are currently included in your organization’s AI harness layer or AI orchestration approach? n=2,131.
Multiple response; “None of the above” and “Don’t know” shown.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

Who is accountable

Fifty-three percent of organizations place accountability for AI-informed decisions at C-suite level or above: 35 percent with a named executive such as a chief operating officer, chief AI officer or chief information officer, and 18 percent with the CEO or executive committee.

A control layer without a named owner is a policy rather than a management system. Accountability is what turns controls into decisions someone can be asked to explain.

How agents are being put to work

A quarter of organizations report developing multi-agent systems and a fifth are orchestrating multiple agents. The purpose is broadening as they do: revenue-focused agent strategies have risen since Q1 while efficiency-focused strategies have declined, and most organizations now pursue the two together rather than trading one off against the other.

Employees are moving too. Significant adoption of AI agents is up 9 points since Q1, to 34 percent, while significant resistance has fallen. In the US tracking sample, significant adoption more than doubled, from 16 percent to 36.

How employees respond to AI agents varies by more than 30 points depending on how far a program has traveled. In organizations already reporting returns, 48 percent see significant employee adoption and 3 percent see resistance of any kind. At the proof-of-concept stage those figures are 15 percent and 26 percent. Higher employee adoption is associated with greater organizational capability.

35 percent with a named executive such as a chief operating officer, chief AI officer or chief information officer, and 18 percent with the

CEO or executive committee.

What to design in from the start

Today, controls are the most common capabilities in the layer and routing the least. For leaders building the layer now, the implication is to design all four elements in from the start rather than add them as the program matures.

Controls

Security, identity, data access and output monitoring, built once and applied to every model and agent rather than case by case.

Accountability

A named executive who owns AI-informed decisions, with the traceability to show which model and which control was involved.

Orchestration

The routing capability that decides which model or agent handles which task, so the layer directs work rather than only restricting it.

Consumption economics

Cost tracking connected to outcomes, so the organization can see not only what AI costs but what that cost bought.

The current pattern points to the value of designing all four together from the start: controls are more common today, while orchestration and economics remain less developed.

> “Everyone talks about the tension: you need to innovate, but if you put the guardrails in, does that slow you down? The organizations that bring risk and governance in at the strategy stage are the ones seeing value sooner and adoption across the enterprise, because the trust foundation is there.”
>
> **Samantha Gloede**
> Global Head of Risk Services
> and Global Trusted AI Leader
> KPMG International

Chapter 2

Resilience and continuity

86% are adapting their cybersecurity operating model for AI-accelerated threats

71% of the most advanced direct AI budget to cyber and data security, against 36 percent at the earliest stage

21% run an enterprise-wide model sovereignty strategy under regular review

8% report slowing AI deployment because of sovereignty concerns

The more an organization runs on AI, the more it has to lose when AI stops working. As AI becomes more operationally important, cyber, sovereignty and provider dependency increasingly converge around continuity.

The organizations furthest along the curve show the pattern. They are more likely to include cyber in their AI budgets, more likely to run a formal sovereignty strategy, and far less likely to depend on a single model or provider. What they are building is not a security program beside the AI program. It is the ability to keep the AI program running when something underneath it changes.

One question, seen from three angles

Cyber exposure, model sovereignty and provider dependency are three views of one question: What happens to an AI program when something it depends on stops being reliable?

The three often sit with different teams. Cyber exposure asks what an attacker could reach through the organization's AI systems. Model sovereignty asks who controls the models it depends on, and on what terms. Provider dependency asks what happens if that access changes.

Concern rises with maturity

Attention to cyber and data risk climbs as organizations mature. Cybersecurity is cited as a barrier by a third of organizations still experimenting and by half of established-ROI organizations, and data privacy follows the same pattern. Concern about agentic AI risk and regulatory uncertainty is flat across the curve.

The gap shows in budgets as well as posture. Seventy-one percent of established-ROI organizations include cyber and data security among their AI budget priorities, against 36 percent of those still experimenting. Risk awareness is associated with scale rather than confined to organizations earlier in their journey.

Cyber exposure, model sovereignty and provider dependency are three views of one question:

What happens to an AI program when something it depends on stops being reliable?

The response moves from policy into operations

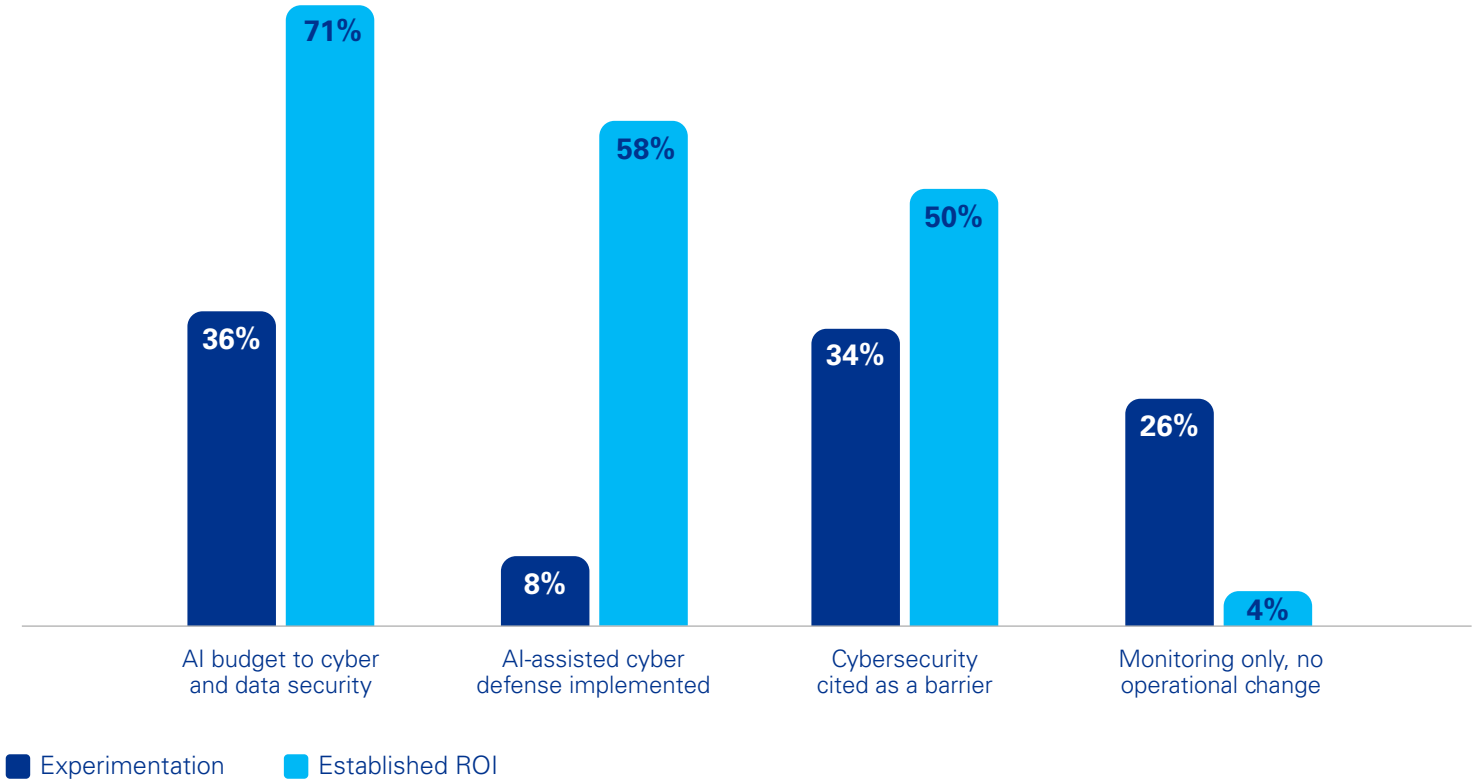
Almost every organization reports doing something about AI-driven cyber risk. Eighty-six percent are adapting their cybersecurity operating model, usually by updating cyber governance or threat detection. What separates them is how far that response has traveled from policy into operations. A quarter of organizations at the earliest stage monitor AI-related threats without changing how they operate; at the far end of the curve that share falls to 4 percent, and 58 percent have AI-assisted cyber defense in place against 8 percent of experimenters. Among organization reporting established ROI, cyber has become part of how the AI program runs rather than a review of it.

Almost every organization

reports doing something about AI-driven cyber risk.

The most mature organizations are investing hardest in cyber

Percentage of respondents, by stage of AI journey



AI budget allocation; adaptation of cybersecurity operating model; greatest barriers to the AI strategy. Experimentation n=268; Established ROI n=208.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

Sovereignty enters formal decision-making

Sovereignty sits at three levels of formality. Seventy-two percent of organizations give model sovereignty a formal role in decision-making, at three levels of commitment. Twenty-one percent run an enterprise-wide strategy under regular review. Twenty-seven percent apply formal criteria across most AI decisions. Twenty-four percent apply them to selected use cases only. The rest handle it case by case, or not at all.

The gap by maturity is wide. Among established-ROI organizations, 53 percent run an enterprise-wide sovereignty strategy under regular review. At the earliest stage, 8 percent do, and half have no formal approach. Concerns about dependency on models controlled elsewhere, and the need to keep the flexibility to switch, rank among the most cited sovereignty factors. The most common way sovereignty is shaping strategy is a stronger focus on data governance and controls, cited by 41 percent; 8 percent report that it is slowing the pace of scaling. For leaders, the finding suggests sovereignty is increasingly entering decisions about continuity rather than slowing deployment.

Sovereignty has moved into formal decision-making

Approach to AI model sovereignty, percentage of respondents

Which of the following best describes your organization's current approach to AI model sovereignty? n=2,131.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

Dependency and continuity

Established-ROI organizations answer the dependency question by spreading risk across multiple models and providers, where as those still experimenting more often depend on one. At the earliest stage, 19 percent rely primarily on a single global model provider and a further 29 percent on a small number. Among established-ROI organizations those figures fall to 6 and 8 percent, and the share citing the need to switch between models rises from 27 to 36 percent.

That is a cyber decision, a sovereignty decision and a cost decision at once, and the leading group treats it as one decision rather than three. A single provider concentrates operational, jurisdictional and commercial dependency in one place.

> “Boards have stopped asking whether AI introduces risk. They are keen to know if safety guardrails are good enough from the beginning to manage business risks.”
>
> **Vijay Jajoo**
> Principal, Cyber Security
> KPMG in the US

Chapter 3

From cost control to AI economic management

89% report measurable value from AI

12% consistently assess the value of AI against its cost

48% among organizations already reporting established returns

77% of the most mature run cost monitoring dashboards, against 43 percent at the earliest stage

Most organizations now report measurable value from AI. Fewer can show what that value cost them. Eighty-nine percent report measurable value from AI, and most can say what their AI costs. Only 12 percent consistently assess that value against that cost across the organization.

Q1 of this study found that scaling AI was not translating into enterprise value. That has changed, and it is a substantial achievement for a technology at this stage. The remaining step is the one beyond measurable value, into value that is repeatable and defensible, and it has three parts: seeing the cost, connecting it to an outcome, and scaling on what the outcome shows.

Cost visibility is now widespread

Organizations have learned to track what AI costs them, and quickly. Sixty-one percent review AI costs during approval and 59 percent monitor them once systems are running. Among established-ROI organizations, cost monitoring dashboards are in place at 77 percent against 43 percent at the earliest stage, and cost review at approval at 73 percent against 50 percent.

Most organizations can see the meter running. That is financial control.

Connecting cost to value is the next discipline

The next capability, judging that cost against an outcome, is where the leading group is furthest ahead, and it is the difference between financial control and economic management. Only 12 percent do so consistently across the organization, and a further 26 percent for most initiatives.

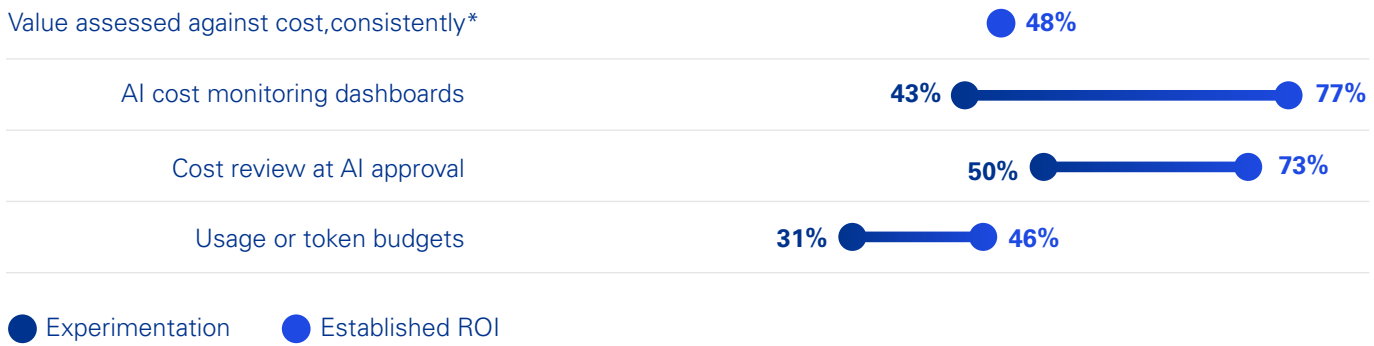
This is where the gap between the top of the curve and the bottom is widest. Among established-ROI organizations, 48 percent assess value against cost consistently, four times the figure for the sample as a whole. The steepest drop in value realization comes at the same point: after organizations report value, when they must realize it consistently.

> “The organizations seeing a return did the implementation and the transformation properly: guardrails in place, workforce ready, data cleaned up. That is a sequence, not a secret. KPMG professionals have applied this approach with clients and within their own member firms.”

Priya Emmanuel
Global Head of aIQ, KPMG International,
AI Lead for the Americas region, and Principal
KPMG in the US

Cost visibility is widespread; linking it to value is the next step

Percentage of respondents with each control in place, by stage of AI journey



*Not asked of early-stage respondents; experimentation value not shown.
Measures in place to manage AI usage costs; Evaluation of AI value relative to costs. n=2,131. Experimentation n=268; Established ROI n=208.
Source: Global AI Pulse Q3 2026, KPMG International, September 2026.

Scaling on demonstrated value

Connecting cost to value changes what the management layer is for. An organization that can do it routes work to the model that returns most for least, retires deployments whose cost has outrun their value, and can tell a board what its AI spend is producing.

The obstacle to getting there is an unexpected one. Asked what most limits their ability to demonstrate AI's impact, organizations name risk considerations such as cybersecurity and privacy first, ahead of measurement difficulty, skills shortages or low adoption. Resolving those risks is part of demonstrating value, linking this chapter directly to the resilience story.

> “AI economics starts with a simple question: Which intelligence should be deployed where, governed appropriately, and measured consistently, while balancing cost, risk, resiliency, output, and realized value? Very few organizations are asking it. The more advanced ones are actively managing those tradeoffs. Many organizations have made AI models widely available and track their use. But consumption alone is not a strategy.”
>
> **Swaminathan Chandrasekaran**
> Head of US AI Center of Excellence
> KPMG in the US

Conclusion: Three questions for leaders

Leadership teams can place their organization on the maturity curve, from deploying AI to running it, with three questions.

1. **Who is accountable when an AI-informed decision turns out to be wrong?** Fifty-three percent can name that person.
2. **What is your AI actually costing, and against what return?** Most can answer the first half. Twelve percent answer both consistently, and that discipline is strongly associated with organizations reporting established returns.
3. **If a model, a provider or a jurisdiction changed tomorrow, what would stop working?** Cyber exposure, model sovereignty and provider dependency may be one problem seen from three angles. Treat them as a single question about continuity, and the answers become consistent: spread dependency, fund the controls, and know what your systems can reach.

Where to act

Build the management layer deliberately. Decide what yours is for containing risk, controlling cost, or routing work to the right model for the right job. Controls and cost tracking are the most common; routing is the least.

Treat resilience as part of the program. It is a property of how the program is run, not a review added at the end.

Close the loop between cost and value. Most can see the meter running. The leading group can also say what it bought.

Compete on how well you run it, not only on how early you started. Being at the front of the maturity curve still counts. With every region now advancing, that is harder to argue. What may distinguish organizations is how well they run what they have built.

The competitive question for the next 12 months may not be how much AI an organization has deployed. It is whether it can explain, in terms a board will accept, what that deployment is producing, and whether it can keep producing it when something underneath it changes.

> “Clients have moved past asking whether AI works. The question now is how to make it work across the enterprise: what needs to connect, what needs to change, who is accountable and what it costs before benefits are realized at scale.”
>
> **Anthony Coops**
> AI Lead and Chief Data Officer
> KPMG Australia

How KPMG can help

KPMG helps enterprises rebuild, redesign and rethink how they operate, with trust embedded at every step, to integrate AI at scale and deliver sustained value. We focus on five connected priorities.

01 Rebuild technology foundations for the intelligence layer

Modernize the technology and data core, moving beyond fragmented approaches to build resilient, interoperable platforms where data, technologies and AI operate as a connected system. Integration is designed from the outset to help AI scale safely, efficiently and continuously.

02 Establish trust foundations for speed and value

Embed governance, responsible AI, security and controls into transformation from the start, rather than layering them on later. By integrating risk management and accountability into operating models and architectures, trust becomes an enabler of speed, adoption and scalable AI execution.

03 Redesign the operating model around end-to-end value streams

Realign how value is delivered, breaking out of silos so strategy, customer experience, operations and technology function as a connected execution system. This helps reduce handoffs, shortens decision cycles and enables AI to create impact across the full flow of value.

04 Reimagine work for human-AI collaboration

Make workforce adaptability a core capability by redesigning roles and workflows so human expertise and AI operate together by design. Continuous learning is embedded into daily operations so skills can evolve continuously, making the workforce a driver of AI at scale rather than a constraint.

05 Rethink enterprise transformation as agile enterprise orchestration

Treat transformation as a coordinated enterprise capability rather than a set of fragmented initiatives. KPMG aligns strategy, execution and investments across functions, leveraging integrated methods, a global delivery network, industry blueprints, an alliance ecosystem and the AI-enabled KPMG Velocity platform as a single delivery backbone.

Methodology

Respondents: 2,131 senior leaders with responsibility for organizational strategy and operations, who were asked detailed questions about AI adoption, investment, governance and business outcomes.

Eligibility: Organizations with at least US$50M revenue globally, except in Canada, the US, UK, China, Germany, India, Japan, Singapore, Korea and Saudi Arabia, where the minimum revenue threshold was US$100M. The US tracking sample uses US$1B or more.

Geographies: 20 countries, territories and jurisdictions: Australia, Brazil, Canada, China (People's Republic of, including Hong Kong SAR), France, Germany, India, Ireland, Italy, Japan, Korea (Republic), Mexico, Netherlands, Saudi Arabia, Singapore, South Africa, Spain, Switzerland, Taiwan, United Kingdom and the United States.

Fielded: 23 July to 26 August 2026, online.

Cadence: the Global AI Pulse is fielded quarterly, building on the longer-running KPMG in the US tracking series. Findings reflect the position at the close of August 2026.

Quarter-over-quarter movements are by design smaller than those reported in annual studies, and are read here as direction rather than step change.

Maturity comparison: Organizations at the experimentation stage of the AI journey (n=268) set against those reporting established ROI (n=208).

Respondent profile

Titles: President, CEO, Chairman, Founder, Board Director, C-suite executive, other C-level, SVP, EVP, VP and Managing Director, and directors reporting directly to the C-suite.

Functions: Technology and IT, Operations, Finance, Marketing and Sales, Human Resources, Risk and Other.

Sectors: Automotive; Consumer Markets, Retail and Leisure; Energy, Natural Resources and Chemicals; Financial Services (asset management or real estate, banking, capital markets, insurance and private equity); Government and Public Sector; Healthcare; Industrial Manufacturing; Infrastructure, Construction and Transportation; Life Sciences; Technology and Telecommunications; and other sectors.

Bases: n=2,131 unless noted.

KPMG's Global AI Pulse is grounded in original research and expert insight. Each quarterly report is developed through a collaborative process involving KPMG subject matter experts, a dedicated research, marketing and communications team, and experienced writers and editors responsible for shaping the narrative, analysis and strategic implications of the findings.

As with many modern research and thought leadership processes, AI was used selectively to support activities such as synthesis, analytical exploration, content structuring and editorial refinement. Given the scale of the research, AI can help accelerate the review of large volumes of survey findings and supporting materials, while also helping teams explore alternative ways of organizing and communicating insights.

All findings and conclusions presented in this report are based exclusively on the Global AI Pulse survey data and were reviewed for accuracy and consistency prior to publication.

Definitions

Agentic AI: Systems that can plan, reason, act and learn autonomously or semi-autonomously to achieve goals.

AI: The simulation of human intelligence in machines programmed to think and learn.

AI costs: Operating costs of the organization's AI systems today.

AI economics: The survey gathered insights on AI economics in several ways, including: visibility and management of AI operating and usage costs; token-maxxing incentives (using as many tokens as possible, often tracked on internal leader-boards); delays or scaled-back deployment of AI agents because the expected costs began to outweigh the value generated.

AI harness layer: The capabilities, tools, controls and processes that sit between AI models and business users, systems or workflows. This may include model routing, access controls, prompt management, policy enforcement, monitoring, evaluation, auditability, cost controls, and integration with enterprise data and applications. Referred to in this report as the AI management layer.

AI maturity: Describes how far an organization has progressed along its AI journey, from early exploration through to embedding AI across the enterprise and realizing measurable returns. The Global AI Pulse maps this across six phases:

(1) Research and development;
(2) Experimentation, proof-of-concepts or pilots;
(3) Strategic planning, AI roadmap, KPIs and data infrastructure;
(4) Scaling the technology, early adoption and optimization with measurable outputs;
(5) Driving adoption, embedding AI across the organization; and
(6) Established ROI, experiencing meaningful business outcomes with tangible growth opportunity.

AI orchestration layer: The enterprise-wide coordination of AI across functions, models and workflows. Where a harness layer governs how a single model or use case is controlled, an orchestration layer determines which model handles which task, how those tasks are sequenced and monitored across the business, and how AI activity is governed as one system rather than as separate deployments.

AI usage costs: Costs directly tied to how much AI is actually used.

Generative AI: Neural networks that learn from large data sets to create new content, such as text, images and code.

Measures of value: Respondents are asked to respond to two main measures. The first reflects meaningful business value: tangible outcomes from AI such as productivity gains, cost savings, revenue growth and improved decision-making. The second reflects reporting established ROI (experiencing meaningful business outcomes, tangible growth and opportunity) as the best description of how far along the organization is in its AI journey.

Model sovereignty: The degree of jurisdictional control an organization holds over the AI models it depends on, including where those models are developed, hosted and governed, the terms on which access to them can be relied upon, and the exposure created by depending on providers governed under another jurisdiction. In practice, organizations address it through model selection criteria, provider diversification and data governance. This definition is descriptive; the survey did not define the term for respondents, and questions E1 to E4 used it as given.

Weighted average: Average reflects a weighted mean based on reported planned investment across respondents, adjusted for sample representation by organization size and region.

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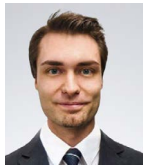
Priya Emmanuel leads the Global AI Transformation Program for KPMG International and also serves as the Regional AI Lead for the Americas, shaping how organizations move from AI adoption to sustained enterprise value. She focuses on aligning operating models, governance, people and execution so that as AI scales, it strengthens performance and trust across the business. With over 20 years of experience at the intersection of business, technology and transformation, Priya has led complex, enterprise-wide change programs across AI, data, cloud and digital platforms. Her work emphasizes integration, accountability and measurable outcomes, ensuring leaders actively drive workforce adoption and reshape how work gets done, enabling AI to accelerate business.



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Benedikt Höck is the Regional Head of AI for EMEA. In this role, he is responsible for the AI go-to-market agenda, oversees the portfolio of AI services, and drives the implementation and responsible adoption of generative AI. With more than 15 years of experience in data science and AI, he brings deep expertise in helping organizations translate emerging technologies into business value. As a Partner in Management Consulting, he supports clients end-to-end in their AI transformation journey, from defining AI and business strategies to implementing high-impact use cases. His work ensures secure and responsible AI adoption through Trusted AI, with a strong focus on customer and employee centricity.

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Simon has over 28 years' experience at a global and local level with a focus on his clients' transformation and the delivery of large technology transformational initiatives. Along with being the Regional AI Lead for ASPAC, he has previously led KPMG Australia's Transformational team within the Consulting division and handles the delivery of large-scale business and IT transformation programs within the Australian marketplace. Simon leads programs across a range of different industries and sectors, including Government, Retail and Consumer Goods. Recent years have seen Simon engage closer with Alliance partners in the market to deliver impressive results for KPMG clients.

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At KPMG, every idea starts with human ingenuity. KPMG professionals combine their insight and creativity with AI tools, applying them thoughtfully and responsibly under the KPMG Trusted AI framework to develop imagery and content.

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