

americaconsulta

Real intelligence, applied.

Point of view

The real cost of AI

What a chief executive should measure before investing further in artificial intelligence.

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On one page

The invoice is the cheap part

What your company pays for artificial intelligence shows up on invoices.
What costs it most appears in no report at all: the value it has already paid
for and has yet to capture.

Few capture what they expected	Just one in five CEOs say AI is delivering most of what they aimed for. Bain & Company, 2026.
The obstacles are human	The barriers they mention most are about people: teams without the skills or tools, pilots that never scale, and reluctance to change at the pace required. Bain & Company, 2026.
Cost comes in three layers	What you pay, the value you fail to capture, and what waiting costs you. Most companies only measure the first.
The message matters	Presenting AI purely as a way to cut headcount tends to create fear. When people see AI removing the work they dislike, adoption speeds up.
Our recommendation	A 90-day plan with three goals: see all the spending, tie every use case to a business metric, and first fix a process your team wants to change.

I. The figure

Four in five CEOs are not yet getting what they expected from AI

One in five

In its 2026 survey of 100 chief executives, Bain & Company found that only one in five say artificial intelligence is delivering most or all of what they aimed for.

Put another way: most companies are already paying for AI, in licenses, usage, cloud, projects and their teams' time, and receiving only part of what they expected.

That gap does not appear on the vendor's invoice or in the technology budget. It shows up later, as results that never arrive.

The barriers CEOs mention most often are human: missing skills and tools, pilots that don't scale, and resistance to change.

Source: Bain & Company, "AI Transformation: The Fears Are New. The Answer Isn't.", 2026, based on its 2026 CEO survey (n=100).

II. The three layers

Where the cost hides

To decide well, you need to see all three layers at once. The deeper the layer, the more it costs and the less visible it is.

First layer

What you pay

What it includes

Licenses, model usage, cloud, integrations, consulting and staff time.

How to measure it

A single inventory of spending, assigned to each business unit and project. Today it is usually split across technology, procurement and each department.

Second layer

The value you don't capture

What it includes

Pilots that never scale, licenses used as a search engine, and processes that stay the same after the investment.

How to measure it

One business metric per use case, agreed before investing and reviewed afterwards.

Third layer

What waiting costs

What it includes

The advantage built by competitors that learn faster. Bain warns that those advantages build on each other over time.

How to measure it

Speed of adoption and learning relative to your industry. By the time it shows in margins or market share, it is late.

Visible on the invoice

Invisible in reports

III. Adoption

Where the value is lost

The second layer of cost grows when people do not adopt AI. Three data points, cited by Bain, explain why.

+30
points of trust

A Microsoft study found that when managers visibly use AI themselves, their teams' trust in AI agents rises by 30 percentage points. Yet only a quarter of AI users see their senior leadership as consistently aligned on its AI strategy.

81%
expect AI to reduce jobs

Among Gen Z workers, fewer than three in ten trust work done with AI assistance, and 81% expect AI to reduce jobs overall. These are the people you most need for the change to work.

40%
of the workforce

Klarna reduced its headcount by 40% between December 2022 and December 2024 while positioning AI as a substitute for people. In May 2025 its CEO publicly acknowledged that the company had leaned too heavily on efficiency and cost, and it began hiring again.

What this means for you

The return on AI depends as much on how it is introduced and adopted as on how much is invested. And adoption starts with the chief executive.

Sources: Microsoft, Gallup (Voices of Gen Z, February to March 2026, n=1,572), Quinnipiac University Poll (March 2026) and the Klarna case, as reported by Bain & Company in the article cited.

IV. For your next executive meeting

Five questions before investing further

- ☐ Do we know how much we spend each month on AI and cloud, in a single report, and who is accountable for each part?
If the answer means collecting invoices from several departments, the first layer is already out of control.
 - ☐ Does every AI initiative have a business metric agreed before investing?
Without a metric, no one can say whether a pilot paid off or simply worked.
 - ☐ How many of our AI licenses are actually used, and for what?
A license used as a search engine costs the same as one that transforms a process.
 - ☐ Which pilot should we scale this quarter, and which should we stop?
Stopping in time is also a decision about value.
 - ☐ Does senior leadership visibly use AI in its own work?
It is the signal that weighs most on teams' trust.
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If two or more answers are “we don’t know”, it is worth measuring before investing further. You can also take our self-assessment, in Spanish, at americaconsulta.com.

V. What to do

A 90-day plan

You don't need a full transformation to begin. You need to see the spending, tie it to results and make decisions with data.

<i>Days 1 to 30</i>	<i>Days 31 to 60</i>	<i>Days 61 to 90</i>
See the spending	Tie every use to a result	Decide and govern
A single inventory of licenses, usage, cloud and AI vendors.	One business metric per use case.	Scale what pays off; adjust or stop what doesn't.
One owner per business unit for each line item.	Choose a tedious process the team wants to change, and fix it first.	Usage rules and limits for each team.
A first monthly report for leadership.	Leadership uses the tool visibly.	A quarterly review of cost and value.

The question for leadership stops being “how much do we spend on AI?” and becomes “what is every dollar invested giving back?”

How we can help

AI Value & FinOps Assessment

We measure what your company's artificial intelligence costs and returns, including what it has already bought, and put it to work with certified engineers.

I

Inventory

All AI and cloud spending on a single map.

II

Value measurement

One business metric per use case.

III

Optimization

Savings, governance and usage limits.

IV

Roadmap

What to scale, adjust or stop.

Executive deliverable in 2 to 3 weeks, depending on scope. For cloud and AI spend optimization:

No savings, no fee.

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