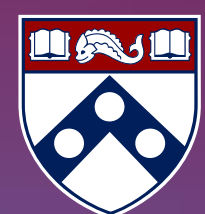OCTOBER 2025

ACCOUNTABLE ACCELERATION:
GEN AI FAST-TRACKS INTO THE ENTERPRISE

Year Three Executive Summary

Wharton
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Human-AI
Research

Wharton **Human-AI Research**
UNIVERSITY of PENNSYLVANIA

Study Leaders & Authors

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Jeremy is a seasoned technology executive with leadership roles at Microsoft, T-Mobile and Avalara. He has been at the forefront of major technology trends, including the evolution from packaged software to cloud services, the rise of mobile computing, the permeation of connected ecosystems, and the advent of Gen AI.

At GBK Collective, Jeremy leads the firm's strategic engagements with global brands, focused on innovative product and Go-To-Market strategies. Jeremy is also founder of Mindspan Labs—a forward-thinking AI consultancy and incubator. As an active investor and advisor in the startup ecosystem, he supports a dynamic portfolio of early-stage ventures, including Mint Mobile (acquired by T-Mobile) and Oleria, a cybersecurity startup backed by Salesforce.

He earned his MBA from the Wharton School and now serves on its executive board. His thought leadership has appeared in top-tier outlets such as Harvard Business Review, Fast Company, Entrepreneur, and Forbes.

Stefano Puntoni, PhD
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Stefano Puntoni is the Sebastian S. Kresge Professor of Marketing at the Wharton School, University of Pennsylvania, and Faculty Co-Director of Wharton Human-AI Research, a cross-disciplinary initiative that promotes research and education on artificial intelligence. His research applies behavioral science insights to understand how automation and algorithms affect consumers and society. He has published his findings in many prestigious academic journals as well as popular media outlets such as Harvard Business Review and the Wall Street Journal.

Stefano teaches courses on artificial intelligence and marketing strategy to undergraduates, MBAs, and executives. He is currently an Associate Editor at the Journal of Consumer Research and the Journal of Marketing, and President Elect of the Society for Consumer Psychology. Stefano earned his PhD in marketing from London Business School and his graduate degree in statistics and economics from the University of Padova, in his native Italy.

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Prasanna (Sonny) Tambe is a Professor of Operations, Information and Decisions (OID) at the Wharton School, University of Pennsylvania, and serves as Faculty Co-Director of Wharton Human-AI Research. His research focuses on the economics of technical labor markets, AI and the future of work, and the use of algorithms in human resources.

His research leverages Internet-scale datasets from online job platforms, career networks, and labor market intermediaries to capture detailed information about worker skills, career trajectories, and employer requirements. His findings have been published in leading academic journals, including Management Science, Review of Financial Studies, Information Systems Research, MIS Quarterly, California Management Review, Communications of the ACM, and Information Economics and Policy. He holds an S.B. and M.Eng. in Electrical Engineering and Computer Science from MIT, and a PhD in Managerial Science and Applied Economics from the Wharton School, University of Pennsylvania.

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Context

It is the intent of Wharton to annually produce an outlook on AI Industry adoption. GBK Collective led the inaugural study in 2023 alongside Wharton Professor Stefano Puntoni. In 2024, we began our joint study. Now in its third year, this repeated cross-sectional study is sponsored by **Wharton Human-AI Research,** part of the **Wharton AI & Analytics Initiative** at the Wharton School, University of Pennsylvania; GBK Collective performed research and analysis.

The Wharton School of the University of Pennsylvania — founded in 1881 as the first collegiate business school — is recognized globally for intellectual leadership and ongoing innovation across every major discipline of business education. The most comprehensive source of business knowledge in the world, Wharton bridges research and practice through its broad engagement with the global business community. For more information about the Wharton School, please visit www.wharton.upenn.edu

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EXECUTIVE
SUMMARY

Study Objectives and Methodology

Three years ago, in the wake of ChatGPT's debut, we launched our initial study to push past the headlines—asking business leaders how they were actually using Gen AI and soliciting their expectations around the technology's future applications in their businesses.

As Gen AI fast-tracks into budgets, processes, and training, executives need benchmarks, not anecdotes. Our unique, year-over-year, repeated cross-sectional lens now shows where the common use cases are, where returns are emerging, and which people-and-process levers could convert mainstream use into durable ROI. We will track these shifts each year in this ongoing research initiative.

Objectives

- Take a pulse on enterprise leaders' adoption of Gen AI, building on results from our previous studies in 2023 and 2024.
- Usage & perceptions: familiarity, frequency of use, leaders vs. laggards, use cases
- Impact & benefits: where value shows up in real work.
- Investment & ROI: budgets, allocations, measurement, outcomes.
- Human capital: job enhancement vs. replacement, leadership/CAIO ownership, training & skills.
- Double-clicks: industry, function, company size, seniority, usage cohort.

Method

- 15-minute online quantitative tracking survey.
- United States, with a mix across regions
- Interviews conducted between June 26 and July 11, 2025.
- Total number of respondents.
  - 2025: ~800
  - 2024: ~800
  - 2023: ~670

Audience Criteria

- Roles: Senior Decision Maker in HR, IT, Legal, Marketing/Sales, Operations, Product/Engineering, Purchasing/Procurement, Finance/Accounting, or General Management.
- U.S.-based enterprise commercial organization (1000+ employees and >$50 million revenue).
- Age 18+.

Tracking the Rapid Acceleration of Gen AI in the Enterprise

Now in its third year, our study uniquely tracks Gen AI's shift from exploration to pilots to more disciplined, enterprise-level adoption.

Wave 1 (2023): Exploration

Testing, exploration, and trial by early adopters. Sentiment was "fascinated but cautious," with optimism centered on simple office tasks.

- 37% reported using Gen AI at least weekly.
- Gen AI users were Optimistic, Excited, and many were Impressed but Cautious. Non-Users were mostly Curious and Cautious.
- Strong optimism with 78% likelihood of integrating Gen AI across business functions.
- Top use cases in Data Analysis, Content Creation, and Research & Insights.

Wave 2 (2024): Experimentation

More formal experimentation. Use and spend jumped as pilots spread across functions. Enthusiasm matured while scrutiny increased, pointing the way from excitement to a search for ROI.

- 72% (+35pp YoY) reported using Gen AI at least weekly.
- Spending increased by 130%.
- After a year of usage, users reported being still Pleased and Excited, but less Amazed and Curious; most negative perceptions softened.
- 55% used across business functions; of those, 58% rated the performance as 'Great.'

Wave 3 (2025) Current: Accountable Acceleration

Regular usage is now integrated into core operations, leading to skill enhancement but also fears of proficiency declines. Leaders embed ROI metrics, invest significantly in internal R&D efforts, and tighten guardrails.

- 82% use Gen AI at least weekly (+10pp YoY), and 46% (+17pp YoY) daily.
- 89% agree that Gen AI enhances employees' skills (+18% vs. replaces some skills).
- As usage climbs, 43% see risk of declines in skill proficiency.
- 72% formally measuring Gen AI ROI, focusing on productivity gains and incremental profit.
- Three out of four leaders see positive returns on Gen AI investments.

Wave 3 (2025) Predictions for 2026+: An Inflection Point?

2026 could be the turn from accountable acceleration to performance at scale— where today's ROI metrics, playbooks, and guardrails let enterprises rewire core workflows, deploy agentic systems, and reallocate budgets toward proven returns.

- Increasingly optimistic, as four out of five see Gen AI investments paying off in about two to three years.
- 88% anticipate Gen AI budget increases in the next 12 months; 62% anticipate increases of 10% or more.
- About one-third of Gen AI technology budgets are being allocated to internal R&D, an indication that many enterprises are building custom capabilities for the future.
- Training, hiring, and rollout approaches are key human capital aspects that need to be addressed to increase chances of success.

Accountable Acceleration: Gen AI Fast-Tracks Into the Enterprise

Three years in, the story is clear: from exploration to experimentation to everyday use. ROI is now measured, and people, not tools, set the pace. Our key findings are laid out in three key themes:

1 Everyday AI

Gen AI usage has become mainstream. Daily use is common, with IT and Purchasing/Procurement out front while Marketing/Sales and Operations trail. Adoption is strongest in repeatable tasks, with specialized applications on the rise. Large enterprises are closing the gap. The divide that remains is cultural. Open access, faster rollout, and clearer guardrails are what put leaders ahead of laggards.

2 Proving Value

This is the year enterprises re-assert accountability. Most firms now measure ROI, and roughly three in four already see positive returns. Budgets still back Gen AI investment, but dollars are shifting from pilots to performance-proven programs, with growing investment in internal R&D. Tech/Telecom, Banking/Finance, and Professional Services lead; while Retail and Manufacturing are still catching up.

3 The Human Capital Lever

Leadership commitment is growing, with C-suite ownership rising. However, people and processes are the new constraint. Training budgets and confidence in training are slipping, and advanced talent is hard to hire. Most leaders view Gen AI as skill-enhancing, yet culture and workforce shifts (including uncertainty about hiring in the next few years) could slow momentum. Those pulling ahead are aligning talent, training, and trust with their investments.

Read the rest of the executive summary to learn more about the three key themes and find much more depth in the main report that follows.

1. Everyday AI: Usage Is Now Mainstream

Enterprise leaders' Gen AI workplace usage has surged over the course of this study—now in its third year—moving decisively from novelty and tentative experimentation to being ingrained in daily work. 46% of business leaders now leverage Gen AI daily (a +17pp leap YoY) with 80%+ engaging at least weekly.

Familiarity has deepened. More business leaders self-identify as competent or expert, fueled by double-digit gains in Operations (+24pp), IT (+13pp), and Legal (+17pp).

Adoption is broad in the practical, repeatable use cases supporting employee productivity across functions. The most used are also the highest rated in performance (e.g., data analysis, document summarization, and document editing/writing). Particular functions are also adopting specific use cases (e.g., code writing for IT, employee recruitment/onboarding for HR, and legal contract generation for Legal).

This is all evidence that teams are seeing tangible wins folding Gen AI into existing workflows.

1. Everyday AI: Usage Is Now Mainstream (Cont.)

The pattern is not uniform. IT and Purchasing/Procurement lead on both frequency of use and confidence, while Marketing/Sales and Operations lag behind on adoption (a trend seen since our initial 2023 study). Large enterprises have closed last year's usage gap with smaller firms. Industry differences persist. Tech/Telecom, Professional Services, and Banking/Finance sectors outpace Manufacturing and Retail—with the latter being somewhat surprising, given the number of potential use cases around customer experience, workforce management, marketing, supply chain, and pricing. Seniority also matters. Those with titles of "Vice President" or higher have more optimistic views on Gen AI contrasted with mid-management, with twice as many believing their organizations are adopting much faster than other organizations (56% VP+ vs. 28% managers).

So, while most leaders' usage is now mainstream, depth still varies by department, industry, company size, and seniority. For the 16% of **decision makers who are "lagging"** behind their peers (use less than weekly), constraints include tighter workplace usage restrictions, slow-adopting industries, budget pressures, and low trust. This group risks being left behind as Gen AI proves itself as a force multiplier for human capital. Agreement is stronger that it enhances skills (89%) than it replaces them (71%). If current trends continue, these gaps could magnify, creating a sharper divide between empowered, AI-enabled employees and companies and those struggling to keep pace.

2. Proving Value: Measuring Investment, Impact & ROI

Accountability is now the lens. While experimentation, excitement, and FOMO (fear of missing out) may have driven significant early Gen AI investments discussed in our previous studies, measuring returns is now becoming standard practice. Nearly three-quarters (72%) of business leaders report tracking **structured, business-linked ROI metrics** (profitability, throughput, workforce productivity), optimizing not just for adoption but for measurable outcomes.

Impact is rising and conviction is building. Leaders anticipate that Gen AI will have a strong impact on their industry in the coming years (70% expect a major or revolutionary impact). **Long-term optimism about Gen AI is increasingly strong.** Most (88%) expect increased spend in the next 12 months (+16pp YoY), and 62% anticipate >10% growth over the next two to five years.

Budgets are pivoting from one-off pilots to **performance-justified investments**, and although budget reallocation is not currently the norm, some leaders are beginning to fund AI by cutting elsewhere (11%, +7pp YoY), with reallocation most often cited from legacy IT and HR & Workforce programs.

2. Proving Value: Measuring Investment, Impact & ROI (Cont.)

Returns are emerging, with scale as the next test. Nearly three-quarters already see **positive ROI**, and four in five expect positive returns within two to three years. VP+ feel the most optimistic, having more positive ROI perceptions than mid-managers (81% believe ROI is positive vs. 69% for mid-managers).

Tier 1 enterprises ($2B+ annual revenue) are more likely to report "too early" outcomes today as they navigate integration complexity. Midsized Tier 2 ($250M–$2B) and smaller Tier 3 (<$250M) firms report quicker ROI realization.

By industry, early adopters of Gen AI—Tech/Telecom, Banking/Finance, and Professional Services—report stronger returns, while Manufacturing and Retail sectors with more complex physical operations see slower growth. Heavy investment in internal R&D (30% of Gen AI technology budgets on average, according to those in IT functions) indicates that firms are seeking customized solutions to further enhance ROI.

The net: **budget discipline + ROI rigor** are becoming the operating model for Gen AI investment.

3. The Human Capital Lever: Aligning Talent, Training & Trust

People now set the pace. As Gen AI matures in the enterprise, **organizational readiness is paramount:** leadership alignment, workforce skills, governance, and change management—not just technical capacity.

Executive leadership in Gen AI adoption has surged (67%, +16pp YoY), and CAIO roles are now present in 60% of enterprises. These are clear signals that strategy and accountability are moving into the C-Suite.

Guardrails are tightening (64%, +9pp YoY, have adopted data security policies, and 61%, +7pp YoY, are implementing employee training and awareness programs), while access broadens.

Teams increasingly use AI to help govern (e.g., 62%, +7pp YoY, for fraud detection, and 59%, +5pp YoY, for risk management), which are evidence of a maturing operating model.

But **capability building is falling short** of ambition. Despite nearly half of organizations reporting technical skill gaps, **investment in training has softened** (-8pp), and **confidence in training as the primary path to fluency** is down (-14pp). Some firms are pivoting to hiring new talent, yet recruiting advanced Gen AI skills remains a top challenge (49%).

3. The Human Capital Lever: Aligning Talent, Training & Trust (Cont.)

Senior leaders are split on whether Gen AI will generate more or fewer hires within their departments in the next few years. Similar to recent media coverage, leaders predict that Gen AI will have the greatest impact on junior roles—though not all leaders anticipate a negative impact (17% expect *fewer* intern hires vs. ~10% for mid-level+, though 49% expect *more* intern hires vs. ~40% for mid-level+). This mismatch between capability needs, workforce strategy, and budget priority risks creating long-term skill shortfalls and slowing the conversion of usage into ROI.

The human side remains the bottleneck and a key potential accelerant. Morale, change management, and cross-functional coordination remain persistent barriers. Without deliberate role design, coaching, and time to practice, 43% of leaders warn of skill atrophy, even as 89% believe Gen AI tools augment work.

Role seniority impacts POV on the way forward: compared to VP+, mid-managers lean more toward an employee-led approach to rolling out Gen AI, reporting higher rates of investment in employee training programs (+12pp) and allowing employees to innovate (+11pp) vs. VP+.

The bottom line is that the human capital factors of talent, training, and trusted guardrails directly impact the speed and efficacy of Gen AI adoption and its ultimate ROI.
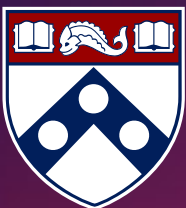
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