The State of AI Adoption in the Corporate World

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What this deck covers

Four themes define enterprise AI in 2026

Adoption is accelerating

AI use has moved from experimentation to daily operations across nearly every function, in companies of every size.

Tools are chosen separately

Departments pick and deploy AI tools and agents on their own — creating an ungoverned "AI sprawl", per recent WSJ reporting.

Evolution outpaces governance

Agent creation is doubling and tripling faster than policies, ownership models, or IT oversight can keep up.

SMEs and enterprises diverge

Small and large companies are adopting AI at converging rates, but face very different risks and constraints.

Adoption has gone mainstream — fast

Three years ago most companies were experimenting. Today, use is operational.

89%

of U.S. small businesses now use AI in some form

U.S. Chamber of Commerce, 2026 (up from 36% in 2023)

90%

of organizations report employees actively using AI

ISACA 2026 Pulse Poll, 3,400 digital-trust professionals

3,500

employees at one Fortune 500 firm building dozens of new agents every single day

FICO, via The Wall Street Journal, 2026

10,000+

AI agents created by employees at one healthcare company alone

DaVita, via The Wall Street Journal, 2026

WSJ SPOTLIGHT

"Oops"

How a Wall Street Journal report described bosses realizing their companies had been swarmed by legions of redundant AI agents.

Every department is picking its own AI tools — separately

- Sales builds an agent. Marketing builds another. Support builds five that do the same job, badly.
- Each tool is chosen, funded, and deployed by its own team — with no company-wide coordination.
- Finance does not trust the outputs. IT finds out about the new tools weeks later, if at all.

This decentralized, tool-by-tool pattern is what the industry now calls "AI sprawl" — and it is the defining corporate challenge of new few years.

Sprawl, in the companies' own words

Three examples reported by The Wall Street Journal (2026)

DaVita

Healthcare

Employees created more than 10,000 AI agents. The company now blocks consumer-grade AI tools company-wide, and built an internal platform to control token costs.

FICO

Financial data & analytics

3,500 employees create dozens of new agents every day, "at every tier of the hierarchical structure," according to its chief customer officer.

Magnum Ice Cream

Consumer goods

Executives expect the company will eventually need to condense and centralize its AI agents — citing cybersecurity risk and rising token costs.

From "shadow IT" to "AI sprawl"

A familiar problem, at a much larger scale and speed

Classic shadow IT

One team uses one unapproved tool to solve one gap IT hadn't addressed. Largely contained: one tool, one team, one visibility gap.

AI sprawl

Simultaneous, decentralized deployment of copilots, workflow bots, and autonomous agents across every department at once — with no central visibility, ownership, or governance.

Why sprawl is accelerating so quickly

Three forces removed the friction that used to slow software adoption down

Zero friction to start

No installation, no IT ticket, no procurement cycle. An employee can sign up and be using an AI tool on live company data within minutes.

Budgets approve themselves

Savings from automation are considered top funding source for new AI investment

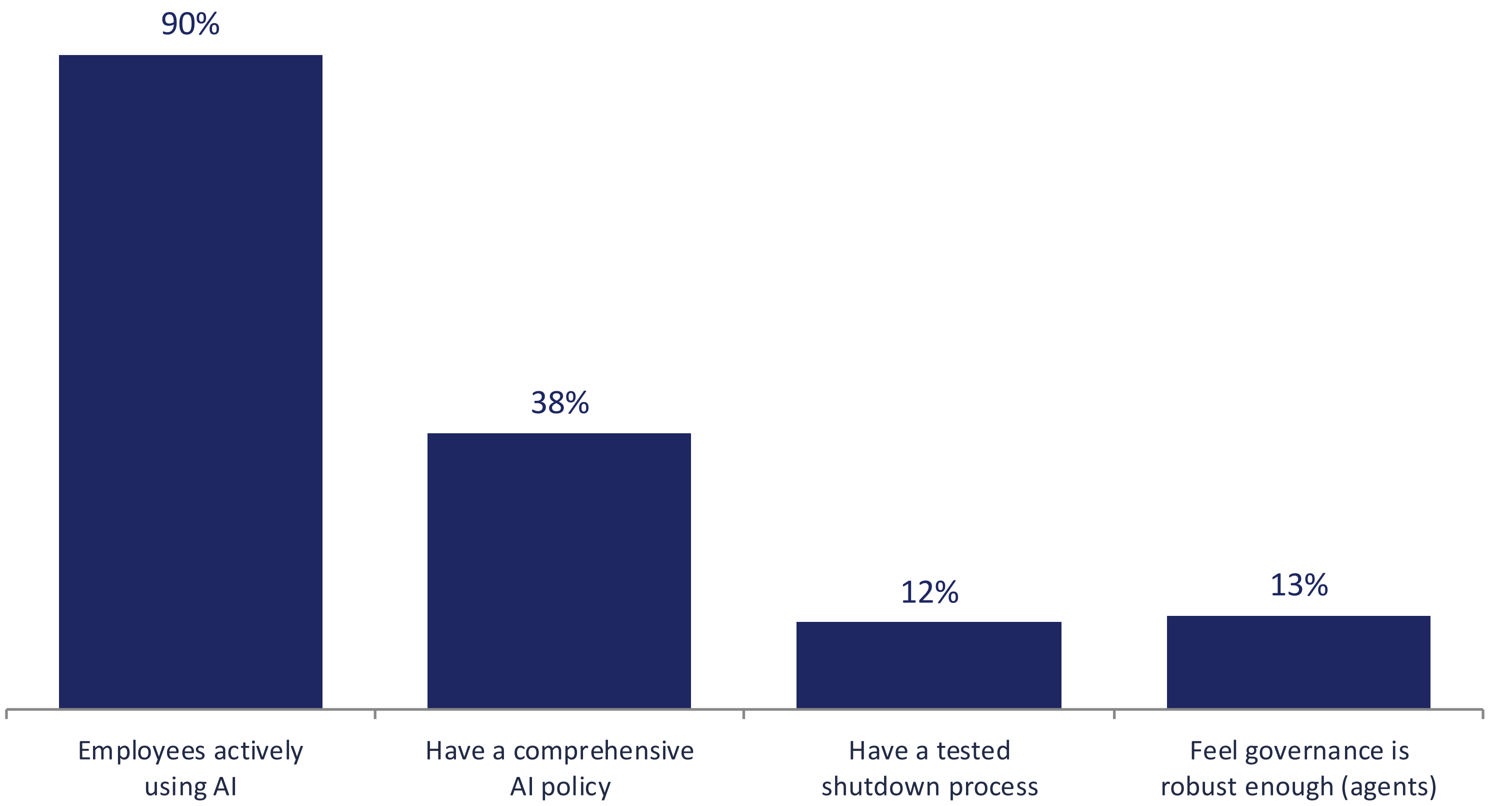
Support for Agent building

Agent-building and multi-agent orchestration platforms now let non-technical employees spin up autonomous agents in minutes, not months.

Source: Bain 2026 Pathfinder Survey (951 companies); industry reporting on agent-building platforms, 2026

Governance hasn't caught up with usage

The wide gap between how many use AI and how few can govern it



Only 13%

of companies believe their AI agent governance is robust enough for the scale they're building at.

Source: ISACA 2026 Pulse Poll; Gartner, 2026

The scale is about to explode

Gartner’s projection for the average Fortune 500 company

TODAY (2025)

< 15

AI agents in active use

by 2028

PROJECTED (2028)

150,000+

AI agents in active use

A 10,000x increase in three years — organizations are now deploying agents roughly three times faster than they can govern them.

The hidden cost of ungoverned AI

The problem is not simply too many tools. It is the absence of visibility, accountability, and measurable value.

Security exposure

Sensitive company data enters unapproved tools, while access rights, data retention, and model behavior remain unclear.

Ponemon Institute, 2026

Cost leakage

Duplicate licenses, uncontrolled token consumption, overlapping agents, and tools that are paid for but rarely used.

Ponemon Institute, 2026

Lack of ownership

When an agent fails, produces a poor decision, or causes an incident, it may be unclear who is responsible.

IBM Cost of a Data Breach Report, 2025

Duplicated work

Different teams build agents for the same tasks, creating inconsistent outputs and wasting development effort.

Gartner, 2026

The hidden cost of ungoverned AI

Here are some numbers

$10.3M

average annual loss per organization from negligence-driven insider incidents, up 17% year over year

Ponemon Institute, 2026

$747K

average cost of a single negligence-driven insider incident, with shadow AI a key contributor

Ponemon Institute, 2026

$670K

added breach cost premium when shadow AI is involved in a data breach

IBM Cost of a Data Breach Report, 2025

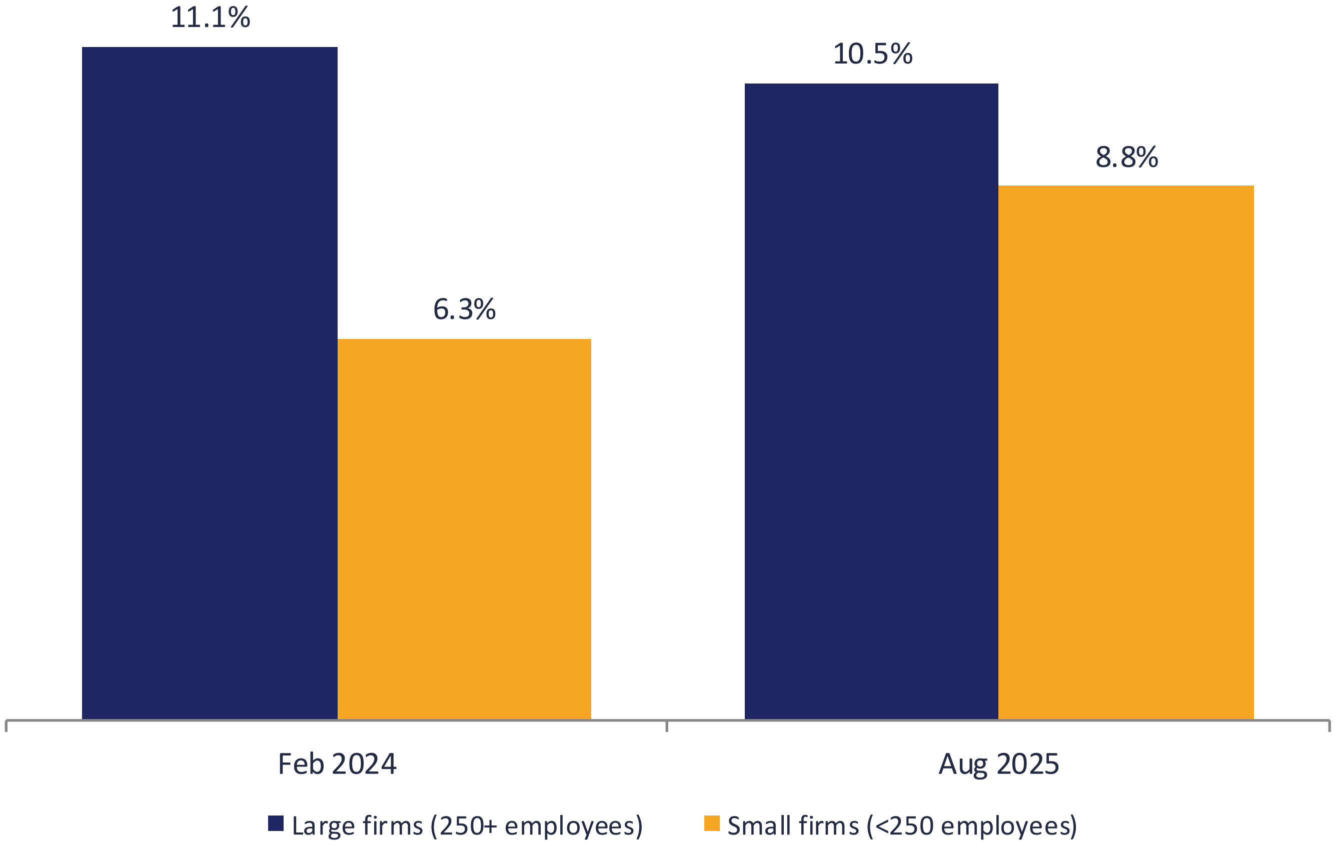
$234B

in enterprise application spend exposed to displacement by agentic AI by 2030

Gartner, 2026

SMEs and large enterprises: a converging gap

Production AI use, small vs. large U.S. firms



Large firms used AI at 1.8x the rate of small firms in early 2024.

By mid-2025, small firms had nearly closed the gap — while large-firm adoption had plateaued.

A reversal of the usual technology-adoption pattern, where small firms typically lag by years.

Source: SBA Office of Advocacy, September 2025

Two different AI journeys

Same technology, very different constraints and risks

Small & mid-size businesses

- 72.5% rely on a single AI tool; only 9.4% use three or more
- Median AI spend has fallen to about $28 per month
- 77% have no formal prompting strategy or training
- Fastest-growing adoption segment — closing the gap with large firms

Large enterprises

- Thousands of agents in production, often across every department at once
- Formal governance programs emerging, but usually lagging deployment
- Real exposure to redundant licenses, rising token costs, and audit gaps
- Some (e.g. DaVita) now block consumer-grade AI tools company-wide

What management theories tell us

Carr — "IT Doesn't Matter"

As IT becomes ubiquitous and standardized — like railroads or electricity before it — it stops differentiating one company from another. It becomes a commodity cost of doing business, not a source of durable advantage.

Carr, N. G. (2003). IT Doesn't Matter. Harvard Business Review, 81(5), 41–49.

Venkatraman — IT Transformation

IT creates lasting advantage only when it drives deeper transformation — from automating single tasks, up through redesigning processes and business networks, to redefining the scope of the business itself. Tools alone don't count; the level of transformation does.

Venkatraman, N. (1994). IT-Enabled Business Transformation: From Automation to Business Scope Redefinition. Sloan Management Review, 35(2), 73–87.

Why some firms will capture more value from AI

Four more frameworks for reasoning about IT, AI, and competitive advantage

RBV

Resource-based view

A resource creates lasting advantage only if it's valuable, rare, hard to imitate, and hard to substitute. For IT, that's rarely the hardware — usually the firm's own managerial skill.

Mata, Fuerst & Barney (1995), MIS Quarterly

SAM

Strategic alignment

Advantage comes not from IT or strategy alone, but from continuously fitting business strategy, IT strategy, and organizational processes together.

Henderson & Venkatraman (1993), IBM Systems Journal

DC

Dynamic capabilities

In fast-changing markets, advantage comes less from what a firm owns and more from its ability to sense, seize, and reconfigure resources faster than rivals.

Teece, Pisano & Shuen (1997), Strategic Mgmt Journal

IBV

IT business value

IT's effect on performance is real but conditional — it depends on complementary investment in skills, processes, and culture, not on the technology alone.

Melville, Kraemer & Gurbaxani (2004), MIS Quarterly

RBV = resource-based view; SAM = strategic alignment model; DC = dynamic capabilities; IBV = IT business value

A four-step path to governed AI

Bringing sprawl under control starts with visibility, not restriction

01

Discover

Surface every AI tool and agent in operation — including the ones never reported to IT.

02

Attribute

Connect every tool to an owner, a team, and a use case, so spend and outcomes can be evaluated.

03

Measure

Find out which tools are actually used and how well — not just which ones are licensed.

04

Monitor continuously

Replace periodic audits with always-on discovery, so new tools surface as they appear.

Adapted from enterprise AI-governance practice, 2026

Recommendations, sized to fit

There is no one-size-fits-all playbook for AI governance

For SMEs

- Standardize on one or two governed tools rather than adding a new one per problem
- Invest in basic prompting and AI-literacy training — the #1 cited barrier to results
- Track spend and outcomes from day one, even informally

For large enterprises

- Run a full agent census before writing new policy — you can't govern what you can't see
- Make the governed path the easiest path, so shadow AI has no reason to exist
- Tie every tool to a named owner and a measurable business outcome

Key takeaways

1. AI Adoption is no longer the challenge. Governed scale is

2. Speed without governance creates sprawl. Its real cost stays hidden until an incident makes it visible.

3. The SME-enterprise gap is closing — but each faces a different challenge: SMEs need skills, enterprises need control.

4. Governance-first doesn’t mean slower adoption. It means adoption that actually scales.

Thank you

Further References

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