STRATIFIER RESEARCH · QUARTERLY

The State of AI in B2B Business

2026 Q4 · Edition 1

Seven sectors. Who's winning, what's holding the rest back, and the early signals that separate them.



Manufacturing · Professional services · Construction & real estate · Distribution · Healthcare · SaaS · Financial services

EXECUTIVE SUMMARY

AI is in production almost everywhere. Payback is not.

2026 was the year B2B AI moved from pilots into daily operations. It was not yet the year most companies could show the profit. Across seven sectors, the firms pulling ahead are not the ones with the most tools. They redesigned a few workflows end to end, cleaned the data underneath them, and measured results in dollars.

52
Average State of AI Index across seven B2B sectors

61
Top score, shared by Manufacturing and Financial services

41
Lowest score: Construction & RE, the most room to move

The 10 things that changed in 2026

01 **Enterprise AI scaling became the central operating challenge.** AI moved further from isolated experimentation toward enterprise scaling: 44% of surveyed organizations reported scaling AI across the enterprise, up from 38% a year earlier. The shift makes governance, integration, and measurable operating outcomes more important than adding pilots.

02 **Agentic AI moved into scaled workflows.** Agentic AI became a material enterprise deployment category, especially among large organizations. Forty percent of respondents from organizations with more than $1 billion in revenue reported scaling AI agents, versus 27% the prior year.

03 **The AI scale gap widened.** Smaller organizations did not match the large-enterprise acceleration: the share reporting scaled agents remained 22%. Mid-market companies therefore face a widening execution gap rather than a simple technology gap.

04 **Agentic coding challenged software procurement.** Agentic coding began changing the build-versus-buy decision. Thirty-two percent of surveyed organizations said they had rejected at least one software product or feature because it could be built internally with agentic coding tools.

05 **AI became a major technology-budget category.** AI budgets became a more substantial part of technology spending: 28% of respondents said AI represented more than 10% of their enterprise-wide ICT budget. This raises the need for chargeback, utilization, and value-realization controls.

06 **AI investment expectations continued rising.** Investment momentum remained strong, with 60% of respondents expecting their organizations to increase AI investment over the following year. Budget growth is increasingly tied to scaling proven use cases rather than experimentation alone.

07 **AI reshaped workforce planning.** Workforce effects became more visible but remained uneven: 14% of organizations using AI reported an overall workforce decline attributable to AI during the previous year, compared with 32% reporting workforce increases. Workforce planning therefore needs augmentation and redeployment measures, not only reduction scenarios.

08 **EU AI Act enforcement began.** The EU AI Act reached a major compliance date on 2 August 2026. Enforcement began for applicable provisions, including prohibited practices, transparency requirements, and general-purpose-AI obligations; the Act's broader rollout continues progressively through 2028.

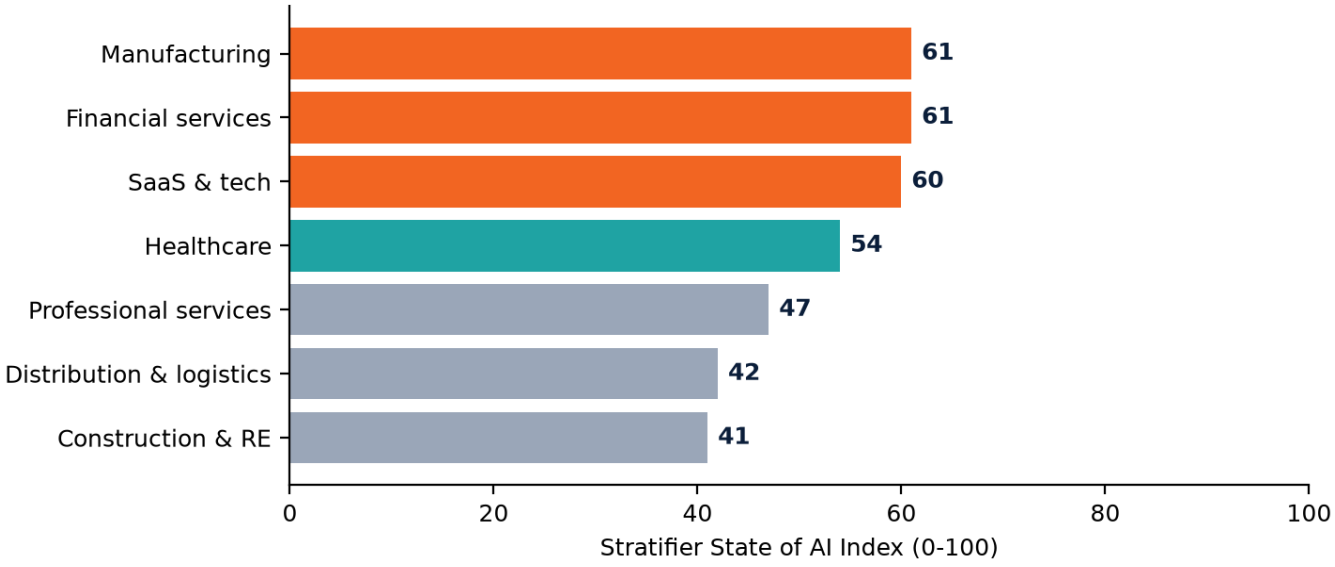
09 **Agentic systems entered existing AI governance rules.** The EU framework explicitly covers AI agents through its general definition of an AI system and general-purpose-AI provisions, even though agents are not a separate legal category. Agent deployments therefore require classification, documentation, transparency, and oversight analysis.

10 **EU AI compliance implementation was adjusted.** The 2026 EU AI Omnibus changed implementation conditions, including simplifications affecting smaller companies and startups. Mid-market firms still need legal review because obligations depend on role, system risk, market placement, and use case—not company size alone.

THE INDEX

The Stratifier State of AI Index

One fixed score per sector, built the same way every quarter so movement is real. It weights adoption in production (25%), value realized (20%), investment, talent and data readiness (15% each), and credits sectors with lighter regulatory, trust and cost drag (10%). Inputs are scored from the dated sources in this report.



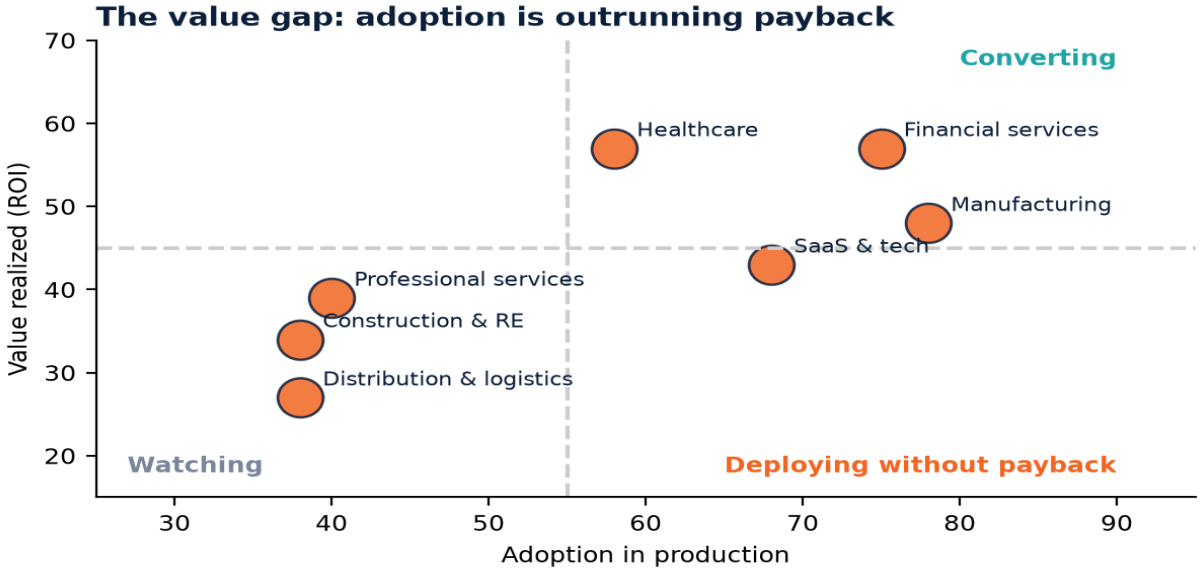
Readiness heatmap by sector

	Adoption	Investment	Talent	Data readiness	Value realized	Headwinds*
Manufacturing	78	82	56	54	48	67
Financial services	75	78	52	58	57	78
SaaS & tech	68	86	62	58	43	67
Healthcare	58	76	48	46	57	72
Professional services	40	67	58	48	39	72
Distribution & logistics	38	68	42	44	27	63
Construction & RE	38	74	36	32	34	68

*Headwinds: higher means more drag from regulation, trust and cost. Leader 60+, Scaling 50-59, Emerging under 50. Edition 1 sets the baseline; Edition 2 will show quarter-over-quarter movement.

CROSS-SECTOR TRENDS

Five forces shaping every sector



44%

Adoption to production

The operating question shifted from whether to adopt AI to which workflows can safely reach production, with measurable economics and controls.

Organizations reporting AI scaling across the enterprise — McKinsey, 2026

28%

AI spending

AI spending is becoming a portfolio-management issue: companies need full-cost accounting, vendor concentration controls, and payback thresholds.

Organizations reporting that AI exceeds 10% of total enterprise ICT budget — McKinsey, 2026

40%

Agentic AI and automation

Agents are moving beyond chat interfaces into multi-step work, but autonomy should be bounded by permissions, approval gates, observability, and rollback paths.

Large organizations reporting scaled AI-agent use — McKinsey, 2026

14%

Workforce and skills

The immediate skills agenda is redesigning jobs around verification, domain judgment, workflow orchestration, and responsible use—not merely teaching prompting.

AI-using organizations reporting an overall workforce decline attributable to AI in the previous year — McKinsey, 2026

Aug 2026

Regulation and trust

EU compliance became operational in August 2026; US companies serving Europe need inventories, vendor evidence, transparency controls, and risk classification. US state laws remain a fragmented parallel regime: organizations should maintain a live state-by-state register of enacted obligations, effective dates, notices, impact assessments, and consumer or employee rights rather than assume one national standard.

EU AI Act enforcement and applicability date for transparency requirements and specified provisions — European Commission AI Act Service Desk, 2026-08-02



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Manufacturing

Industrial AI is in production—but the 2026 bottleneck is scale and P&L proof, not experimentation.

By Q4 2026, AI adoption in B2B manufacturing has moved decisively from experimentation toward operational deployment, but not yet broad scale. Deloitte reports that 84% of manufacturers generate measurable value from AI, while only 20% of use cases are scaled; Grant Thornton separately reports that 93% of manufacturing leaders run AI in production environments. The evidence is therefore strongest for widespread production use and early operational value, not for consistently material financial returns. Adoption is concentrated in quality, production, maintenance, logistics and planning, with security, data readiness, integration and change management limiting multi-site expansion.

84%

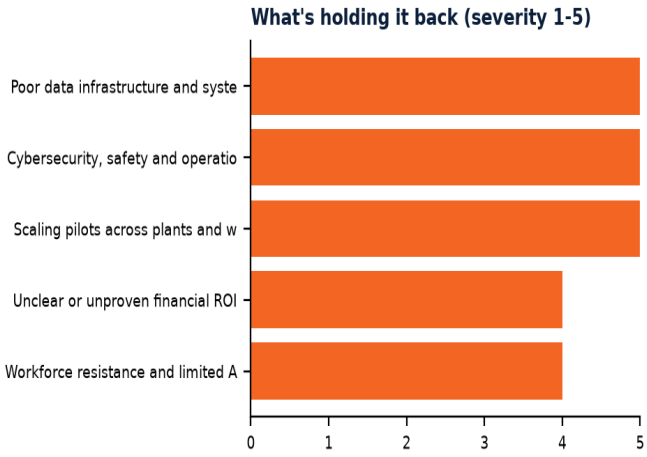
Manufacturers reporting measurable value from AI (Deloitte)

20%

Manufacturing AI use cases reported as scaled (Deloitte)

93%

Manufacturing leaders running AI in production environments, factories, supply chains or q (Grant Thornton)





Where the opportunities are

1. AI quality and inspection — Computer vision and multimodal quality inspection linked directly to defect containment, root-cause analysis and customer claims.
2. Maintenance and asset performance — Predictive and prescriptive maintenance that combines sensor, work-order and operating-context data to reduce downtime and maintenance cost.
3. Scheduling and planning — AI-assisted production scheduling and supply-chain planning that optimizes throughput, inventory, energy and delivery commitments together.
4. Engineering and service copilots — Industrial copilots and agentic workflows for engineering, service, procurement, troubleshooting and frontline knowledge retrieval, with controlled human approval.
5. Energy and process optimization — Energy and process optimization using plant data, digital twins and closed-loop recommendations, especially in energy-intensive process industries.

What's holding it back

- **Scaling pilots across plants and workflows.** Only 20% of AI use cases are reportedly scaled, indicating that integration, governance, workflow redesign and multi-site replication remain the central bottlenecks.
- **Cybersecurity, safety and operational resilience.** Manufacturing AI increasingly affects production-critical decisions, while cited research identifies security concerns and the absence of tested failure-response plans as major risks.
- **Poor data infrastructure and system integration.** Most manufacturers reportedly lack fully AI-ready data infrastructure, and fragmented production, procurement, planning and financial systems make ROI and deployment harder.
- **Workforce resistance and limited AI skills.** KPMG identifies employee resistance or reluctance to use AI tools as a leading barrier; industrial deployment also requires scarce OT, engineering, data and AI skills.
- **Unclear or unproven financial ROI.** Grant Thornton found zero manufacturing respondents reporting significant revenue uplift or significant cost savings, while the Manufacturers Alliance says 11% lack an ROI-evaluation strategy.

WHO WINS

Winners combine a high-value operational use case with reliable plant data, deep integration into MES/ERP/automation workflows, strong cybersecurity and safety controls, frontline adoption, and a financial owner accountable for measurable KPI improvement. They scale a small number of repeatable patterns across sites instead of accumulating disconnected pilots. Their advantage is organizational and operational: AI becomes part of how quality, maintenance, scheduling, engineering and energy decisions are made, with human accountability preserved for production-critical actions.

Siemens: Siemens describes Industrial AI, electrification and digitalization as growth drivers in its FY2026 performance, illustrating a vendor that embeds AI into industrial software, automation and customer workflows rather than treating it as a stand-alone experiment.
ABB: AFP reported that ABB posted 40% order growth for the three months ended September 2026, placing AI-linked electrification, automation and infrastructure demand within a broader industrial investment cycle.
Schneider Electric: AFP reported that Schneider Electric's October 2026 quarterly sales growth beat expectations, consistent with a winning model built around connected energy management, automation and data-driven industrial operations.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately; they will become structurally less competitive. They are likely to lose bids and margin through slower quoting, weaker quality and maintenance performance, higher energy and labor costs, poorer delivery reliability and reduced ability to integrate with digitally advanced customers and suppliers. The most exposed firms will either be forced into expensive catch-up programs, rely on external platforms and system integrators, or become acquisition and consolidation targets.

- They remain trapped in disconnected pilot projects without a repeatable path to plant-wide and multi-site deployment.
- They lack clean, governed operational data and cannot connect AI decisions to MES, ERP, PLM, supply-chain and financial outcomes.
- They underinvest in cybersecurity, model monitoring, validation and human-override controls, making production deployment too risky.
- They cannot recruit or retain the hybrid OT, engineering, data and AI talent needed to redesign workflows and prove ROI.

Early signals to watch next quarter

- The percentage of AI use cases moving from pilot to production and from single-site deployment to multi-site rollout.
- Whether manufacturers begin reporting measurable revenue, cost, throughput, quality or working-capital effects rather than activity metrics.
- Growth in AI-related orders and recurring software/service revenue at industrial-automation vendors such as Siemens, ABB and Schneider Electric.
- Investment in industrial data foundations, cybersecurity, edge infrastructure and integration with MES, ERP, PLM and supply-chain systems.
- Evidence that manufacturers have formal AI incident-response, validation, human-override and model-monitoring processes.



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Professional services

AI is becoming standard infrastructure in professional services—but measurable value, not access, separates winners from expensive pilots.

As of Q4 2026, AI adoption in B2B professional services has moved from experimentation toward mainstream organizational deployment, but production depth and measurable value remain uneven. Thomson Reuters reports that 40% of surveyed organizations across legal, tax, accounting, risk, fraud, and government now use AI, up from 22% in 2025, while 15% have adopted an agentic-AI tool. Individual use is ahead of formal enterprise governance: 41% of professionals reported using public GenAI tools in the 2025 survey, but only 20% said they knew their organization measured GenAI ROI. The strongest near-term winners will be firms that combine proprietary data, workflow integration, human review, pricing innovation, and disciplined ROI measurement rather than merely providing employees with generic chatbots.

40%

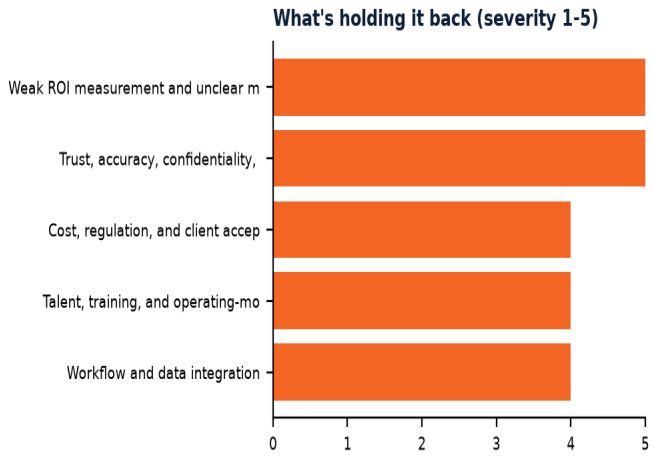
Organizations reporting AI use in professional services (Thomson Reuters Institute)

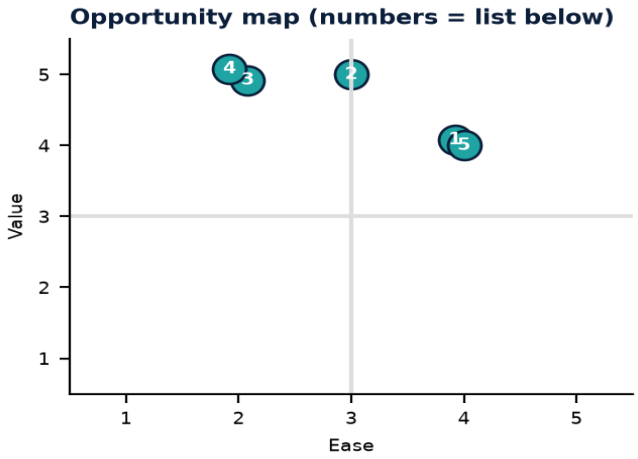
15%

Organizations adopting some form of agentic AI (Thomson Reuters Institute)

41%

Professionals personally using public GenAI tools (Thomson Reuters Institute)





Where the opportunities are

1. Workflow copilots — Deploy secure domain copilots for research, drafting, review, summarization, knowledge retrieval, and compliance with mandatory human validation.
2. Agentic operations — Automate multi-step back-office processes such as intake, document classification, evidence collection, reconciliations, reporting, proposal generation, and campaign operations.
3. Proprietary-data intelligence — Turn proprietary precedent, matter, client, financial, sector, and campaign data into differentiated knowledge products and decision support.
4. New AI-native services — Use AI to create outcome-based offerings such as continuous compliance, rapid diligence, automated management reporting, personalized marketing, and predictive advisory services.
5. AI governance and assurance — Build AI assurance, model-risk, governance, auditability, training, and implementation services for clients adopting AI.

What's holding it back

- **Trust, accuracy, confidentiality, and professional liability.** Legal, accounting, tax, audit, and advisory work carries high consequences for hallucinations, unauthorized disclosure, biased outputs, and weak audit trails. Adoption therefore requires validation, human oversight, and defensible governance.
- **Weak ROI measurement and unclear monetization.** Only 20% of respondents in Thomson Reuters' 2025 professional-services research said they knew their organizations were measuring GenAI ROI. External metrics such as client satisfaction and revenue were tracked by fewer than 40% of organizations.
- **Workflow and data integration.** Generic tools can draft or summarize, but scalable value depends on secure access to matter files, knowledge repositories, financial systems, CRM data, and agency production workflows. Fragmented systems and inconsistent data limit automation quality.
- **Talent, training, and operating-model gaps.** Professional-services firms need domain experts who can supervise AI, redesign processes, and manage change. Thomson Reuters reports that organizations still have substantial gaps in regular training, policy integration, and practical implementation.
- **Cost, regulation, and client acceptance.** Inference, licensing, integration, cybersecurity, and validation costs compete with uncertain pricing models. Regulatory scrutiny and client restrictions can slow deployment, particularly where confidentiality, privilege, explainability, or auditability matters.

WHO WINS

Winners will be trusted domain platforms and services firms that own or can securely access high-quality proprietary data; embed AI into production workflows; maintain human accountability and audit trails; train professionals continuously; and price around client outcomes rather than hours. They will run a portfolio of narrowly scoped use cases with baseline measurements, expand only where quality and economics are proven, and use AI both to lower delivery cost and to create higher-value recurring services. The evidence points to strategy as a differentiator: organizations with a strategic AI plan reported positive ROI at 81%, versus 64% among informal adopters, and were 1.9 times as likely to report revenue growth from AI investment.

Thomson Reuters: A domain-data and workflow-platform incumbent embedding AI across legal, tax, accounting, risk, fraud, and government use cases; its 2026 report identifies 40% organizational adoption and 15% agentic-AI adoption.
Deloitte: A scaled professional-services firm positioned to benefit from AI strategy, implementation, governance, and transformation work because it combines sector expertise, enterprise integration capability, and advisory distribution.
Grant Thornton: Its 2026 services survey shows professional-services firms scaling AI across functions, while emphasizing that efficiency, margin, and revenue gains still trail adoption—illustrating the winner's requirement to connect deployment with operating metrics.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately; they will first lose margin and differentiation as AI-enabled competitors deliver comparable research, drafting, analysis, reporting, and campaign production with fewer hours. Over time, the weakest firms will face pricing pressure, talent attrition, lower win rates, client insourcing, consolidation, or acquisition by firms with better technology and proprietary data. Their most vulnerable work will be repetitive, document-heavy, rules-based, and sold primarily by hours rather than by outcomes.

- They treat AI as an employee productivity add-on instead of redesigning the end-to-end service workflow.
- They cannot provide secure, high-quality proprietary data or reliable domain-specific knowledge to AI systems.
- They fail to establish defensible governance, quality assurance, and client disclosure practices, increasing liability and trust risks.
- They measure activity and tool usage rather than client outcomes, margin, revenue, realization, cycle time, or quality.

Early signals to watch next quarter

- The share of organizations using AI rises above the 40% reported by Thomson Reuters, while agentic-AI adoption moves beyond the reported 15% baseline.
- Professional-services firms begin reporting revenue, realization, margin, or client-retention benefits rather than only time savings and user adoption.
- Large firms disclose AI-related changes to leverage models, junior hiring, utilization, billing, or pricing in earnings calls and annual reports.
- Procurement shifts from standalone copilots to secure, domain-specific systems connected to document management, practice management, ERP, CRM, and agency workflow platforms.
- Regulators, courts, bar associations, accounting bodies, and major clients issue clearer rules on disclosure, confidentiality, supervision, and liability.



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Construction & real estate

AI is moving from experiment to operating layer—but construction and CRE are still buying faster than they can govern or prove ROI.

AI adoption is accelerating across B2B construction and commercial real estate, but deployment remains uneven and usually limited to pilots or individual workflows. RICS reports that roughly two-thirds of construction professionals now use AI in some form, while regular construction use reached 19%, up from 12% in 2025; commercial property regular use is higher at 29%. Investment appetite is strong: 79% of surveyed CRE and construction boards had approved major AI investments, and 80% of RSM respondents planned to increase spending. The central gap is execution: Grant Thornton found only 4% of CRE respondents had fully integrated AI, while governance, measurement, data quality, and workflow integration lag investment.

79%

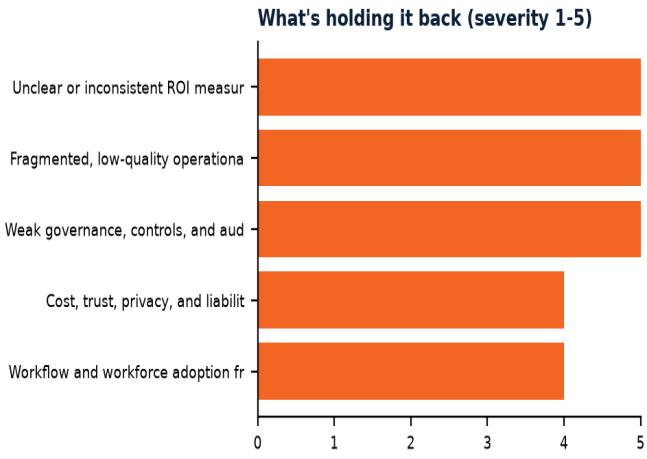
Boards that approved AI investments in construction and real estate (Grant Thornton)

4%

CRE respondents describing AI as fully integrated into operations (Grant Thornton)

80%

CRE and construction firms planning to increase AI spending next fiscal year (RSM)





Where the opportunities are

1. Preconstruction intelligence — Automated estimating, takeoff, bid comparison, and proposal drafting using validated historical cost and production data.
2. Project controls and field operations — Schedule-risk prediction, progress verification, change-order detection, safety documentation, and field-report automation.
3. Property and asset operations — Lease abstraction, tenant-service triage, work-order prioritization, predictive maintenance, and energy optimization.
4. Real-estate investment workflows — AI-assisted underwriting, market research, portfolio surveillance, scenario analysis, and investment-committee materials.
5. Document and knowledge automation — Enterprise search and copilots over contracts, drawings, specifications, policies, project records, and operating procedures with permissions and citations.

What's holding it back

- **Weak governance, controls, and auditability.** Only 40% of surveyed boards had established AI governance policies, and just 13% of CRE respondents were very confident they could pass an independent AI-governance audit within 90 days.
- **Fragmented, low-quality operational data.** Construction and property workflows span disconnected project, BIM, ERP, lease, maintenance, procurement, and field systems; this makes reliable automation and benchmarking difficult.
- **Unclear or inconsistent ROI measurement.** Industry reporting describes substantial AI spending but limited ability to assess payback; cost reduction was the most common ROI metric among RSM respondents, cited by 38%.
- **Workflow and workforce adoption friction.** Most firms are still piloting or using AI selectively rather than embedding it across operations, limiting benefits from process redesign and frontline adoption.
- **Cost, trust, privacy, and liability risk.** Sensitive bid, tenant, owner, financial, and project data create confidentiality and accuracy concerns, while errors can produce contractual, safety, credit, or compliance exposure.

WHO WINS

Winners will pair proprietary, permissioned industry data with workflow-native AI, measurable operating KPIs, human review, and strong governance. They will begin with repetitive, high-frequency processes where benefits can be proven—estimating, document control, project reporting, maintenance, leasing, and underwriting—then expand through shared data layers and reusable controls. The strongest vendors and operators will sell outcomes such as fewer hours, lower change-order leakage, faster close or lease abstraction, better schedule predictability, and reduced maintenance cost—not generic AI access. The JLL evidence that asset and property management produced strong measurable outcomes is a useful signal that operational use cases may outperform strategically fashionable but harder-to-measure applications.

JLL: JLL's 2026 investor survey found 83% of respondents had moved beyond testing in at least one area, 40% had scaled or embedded AI across all activity areas, and asset/property management showed especially strong measurable outcomes.
Procore: Procore is a real, construction-specific software platform embedding AI into project and construction workflows; the winning pattern is workflow-native assistance connected to project records rather than a standalone chatbot.
Autodesk: Autodesk is embedding AI across design, construction, and manufacturing software; the relevant advantage is distribution through systems already used for drawings, models, project data, and collaboration.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately, but they will lose on bid speed, estimating consistency, project controls, service responsiveness, asset-level decision quality, and operating margin. They will increasingly become dependent on software vendors, consultants, and AI-enabled competitors for basic intelligence, while facing higher insurance, compliance, and labor costs. In commoditized subcontracting and property operations, the likely outcome is margin compression, weaker win rates, slower growth, or acquisition by better-capitalized operators.

- They spend on disconnected pilots without integrating AI into estimating, scheduling, procurement, property operations, leasing, maintenance, or finance.
- They cannot assemble trustworthy cross-project and asset data, so models remain unreliable and employees revert to manual work.
- They measure activity or software licenses rather than financial and operational outcomes, making it difficult to scale successful use cases.
- They underinvest in governance, change management, and AI skills, increasing error, confidentiality, regulatory, and liability exposure.

Early signals to watch next quarter

- The next RICS release: whether regular use continues moving above 19% in construction and 29% in commercial property, rather than merely expanding pilots.
- Whether CRE and construction companies disclose quantified AI benefits—margin, schedule variance, change-order reduction, vacancy, collections, maintenance cost, or underwriting accuracy—in earnings materials.
- Whether governance catches up with investment, especially the share of firms with approved policies, model inventories, human review, and audit evidence.
- Whether spending converts into scaled deployments: Grant Thornton's 4% fully integrated CRE figure and BRG's 15% fully integrated construction figure are key baselines.
- Whether use shifts toward operational workflows such as asset and property management, where JLL reports stronger measurable outcomes than some higher-priority investment and development applications.



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Distribution & logistics

AI is moving through logistics—but scale and measurable ROI remain the real bottlenecks

As of October-November 2026, AI adoption in B2B distribution and logistics has moved decisively beyond experimentation, but scaled, repeatable value remains limited. Logistics providers are progressing faster in pilots and selected operational deployments than in enterprise-wide production: roughly 40% have moved beyond pilots, yet only about 10% have embedded AI into core operations at scale. Shippers and distributors report broader use of individual use cases—especially forecasting, customer service, transportation planning, visibility, and warehouse applications—but distribution-specific research still places the average market between “not considering” and “evaluating” AI. The central 2026 pattern is a widening gap between perceived AI value and realized financial returns.

~90%

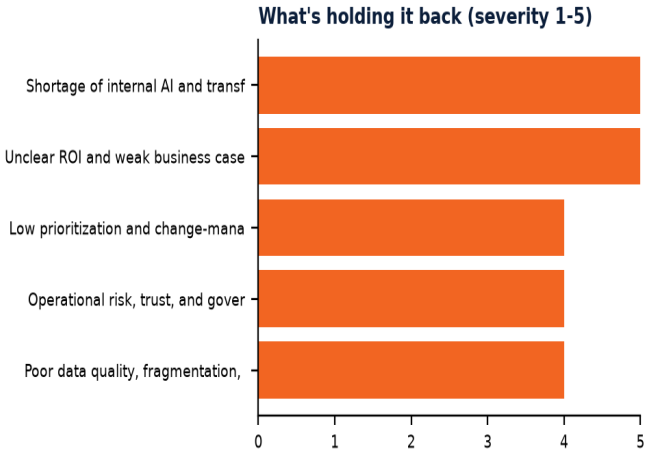
Nearly 90% of shippers have adopted at least one transportation AI use case; one-third ope (McKinsey)

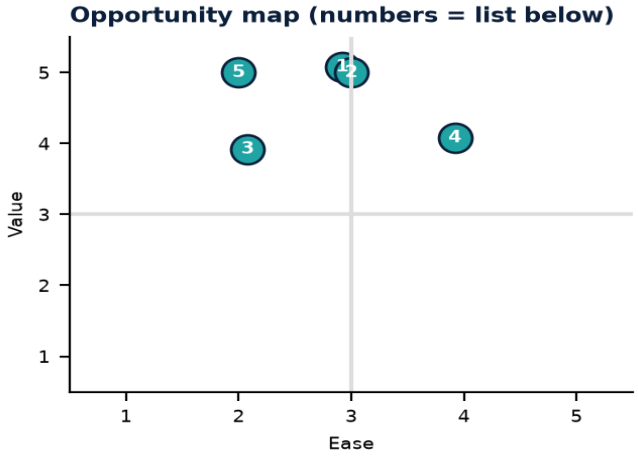
96%

96% of surveyed shippers have deployed at least one surveyed AI or digital warehouse use c (McKinsey)

~40%

About 40% of logistics service providers have moved beyond pilots, but only about 10% have (Boston Consulting Group and Alpega)





Where the opportunities are

1. AI forecasting and replenishment — Demand, inventory, and replenishment forecasting that combines internal sales, inventory, supplier, and external-demand signals; value comes from lower stockouts, excess inventory, and working capital. These are among the more advanced distribution use cases.
2. Transport optimization and execution — Transport planning, routing, load building, ETA prediction, and exception management. BCG respondents identified transport planning and execution as leading value areas, with cost reduction and operational efficiency the main adoption triggers.
3. Warehouse operations intelligence — Warehouse slotting, labor planning, workflow orchestration, picking support, and exception detection. Warehouse AI and digital adoption is already broad among surveyed shippers, creating a practical path from use case to measurable productivity.
4. Commercial and back-office automation — AI-assisted customer service, quotation, order entry, document processing, and back-office automation. NAW identifies back-office efficiency as the clearest value pocket, with 47.4% of respondents assessing moderate or significant impact.
5. AI data, governance, and orchestration platform — A governed data-and-AI operating layer that connects ERP, WMS, TMS, telematics, supplier, and customer data, provides copilots or agents, and measures business outcomes. This is less visible than a single application but enables multiple use cases and repeatable scaling.

What's holding it back

- **Unclear ROI and weak business cases.** About 40% of BCG/Alpega respondents identified unclear ROI as a leading barrier, while only about 10%-13% of logistics providers reported measurable financial impact or value from scaled operational AI.
- **Shortage of internal AI and transformation skills.** BCG identifies internal capability gaps as a primary barrier; Maersk’s 2026 customer survey ranked lack of skills first among barriers at 30%.
- **Poor data quality, fragmentation, and integration.** Distribution and logistics AI must connect ERP, WMS, TMS, telematics, supplier, inventory, and customer data. The NAW index specifically notes that logistics, delivery, and warehousing trail partly because of real-time data and physical-process integration burdens.
- **Operational risk, trust, and governance.** AI recommendations affect inventory, routing, labor, service levels, and safety. Physical-process consequences make explainability, human oversight, cybersecurity, and error containment more demanding than in office-only use cases.
- **Low prioritization and change-management capacity.** Maersk’s survey found low prioritization at 28%, alongside uncertainty around value at 28%; many firms remain stuck in evaluation or pilots rather than redesigning workflows around AI.

WHO WINS

Winners will be operators that select a small number of economically important workflows, connect AI directly to ERP/WMS/TMS and frontline processes, and instrument outcomes such as forecast error, inventory turns, transport cost, warehouse productivity, service level, and exception-resolution time. They will pair domain experts with scarce AI talent, use human-in-the-loop controls for high-consequence decisions, and build reusable data and governance foundations instead of isolated pilots. Commercially, they will turn AI into a customer-visible advantage—better ETA accuracy, faster quotes, more reliable inventory, lower landed cost, and proactive exception management—while proving ROI account by account and scaling only what works.

Maersk: Maersk is a concrete example of a logistics provider treating AI as an operational scaling agenda: its 2026 customer research tracks usage, barriers, and scaling rather than merely experimentation, while the company positions AI around logistics efficiency.
Amazon: Amazon is a relevant benchmark for AI-enabled logistics economics: its model combines high-volume operational data, forecasting, warehouse automation, transportation decisions, and workflow integration—features associated with the winner profile, even though the cited McKinsey article reports sector-level rather than Amazon-specific metrics.
DHL: DHL represents the type of scaled, network-based logistics incumbent best positioned to win if it converts AI into customer-facing visibility, planning, and productivity outcomes; the BCG/Alpega findings show why provider scale alone is insufficient without core-operational embedding and measurable value.

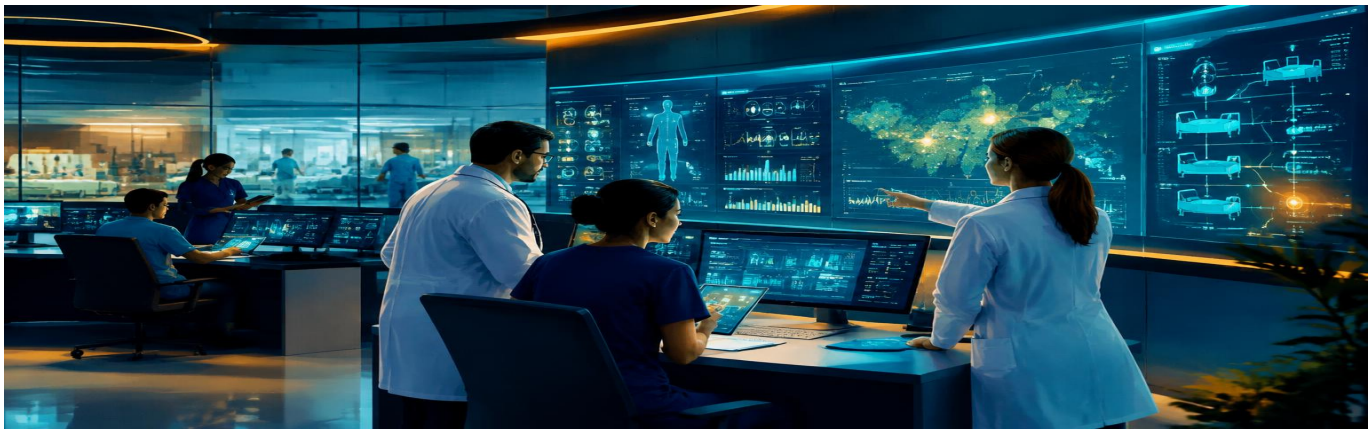
WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately, but they will lose share in digitally mediated buying and logistics networks. They will face higher operating costs, slower response times, weaker service reliability, poorer inventory and transport decisions, and declining attractiveness to customers and employees. Over time, the likely outcomes are margin compression, dependence on external platforms or AI-enabled competitors, forced catch-up investment, consolidation, or exit from the most data-intensive accounts.

- They remain trapped in pilots and cannot convert demonstrations into workflow-level productivity or financial outcomes.
- They lack clean, connected operational data, so AI recommendations are unreliable or cannot be embedded in ERP, WMS, TMS, and warehouse processes.
- They underinvest in internal skills, product ownership, change management, and governance, leaving vendors to run isolated tools without organizational adoption.
- They cannot demonstrate AI-enabled service, visibility, forecasting, or cost advantages during customer selection; BCG reports that more than 40% of shippers already consider provider AI capabilities.

Early signals to watch next quarter

- The share of logistics providers embedding AI into core operations: a move materially above the current roughly 10% baseline would indicate transition from experimentation to scaling.
- Whether measurable financial impact rises above the current approximately 10%-13% range in provider surveys.
- Distribution adoption scores moving above the NAW index’s current 0.86-1.36 average range across measured functions, especially logistics, delivery, and warehousing.
- Growth in AI becoming a buying criterion for shippers selecting logistics providers; BCG reports more than 40% already consider provider AI capabilities, but fewer than 10% make them mandatory.
- Evidence that skills, data integration, and governance spending is increasing alongside model spending—particularly deployment metrics tied to forecast accuracy, inventory turns, transport cost, labor productivity, and service levels.



SECTOR 5 OF 7 · INDEX 54 · SCALING

Healthcare

Healthcare AI crosses the pilot-to-production line—but hard-dollar workflow proof separates winners from expensive experiments

As of October-November 2026, B2B healthcare AI has moved from experimentation toward scaled deployment, but “adoption” is still measured inconsistently: strategy, projects, pilots, and production use are often conflated. Bain/KLAS reports that roughly 70% of providers have an AI strategy in place or in development, while Guidehouse/HIMSS reports 78% of surveyed provider decision-makers are engaged in AI projects. Provider priorities are concentrated in revenue-cycle management, clinical documentation, and workflow automation, where benefits can be tied to denials, coding accuracy, throughput, and labor productivity. ROI evidence is becoming more positive—Vizient reports a 3.2x mean self-reported ROI—but the figures are estimates, not audited results, and smaller practices remain much less advanced than large health systems.

~70%

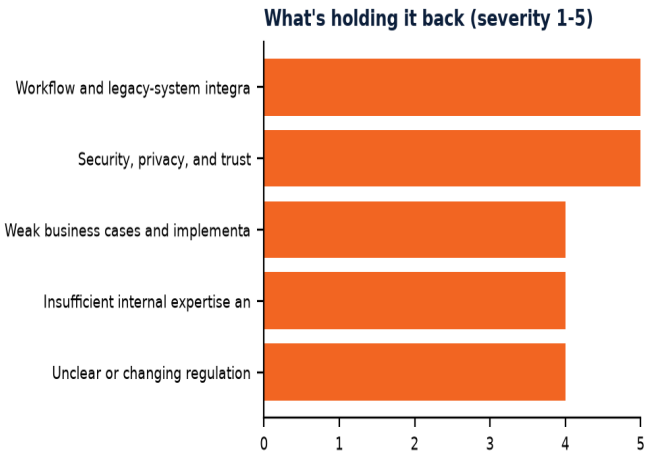
Providers with an AI strategy in place or in development (Bain & Company and KLAS Research)

54%

Provider and payer respondents reporting meaningful ROI after the first year of generative (Bain)

3.2x

Mean ROI reported for healthcare AI deployments (Vizient)





Where the opportunities are

1. AI-enabled RCM — Revenue-cycle management: coding assistance, claim-quality checks, denial prevention, and appeals prioritization, with direct revenue and expense effects.
2. Ambient documentation — Ambient clinical documentation and summarization that reduce clinician administrative burden while preserving human review and auditability.
3. Workflow automation — Operational copilots for scheduling, referral management, prior authorization, capacity planning, and patient access.
4. Healthcare AI infrastructure and governance — Enterprise data foundations, model governance, evaluation, identity, permissions, and monitoring that make AI deployable across workflows.
5. AI implementation services — Specialized B2B services combining clinical operations, implementation, change management, and measurable performance improvement around AI tools.

What's holding it back

- **Security, privacy, and trust.** Security concerns rank first across healthcare sectors, while clinicians and providers remain concerned about accuracy, legal exposure, and the reliability of generated outputs.
- **Workflow and legacy-system integration.** Costly integrations and poor organizational readiness slow deployment, especially when AI must work across EHR, revenue-cycle, scheduling, and claims systems.
- **Unclear or changing regulation.** Regulatory uncertainty is cited by 57% of surveyed providers, and 61% report legal or compliance concerns about AI in documentation and telehealth.
- **Insufficient internal expertise and change management.** Lack of in-house AI expertise is among the leading obstacles, while internal misalignment can prevent projects from progressing beyond pilots.
- **Weak business cases and implementation cost.** Providers are capacity-constrained and prioritize solutions with demonstrable ROI; 60% of surveyed providers identify cost as a major barrier.

WHO WINS

Winners will be workflow-native rather than demo-native: they will integrate with EHR and revenue-cycle systems, keep clinicians or operators in accountable control, provide strong privacy and audit trails, and prove value in operational metrics such as denial rates, documentation time, throughput, staffing intensity, and cash collection. They will sell implementation and change management—not just models—and use narrow, high-frequency use cases where data feedback improves performance. The strongest vendors will also make ROI legible to CFOs while meeting clinical, security, and regulatory requirements.

Microsoft and Nuance: A workflow-embedded ambient documentation model focused on reducing clinician documentation burden and integrating generated notes into clinical workflows.
Epic: An EHR-native strategy that embeds AI into clinical and operational workflows rather than requiring disconnected standalone tools.
Waystar: A healthcare payments and revenue-cycle platform positioned to apply automation and intelligence to claims, denials, and payment workflows.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately, but they will face widening productivity and margin gaps, lose negotiating leverage with health systems and enterprise buyers, and become dependent on third-party platforms for documentation, coding, analytics, and patient-access workflows. In provider organizations, the likely outcome is selective consolidation of technology and labor-intensive processes rather than wholesale replacement of institutions.

- They remain stuck in pilots while competitors scale proven RCM, documentation, and workflow use cases into daily operations.
- They cannot integrate AI reliably with EHR, claims, scheduling, and revenue-cycle infrastructure.
- They lack governance, clinical validation, and clear accountability, limiting adoption because of accuracy, privacy, and legal concerns.
- They cannot demonstrate hard-dollar ROI, making AI investment difficult to defend amid cost pressure and limited implementation capacity.

Early signals to watch next quarter

- The share of incremental AI budgets allocated to deployment, workflow integration, and scaling rather than discovery; Bain reports 35% directed to scaling proven use cases and 20% to integration.
- Whether RCM and clinical-workflow deployments produce audited improvements in denial rates, coding yield, labor cost, and cash collection—not merely vendor-reported ROI.
- Growth in semi-autonomous or autonomous agents that operate inside production workflows; Bain reports 67% of surveyed provider solutions already running as semi- or fully autonomous agents.
- Whether small and midsize practices begin moving beyond experimentation, given that six in ten clinicians in Tebra’s survey had not used AI in their workflow.
- The direction of AI budgets and the mix of use cases: NVIDIA reports that 85% of surveyed healthcare and life-sciences respondents expected budgets to increase in 2026.



SECTOR 6 OF 7 · INDEX 60 · LEADER

SaaS & tech

AI is entering production across B2B SaaS—but the winners will be the companies that convert deployment into measurable workflow economics

AI adoption in B2B SaaS and technology is moving decisively from experimentation into production, but deployment is outpacing repeatable economic value. A 2026 enterprise survey reports 74% of respondents have at least one AI solution live, while Deloitte finds only 25% have moved at least 40% of experiments into production and just 22% have scaled across multiple business units. Technology/software appears relatively advanced, with one 2026 study estimating 3.8x three-year ROI, but broader evidence shows that measurable EBIT impact remains modest and uneven. The sector's next phase will be defined less by model access than by data integration, workflow redesign, governance, pricing, and proof of customer-level ROI.

74%

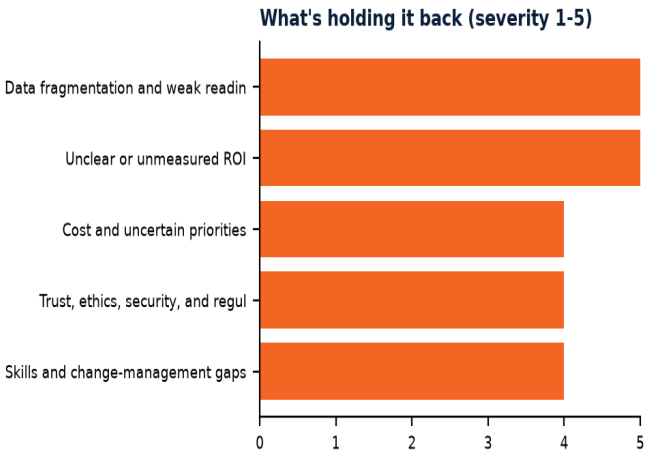
74% of respondents report at least one AI solution live in production. (Plug and Play Tech Center)

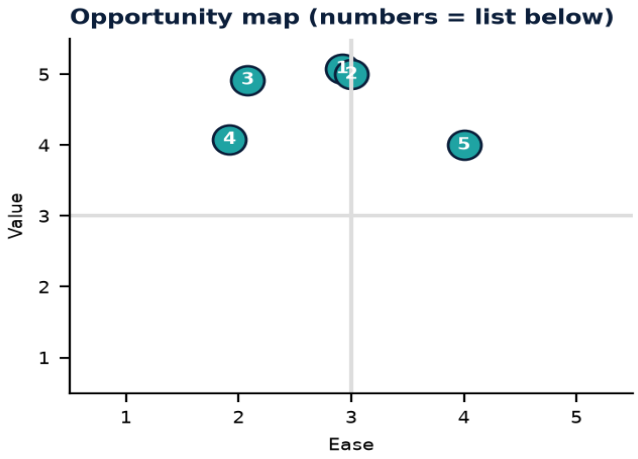
25%

Only 25% of organizations have moved 40% or more of their AI experiments into production. (Deloitte)

22%

Only 22% of enterprises report successfully scaling AI across multiple business units. (TechTarget)





Where the opportunities are

1. Workflow agents — Vertical AI agents that complete bounded, auditable workflows in areas such as support, IT operations, finance, legal, and sales operations.
2. AI control plane — Data-integration, governance, observability, evaluation, and security layers that make enterprise AI reliable and compliant.
3. System-of-action SaaS — AI-native products that replace fragmented point tools or compress multi-step workflows into one system of action.
4. Outcome pricing — Outcome-based monetization tied to tickets resolved, claims processed, revenue generated, or hours eliminated.
5. AI deployment services — Implementation, migration, and change-management services that turn pilots into production deployments with measurable baselines.

What's holding it back

- **Unclear or unmeasured ROI.** ROI uncertainty is repeatedly identified as a leading obstacle: 62% of manufacturers and 56% of ICT enterprises cite difficulty estimating AI ROI, while 50% of production-stage respondents in one 2026 survey say ROI is either too early to assess or not consistently measured.
- **Data fragmentation and weak readiness.** Fragmented systems and siloed data are reported as a major blocker, and OECD identifies digital/data readiness and interoperability as recurring implementation obstacles.
- **Skills and change-management gaps.** The UK government review identifies limited AI skills and expertise among the most common adoption barriers; OECD also highlights change-management difficulty.
- **Trust, ethics, security, and regulation.** Ethical concerns were rated significant by 80% of surveyed businesses, while 72% cited unclear regulation; these issues slow deployment in customer-facing and sensitive workflows.
- **Cost and uncertain priorities.** High costs were cited by 76% of businesses in the UK research, while Wavestone reports budget limitations or unclear priorities as a 27% constraint.

WHO WINS

Winners will have a high-frequency workflow, privileged proprietary data, deep integrations, strong identity and permission controls, reliable evaluation, and a credible path from usage to customer ROI. They will redesign packaging and pricing around completed work or business outcomes, not merely tokens or seats. They will also maintain distribution advantages—an installed enterprise base, ecosystem reach, or a trusted system of record—because model capability alone is becoming commoditized. The evidence supports a barbell: infrastructure and control-plane providers capture durable spend, while focused application vendors win where they own the workflow and can prove impact.

Microsoft: A platform-scale winner combines model access, cloud infrastructure, developer tooling, enterprise distribution, and embedded workflow products, allowing AI investment to monetize across an installed base.
Salesforce: A SaaS winner embeds agents and automation into a system of record, using customer context, permissions, and workflow integration rather than offering a standalone chatbot.
ServiceNow: An enterprise-workflow winner can connect AI to governed operational processes, approvals, and measurable service outcomes, making deployment easier to justify than generic experimentation.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards will not disappear immediately; they will first lose expansion revenue, pricing power, developer and sales talent, and strategic relevance. In mature SaaS categories, customers will consolidate spend around platforms with embedded agents, proprietary workflow data, reliable integrations, and demonstrable productivity or revenue outcomes. The weakest vendors will be forced into discounting, narrow feature niches, acquisition, or orderly wind-down; some products will survive as data, workflow, or system-of-record layers rather than as standalone applications.

- They offer AI as a superficial interface rather than redesigning the underlying workflow, leaving adoption and retention weak.
- Their fragmented product and customer data prevents reliable context, personalization, automation, and measurement.
- They cannot prove economic value, so buyers treat AI features as non-differentiated and resist premium pricing.
- They underinvest in governance, security, evaluation, and change management, increasing enterprise procurement friction and trust concerns.

Early signals to watch next quarter

- The share of AI experiments reaching production: Deloitte reports 25% have moved at least 40% of experiments into production, while 54% expect to reach that threshold within three to six months.
- Cross-business-unit scaling: Gartner data reported by TechTarget puts successful multi-business-unit scaling at only 22%.
- AI-linked financial outcomes: McKinsey reports 39% attribute some EBIT impact to AI, but most say AI contributes less than 5% of EBIT.
- SaaS displacement and consolidation: 78% of IT executives expect AI to disrupt their SaaS model within two years; 28% anticipate replacing at least one major platform.
- Measurement discipline: monitor the proportion of production deployments with defined baselines, usage-linked pricing, gross-margin tracking, and audited revenue or cost outcomes rather than pilot counts.



SECTOR 7 OF 7 · INDEX 61 · LEADER

Financial services

AI is becoming standard infrastructure in financial services—but production scale, not pilots, separates the leaders from the laggards

As of October–November 2026, AI adoption in B2B financial services has moved from experimentation toward broad operational use, but maturity remains uneven. Surveys report 81% of financial-services firms adopting AI at some level, 87% of middle-market respondents at least partially integrating it, and 41% reporting full integration. Adoption is strongest in software development, process automation, fraud/AML, customer service, underwriting, and decision support; agentic AI is advancing faster than legacy governance and infrastructure, with only 10% implementing agents at scale in Capgemini's survey. Evidence of ROI is improving—98% of institutions in the IIF-EY survey reported measurable benefits—but the results are survey-based and should not be interpreted as proof that most deployments generate material enterprise-level returns.

81%

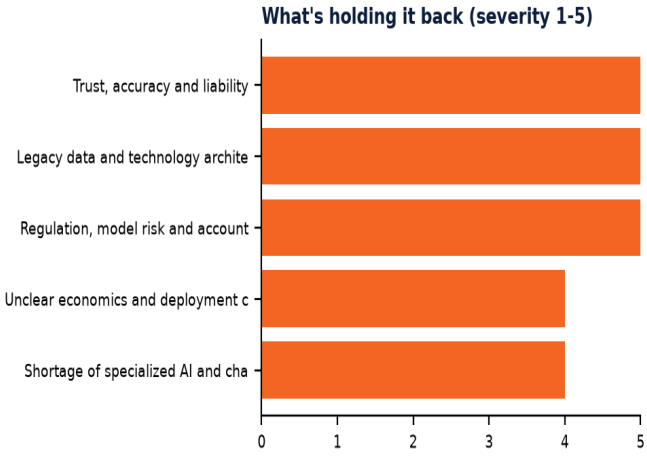
Financial-services firms adopting AI at some level (Cambridge Centre for Alternative Finance)

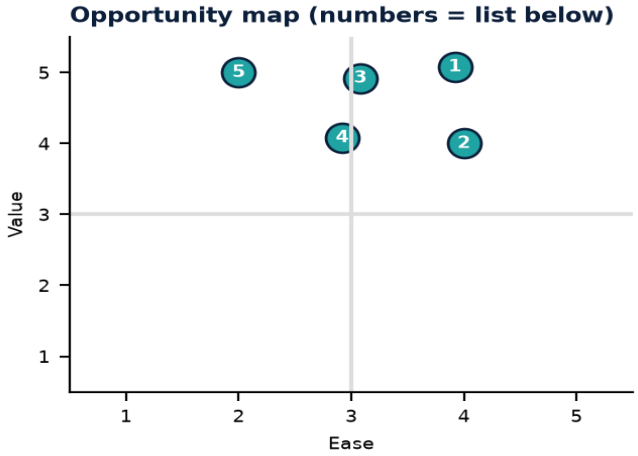
40%

Financial-services respondents reporting advanced adoption—Scaling or Transforming (Cambridge Centre for Alternative Finance)

87%

Middle-market financial-services respondents reporting AI at least partially integrated (RSM)





Where the opportunities are

1. Fraud and AML productivity — Fraud, AML and financial-crime operations: prioritize investigator copilots, alert triage, network detection and case summarization with auditable human approval.
2. Service and operations copilots — Customer-service and employee copilots: deploy retrieval-grounded assistants for servicing, operations, policy interpretation and relationship-manager support.
3. Underwriting and claims intelligence — Underwriting, claims and credit decision support: automate document intake, evidence extraction, risk summarization and exception handling while preserving accountable decision-makers.
4. Advisor augmentation — Advisor and wealth-management intelligence: personalize research, meeting preparation, portfolio explanations and suitability documentation with strict review controls.
5. Controlled agentic operations — Agentic back-office orchestration: connect bounded agents to payments, reconciliations, onboarding, reporting and compliance workflows with permissions, logs and rollback.

What's holding it back

- **Regulation, model risk and accountability.** Financial institutions must validate explainability, suitability, privacy, resilience, human oversight and auditability across jurisdictions; regulators are reported to be materially less advanced than industry, increasing uncertainty around acceptable deployment patterns.
- **Legacy data and technology architecture.** Legacy systems remain a particular constraint for insurers and wealth and asset managers, limiting integration, data access and dependable production workflows.
- **Trust, accuracy and liability.** Bad outputs create unusually high downside in credit, investment, insurance and compliance decisions. Wealth management is reported to have the lowest trust in enterprise AI and the weakest output-verification behavior among surveyed finance segments.
- **Shortage of specialized AI and change-management talent.** Scaling requires model-risk, data-engineering, cybersecurity, domain and governance skills in combination; the available results show rapid adoption but do not establish that the talent supply has caught up.
- **Unclear economics and deployment cost.** Compute, data remediation, integration, controls and human review can outweigh benefits in low-volume or highly customized processes. Firms spending more than $100,000 on AI were more likely to report profitability gains, suggesting that scale and investment capacity matter.

WHO WINS

Winners combine a high-value workflow with proprietary or well-governed data, direct integration into systems of record, measurable operating metrics and strong controls. They use AI to augment accountable professionals first, then automate bounded tasks where accuracy, permissions, monitoring and rollback are demonstrable. They also invest enough to customize or fine-tune solutions: the Cambridge report found higher reported profitability gains among firms using fully in-house or fine-tuned models than among firms relying on off-the-shelf or vendor-built solutions.

JPMorgan Chase: A large incumbent-bank example of institutionalizing AI through broad technology and AI capabilities across risk, operations, customer service and employee productivity; the cited company page is the primary source for its AI program.
Morgan Stanley: A wealth-management example using AI to support financial advisors with knowledge retrieval and meeting-related workflows, illustrating a controlled human-in-the-loop model rather than autonomous advice.
Lemonade: An insurance example built around digitally native, automated customer and claims processes; its investor-relations materials provide company disclosures on technology-led operations and performance.

WHAT HAPPENS TO THOSE THAT LOSE

Laggards are unlikely to disappear immediately; they will increasingly operate with structurally higher processing costs, slower product and underwriting cycles, weaker employee productivity and less responsive customer service. In commoditized activities, they will lose distribution, talent and margin to institutions that embed AI into workflows. In high-risk activities, they may remain viable but retreat into narrower niches, outsource more technology, or face consolidation rather than catching up organically.

- They treat AI as isolated experimentation instead of redesigning end-to-end workflows, so pilots do not translate into operating leverage.
- They lack governed, usable data and cannot connect models to core systems, producing unreliable outputs and expensive manual review.
- They underinvest in controls, evaluation and human oversight, increasing hallucination, privacy, conduct and model-risk exposure.
- They cannot attract or retain the combined domain, engineering, data, cybersecurity and governance talent required for production deployment.

Early signals to watch next quarter

- Agentic AI moving from pilots into controlled production—especially payments, servicing, operations and claims—rather than merely increasing pilot counts. The IIF-EY survey says roughly 70% report agentic AI moving from development into production, while Capgemini reports only 10% implementing agents at scale; the gap is a useful measure of whether adoption is truly scaling.
- Evidence of repeatable financial impact: cost-to-serve, loss ratio, fraud loss, underwriting turnaround, revenue per advisor, conversion and capital-efficiency metrics disclosed consistently rather than broad claims of productivity.
- Regulatory and supervisory guidance on high-risk generative and agentic use cases, including model inventories, third-party accountability, human override and customer disclosure.
- Data-platform and model-customization investment: firms moving from off-the-shelf tools toward fine-tuned or in-house models, since those firms reported higher profitability gains than firms relying on vendor-built solutions.
- Segment divergence: whether insurers and wealth managers close the maturity gap with banks, or whether adoption remains concentrated in better-funded banks, fintechs and technology-heavy functions.

WINNERS VS. LAGGARDS

The divide, sector by sector

Sector	Index	Winners look like	Laggards risk
Manufacturing	61	Winners combine a high-value operational use case with reliable plant data, deep integration into MES/ERP/automation workflows, strong cybersecurity and safety controls, frontline adoption, and a financial owner accountable for me	They remain trapped in disconnected pilot projects without a repeatable path to plant-wide and multi-site deployment.
Financial services	61	Winners combine a high-value workflow with proprietary or well-governed data, direct integration into systems of record, measurable operating metrics and strong controls.	They treat AI as isolated experimentation instead of redesigning end-to-end workflows, so pilots do not translate into operating leverage.
SaaS & tech	60	Winners will have a high-frequency workflow, privileged proprietary data, deep integrations, strong identity and permission controls, reliable evaluation, and a credible path from usage to customer ROI.	They offer AI as a superficial interface rather than redesigning the underlying workflow, leaving adoption and retention weak.
Healthcare	54	Winners will be workflow-native rather than demo-native: they will integrate with EHR and revenue-cycle systems, keep clinicians or operators in accountable control, provide strong privacy and audit trails, and prove value in oper	They remain stuck in pilots while competitors scale proven RCM, documentation, and workflow use cases into daily operations.
Professional services	47	Winners will be trusted domain platforms and services firms that own or can securely access high-quality proprietary data; embed AI into production workflows; maintain human accountability and audit trails; train professionals con	They treat AI as an employee productivity add-on instead of redesigning the end-to-end service workflow.
Distribution & logistics	42	Winners will be operators that select a small number of economically important workflows, connect AI directly to ERP/WMS/TMS and frontline processes, and instrument outcomes such as forecast error, inventory turns, transport cost,	They remain trapped in pilots and cannot convert demonstrations into workflow-level productivity or financial outcomes.
Construction & RE	41	Winners will pair proprietary, permissioned industry data with workflow-native AI, measurable operating KPIs, human review, and strong governance.	They spend on disconnected pilots without integrating AI into estimating, scheduling, procurement, property operations, leasing, maintenance, or finance.

Signals scorecard

Starting with Edition 2, every early signal named in this report will be graded as hit, partial or missed. We hold our own predictions to account.

THE NEXT 90 DAYS

What leaders should do now

CEO

- Set a 90-day AI portfolio with three measurable business outcomes; stop pilots without an owner, baseline, and scale decision.
- Appoint an accountable executive AI sponsor and a cross-functional risk council.
- Require quarterly reporting on value realized, adoption, reliability, security, and regulatory exposure.

COO

- Select two internal workflows for controlled agent automation, with human approval for irreversible actions.
- Create an AI operating standard covering data access, logging, testing, incident response, and vendor controls.
- Baseline cycle time, quality, cost, and exception rates before deployment; review results weekly.

CMO

- Deploy AI-assisted account research and content production only with approved sources, disclosure rules, and human review.
- Re-segment target accounts using first-party intent and customer evidence rather than generic generated personas.
- Run a 90-day experiment measuring qualified pipeline, content conversion, production cost, and brand-safety incidents.

CRO

- Pilot sales copilots for account planning, call preparation, proposal drafting, and CRM hygiene; prohibit autonomous pricing or commitments.
- Define a common revenue taxonomy and require AI outputs to cite the underlying CRM or approved-source evidence.
- Measure seller time saved, opportunity progression, win rate, forecast accuracy, and generated-content error rates.

CHRO

- Map roles and tasks likely to be augmented, redesigned, or eliminated; publish a role-specific skills plan.
- Provide mandatory training in AI literacy, secure data handling, verification, and escalation.
- Track training completion, active usage, productivity, employee sentiment, and adverse-impact indicators.

CFO

- Create an AI cost ledger covering models, inference, data, integration, security, vendors, and employee time.
- Approve investments by expected payback and risk-adjusted value, not license count or usage alone.
- Add AI-related controls to procurement, budgeting, audit evidence, and business-continuity planning.

Where does your company stand?

Winners have a written strategy, a short list of priorities and a weekly rhythm to execute them. Stratifier gives mid-market leaders and fractional executives that system, with AI research built in. Start with the free assessment at stratifier.nextrockadvisors.com.

METHOD & SOURCES

How this report was built

Research ran in November 2026 using live web search and source synthesis across published surveys, analyst reports, earnings commentary and regulatory notices. Every statistic carries a named source and publication date. Index inputs are analyst scores derived from those sources and are labeled as estimates; the index formula is fixed so future editions are comparable. Company examples illustrate patterns and are not endorsements.

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