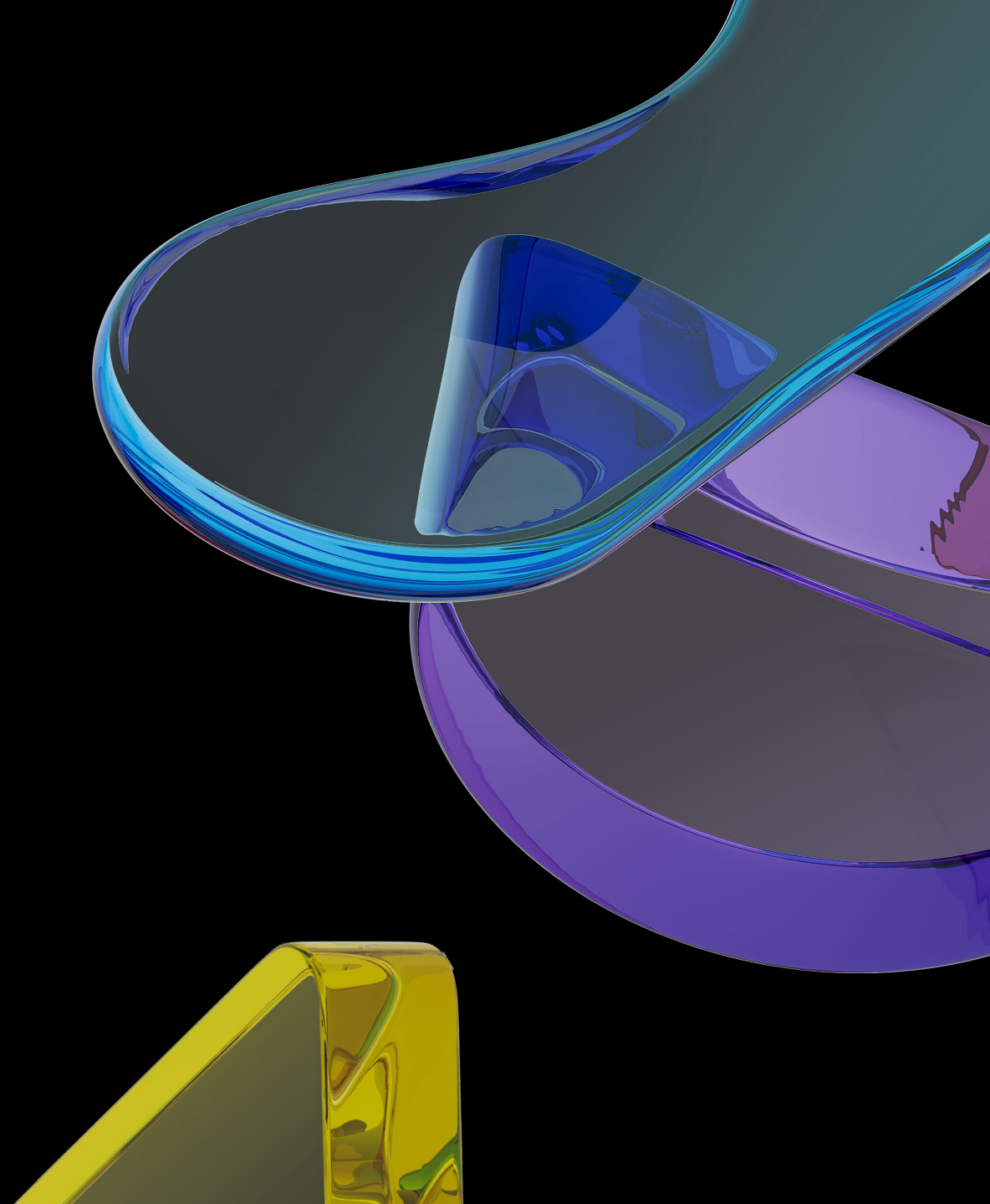




The rise of AI accountability

Who's in the driving seat?

July 2026



Contents

01

Foreword

02

Introduction

03

AI accountability
and the governance
gap

04

Risk and maturity
shape AI
accountability

05

Where AI
accountability sits

06

Clear senior
accountability
matters

07

Key findings

08

Building your
accountability
approach

Foreword

Tim McGarr, Global Head of AI Market Development & Partnerships, BSI

Who is in charge of AI is a fundamental question for leaders everywhere, and the picture varies across different markets and industries. With many organizations navigating multiple emerging regulations and evolving technology from key suppliers, the challenge can be identifying where responsibility starts and ends, who is liable and what impact AI failure is having on organizations, users and society.

In practice, many are still defining what accountability looks like – across governance structures, policies, processes, controls, and risk management, including areas such as explainability, ethics, and bias. So far, there is limited evidence of organizations consistently having clear owners of AI. Some are developing new Chief AI Officer roles or expanding on existing C-Suite remits, while others

are opting for business unit ownership or the set-up of governance boards or committees.

It's clear context matters – organization size and tenure, use case maturity and sector dynamics will all influence the chosen approach. But if there is no single answer to how accountability should flow across suppliers and use cases, there is nonetheless real opportunity to start defining control where you can.

Ultimately, determining the nature of AI accountability will offer clarity to employees, stakeholders and the public that the technology is being developed, deployed and managed with everyone's best interest. Determining who's in charge offers the potential to accelerate responsible, safe and secure adoption.



Introduction

AI governance has entered a new phase. We've moved beyond asking whether AI should be governed to whether organizations have the structures, controls and accountability mechanisms required to govern AI effectively in practice.

As AI systems spread deeper into business operations and outputs, what was once largely the domain of data scientists and innovation teams is increasingly becoming a matter for chief executives, boards and risk committees.

Organizations are discovering that AI governance is no longer a technical afterthought, but a strategic necessity – requiring a clear owner. So, who's in control of AI?

This report explores how AI accountability is evolving, why differences occur across organizations and what mature approaches appear to have in common.



AI accountability and the governance gap

At present, there is an identifiable AI governance gap in businesses. In 2025, [BSI's Trust in AI research](#) revealed less than a quarter (24%) of business leaders reported having an AI governance programme, while under half (47%) said AI use is controlled by formal processes and only 34% reported using voluntary codes of practice. The person responsible for AI strategy was fragmented and maturity indicators across research outputs show slow governance momentum.

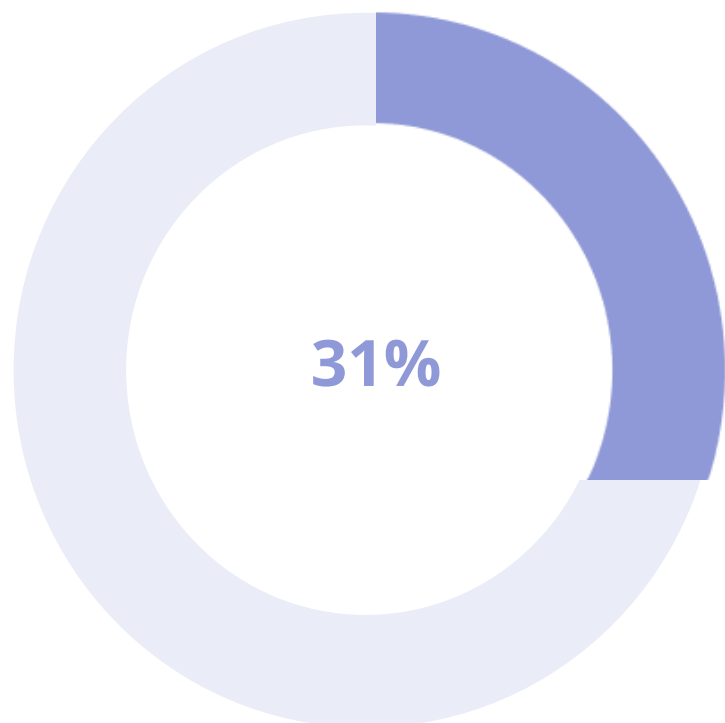
AI governance maturity indicators

We've summarised several data points from across research reports to provide context around AI oversight and accountability as indicators of governance maturity.

AICD Responsible AI in practice AICD governance indicators ¹	
Board- or committee-level AI oversight	40%
AI strategy aligned to formal governance framework	13%
Human oversight policies for AI systems	12%
Organizations conducting AI impact assessments	28%
Foundry AI Priorities study governance indicators ²	
Organizations with AI steering committees/taskforces or intention to establish	83%
Organizations with formal AI approval processes	53%
Organizations with formal AI success metrics/KPIs	47%
BSI Trust in AI research governance indicators ³	
Organizations using formal AI governance processes	47%
Organizations with AI risk assessment processes	30%
Organizations formally assessing AI system performance	35%

Table 1: Summary of governance indicators

Graph 1: CEOs who state they are primarily responsible AI strategy, investment and risk³



Despite this low base, there is growing recognition of the centrality of accountability for AI governance.

For example, AI accountability is getting more media attention – up 175% compared to 12 months prior. Media coverage featuring a Chief AI officer (CAIO) also saw an 181% uplift year-on-year⁴.

Boards, Chief Information Officers (CIOs), Chief Data Officers (CDOs) and governance councils appear to be taking a more direct role in overseeing AI deployment, managing risk and ensuring returns on investment. This is perhaps unsurprising with senior leadership oversight cited as among organizational practices most associated with EBIT gains⁵.



Over 20,000

CXO job titles on LinkedIn include AI or Artificial Intelligence⁶

Risk and maturity shape AI accountability approaches

Different approaches to AI accountability are emerging depending on organization size, sector and AI maturity.

Organization size

So far, small businesses tend to adopt a more fluid approach to AI accountability, focused on building capability and deploying AI effectively with limited resources. In contrast, it appears that large enterprises are moving toward formal structure. 34% state they have an AI governance programme in place (compared to 16% of SMEs)² and, since 2023, the Chief AI Officer has become one of the fastest-growing C-Suite titles in global enterprise.

Appointment announcements have been doubling year-over-year across Fortune 500 companies and high-growth technology firms⁷.

High risk sectors

There is also the dynamic of industry risk. Those in high-risk industries such as financial services, are moving quickly to formalize AI accountability as part of governance programmes². The data suggests they are more likely to have dedicated person either as a stand-alone role or part of existing C-Suite remit, to be best-placed to respond to changing regulations and risks.





Organization tenure

The tenure of an organization also correlates with maturity of AI governance maturity and accountability. Only 11% of organizations who are less than five years old have an AI governance programme in place, compared to 28% of those who have been established for more than 10 years. Similarly, only 41% have a dedicated person or team in charge of ensuring compliance around AI, compared to 63% of more mature organizations².

Maturity of AI use

The maturity of AI use also aligns to AI governance maturity. For example, where organizations are still piloting AI and experimenting with its use, the governance practices and oversight tend to be a work in progress. Informal, decentralised oversight

arrangements are more present while risks are relatively contained.

Yet, those scaling across the enterprise, or into commercial operating models are likely to be leading the charge, with established AI governance programmes in place and specifying who is accountable to manage risk, accountability and operational integration⁸.

Whilst not all organizations are moving at pace to adopt AI, all have the opportunity to design accountability in from the start so you they are best placed to scale AI responsibly when the time is right.

Where AI accountability sits: a fragmented approach

So, where does AI accountability sit?

Companies are experimenting with different approaches. Some have created dedicated Chief AI Officers, such as Deloitte⁹ and HSBC¹⁰. Others have expanded the responsibilities of CIOs, CDOs, Chief Technology Officers (CTOs), or risk executives. Many still rely instead on governance councils, federated operating models or business-unit ownership structures.

This reflects the uneven realities of enterprise AI adoption. Organizations differ in their dependence on AI, regulatory exposure, technical capabilities, operating structures and internal politics.



There is, so far, little evidence that any single governance model consistently outperforms the others or has been proven best at preventing governance failures.

In practice, organizations appear to align accountability based on existing realities. For example, where CIOs already hold strong enterprise authority, AI accountability may remain embedded there. Where data teams are influential, AI may consolidate under a Chief Data and AI Officer. Where transformation agendas dominate, AI councils or cross-functional governance boards may emerge instead¹¹.

Where CAIO roles do exist, they are typically created to drive AI strategy, accelerate AI adoption¹², direct implementation, manage AI budgets, and develop change management for AI adoption. However, the landscape doesn't stay still for long. As a case in point, pharmaceutical giant Moderna¹³ have taken a new tact, placing AI accountability into a newly formed Chief People and Digital Technology Officer role, bringing IT and HR together to prepare for the future [human-AI workforce](#).

Who is in control?

01

Chief AI Officer

02

C-Suite remit
expansion e.g. CTO,
CIO, CDO

03

Federated operating
models e.g.
governance councils

04

Business unit
ownership

Clear senior accountability matters

What is clear is that it means different things for different organizations and no matter what the title, having a named person in control helps to provide clarity, consistency and direction.

But the job title or where the accountability sits are only a part of this. What matters most is the actions these roles or structures enable your organization to take. Operationalizing AI with clear accountability structures shows commitment to responsible AI use and means you are well placed to respond and keep pace with the technology.

And, with AI accountability being framed as a test of executive leadership, even if AI is not formally in your CEO's remit, interest and support for it's responsible use will likely increase.



Key Insights

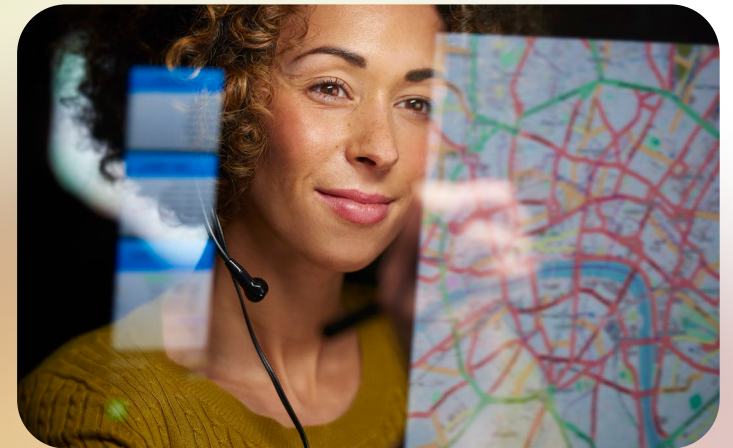
Despite the AI governance gap and diverging governance structures, there is an explicit need for AI accountability.

AI accountability is more than a universal title, it's the expectations that organizations demonstrate credible, operationalised, business-level accountability for AI.

No single optimal model exists. Effectiveness appears to depend on alignment between organizational context, maturity, operating model, and leadership capability.

Standalone AI leadership roles will remain valuable, alongside consolidation of responsibility into existing structures or use of a hybrid governance model.

The time is now to build your AI accountability approach, one that can grow with your business to embrace AI responsibly.



Building your AI accountability approach

Building capability

For less mature organizations accountability can begin with reflecting on your AI governance approach, organizational structure and risk appetite. Starting with a temperature check on your organization to establish your risk exposure can be a great first step. BSI's [AI foundation framework](#) is designed to help you do just that. Its in-built training and self-assessment help you gain control of AI risks and build capability around your existing accountability structures.

Formalizing approaches

More mature organizations can benefit from international frameworks such as the AI management system standard ([ISO/IEC 42001](#)). It supports with taking control of AI, by treating AI governance as an enterprise-wide management responsibility supported by formal processes, lifecycle oversight and executive leadership.

The standard is designed to be adapted to the organizational model, as such it does not require organizations to appoint a dedicated AI executive, but it formalises expectations around leadership accountability, defined responsibilities, lifecycle oversight, operational monitoring and continual improvement. That marks an important transition.

AI governance is moving away from broad voluntary principles towards something closer to operational management discipline. The significance of ISO/IEC 42001 lies less in how companies structure themselves than in the expectation that they can demonstrate credible, embedded and auditable accountability for the behaviour and impact of their AI systems.

If you would like to get started with ISO/IEC 42001, a great first action is to compare your existing governance practices with the standard requirements using our [self-assessment checklist](#). There are also a range of [ISO/IEC 42001 training courses](#) available to support with upskilling your teams.



People factor

Finally, with the accountability ladder reaching the boardroom, mature organizations are also investing in leadership understanding and workforce capability. The evidence suggests that AI literacy is increasingly viewed as a governance requirement from leaders to frontline staff, rather than merely a technical skill.

By building [AI literacy](#) across the enterprise, you signal that everyone has a role to play. Your organization will be in a strong position to gain control of AI and support whoever takes on AI accountability across the organization.

Explore more AI
insights [here](#)

Get in touch
[online](#)

Footnotes

1. [Responsible AI In Practice](#). 2025 global insights from the AI Company Data Initiative, April 2026. Based on 3,000 companies which includes more than 100,000 data points.
2. [AI priorities Study](#), Foundry, March 2026. Based on 662 IT leaders and 249 line of business users globally (36% North America, 20% EMEA, and 42% APAC).
3. [Trust in AI Research](#), BSI, 2025. Based on over 850 business leaders covering Australia, China, France, Germany, India, Japan, the UK, and the US.
4. [Signal AI](#), June 2026
5. [The state of AI: How organizations are rewiring to capture value](#), McKinsey, March 2025
6. LinkedIn Sales Navigator search for "AI" and "Artificial Intelligence" roles at the CXO level, 19 June 2026
7. [The Chief AI Officer Paradox: Role Ambiguity, Organizational Power, and Strategic Misalignment in the C-Suite](#)· Tshaik, A. S., March 2023
8. [The state of AI in 2025 Agents, innovation, and transformation](#), McKinsey, November 2025
9. [Deloitte UK appoints first Chief AI Officer](#), Deloitte, June 2026,
10. [HSBC announces David Rice as its first Chief AI Officer](#), HSBC, March 2026
11. [Strategic Integration of Artificial Intelligence in the C-Suite: The Role of the Chief AI Officer](#), Schmitt, M., June 2026
12. [Chief AI Officers cut through complexity to create new paths to value](#). IBM, 2025
13. [Moderna's Game-Changing Reorg Merges HR And IT](#), Forbes, August 2025