2026

Unlocking AI value in Finnish organisations

Success hinges on grounding AI strategies in customer needs, measuring impact and scaling decisions

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Executive summary

Finland's largest organisations face structural pressure from an ageing population, a shrinking labour force and export exposure in sectors where competitors are adopting AI at speed. For senior leaders setting investment priorities and operating model direction, AI is reshaping productivity, the speed of decision-making and how customers perceive value.

Our research, based on a cross-industry survey of 118 Finnish leaders and interviews with 18 executives conducted between December 2025 and March 2026, found that most leaders describe AI as something they must respond to rather than something they are choosing to pursue.

Only 11% of organisations use AI with a clear strategic focus on addressing customer needs and reshaping decisions and work to outperform competitors. The rest are adopting AI primarily out of urgency.

As a result, they are mostly focused on efficiency gains (71% in the survey say so) and lack the strategic intent (49% have no clarity on what AI value they're building towards), governance, data foundations and operating model to turn investment into value-driven advantage.
We also found that a significant majority (70%) report no measurable AI revenue impact.

The gap does not stem from access to technology, talent or capital. It stems from how leaders frame the AI challenge. Most organisations frame AI as an automation and efficiency solution layering it onto existing workflows, roles and governance structures. A small minority frames AI as a value creation and business design opportunity, redesigning processes, roles and governance from the ground up.

To improve outcomes, organisations should ground their AI efforts in strategic intent and customer outcomes. Our research found that customer-centric methods are largely absent from how organisations discover AI use cases, even as many teams promote AI-based solutions without addressing user needs. Organisations should adopt measurement systems and work design that support scaling before ROI certainty. They should empower middle management, invest in governance and process redesign and make experimentation repeatable.

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About the research

This study explores how large Finnish organisations are adopting artificial intelligence and, critically, why many are struggling to translate investment into measurable business value. The research is based on a cross-industry survey of 118 senior leaders from Finnish organisations, complemented by 18 in-depth executive interviews, conducted by OP Pohjola, Accenture and Noren between December 2025 and March 2026. The combination of quantitative and qualitative methods enables both statistical robustness and a deeper understanding of organisational dynamics, decision-making processes and leadership perspectives. The survey targeted executives involved in strategy, operations, technology and transformation, capturing a comprehensive view of how AI is being deployed across functions and industries. We analysed all results to identify patterns in adoption, perceived value, barriers and future investment priorities.

To enrich and contextualise the findings, we conducted semi-structured interviews with senior leaders. These conversations provided insight into how organisations frame AI challenges, make investment decisions and navigate uncertainty. We used the qualitative inputs to interpret survey findings, validate emerging themes and surface underlying behavioral and organisational drivers. We treated survey responses as the primary analytical backbone, using them to quantify trends and identify key variables related to AI adoption, value perception and organisational readiness. Interview insights were then layered onto this foundation to explain divergences between intent, activity and outcomes. To situate the Finland findings within the broader business discussion, the report refers to Accenture's The Great Value Migration as a contextual external study. It is not used as a direct comparator for the Finland results, but rather to frame the wider environment in which organisations are making AI decisions, particularly around growth expectations, strategic intent and readiness to scale AI beyond isolated use.

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Content

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The race to invest

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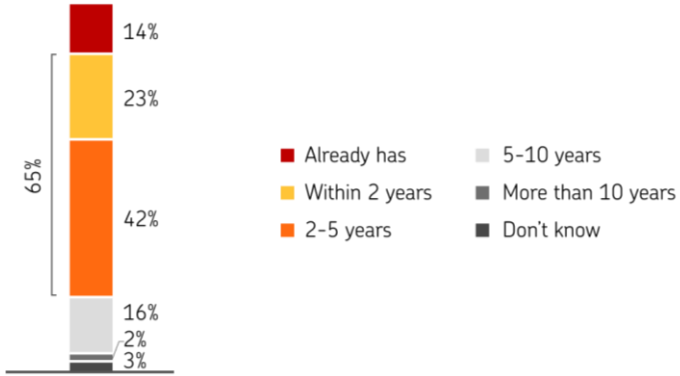
The race to invest

AI will reshape competitive dynamics

Survey results show that leaders expect AI to fundamentally alter how companies compete: 65% say it will significantly reshape competitive dynamics within five years, while 14% report it is already doing so (Figure 1).

Figure 1: Most leaders now see AI as a force that will reshape competition



Q6. Over what time horizon do you expect AI to significantly change competitive dynamics in your industry ?

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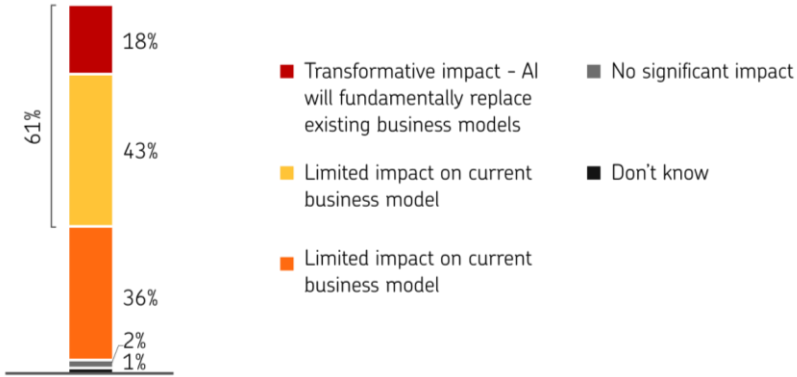
The race to invest

AI will drive structural industry disruption

The sentiment extends to industry impact. 61% of respondents believe AI will have a major long-term impact on their sector, replacing existing business models and introducing new ones alongside them (Figure 2).
Leaders we spoke with in our executive interviews reinforce this view. One executive described AI as a "fundamental kind of capability that is compulsory to have, if one wants to remain relevant." Another captured the competitive urgency: "If we don't move, someone else will, and we'll lose our position."

Figure 2: AI is likely to disrupt business models and have a major long-term impact



Q5. What kind of long-term impact do you believe AI will have on your industry ?

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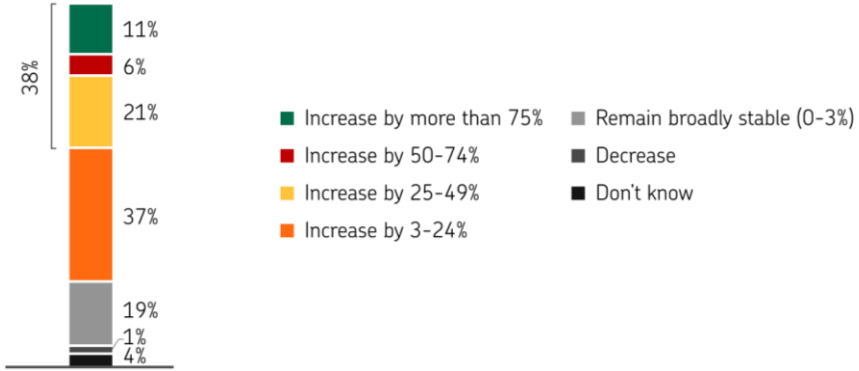
The race to invest

Fear of falling behind is fueling AI spend

According to OP Pohjola's survey of large corporations, one-third of the respondents representing Finnish organisations said they are behind their international competitive peers in leveraging AI.[1]

This urgency is directly driving an increase in AI investments. Survey data shows that 38% of organisations plan to increase AI spending by at least 25% over the next two years (Figure 3).

Figure 3: Many organisations are increasing their AI expenditure



Q9. Compared to the past 12 months, how do you expect your company's AI investment to change over the next two years ?

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This sense of urgency is not unique to Finland. Global research shows a similar rise in executive conviction: 67% of leaders expect AI to have a major or transformational effect on growth opportunities over the next two years and 59% see AI-driven market disruption as a major or transformational force shaping future growth.[2]

The rise in AI investments in Finland is also consistent with global trends. Global evidence suggests, however, that increasing spend is not the same as building for scale. Only 31% of executives say their AI-driven growth initiatives are sufficiently resourced, indicating that the harder challenge is not commitment in principle and in investment, but whether AI investment is backed by the capabilities, alignment and operating model needed to deliver growth.[3]

In Finland, the increasing sense of urgency is pushing many organisations to act before they have the strategic intent, governance, data foundations and operating model changes required to convert AI activity into compounding advantage. The fact that most leaders expect AI to change competition dynamics in the next five years, but almost half of them say they lack clarity on the long-term AI value they are aiming for means that the challenge is strategic, not technical.

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The value gap

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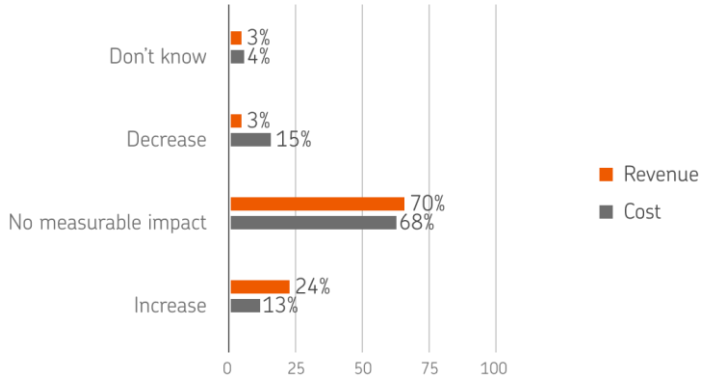
The value gap

Only a small minority is capturing real AI value

In our interviews, executives consistently described AI adoption as reactive. Organisations are experimenting widely but struggling to connect that activity to strategic value. In our survey, only 11% of respondents say they are using AI strategically to gain competitive advantage. We also found that 70% report no measurable AI revenue impact (Figure 4).

Our survey findings on the 11% minority are consistent with global research that indicates that only a small group are clear AI frontrunners. In Accenture's global research, just 12% of companies say they are ahead of their industry in using AI for innovation and new value creation. But the global picture is broader than that leader group alone: a further 58% say they are already on par with industry leaders and actively leveraging AI beyond efficiency. [4]

Figure 4: Revenue and cost impact of AI investments



Q10. What overall impact have AI solutions had on your company's revenue and costs over the past 12 months?

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The value gap

Experimentation is high, confidence in outcomes is low

There is, however, no lack of experimentation. Most organisations are already deploying AI in production environments or actively developing solutions, even if many remain early in the journey. Top-down leadership priorities and bottom-up experimentation efforts are converging on safe, incremental use cases. Leaders face a two-sided risk: move too fast and raise security concerns; move too slowly and fall behind. With downside risks clearer than upside potential and leaders making investment decisions with limited visibility, organisations favour control over strategic value. The behavior reflects low risk tolerance among leaders rather than an explicit strategic choice. Our interview insights indicate that leaders are also exercising caution as they are not sure what successful adoption looks like in the long term.

One executive we spoke to said, “If you look globally, then no one has actually yet demonstrated in the long term what significance AI has for their business growth.” Another executive said, “One concern here is that, when this moves so fast, is that what is the winning bet? If you go with one, you might lock yourself in with the wrong vendor.”

As a result, the market moves quickly but remains exploratory, with pilots and capability-building often substituting for deeper shifts in how organisations sell, serve customers and compete. This helps explain why leaders report momentum even when enterprise value remains elusive. Survey responses indicate that nearly one-third of organisations (29%) do not have AI in production today, although most of them are already developing solutions; only 10% report no AI development activity at all.

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Executives describe this logic openly. One of them had this to say: “We pick the low-hanging fruits because we need to show results now.” This approach delivers productivity improvements and creates momentum. It also creates a structural efficiency trap: When competitors replicate the same gains, pricing pressure absorbs the value. Customers capture the savings and differentiation erodes. Interviewees already report signs of price pressure linked to AI-driven cost reduction. When every organisation uses AI to cut the same costs, efficiency stops functioning as a source of advantage. In the words of one leader, “Customers are not yet fully ready to move from paying for hours toward paying for outcomes… if everyone invests in efficiency but pricing models remain unchanged, the customer captures the value, not the provider.”

> "We pick the low-hanging fruits because we need to show results now."

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Our research also indicates that companies are not actively applying customer-centric methods to explore and design use cases, even though they view customers as the ultimate validators of strategic value theses. Leaders perceive customers as reluctant to use AI applications and unforgiving of AI-generated mistakes. As one executive noted, “We have proceeded pragmatically; no use cases involving major risks.” Organisations most focused on safety are, therefore, systematically avoiding the domain where competitive differentiation is built, focusing their experimentation efforts on internal processes and not customer-facing solutions.

Organisations most focused on safety are systematically avoiding the domain where competitive differentiation is built, focusing their experimentation efforts on internal processes and not customer-facing solutions.

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The value gap

When value cannot be measured, efficiency wins by default

The measurement gap compounds the problem. While 47% of leaders say they understand the kind of value AI is creating, 70% cannot translate that understanding into measurable business impact. This gap between understanding and measurement creates a governance vacuum: Organisations sense what is valuable but cannot prove it through existing systems, so they default to what they can prove, which is efficiency metrics.

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Why some organisations get more from AI

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Why some organisations get more from AI

It's about how organisations frame the AI challenge

The AI value gap does not stem from access to technology, talent or capital. It stems from how leaders frame the AI challenge.

Most organisations frame AI as an automation and efficiency solution. Executives ask what AI can automate, how quickly it can reduce costs and how they can prove financial impact before scaling. They layer AI onto existing workflows, roles and governance structures, and delay broader investment until financial proof appears.

Most organisations frame AI as an automation and efficiency solution. Executives ask what AI can automate, how quickly it can reduce costs and how they can prove financial impact before scaling.

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Why some organisations get more from AI

As our research found, a small minority (11%) frames AI as a value creation and business design opportunity. Leaders in these organisations ask which customer problems AI should help solve, how AI should reshape decision-making and work, and what competitive advantage they aim to build over time. They redesign processes, roles and governance from the ground up. They track learning and adoption alongside financial outcomes.

One leader captured this orientation directly: “Our goal for this year is to finally transform our key business processes to AI-native processes. There is no framework for doing this. We cannot even define what AI-native is, but I know it when I see it.” The ambition is clear, but the playbook does not yet exist, which is precisely why strategic framing matters more than access to frameworks.

This framing difference explains why most organisations remain at early AI maturity levels, capturing efficiency gains without changing how they compete, while a small minority moves AI into the competitive core.

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It is also worth noting that this difference in framing is not only strategic, but deeply human. It reflects how leaders and organisations see themselves, what they believe creates value and how willing they are to challenge long-held assumptions about roles, expertise and ways of working. Leaders should ask themselves: “What kind of an organisation do we want to become with AI? How do we want to be identified?” In many organisations, AI is applied in ways that protect existing structures and identities, favouring familiar processes and low-risk efficiency gains.

By contrast, the small minority that uses AI to drive value creation is more willing to question these assumptions, rethink how work is done and redefine what differentiates them. In this sense, AI adoption is not just a capability shift, but a cultural and identity shift that shapes how organisations respond to change.

Leaders should ask themselves: “What kind of an organisation do we want to become with AI? How do we want to be identified?”

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Three priorities to bridge the gap

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Three priorities to bridge the gap

Finnish organisations are investing in AI and seeing early returns. The harder work is ahead. Moving from experimentation to advantage requires leaders to take the following actions:

1. Determine where AI can create value
2. Measure impact to justify investment
3. Scale AI across the enterprise

The data suggests that most organisations have work to do on all three.

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Priority 1: Determine where AI can create value

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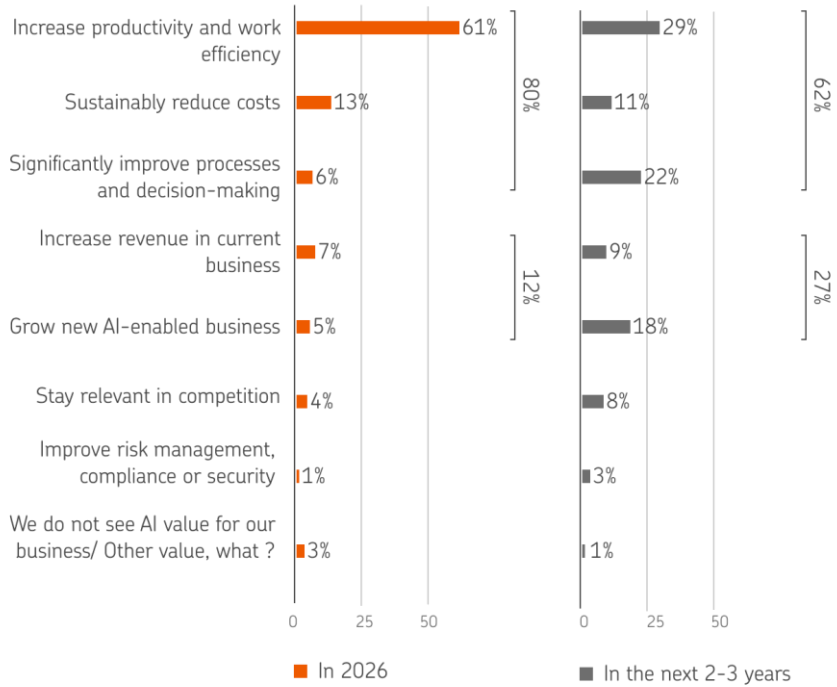
Priority 1: Determine where AI can create value

AI value is trapped in efficiency today

Survey data reveals a persistent gap between where Finnish organisations currently find AI value and where they expect to find it. Today, 74% see value primarily in productivity and efficiency, yet leaders anticipate that AI's future contribution will be broader and more strategic (Figure 5).

This emphasis on efficiency over expansion is consistent with broader business priorities. According to OP Pohjola's survey of large corporations, only 19% of large companies intend to focus primarily on expanding and further developing their operations this year.[5]

Figure 5: Where organisations see value from AI today and in the future



Q13. Where do you see the most significant value of AI for your company in 2026 and in 2-3 years?

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Priority 1: Determine where AI can create value

There is undoubtedly value to be gained from increasing productivity. Examples include:

- **Functional efficiency and effectiveness:** Productivity and quality gains within business functions like marketing, finance and supply chain.
- **Technology productivity acceleration:** Faster idea-to-software cycles through automated design, code build, automated testing, migrations and application modernisation.
- **Operations simplification:** Rationalising back-office and supply-chain complexity through redesign of processes and eliminating redundant activities.

But when everyone can automate routine processes, differentiation shifts elsewhere, requiring organisations to seek new sources of value. Examples of these include:

- **Customer experience and service:** Reshaping service through hyper-personalised journeys, agentic customer service and real-time relationship intelligence.
- **Revenue acceleration:** Top-line growth through targeting, pricing, cross-sell and conversion, including AI quotation systems and dynamic pricing; AI-native product innovation.
- **New propositions enabled by AI:** Examples include embedded copilots, autonomous agents sold as a service or fundamentally new AI-enabled service concepts.

These growth opportunities are likely to be deeper and more durable. Accenture and Wharton's analysis of AI's potential economic impact across 17 industries found that the opportunity for revenue uplift is more than twice the combined potential for labour cost avoidance and labour cost savings.

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Priority 1: Determine where AI can create value

Customer outcomes are missing from AI strategy

A challenge in pursuing growth-oriented sources of value is that customer-centric innovation methods are virtually absent from how organisations identify AI use cases. Methods such as customer journey mapping and outcome-led design rarely feature in AI discovery. Both top-down and bottom-up discovery converge on the same destination: internal efficiency. Until organisations deliberately introduce customer-outcome criteria into their discovery process, the pattern will repeat regardless of how many methods they use. Customer-centric innovation comes with multiple benefits. Internal surveys at OP Pohjola show that engaging employees in both customer-centric work and AI development improves experience, strengthens purpose, builds confidence in change and unlocks new value. Organisations that engage employees as contributors rather than passive tool users achieve more durable AI outcomes.

> Until organisations deliberately introduce customer-outcome criteria into their discovery process, internal efficiency will remain their primary focus area regardless of how many methods they use.

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Priority 1: Determine where AI can create value

Most organisations remain in early AI maturity stages

The maturity data shows where this leaves most organisations. Our analysis of interview responses indicates that most Finnish organisations focus on task automation and have yet to tackle the hardest challenges, such as data integration, process redesign and cultural change. Very few have started higher maturity activities to reshape offerings or business strategy.

The hardest challenges, such as data integration, process redesign and cultural change, tend to surface as organisations attempt to move from local success to enterprise integration. Most Finnish organisations have not yet reached that inflection point.

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Priority 1: Determine where AI can create value

Actions for leaders

Leaders who unlock AI value choose where it must come from, then make that choice binding on the rest of the organisation.

- **Write a three-year AI value thesis.** Tie it explicitly to one or two competitive advantages defined in customer terms, not a laundry list of use cases. Mobilise customer-centric innovation methods and involve customer-facing roles to ground the thesis in customer needs rather than internal preferences. Treat AI as a strategic capability the organisation is building, rather than a collection of experiments it is running.
- **Name the outcome and attach a number.** Revenue growth, customer satisfaction, cross-sell, profitability — choose one, set a target and hold the organisation to it. Vague aspirations produce scattered investments.
- **Redesign governance around AI, not the other way around.** Retrofitting AI into existing processes limits its impact. The scale of change is structural, so leadership of it must be top-down. Build leadership fluency in AI in parallel, covering both what is possible today and how the technology is likely to evolve, so governance decisions are made with judgement rather than delegated to specialists.
- **Use the thesis to say no, and to keep investing when the case is incomplete.** Let it guide what you fund, what you deprioritise and what you deliberately do not pursue. The path to value is still emerging, so leaders need to back early wins that build the case for larger initiatives by judging where the organisation stands and what value can reasonably be expected next

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Priority 1: Case Study

How a manufacturing company used a customer-centric, portfolio-based AI strategy to pursue new revenue efficiency

Our interviews helped unearth valuable information on how organisations can get things right. One manufacturing company executive we spoke to revealed how their organisation with a deep industrial heritage shaped its AI approach. The company operates as a component supplier across hundreds of customer products, from consumer electronics to industrial machinery. In 2024, it made a deliberate decision to position AI as a differentiator in how it serves customers. Instead of allowing use cases to emerge through scattered experimentation, the company ran cross-functional workshops with 20 participants and an external facilitator to define a structured portfolio of 10 AI initiatives.

It prioritised these based on strategic value and ease of implementation and embedded them into its roadmap as "spearhead projects" designed to strengthen its competitive position through customer-focused services.

The exercise revealed that data fragmentation across systems constrained the company's ability to implement AI applications with the greatest impact on customer service delivery. As the executive pointed out, "We can produce those higher value services and solutions when our own data is under control. It was fragmented historically, and that didn't matter until now." At the time of the interview, the company was in the process of building a shared data platform to address this, laying the foundation for scalable, higher-value use cases rather than having already realised them.

According to the company's estimates, one priority use case, an AI-enabled quotation system that integrates customer contracts, pricing history and risk factors, could generate €2 million to €3 million in additional annual revenue, equivalent to €500,000 to €1 million in profit, by improving accuracy and competitiveness in proposals.

It's also noteworthy that the company adopted a two-horizon strategy, using generative AI in the near term to improve individual productivity while investing in longer-term applications that transform customer relationships, such as AI-enabled quotation systems. Importantly, this case highlights the role of executive leadership, not only in setting priorities but in understanding the development requirements of high-value AI capabilities, an area where gaps were observed across multiple organisations.

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Priority 2: Measure impact to justify investment

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Priority 2: Measure impact to justify investment

AI scaling stalls when ROI proof outpaces capability building

Leaders demand ROI proof before scaling, even though traditional ROI models struggle to capture system-level change. Investment in data infrastructure, operating model redesign and new roles is often deferred while organisations wait for clearer financial evidence. One executive described the tension directly: "We can show quick wins, but we struggle to prove the bigger impact."

Leading organisations address this tension by adopting a dual-speed approach: building foundational capabilities such as data foundation, governance and operating model changes while simultaneously delivering value through targeted use cases. Rather than treating foundations and value creation as sequential phases, they use early initiatives to both generate impact and strengthen the underlying capabilities required for scale. This allows organisations to learn, demonstrate progress and justify continued investment without waiting for full system readiness.

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Priority 2: Measure impact to justify investment

Many leaders say they understand the kind of value AI is creating, yet far fewer can translate that understanding into quantified returns that satisfy traditional investment thresholds. The result is a persistent bias towards the easiest use cases to measure rather than the most important value to build. Until leaders adopt maturity-appropriate metrics that prioritise leading indicators before financial lagging ones, that bias will remain.

Leading organisations are already making this shift. As one executive explained, “Cost savings are one indicator, but they do not capture the full picture. What matters more is how AI changes our ways of working and how people’s skills evolve toward data-driven and AI-enabled practices.” This approach treats AI as a strategic capability programme measured by shifts in operating models and skills development, not just financial returns.

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Priority 2: Measure impact to justify investment

Actions for leaders

Leaders who measure AI impact treat measurement as part of the operating model, not a reporting layer bolted on after deployment.

- **Measure transformation, not tools.** Move ROI assessment from individual use cases to the overall AI transformation. Business value comes from technology, process change, skills, learning and policy shifts working together, so measure them together. Extend measurement to employees and customers, not just processes and outputs.
- **Track leading and lagging indicators side by side.** Adoption rates, learning velocity, capability development and employee experience alongside financial outcomes. Accept that early metrics signal direction rather than final impact and present them to boards on those terms.
- **Distinguish tool usage from process change from innovation.** Anchor each initiative in a clear business case and decide which of the three it is meant to deliver. As a guide, target a 10/80/10 distribution across tool usage, process change and innovation, with the bulk of effort going to process change. Be prepared to reprioritise as evidence comes in.

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Priority 2: Measure impact to justify investment

- **Make learning visible and scalable.** Define roles and routines that surface what is being learned and embed proven methods into guidelines and processes rather than leaving individuals to find them. Treat scaling as a deliberate act. Enthusiasm alone will not carry it.
- **Build deep capability where strategy depends on it.** Develop expertise in the priority areas the value thesis identifies, supported by a baseline of AI awareness across the workforce. Balance short-term delivery against the long-term capabilities the strategy will need, so investment does not skew towards what is easiest to demonstrate this quarter.

> Organisations should move away from assessing the ROI of individual AI use cases and look at ROI from an overall transformation perspective.

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Priority 2: Case Study

How a cybersecurity company reframed AI as a core capability to enhance agility in product development and go-to-market

An executive we interviewed described how their cybersecurity company approached AI as a long-term capability transformation rather than a set of isolated use cases. The ambition was to fundamentally improve product development speed, responsiveness to market changes and go-to-market effectiveness. However, traditional ROI models proved insufficient for evaluating early-stage AI investments. Given the uncertainty around returns, leadership took a cautious but deliberate approach. They prioritised learning and capability building before committing to full-scale transformation. As the executive explained, the goal was not cost reduction, but "increasing go-to-market speed," improving adaptability and expanding business opportunities.

To support this, the company introduced learning-focused metrics for 2025, including employee sentiment toward AI, adoption and usage rates, and the number of AI initiatives launched and completed. These metrics allowed leadership to track how quickly AI capabilities were being embedded into the organisation.

Early experiments reinforced the need for this approach. In one AI-native SaaS project, team generated approximately 750,000 lines of code in 4.5 months using AI-assisted development, yet around half was ultimately discarded.

This highlighted a fundamental shift in roles: developers increasingly reviewed and validated AI-generated code rather than writing it themselves. It also reflects that development dynamics remain broadly similar to those in non-AI-assisted development. The transition created friction, resistance and a clear need for change management.

These experiences helped the organisation refine how AI was applied, improve coordination across teams and build confidence in delivery. By prioritising learning over immediate financial returns, the company accelerated capability building and positioned itself to capture value at scale over time.

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Priority 3:
Scale AI across the enterprise

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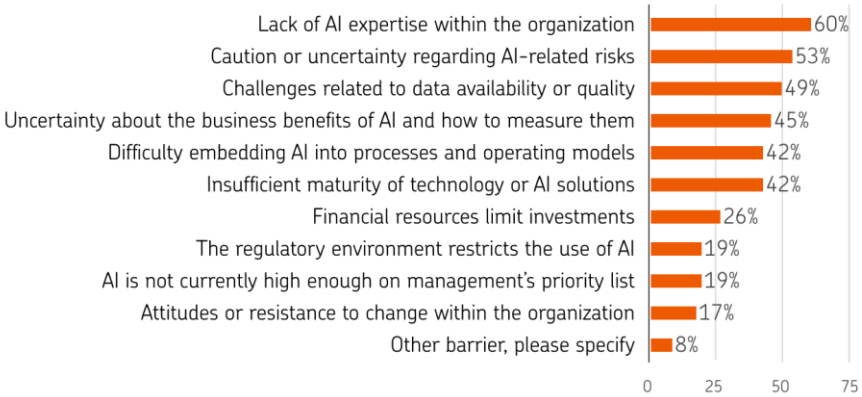
Priority 3: Scale AI across the enterprise

Organisations should focus on capability, governance and data

The question is no longer whether organisations are experimenting with AI, but whether they are prepared to scale it. Our findings show that many leaders are misreading the nature of the challenge. Resistance to change is often assumed to be the main obstacle. In practice, Finnish organisations cite lack of AI expertise (60%), uncertainty regarding AI-related risks (53%) and data availability or quality challenges (49%) as the most significant barriers to AI adoption and investment (Figure 8). Attitudes or resistance to change rank far lower, at 17%. Organisations are constrained more by capability gaps, weak governance and insufficient operating model maturity than by ambition.

Figure 8: Barriers to AI adoption



Q20. What are the main barriers to AI adoption and investment?

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Priority 3: Scale AI across the enterprise

Globally, the pattern is not too dissimilar. The main barriers are regulatory and ethical concerns (53%), limited AI expertise and talent (44%), data fragmentation and integration challenges (40%), siloed AI adoption (39%) and difficulty justifying investments without near-term ROI (38%).[7]
Data readiness runs deeper than it first appears. Leaders recognise that data is foundational, yet too often treat it as an infrastructure problem rather than an operating model issue. Data quality depends on how work is done: how information is entered, how data is governed, how data is made available and who owns accountability across processes. AI ambitions stall when those foundations have not been addressed.

The structural challenge is compounded by what happens in the middle of organisations. AI adoption currently concentrates among pioneers and early adopters, particularly specific, enthusiastic teams with strong technical affinity. Middle managers often lack the time, incentives and authority to translate strategy into changed workflows. As one leader put it: "We push from the top, but the real work sits with middle management, and they already have too much on their plate." Without a repeatable scaling playbook, progress remains dependent on local enthusiasm rather than organisational design.

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Priority 3: Scale AI across the enterprise

Actions for leaders

Leaders who scale AI build the capability into how the organisation runs, so what works in one part can travel to the rest.

- **Empower middle management and hold them to a standard.** Give middle managers the time, tools and authority to translate the value thesis into changed processes. Pair that authority with active leadership support, clear guidelines and visible commitment to security and compliance, so cultural permission to experiment comes with cultural insistence on doing it properly. Volunteer-led experimentation and isolated champions will not deliver sustained value on their own.
- **Treat data transformation as an operating model priority, not a technical one.** Tie data platforms, APIs, security and governance to specific business use cases rather than building them in isolation. Design governance to support informed decision-making, balancing legal, compliance and security considerations without becoming a bottleneck.
- **Build scaling mechanisms that let proven work travel.** Shared playbooks, cross-functional learning forums and common measurement standards turn local wins into enterprise capability. Without these, every new team starts from scratch.
- **Communicate failures and lessons, not just successes.** Evidence-backed communication is what builds momentum and broadens participation. Sharing what did not work shortens the learning curve for everyone else and signals that experimentation is genuinely supported.
- **Validate use cases against real problems before scaling them.** Combine experimentation with problem-first thinking. Test each initiative against business need, data readiness and value potential. Strengthen core processes and data foundations before applying AI to them, because automating flawed processes scales inefficiencies.

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Priority 3: Scale AI across the enterprise

- **Design a coordinated operating model for delivery.** Align leadership on the shared target state, the degree of centralisation in technical delivery, and the roles, forums and tracking mechanisms that coordinate work across the enterprise. Architect for data, security and continuity from the start, with sovereign deployment available where required.

Leaders must align on key questions: To what extent are we aiming for a shared target state that requires joint monitoring and assurance of progress? Where and how do we build technical delivery capabilities, and to what extent do we centralise or decentralize responsibility?

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Priority 3: Case Study

How a software company prioritised data governance to enable scalable AI

An executive we interviewed from a software company operating in regulated industries described how their organisation addressed the challenge of scaling AI.
The organisation saw strong demand for AI use cases across functions but struggled to scale beyond early experimentation. While teams identified multiple opportunities, leadership recognised that scaling without clear data controls would introduce significant risk. In the executive's words, "If you have well-executed data classification and governance in place, you can move incredibly fast. If not, you have to be extremely careful."

Early experiments made this constraint visible. AI systems could access large volumes of unstructured and sensitive data without clear classification or boundaries, increasing the risk of unintended exposure. In one instance, testing an AI agent revealed its ability to retrieve highly sensitive information alongside routine data, highlighting the scale of the issue. This made it clear that data governance was not just an enabler but a prerequisite for scaling AI. As the executive reflected, "I used to think data governance was important. Now I know it's immensely more important than I even understood."

The company then prioritised data classification, access controls and clear accountability for AI systems, including assigning ownership for deployed solutions. This shift enabled teams to develop and deploy AI applications within defined guardrails, reducing compliance-related delays and supporting more consistent scaling. The company strengthened its data foundation early, avoided compounding risk and enabled AI adoption at scale across the enterprise.

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Conclusions

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Conclusions

Unlocking value from AI requires integrated action across strategy, leadership, investment and execution. Our proprietary framework (see next page) summarises the critical shifts organisations need to make.

The recommendations in the framework are grounded in our research, drawing on survey data and executive interviews.

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Conclusions

Pillar →	1. Define strategic intent	2. Build leadership readiness	3. Invest for transformation	4. Execute through the operating model	5. Scale through people and culture	6. Govern, communicate and sustain
Core recommendations →	Decide what value AI must create	Strengthen who leads and how	Fund and justify value creation at portfolio level	Redesign how work gets done	Make adoption systemic	Maintain momentum with trust and discipline
Key actions →	> Reframe AI as a structural strategic choice, not an automation-first initiative > Prioritise AI initiatives through a strategically aligned portfolio tied to customer value, rather than ad hoc experimentation > Embed AI at the core of corporate strategy rather than layering it onto existing processes > Set clear outcome-based objectives (e.g., growth, customer outcomes, differentiation) and quantify targets > Embed customer-centric innovation methods to identify and prioritise AI use cases based on real customer needs and outcomes > Articulate a forward-looking vision for how AI will reshape decisions, work, and offerings over the next 3+ years > Lead top-down with an informed risk appetite: treat uncertainty as inherent, not a reason to delay > Define a clear AI ambition that goes beyond use cases to articulate who the organisation aims to become, including how AI will reshape its identity, value proposition and role in the market > With competition and tech moving fast, know what assumptions you are working with and keep leadership informed about lessons learned on AI value, using them to pivot your strategy	> Build AI fluency among senior leaders so they understand current capabilities and likely evolution > Focus leadership on strategic judgement and prioritisation, not technical micromanagement > Use maturity-based decision frameworks (e.g., AI maturity ladders) to guide investment and sequencing > Invest ahead of full ROI certainty where maturity progression requires it	> Anchor AI initiatives in committed business cases tied to strategic priorities > Fund based on value potential, not ease of measurement > Shift measurement from tool usage to transformation: distinguish between tool adoption, process change, and true business innovation > Use a portfolio balance (e.g., 10/80/10) with the majority focused on core process redesign > Measure ROI across the transformation portfolio (technology, process, skills and policy), not isolated use cases > Reprioritise continuously based on evidence and learning > Adopt a dual-speed approach: invest in foundational capabilities (data, governance, operating model) while delivering value through targeted initiatives	> Redesign core processes before scaling AI; validate use cases against business need, data readiness and value potential > Avoid automating flawed or poorly understood workflows > Treat data quality and governance as operating model responsibilities, not just technical tasks > Align data foundations with priority business use cases > Establish a clear AI operating model: define centralised versus decentralised capabilities, decision rights, forums and tracking mechanisms > Build for security, continuity and sovereign requirements where relevant	> Build targeted capability in priority domains while ensuring baseline AI awareness across the workforce > Embed learning and experimentation into roles, routines and leadership behaviours > Systematise experimentation so progress does not depend on individual champions > Empower middle managers with time, tools and authority to redesign workflows and scale change > Foster a culture of psychological safety and experimentation, where failure is treated as a source of learning rather than risk to be avoided > Build a growth-oriented culture that encourages continuous learning, adaptation, and cross-functional collaboration in AI-enabled work	> Modernise governance to support experimentation while protecting security, compliance and risk standards > Update governance continuously as AI capabilities and risks evolve > Communicate with evidence, not hype: share successes, failures, and lessons learned > Reinforce momentum through repeated, evidence-based communication > Maintain execution discipline by combining exploration with problem-first validation, delivery rigour and follow-through

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Conclusions

The strategic choice that will define AI winners

Organisations that answer the question “What unique value can we create with AI?” will win, while those that focus on “What can AI automate?” may end up optimising processes that become irrelevant as customer expectations shift.
When we asked leaders what is missing from the discussion around AI business value, they consistently pointed to governance and accountability, practical evidence of benefits, risk and security, ethics and trust and realistic workforce strategies. These are signals that the core constraints are organisational, rather than technological.

AI rewards organisations that align discovery, measurement and scaling around clear strategic intent, and then back that intent with operating model changes. The Finnish AI challenge is part of a larger contest over who will convert AI from a productivity tool into a credible engine for future growth.
The organisations that address the three priorities in this report will turn AI from visible activity into repeatable competitive advantage. The bigger risk is the efficiency trap, where AI cuts costs as competitors replicate the same gains.

The window for deliberate action remains open. The choices organisations make now will determine whether AI becomes a source of lasting advantage.

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