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New Zealand AI Maturity Index 2025-2026

Zero hype. Real data.

Compiled by:

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A national view of how artificial intelligence is being adopted across Aotearoa.

Insights from senior leaders across regions, sectors and functions.

Delivered by MomentumIQ, Momentum Consulting Group and Rothley Leadership Search & Recruitment

January 2026 | Invite-only participation – C-Suite and business owners

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New Zealand AI Maturity Index 2025-2026.

Foreword

Artificial intelligence is no longer the horizon; it is in our organisations. Boards are asking hard questions, teams are experimenting and customers are already experiencing AI-powered services. Despite the noise, there has been no reliable, evidence-based view of how AI is being used across New Zealand organisations.

This index addresses that gap. It draws on direct input from senior leaders across regions, sectors and functions. The data show where AI delivers measurable value and where it remains experimental. It also reveals a widening gap between technology adoption and organisational capability.

The context is critical. In December 2025 the Government announced a national AI research platform backed by up to **$70 million over seven years**[1]. Investment is accelerating and the regulatory conversation is maturing. Leaders need clear, sober insight to navigate hype and make confident decisions for 2026 and beyond.

For 30 years MomentumIQ and its partners have been trusted advisers to boards and executives across Aotearoa. Our unique, nationwide network allows us to cut through noise and present what is actually happening. We thank the leaders who contributed and commit to refining this index year-on-year.

We intend this index to become a trusted national benchmark as AI capability in Aotearoa matures.

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Executive Summary

Adoption is active but fragmented. Approximately one-third of organisations are running structured pilots; another third are in early exploration; a similar share have moved to operational use. Around **6%** report AI is widely scaled across core processes. Only 3% of respondents reported no AI use at all.

Value is clear but uneven. Efficiency and throughput gains are the most frequently cited significant benefit (around one quarter of respondents), followed by improved decision quality and faster innovation (**~17%** each). Revenue generation is cited as significant by only small minority (**~3%**).

Capability is the bottleneck. Limited technical skills, poor data quality and security/privacy concerns are the top technical constraints (cited by **~41%**, **~39%** and **~32%** of respondents respectively). Shadow AI use is emerging or of low concern for most, but safeguards are still maturing; only **~29%** of respondents report comprehensive, consistently applied safeguards.

Confidence varies by role. Technology leaders report higher team confidence and better data readiness than finance and commercial leaders. Almost half of finance leaders say they are not currently measuring AI return on investment.

Leaders want practical support. Workforce development, targeted funding and clear guidance on responsible AI top the wish-list. With government investment rising[1], there is a window to convert hype into capability.

Taken together, the findings suggest that **AI adoption in New Zealand is moving faster than the organisational systems required to sustain it** - including governance, data foundations, capability development, and clear ownership. While experimentation is widespread and momentum is building, **many organisations are still operating without the structures needed to scale AI safely, consistently, and with confidence.**

About the Index

Participants – The index surveyed a cohort of invite-only senior leaders: CEOs, C-Suite, general managers and board members across public and private sectors. Functions represented include technology, finance, operations, people & culture, marketing and governance.

Method – A short, structured survey captured current behaviour rather than intent. Questions covered usage frequency, tool types, perceived benefits, barriers, organisational readiness, governance, training and expectations. Responses were anonymised and aggregated.

Measures – Adoption stage (early exploration, structured pilots, operational, scaled), usage frequency by role, perceived impact across ten outcomes, barriers, governance maturity, organisational readiness including data and cloud enablement, and training and capability gaps.

Why this matters now

AI is already embedded in many workflows. Unapproved tools (shadow AI) exist in most organisations, and boards are worried about data security, bias and compliance. In parallel, the Government's commitment of up to **NZ$70 million** for a national AI research platform[1] underlines the strategic importance of AI to New Zealand's economy and society. For leaders, the question is shifting from *whether* to adopt AI to *how* to do so responsibly and at scale.

MomentumIQ's daily work across technology, talent and organisational change shows the same patterns: tools advance quickly, but capability, data readiness and governance lag behind. A sober, data-driven view is essential to separate hype from opportunity.

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Who Responded

Role distribution – Technology/Digital/Data leaders make up the largest group (35 %, respondents), followed by Finance/Commercial (29 %) and Chief Executives/General Management (21 %). Smaller cohorts include board/governance, marketing, people & culture and operations.

Sector distribution – Public sector organisations account for 27% of responses. Primary industries, technology and health sectors each contribute 10-12% of responses; utilities & infrastructure and professional services add 9% each, with smaller numbers from non-profit, transport, logistics and manufacturing.

Regional coverage – Responses spanned all regions of Aotearoa, with several organisations operating across multiple regions. Auckland (16%) and Wellington (13%) dominate, while Bay of Plenty (7%) and Waikato (7%) provide credible regional representation; all other regions were under 5%.

Organisation size and turnover – The sample skews towards mid to large organisations. Over half employ 100+ staff, including 26% with 1,000+ employees. Turnover is similarly weighted, with 42% reporting annual revenue above $100m and a further 20% between $20–100m, alongside smaller but meaningful representation from sub-$20m organisations.

Insight

Most responses come from organisations operating in multiple regions. When interpreting regional differences, we focus on Auckland and Wellington, and treat Bay of Plenty and Waikato insights as directional only due to smaller sample sizes.

AI Usage Today

National view

Adoption stage	Proportion of organisations
Structured pilots – defined pilots underway	~33%
Early exploration – informal trials or experimentation	~29%
Operational use – deployed in some functions with measurable impact	~29%
Scaled use – widely adopted and embedded into core processes	~6%
No use/ limited pilots only	~3%

The distribution shows that AI activity is widespread, but maturity remains uneven. For contrast, if you look at the two ends of the spectrum – only a small number of organisations describe AI as scaled across core processes and again a small minority report no use at all.

Early explorers, structured pilots in flight and defined operational use dominates AI usage in New Zealand today.

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Regional Insight call-out

Auckland – Organisations headquartered or operating in Auckland are further ahead: 41 % report operational use and almost 9 % report scaled adoption. Early exploration is less common (18 %).

Wellington – Leaders in Wellington are more likely to be exploring: 36 % report early exploration and only 25 % report operational use. Scaled use is rare (3.6 %).

Bay of Plenty – Although sample sizes are small, this region shows a high share of operational use (44 %), but also includes a few organisations with no AI use. Treat this insight as directional.

Waikato – The majority of respondents are still exploring (40 %), with one-third in operational use. Widespread scaled use is not yet evident.

** These regional patterns warrant further exploration as participation grows in future editions of the report..*

Role/Function Insight Call-out

Technology/Digital/Data leaders – Over half (52 %) report structured pilots; only 4 % report scaled adoption. These leaders are more cautiously testing AI rather than jumping straight to scale.

Finance/Commercial leaders – 37 % are in early exploration and another 26 % have operational use. A small proportion of leaders reported no AI use, highlighting varying levels of engagement outside the technology function.

Chief Executives / General Managers – Adoption is split evenly between exploration (36 %), structured pilots (29 %) and operational use (29 %), with a small share at scale (7 %).

Value Realised

Ten outcome categories were rated from "*Not at all*" through to "*Transformational*". The chart (right) counts "*Significant*" and "*Transformational*" responses to show where AI delivers real value.

Value Realised…

Outcome category	# of organisations reporting Significant or Transformational impact
Efficiency or throughput gains	16
Improved decision quality	11
Faster innovation/speed-to-delivery	11
Cost reduction or avoidance	10
Enhanced data visibility or insights	8
Improved customer or stakeholder experience	7
Improved employee experience or capability	7
Improved service quality or consistency	7
Reduced operational or compliance risk	6
Revenue uplift or new value creation	2

Insight

Efficiency and decision-making benefits are widely recognised, whereas direct revenue growth remains elusive. Faster innovation is cited almost as often as decision quality, highlighting AI's role in accelerating delivery pipelines. **For most organisations, AI is currently an efficiency and enablement tool rather than a direct growth engine.**

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Barriers to Adoption

Respondents ranked their top technical constraints. The most cited barriers were:

- **Limited technical capability or specialist skills –** 27 mentions.
- **Data quality or availability –** 26 mentions.
- **Security, privacy and compliance considerations –** 21 mentions.
- **System integration and interoperability challenges –** 20 mentions.
- **Cost or investment constraints –** 20 mentions.
- **Legacy or constrained core systems –** 19 mentions.

Less commonly cited were unclear return on investment (11 mentions) and the assertion that there are no significant technical constraints (2 mentions). **These findings point to a skill and data challenge rather than a lack of tools.**

Governance and Risk

When asked about safeguards for managing AI risks:

- **Comprehensive safeguards applied consistently –** 28%
- **Some safeguards in place, with gaps remaining –** 41%
- **Early stage or informal practices –** 26%
- **Not sure/ none –** 5%

Shadow AI is present but not topping the priority list for leaders: 42% describe it as an emerging issue, 33% as a low concern and only 6% see it as a significant risk. However, it's worth noting that low concern should not equate to complacency; governance maturity is still limited. **Shadow AI is a hidden risk. Based on the AI Maturity Index findings, low concern today stems from a lack of visibility, not a lack of existence.**

Confidence and Capability

Team confidence in using AI responsibly is still developing. Across all respondents:

Confidence level	Share of organisations
Developing confidence – early understanding, limited practical experience	38%
Moderate confidence – capability varies across teams	35%
Low confidence – minimal understanding or uncertainty	20%
High confidence – teams use AI responsibly with good judgement	8%

Role Insight call-out

Technology leaders report higher confidence (17% high confidence and 44% moderate) than finance leaders, who have 32% low confidence and none reporting high confidence. Chief executives sit in between.

Note: Some questions allowed multiple selections; therefore 'mentions' reflect total selections across respondents, while percentages represent the proportion of all participants.

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Organisational Readiness and Platform Approach

Data and Technology Readiness

- **Early stage – fragmented systems or limited data readiness** (38%).
- **Progressing – some foundations in place, gaps remain** (32%).
- **Well-positioned – modern platforms, good data foundations, scalable architecture** (21%).
- **Not ready / not sure** (9%).

Cloud and Data Platform Posture

- **Cloud-first** (53%).
- **Hybrid (in transition)** (21%).
- **Hybrid by design** (20%).
- **Minimal digital infrastructure / not sure** (6%).

Insight

A majority have embraced cloud for data and analytics, but only one-fifth describe their environment as well-positioned for scaled AI. This gap between ambition and foundation is a recurring theme.

Measurement and ROI

Organisations were asked whether they measure the impact or return on investment of AI initiatives:

- **Not currently measuring** (36%).
- **Measurement occurs in some areas** (27%).
- **Planning measurement but not yet in place** (21%).
- **Consistently measuring outcomes** (11%).
- **Not sure / not applicable** (5%).

Role Insight call-out

Technology leaders are more advanced in measurement, with 13% reporting consistent measurement and only 17% not measuring. In contrast, nearly half of finance leaders are not measuring ROI, reflecting a lag in governance outside the technology function.

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Training and Learning

Respondents highlighted the learning activities that have added the most value so far:

1. **Practical skills training for staff (hands-on use of tools) –** 33 mentions.
2. **Targeted sessions on responsible and safe use –** 32 mentions.
3. **Self-guided online learning –** 23 mentions.
4. **Peer-led learning/ internal communities of practice or mentoring –** 22 mentions.
5. **Leadership development focused on AI adoption and decision-making –** 19 mentions.

Only six respondents said they have had no training to date. The emphasis on practical, targeted and peer-based learning suggests that leaders value hands-on experience over theoretical instruction. This aligns with global evidence that applied learning drives adoption faster than formal instruction alone.

Drivers and Ownership

Executive leadership and IT/Digital teams are the main drivers of AI initiatives (43 mentions each). Individual champions (29) and boards (17) play supporting roles, while only six organisations report no dedicated ownership. A small number reference innovation or data teams, external partners or the CEO personally leading adoption.

Support Needs and Government

Leaders were asked what support from Government or the ecosystem would most help their organisation. The top three needs were:

- **Workforce development – skills, training and leadership capability –** 58 mentions.
- **Targeted funding to pilot or scale AI initiatives –** 47 mentions.
- **Clear guidance on responsible and safe use of AI –** 44 mentions.

Partnerships with research institutions or universities received 30 mentions. The prominence of workforce development reinforces the skills gap identified elsewhere. The Government's investment in an AI research platform[1] creates an opportunity to align funding, research and capability building.

Free-text responses on **organisational priorities for the next 12 months reveal a focus on embedding AI into core processes, establishing policy and governance frameworks, training staff and exploring specific use-cases such as data analysis, customer service and agentic workflows.**

Insight

Effective AI adoption is led from the top. Where responsibility is unclear, progress stalls.

The gaps in confidence and capabilities present a risk, but also an opportunity for targeted upskilling.

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The AI Maturity Index positions organisations along a continuum from exploration to scale. Based on the combined indicators of adoption stage, readiness, confidence and governance, most organisations sit in the **early to emerging** maturity bands. Only a small minority demonstrate the hallmarks of **mature** AI adoption: scaled use, well-positioned data infrastructure, high team confidence, comprehensive safeguards and consistent ROI measurement.

Insight

The opportunity for 2026 is less about acquiring new tools and more about building the capability, governance and data foundations that allow existing tools to deliver value at scale.

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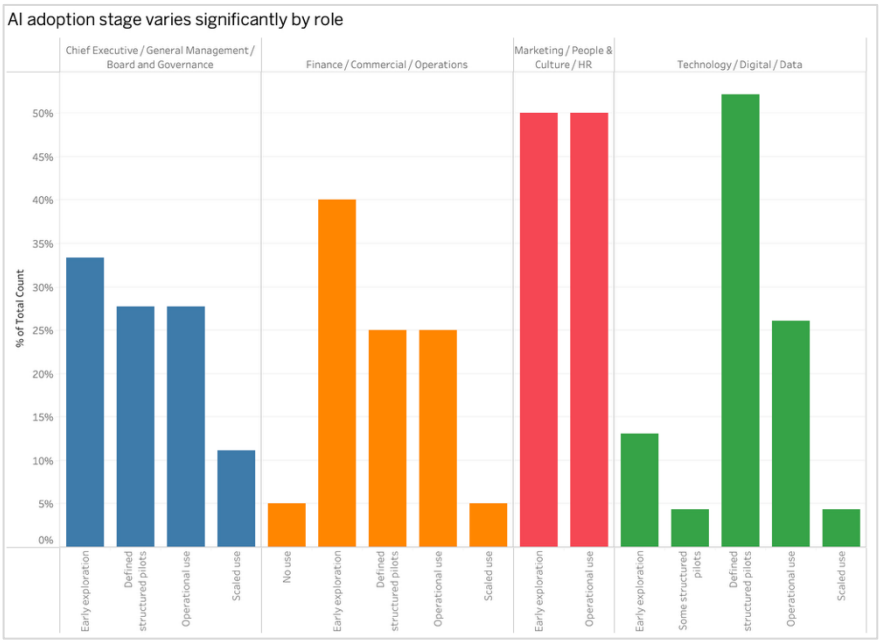
Deep Dive: Role & Function Insights

AI Adoption & Data Readiness

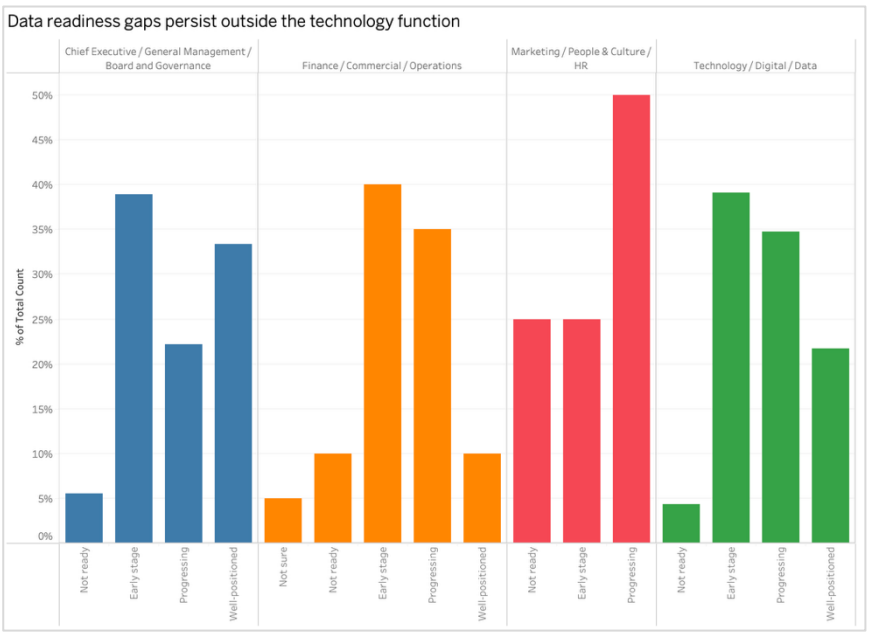


Technology, digital and data leaders are most advanced in AI adoption, with the highest share of organisations running structured pilots and early operational use. Finance and commercial leaders, along with CEOs and general managers, are more likely to describe their organisations as still in early exploration. Scaled use remains rare across all roles, reinforcing that most AI activity is still experimental rather than embedded in core processes.

Progress is being driven from the technology function, but broader executive sponsorship is required to move beyond pilots.

Technology leaders report the strongest data and platform foundations, with the highest proportion of organisations describing their environment as well-positioned for AI. Finance and commercial leaders report the greatest level of data immaturity, including the highest share indicating their organisation is not ready. This disparity highlights a foundational risk: AI ambition is outpacing data capability in parts of the organisation most responsible for financial oversight.

Without shared data maturity, AI benefits will remain uneven and difficult to govern.



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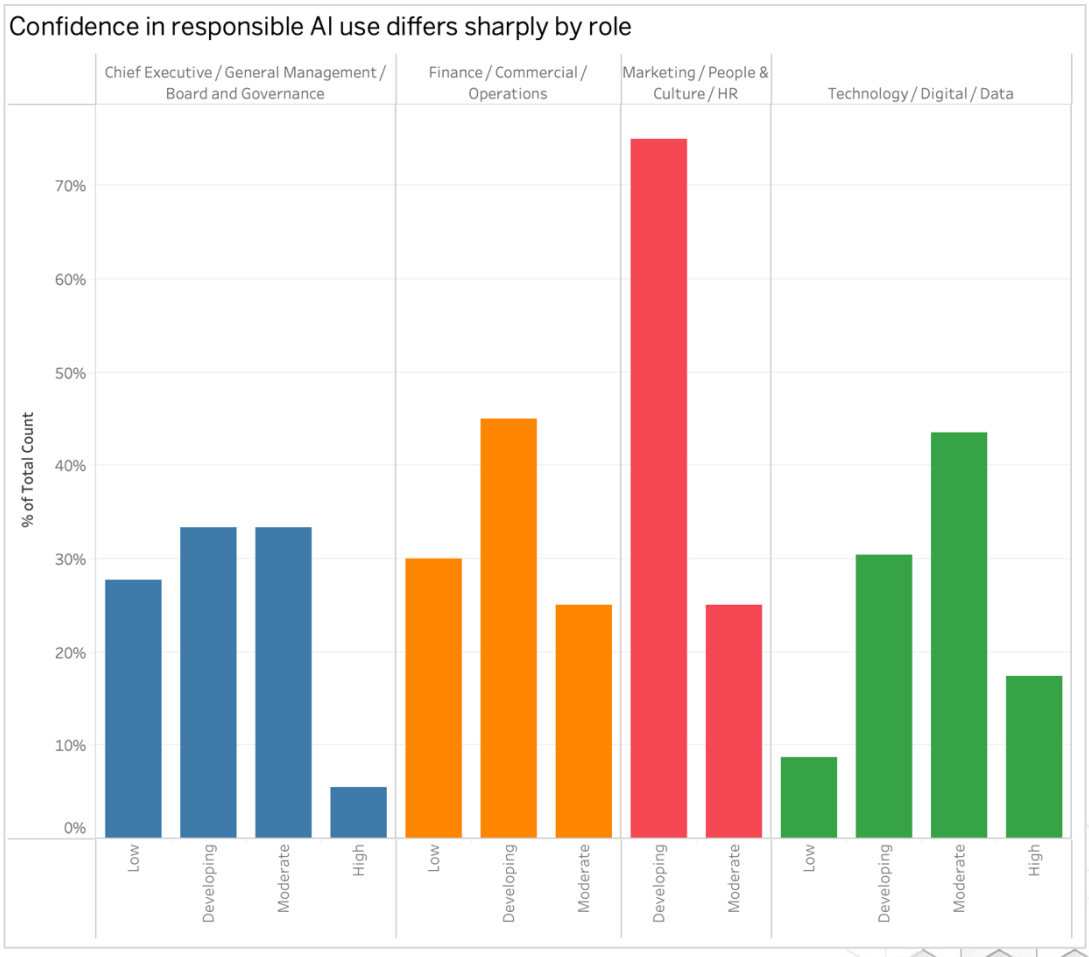
Deep Dive: Role & Function Insights

Team Confidence



Technology leaders report materially higher confidence in their teams' ability to use AI responsibly, with a meaningful minority indicating high confidence. In contrast, finance and commercial leaders report no high confidence at all, and CEOs sit between the two groups. This confidence gap reflects uneven exposure to hands-on AI use and training across functions.

Capability building must extend beyond technology teams to avoid risk aversion or unmanaged use elsewhere.

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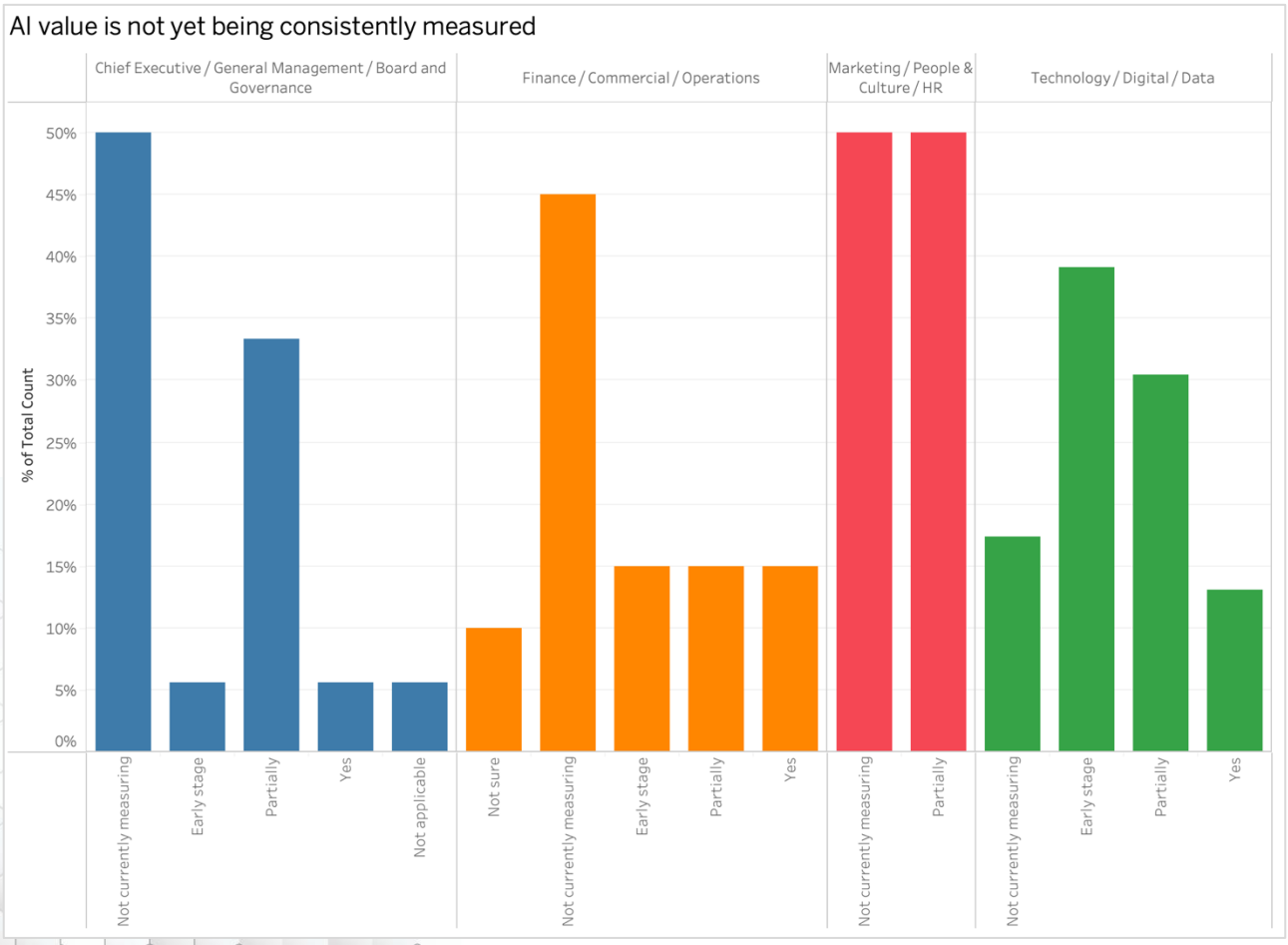
Deep Dive:
Role & Function Insights

ROI Measurement



Technology leaders are twice as likely as CEOs to report consistent measurement of AI outcomes. Finance and commercial leaders lag furthest behind, with nearly half reporting that AI impact is not currently measured at all. This finding suggests that, while AI initiatives are progressing, formal value tracking and financial governance are not yet keeping pace.

Without measurement, AI investment decisions will continue to rely on anecdote rather than evidence.

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Deep Dive:
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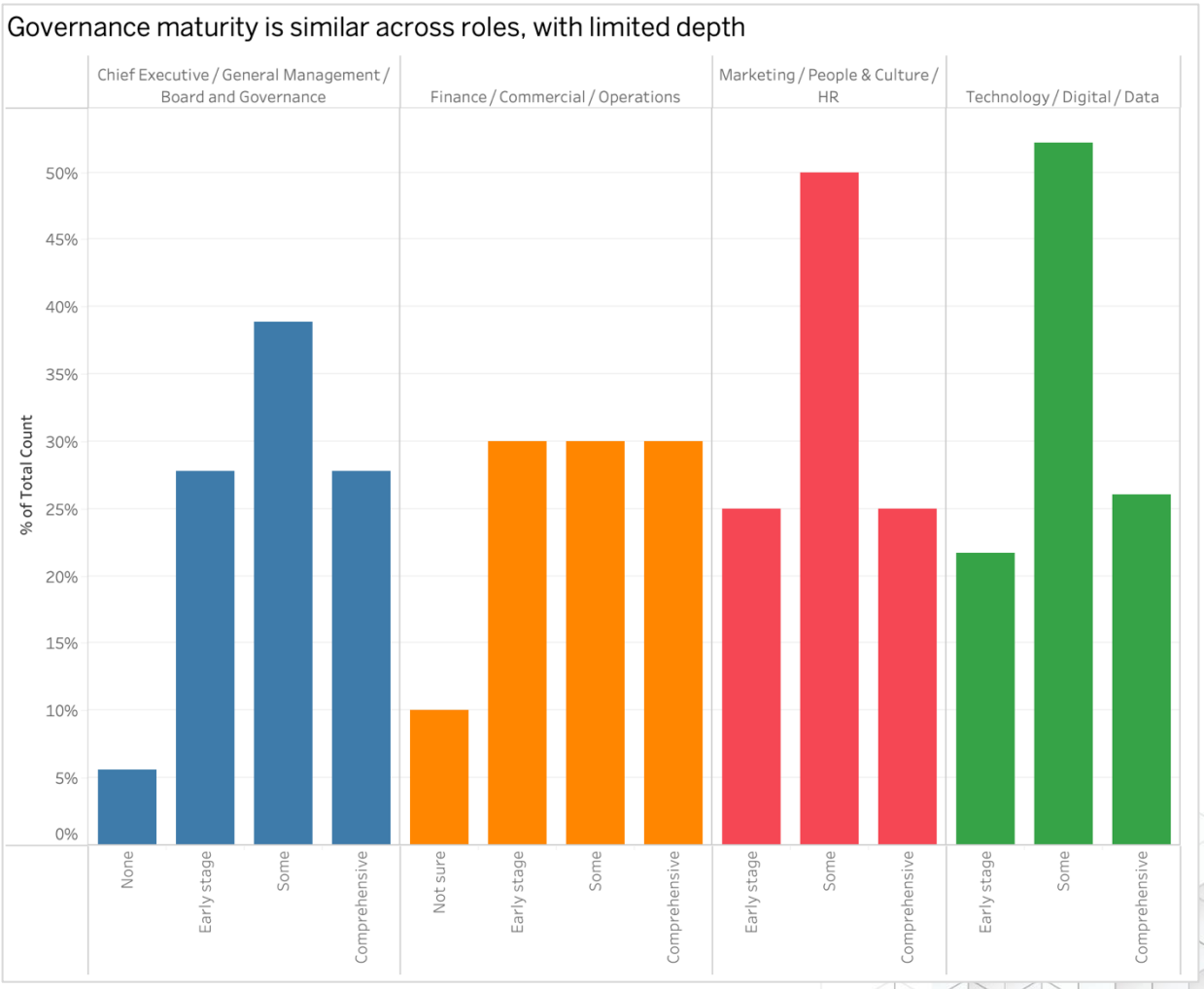
Governance & Safeguards



Across all roles, most organisations report having some AI safeguards in place, but with gaps remaining. Technology leaders are slightly more likely to report comprehensive and consistently applied safeguards, while finance leaders and CEOs report similar levels of partial or informal governance. Very few organisations across any role describe governance as fully mature.

Governance is emerging, but responsibility is not yet clearly owned or embedded at enterprise level.

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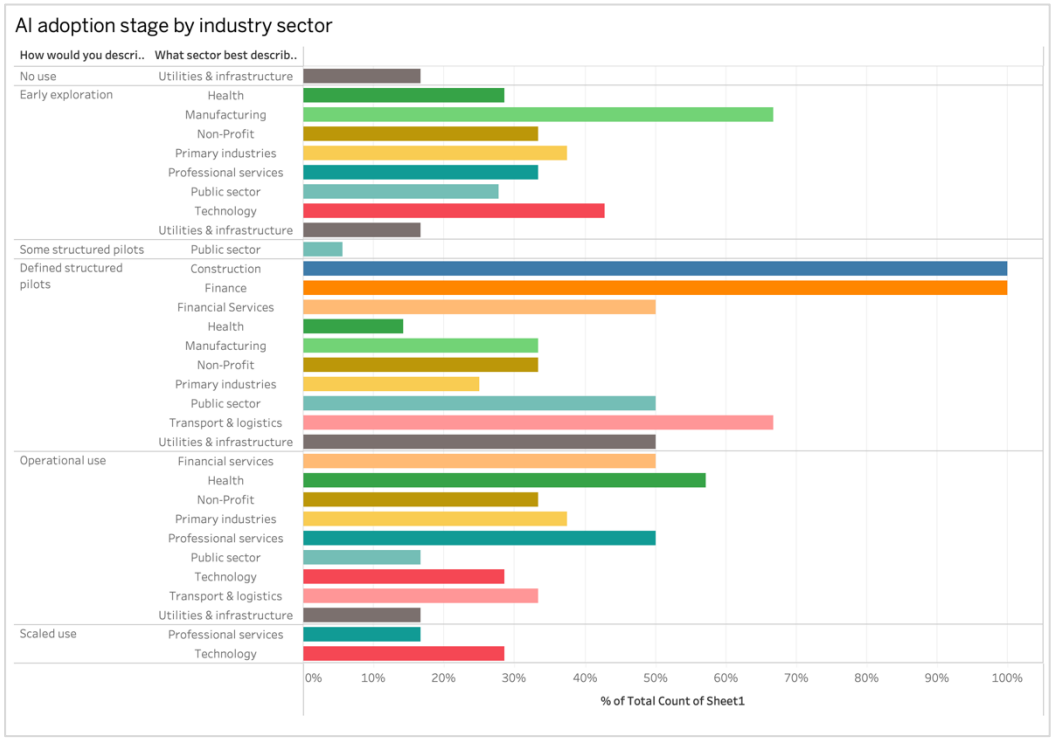
Deep Dive: Sector Insights

AI Adoption



Across sectors

Capability, not tools, remains the constraint

Across all sectors, responses consistently point to skills, data readiness and governance as the primary barriers to progress. Sector differences influence pace and focus, but the underlying challenge is translating experimentation into repeatable, organisation-wide capability.

Public Sector

Structured pilots with a strong compliance lens

Public sector organisations tend to sit in early exploration or structured pilot stages, rather than scaled operational use. Responses reflect a strong focus on privacy, security and regulatory compliance, alongside a high demand for clear guidance on responsible AI use. Progress is deliberate, with risk management often taking precedence over speed.

Technology Sector

Operational momentum and faster delivery cycles

Technology organisations report higher levels of operational AI use and stronger data readiness than other sectors. Benefits are most often linked to speed-to-delivery, productivity gains and innovation rather than cost reduction alone. Skills constraints are cited less frequently, reflecting greater in-house capability and experience with modern platforms.

Health

Value recognised, but data and security dominate decision-making

Health sector respondents emphasise data quality, privacy and security as critical constraints shaping AI adoption. Use-cases tend to focus on decision support, analytics and service optimisation rather than automation at scale. Adoption is cautious, reflecting the sensitivity of patient data and the consequences of error.

Primary Industries

Targeted use-cases emerging, foundations still forming

Primary industry organisations report growing interest in AI for specific use-cases such as forecasting, optimisation and precision agriculture. However, adoption remains uneven, with data availability and integration cited as key challenges. Investment is often use-case driven rather than part of a broader enterprise AI strategy.

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Implications for 2026

1. Build capability before chasing scale.

The data reveals that tools are outpacing organisational readiness. Invest in training, data management and clear governance so that AI adoption is sustainable.

2. Treat data as a strategic asset.

Fragmented systems and poor data quality are blocking progress. Modernising platforms and establishing robust data foundations are prerequisites for AI maturity.

3. Measure what matters.

Without ROI measurement, pilots cannot mature into scaled programmes. Define clear metrics aligned to business outcomes and track them consistently.

4. Prioritise responsible adoption.

Comprehensive safeguards remain the exception. Develop policies that address privacy, bias, security and compliance before AI use becomes pervasive.

5. Engage the ecosystem.

Take advantage of government investment and research partnerships to access expertise, funding and best practice[1]. Workforce development and leadership capability are top needs; collaborate with universities and professional bodies to fill these gaps.

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Thank you and next steps.

We extend our sincere thanks to the leaders who contributed to the inaugural New Zealand AI Maturity Index. Your candour has created a baseline for an honest national conversation about AI adoption.

We intend to repeat this index annually, reaching more New Zealand business leaders, deepening our analysis and refining the questions to reflect emerging challenges and opportunities.

If you would like to discuss the findings, explore benchmarking for your organisation or contribute to the future editions, please contact the team at MomentumIQ.

About the partners.

MomentumIQ – Specialist professional services in digital transformation, AI literacy, AI adoption, quality engineering, cyber resilience, programme delivery and business analysis. MomentumIQ works alongside leaders to translate technology into practical outcomes.

Momentum Consulting Group – For three decades we have partnered with organisations across Aotearoa to find, grow and retain talent and navigate complex transformations. Our people-powered, tech-driven approach underpins the index methodology.

Rothley Leadership Search & Recruitment – Trusted search partners to boards and senior leadership teams. Rothley brings deep networks across sectors and regions, ensuring representation in this index and connecting organisations with the leadership capability needed to adopt AI responsibly.

Together, these partners offer a rare combination of technology insight, organisational understanding and direct access to senior decision-makers. This index is a starting point; we will refine and expand it with your feedback in the years ahead.

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