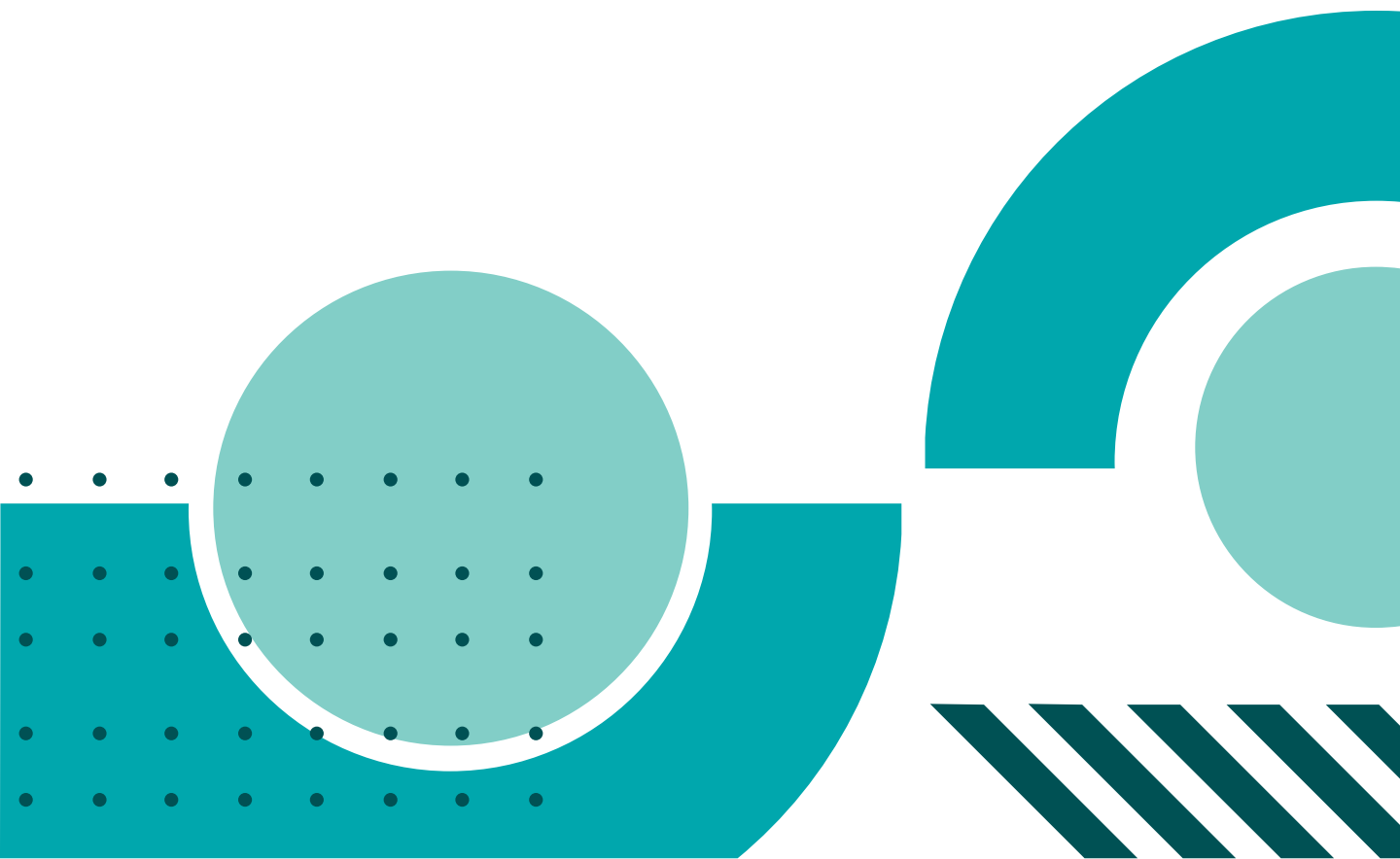




The three keys to enterprise AI success

What leading enterprises have learned about unlocking real, predictable ROI from AI investments.



AI has changed the world. And shifted our expectations about what's possible.

In 2020, OpenAI launched GPT-3 to the world – firing the starting gun for an AI adoption race.

Our collective imagination was opened to new possibilities about what work, life, and business could look like.

We're now approaching 2027 and the AI adoption race continues. Work and life have shifted in three core ways:

AI is a personal assistant for consumers

Over half of consumers use AI-powered search today, and it stands to impact **\$750 billion in revenue by 2028**.¹

AI is a coworker to every employee

80% of employees report that AI has improved their individual productivity, and 50% report that AI helps them make better decisions.²

AI is a dev team for every engineer

Nearly **90% of developers across segments are using or planning to use AI** tools in their development process.³

But, in the enterprise space, adoption has yet to meet expectations.

Enterprises have poured \$40 billion+ into AI¹ but 56% of CEOs say they've gotten *nothing* back.²



The AI ROI chasm: Predictability

The power of AI needs to meet the rigors of real enterprise work.

Large enterprises aren't a blank slate in the same way individuals, startups, and small businesses can be – they're complex and often for good reason.

Over decades, businesses and governments have established regulations, standards, markets, norms, and social contracts to protect consumers, partners, employees, and businesses. The transformation potential for enterprises lies directly in these high volume, mission-critical, regulated workloads – and that's exactly where they can't afford to get anything wrong. Large language models (LLMs) hallucinate, they're inherently variable, and they have unpredictable costs. Enterprises need to find a path to govern AI under their rules – ensuring 100% compliance to rules, regulations, and standards.

In order to get there, most enterprises will face three challenges.

Challenge 1

Legacy debt

The average global enterprise wastes more than \$370 million every year on legacy technical debt.¹

AI can only scale as far as the underlying processes allow.

Most large enterprises run on hundreds or thousands of legacy systems, outdated workflows, manual processes bolted together over decades.

The foundation has to change before AI can scale reliably. And with the pace of AI today – leaders can't afford years and millions to make it happen.

Challenge 2

Operational risk

Security and risk concerns are the #1 obstacle to scaling agentic AI.³

AI hallucinates. It loses context. It's variable.

In a regulated enterprise or customer-facing scenario, a mistake is a liability – a compliance violation, a lost customer, or worse.

Control towers help – but only after the fact. After a mistake was made or an agent went rogue.

Enterprises need to find a path to architect governance into AI – ensuring 100% compliance to rules, regulations, and standards.

Challenge 3

Runaway costs

Over 40% of agentic AI projects are predicted to be cancelled by end of 2027 due to escalating costs and unclear ROI.³

AI models are inefficient by design. They do a lot of thinking to get to an answer and the AI economy is still forming – supply chains are shifting, pricing models are changing, new models come and go.

If cost per outcome isn't predictable – profitability won't be either.

Reimagining legacy for the AI era

According to McKinsey's 2026 "The State of AI" report, "Compared with their peers, **AI high performers are more likely to use AI to transform their organizations, adopt a broader set of best practices**, deploy a wider range of AI technologies, and actively manage AI-related risks."

Why? If processes are manual, if systems and UX is running on legacy platforms, if data is trapped in proprietary databases – the foundation for AI to scale doesn't exist.

But CIO's have been burned by status quo modernization initiatives for decades: multi-year delays, tens of millions of dollars in overages, and resulting systems that are one-to-one rewrites of their old systems, just on a new platform (also known as lift and shift).

AI has reimagined what transformation looks like.

AI has changed the modernization ROI calculation. Platforms now can harness AI across the transformation lifecycle:

- Understanding and untangling legacy code
- Researching and infusing the latest best practices and regulations
- Automating manual engineering and operations work to go-live

Now CIOs can go from manual and legacy to reimagined processes faster and more effectively than ever before.

It's how companies like Unum are [saving \\$20M going from COBOL to cloud](#) in months.



Harnessing AI to work for enterprises

Agents need structure. And enterprises have two options to deliver that structure.

#1 they could piece it together with DIY harness frameworks and control towers. Leading to increased TCO and slower time to market.

Or they can leverage platform-based harnesses purpose-built for mission-critical, regulated enterprise workloads.

Orchestration platforms are the ideal harness for AI.

They bring agents, people, and systems together – backed by a rich governance framework to ensure end-to-end outcomes get done right.

What to look for in your harness:

- **Rules enforcement:** Determinism baked into AI to ensure business rules, compliance requirements, and operational standards are met 100% of the time.
- **Context and data management:** AI agents are fueled with slim context and data – only what they need to get the job done effectively from across systems, documents, knowledge bases, and history.
- **Focused agents:** Agents can be deployed with clear, bounded jobs. Hyper-focused agents need fewer tokens and hallucinate less.
- **Human and AI collaboration:** Agents can assist where humans decide. AI escalates automatically when complexity triggers.
- **End-to-end auditability:** Why was a decision made? What data was available? Which rule triggered? Full visibility at every step.

A platform-based AI harness is how [Lloyd's Banking Group](#) is transforming asset finance – going from manual work to agentic workflows across 2M+ cases per year.



#3 | The three keys to enterprise AI success

Pricing aligned to predictable ROI

According to McKinsey's 2026 "The State of AI" report, **"One in five respondents says their organization is limiting AI use because of operating costs**, a share that is broadly consistent across organizations of different sizes and across many industries."

The AI economy is still evolving – supply chains and infrastructure are being built, pricing models are changing, models come and go.

Most AI vendors have landed on: **Token-based consumption pricing.**

In AI, tokens are a metric tied to the amount of "thinking" the model does. Token consumption is inherently unpredictable for a given task, and can be extreme for longer running and larger asks of the model.

Unlocking positive ROI from AI in this uncertain environment isn't always about spending *less*. It's about *clarity*: knowing exactly what you're paying for, which outcomes you're paying for, and whether ROI is actually happening.

ROI requires building on platforms that tie utilization to outcomes and value.

Known savings per outcome + flat outcome-based pricing with unmetered AI usage = scalable, certain ROI from AI investments.

Find out what's possible with outcome-based pricing in your use cases today:

<https://www.pega.com/ai-token-calculator>



What we've learned in seven years of AI adoption: There are three keys to enterprise success.

AI-powered legacy transformation

Reimagine what's possible with AI

Ask: "If we could automate this end to end with AI, how would we redesign it?" Then execute on that vision using modern tools.

Enterprise-grade orchestration

Power and govern agents with structure

Agents handle the hard cognitive work. Orchestration ensures they operate within guardrails.

Predictable, scalable pricing

Pay for outcomes, not for inputs

Directly tie investments to business KPIs: time saved, costs reduced, quality improved, compliance achieved.

AI powers transformation. Orchestration harnesses it.

Pega is a leader in both. One platform, predictable AI ROI across the enterprise.

With 40+ years automating mission-critical work in the world's largest enterprises, Pega knows what it takes to scale AI predictably and reliably.

Find out why Pega was named a leader in both AI and orchestration, and what that could mean for your business.

<https://www.pega.com/analyst-reports>





Thank you

About Pega

Pega provides the leading AI-powered platform for enterprise transformation. The world's most influential organizations trust our technology to reimagine how work gets done by automating workflows, personalizing customer experiences, and modernizing legacy systems. Since 1983, our scalable, flexible architecture has fueled continuous innovation, helping clients accelerate their path to the autonomous enterprise. **PEGA.COM**