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WHITEPAPER

The AI Divide Is Becoming a Competitive Moat & Widening Fast

80% of companies capture just 25% of AI's economic value. See what enterprises must prepare for today and through 2026.

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Executive Summary

Adoption is universal, but value capture is concentrated to a small few.

After a 36-month sprint, the question for enterprises in 2026 is no longer **whether** to adopt AI; the questions are now how to convert AI use into measurable value and how to do so before competitors lock in the data, model, and workflow advantages.

This research report from Marlabs synthesizes 10 of the most consequential enterprise AI surveys published in 2026, representing more than 30,000 leaders across 100+ countries, and translates the findings into a practical playbook for 2026. This much is clear: adoption is universal, but value capture is concentrated to a small few. The 2026 leaders are the firms rewiring their operating model around AI, not just buying more tools.

Key Findings & Challenges

- **AI adoption is universal, but value capture is not.** AI deployment has become nearly universal with 88% of organizations now using AI in at least one business function. Yet only 12% of CEOs report achieving both lower costs and higher revenue from AI, highlighting a widening execution gap between adoption and measurable business outcomes.
- **The AI divide is becoming a competitive moat.** The concentration of AI value is accelerating. Today, 80% of firms capture only 25% of AI's economic value, signaling a winner-take-most dynamic where a small group of enterprises is pulling away through better operational execution, governance, and integration.
- **Scaling AI remains a major enterprise challenge.** Despite record investment levels and aggressive deployment plans, 79% of enterprises report significant challenges scaling AI initiatives into production and achieving measurable ROI.
- **Security, governance, and risk are slowing agentic AI.** As enterprises move rapidly toward autonomous agents, governance concerns are becoming central. Two-thirds of organizations cite security and risk as the top barrier to scaling agentic AI, reflecting growing concerns around oversight, permissions, auditability, and compliance.
- **Talent and skills gaps are now the top barrier.** The biggest obstacle to enterprise AI success is no longer the technology itself. Instead, 62% of organizations cite talent shortages and AI skills gaps as the leading barrier to scaling AI transformation efforts.

Methodology

We selected 10 enterprise AI surveys published or fielded in the last six months, prioritizing breadth (large samples), credibility (tier-1 publishers and academic research), and coverage of barriers and forward-looking signal. Together they represent more than 30,000 senior leader respondents across roughly 100 countries.

1 McKinsey — State of Organizations 2026
SAMPLE
10,000 senior leaders, 15 countries
HEADLINE FINDING FOR 2026
88% deploying AI; firm-wide rewiring is the dividing line.

2 PwC — 29th Global CEO Survey 2026
SAMPLE
4,454 CEOs, 95 countries (Sep–Nov 2025)
HEADLINE FINDING FOR 2026
Only 12% of CEOs report both lower costs and higher revenue from AI.

3 Accenture — Pulse of Change 2026
SAMPLE
3,650 C-suite + 3,350 workers, 20 countries
HEADLINE FINDING FOR 2026
Confidence is up, but a 24-pt expectation gap divides leaders and employees.

4 Gartner — 2026 CIO & Tech Executive Survey
SAMPLE
2,500 CIOs (global)
HEADLINE FINDING FOR 2026
89% will increase AI spend; only 17% have deployed agents to date.

5 BCG — AI Radar 2026
SAMPLE
2,360 executives, 22 markets, 10 industries
HEADLINE FINDING FOR 2026
AI spend will roughly double in 2026; CEOs lead the call in 72% of firms.

6 Writer — 2026 AI Adoption in the Enterprise
SAMPLE
1,200 C-suite + 1,200 employees
HEADLINE FINDING FOR 2026
79% of enterprises face challenges scaling despite high investment.

7 PwC — 2026 AI Performance Study
SAMPLE
1,217 senior executives, 25 sectors
HEADLINE FINDING FOR 2026
20% of firms now capture 74% of AI's economic value.

8 IBM IBV — Enterprise Growth Study 2026
SAMPLE
2,007 senior executives (Jan 2026)
HEADLINE FINDING FOR 2026
AI investment to surge ~150% by 2030; only 24% know where revenue will come from.

9 Grant Thornton — 2026 AI Impact Survey
SAMPLE
950 C-suite & senior leaders (Feb–Mar 2026)
HEADLINE FINDING FOR 2026
Boards and CFOs are pulling AI spend out of IT and into the business.

10 McKinsey — State of AI Trust 2026
SAMPLE
~500 organizations (Dec 2025–Jan 2026)
HEADLINE FINDING FOR 2026
Two-thirds cite security & risk as the top barrier to scaling agentic AI.

Throughout this report we cite these by short name (e.g., PwC CEO 2026). Full URLs are provided at the end of the report.

01

The Adoption-Value Gap Has Widened

Across every 2026 survey, headline adoption numbers continue to climb.

While 88% of enterprises have adopted generative AI, very few are actually achieving measurable financial returns. The rare top performers bridge this adoption-value gap by completely rewiring their operating models around AI, focusing on fewer initiatives, and prioritizing data integration from day one.

Stanford's 2026 AI Index reports that 70% of organizations now use generative AI in at least one business function, and McKinsey puts overall organizational adoption at 88%. Yet PwC's 29th Global CEO Survey (the largest C-suite poll in our set, with 4,454 CEOs in 95 countries) finds that only 12% of CEOs report both lower costs and higher revenue from AI, and 56% see neither benefit. The PwC AI Performance Study quantifies the resulting concentration: 80% of firms are now capturing only roughly 25% of AI's total economic value. The gap between AI usage and AI value is the biggest commercial development this year.

> *"Many companies are busy rolling out AI pilots, but only a minority are converting that activity into measurable financial returns."*
>
> *— Joe Atkinson, Global Chief AI Officer, PwC*

The AI Value Funnel

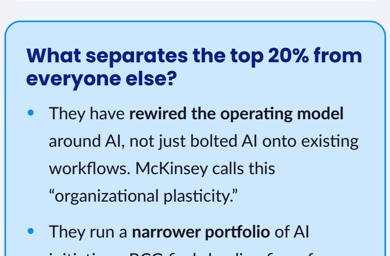

Figure 1. Synthesized from McKinsey 2026, Stanford HAI 2026, IBM IBV 2026, and Wharton/GBK 2025.

What separates the top 20% from everyone else?

- They have **rewired the operating model** around AI, not just bolted AI onto existing workflows. McKinsey calls this "organizational plasticity."
- They run a **narrower portfolio** of AI initiatives. BCG finds leading firms focus on ~3.5 use cases on average; lagging firms spread across 6+ and earn half the ROI.
- They **treat data and integration as day-one work**, not a phase 2 problem. Capgemini's WQR 2025 found 67% of executives still cite data privacy and 64% cite integration complexity as top blockers.

02

The Real Barriers Are People, Governance, and Data, Not Technology

In 2024, we asked, "Is the model good enough?" In 2026, we're asking, "Is the organization good enough?"

The biggest barriers to scaling enterprise AI are now organizational rather than technological. Companies are primarily struggling with severe talent shortages, complex workflow redesigns, and data integration issues, proving that human readiness and governance are the true bottlenecks.

The barriers cited most frequently across our ten surveys cluster around human and operational readiness, not algorithmic capability:

Top Barriers to Enterprise AI Value (2026)

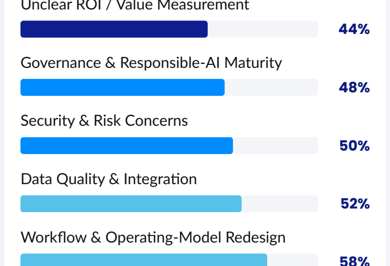

Figure 2. Cross-survey synthesis. Headline percentages reflect the top barrier rank from each survey, rounded to compare like-for-like. Sources: BCG AI Radar 2026, McKinsey 2026, Accenture Pulse 2026, Capgemini WQR 2025

The Five Barriers that Matter Most

- **Talent and AI skills shortage.** BCG finds 62% of executives cite talent shortage as their #1 blocker. Accenture reports a 24-pt gap between leader and employee expectations of AI-driven change.
- **Governance lag.** McKinsey's State of AI Trust 2026 finds nearly two-thirds of leaders cite security and risk as the top barrier to scaling agentic AI; only one in five firms has a mature agent-governance model.
- **Data and integration debt.** 46% of firms still cite integration with systems of record as the primary deployment blocker. Bidirectional access to ERP / CRM / HRIS is now a foundational requirement for agent workloads.
- **Unclear ROI measurement.** Only 6% of McKinsey respondents qualify as AI "high performers" with material EBIT impact, and 95% of GenAI pilots in MIT's spring 2025 study showed no measurable P&L benefit.
- **Change management.** Accenture: "The biggest barrier to realizing AI's potential is bringing people along the journey."

Geography matters, too. BCG's AI Radar 2026 shows confidence in AI ROI ranges from 78% in India and 75% in Greater China to 52% in the US and 44% in the UK: a 34-point spread that should shape how multinationals sequence rollout, govern risk, and recruit talent.

03

The Enterprise Model Share Is Rebalancing

From single-vendor default to a multi-model future led by Claude and ChatGPT

The enterprise AI market has shifted to a multi-model ecosystem with Anthropic's Claude overtaking OpenAI in revenue. To avoid vendor lock-in, companies must now adopt model-agnostic architectures and match models to specific workloads.

Twelve months ago, OpenAI was the default enterprise foundation model, and the conversation was largely about that single vendor. In 2026, the picture has fundamentally shifted. Anthropic's Claude has emerged as the preferred model for regulated, large-enterprise workloads, driven by its safety positioning, auditability, and compliance-grade enterprise tooling. The numbers are striking:

- Anthropic now serves **8 of the Fortune 10** and 70% of the Fortune 100, and it reports a 70% win rate against OpenAI for new enterprise buyers (Menlo / Ramp data).
- Anthropic **crossed $30B ARR in April 2026**, overtaking OpenAI's $25B, the first time a challenger has led on enterprise revenue.
- In their third annual CIO survey of 100 Global 2000 firms, a16z found **81% now use three or more model families** in test or production, up from 68% a year ago. The era of a single "official" model is over.

Enterprise Model Share Is Rebalancing in 2026

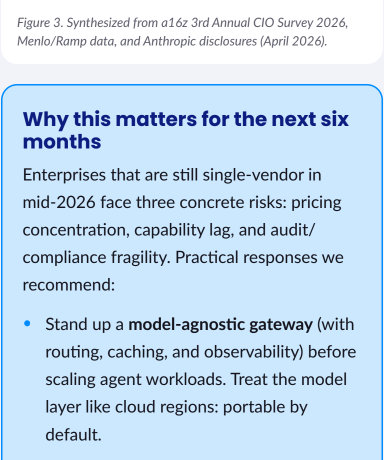

Figure 3. Synthesized from a16z 3rd Annual CIO Survey 2026, Menlo/Ramp data, and Anthropic disclosures (April 2026).

Why this matters for the next six months

Enterprises that are still single-vendor in mid-2026 face three concrete risks: pricing concentration, capability lag, and audit/compliance fragility. Practical responses we recommend:

- Stand up a **model-agnostic gateway** (with routing, caching, and observability) before scaling agent workloads. Treat the model layer like cloud regions: portable by default.
- **Match model to workload risk profile.** Use Claude for high-stakes regulated tasks; reserve cheaper or faster models for high-volume, low-risk inference.
- Negotiate enterprise agreements **with portability clauses and exit-ramp economics.** The 4.9% month-over-month share swing in early 2026 (Ramp) tells you how fast this market moves.

04

AI Returns Are Lagging, but Leadership Is Still Doubling Down

Only 12% are seeing returns from AI, even as AI budgets rise, agent deployments accelerate, and governance gaps widen.

Despite low ROI, enterprise leaders are doubling AI spending and rapidly deploying agents. However, this acceleration has severely outpaced risk controls, resulting in massive governance gaps and widespread risky AI behavior.

Three years and more than $300 billion in enterprise spending into the generative AI era, the clearest signal is not a pullback. It is a harder push from the boardroom.

BCG AI Radar 2026 finds AI spending will roughly double this year with CEOs personally leading the AI agenda in 72% of firms. Gartner's 2026 CIO Survey finds 89% of CIOs plan to increase AI spending, while IBM's IBV Enterprise Growth Study projects AI investment will surge approximately 150% by 2030.

The fastest shift is into agentic AI. PwC's 29th Global CEO Survey finds more than half of large companies are deploying agents within six months in customer service (57%), sales and marketing (54%), and IT (53%). But risk controls are not keeping pace: 80% say their AI agents have already done something risky, and 78% of organizations would fail a basic AI governance audit today.

The defining commercial story of enterprise AI in 2026 isn't adoption; it's the gap between return, risk, and executive ownership.

GOVERNANCE GAP	AGENT MISBEHAVIOR
78%	**80%**
of organizations can't pass a basic AI governance audit.	of firms say their AI agents have already done something risky.
Grant Thorton, 2026	*McKinsey AI Trust, 2026*

The boardroom hasn't lost faith. It has moved closer to the problem.

05

What Enterprises Must Prepare for in the Next Six Months

The agentic enterprise is no longer aspirational; the playbook is now organizational.

To successfully transition AI agents from pilot to production, enterprises must align around high-impact workflows, build flexible multi-model architectures, and establish strict governance controls upfront.

This year will be decisive. Agent deployment moves from pilot to production, governance and regulation tighten, and the model market continues to rebalance. PwC finds more than half of companies are using or planning to use agents in customer service (57%), sales and marketing (54%), and IT/cybersecurity (53%) within six months.

Where AI Agents Will Land in the Next 6 Months

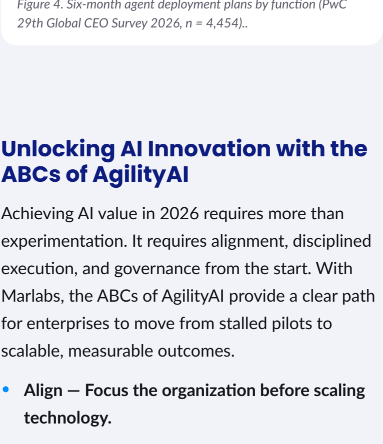

Figure 4. Six-month agent deployment plans by function (PwC 29th Global CEO Survey 2026, n = 4,454)..

Unlocking AI Innovation with the ABCs of AgilityAI

Achieving AI value in 2026 requires more than experimentation. It requires alignment, disciplined execution, and governance from the start. With Marlabs, the ABCs of AgilityAI provide a clear path for enterprises to move from stalled pilots to scalable, measurable outcomes.

- **Align — Focus the organization before scaling technology.**
  - Prioritize 3–5 high-impact workflows tied directly to P&L outcomes.
  - Align leadership, data, and operating teams around a defined set of use cases rather than expanding disconnected pilots.
  - Treat data readiness and system integration as day-one priorities, ensuring live, bidirectional access to core systems such as ERP, CRM, and HRIS.
- **Build — Execute with discipline and speed.**
  - Deploy a structured AI engineering lifecycle supported by proven accelerators to move from concept to production faster.
  - Adopt a multi-model architecture, including a model gateway that enables portability, workload-specific model selection, and flexibility as the market evolves.
- **Control — Govern for trust, risk, and long-term value.**
  - Establish agent governance before scaling autonomy, including permissions, monitoring, audit logs, and financial controls.
  - Invest in training and change management to ensure adoption translates into real usage and impact across the organization.
  - Track a small set of outcome-driven metrics, such as time-to-value, cost-to-serve, and revenue-per-employee, to create a continuous value cycle.

Enterprises that follow this model move beyond fragmented AI efforts and build capabilities that compound. Those that do not follow such a model risk expanding spend without improving outcomes.

How Marlabs helps

Marlabs is your trusted AI consulting and transformation partner with 30 years of experience solving modern challenges. We have a proven track record of delivering complex technology solutions to Fortune 500 clients across financial services, life sciences, healthcare, manufacturing, telecom, media, technology, and other industries.

Sources & References

Primary surveys (cited in the methodology table)

1. McKinsey — The State of Organizations 2026
   10,000 senior leaders, 15 countries, 16 industries (Feb 2026).
2. PwC — 29th Annual Global CEO Survey (2026)
   4,454 CEOs across 95 countries (Sep 30 – Nov 10, 2025).
3. Accenture — Pulse of Change 2026
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4. Gartner — 2026 CIO and Technology Executive Survey
   ≈2,500 CIOs and technology executives, global (published late 2025).
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   2,360 executives across 16 markets and 9 industries, including 640 CEOs (Jan 2026).
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   1,200 C-suite + 1,200 employees, US/UK/IE/Benelux/FR/DE (Dec 17, 2025 – Jan 25, 2026).
7. PwC — 2026 AI Performance Study
   1,217 senior executives across 25 sectors (Apr 2026).
8. IBM Institute for Business Value — Enterprise Growth Study (The Enterprise in 2030)
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Supplementary references

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2. Andreessen Horowitz (a16z) — 3rd Annual Enterprise CIO Survey
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4. 2026 AI Proficiency Report: Only 3% of knowledge workers use AI effectively
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