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**SAMPLE REPORT**

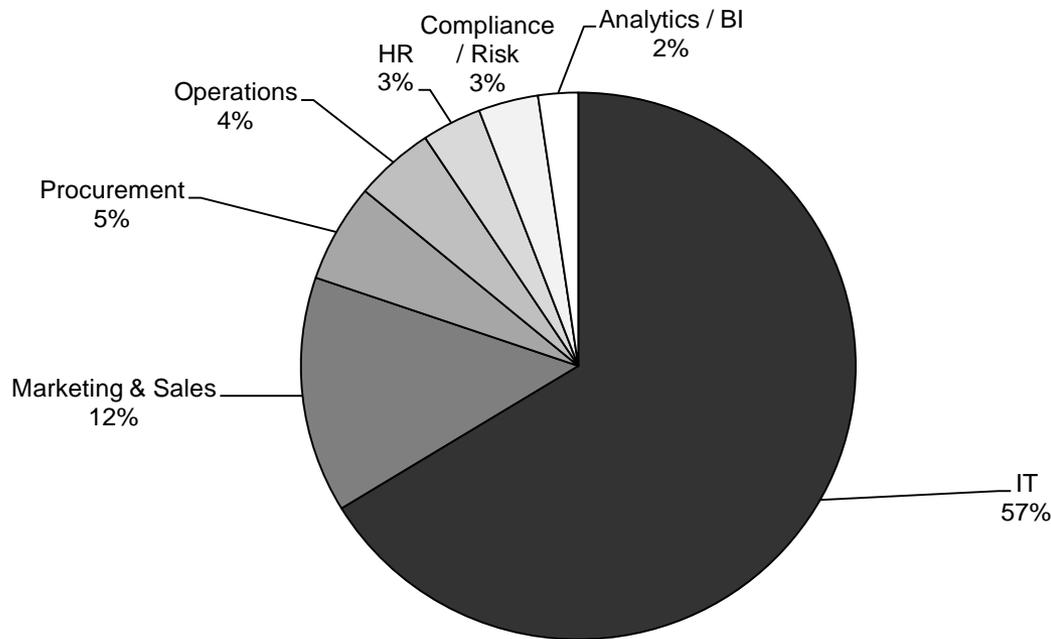
**AI TRANSFORMATION 2026: GLOBAL AND REGIONAL  
ADOPTION, ENTERPRISE READINESS, AND SCALING  
CHALLENGES IN DIGITAL PAYMENTS & E-COMMERCE**

PUBLICATON DATE: FEBRUARY 2026



**IT emerges as the primary focus of function-specific use cases, while marketing, finance, and procurement form the next largest categories across horizontal business processes.**

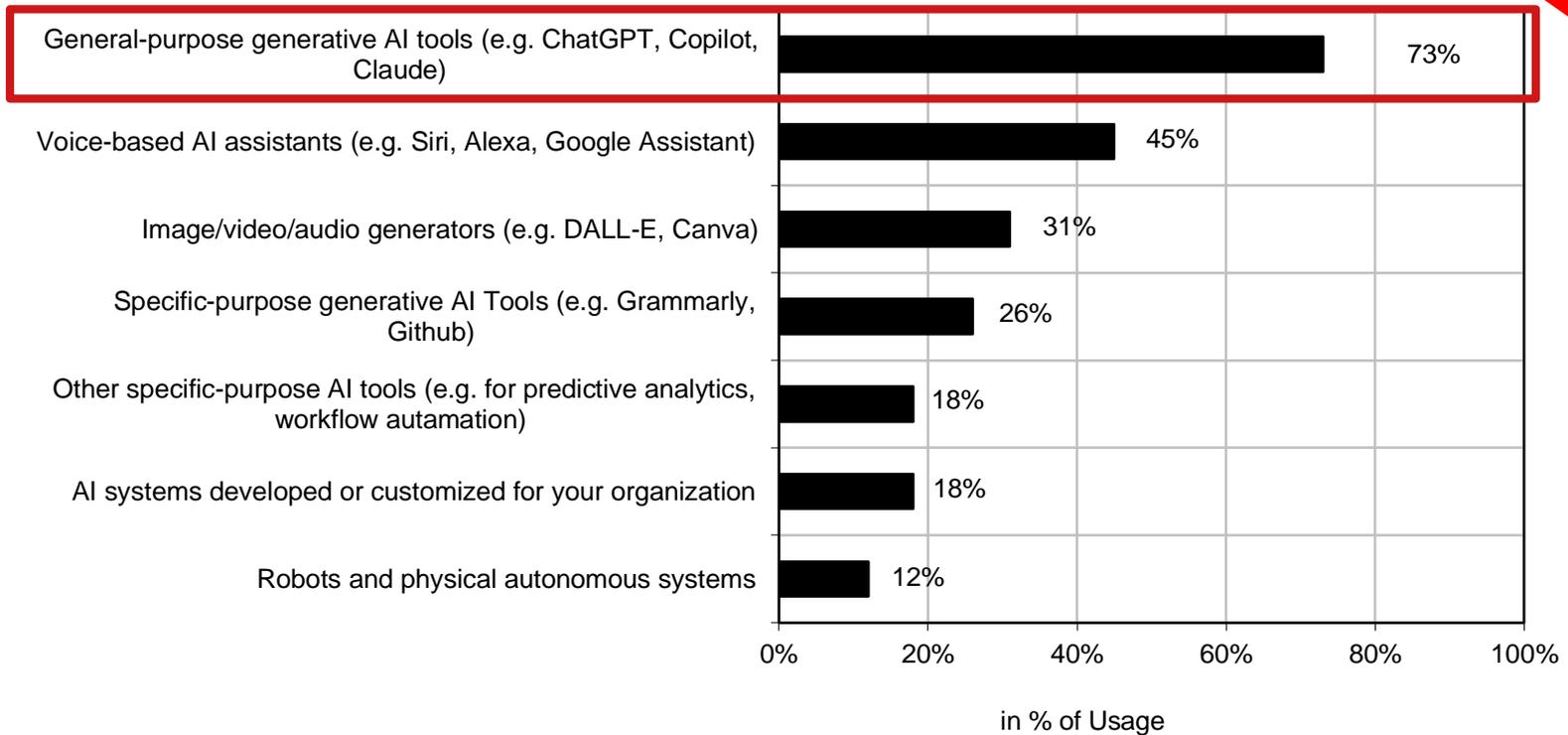
Global: Distribution of Agentic AI Use Cases Across Horizontal Business Functions, in % of Respondents, Q3 2025



# In 2025, 73% of employees intentionally use general-purpose generative AI tools at work, reflecting the widespread adoption of AI across professional settings.



Global: Types of AI Tools Intentionally Used at Work, in % of usage, 2025

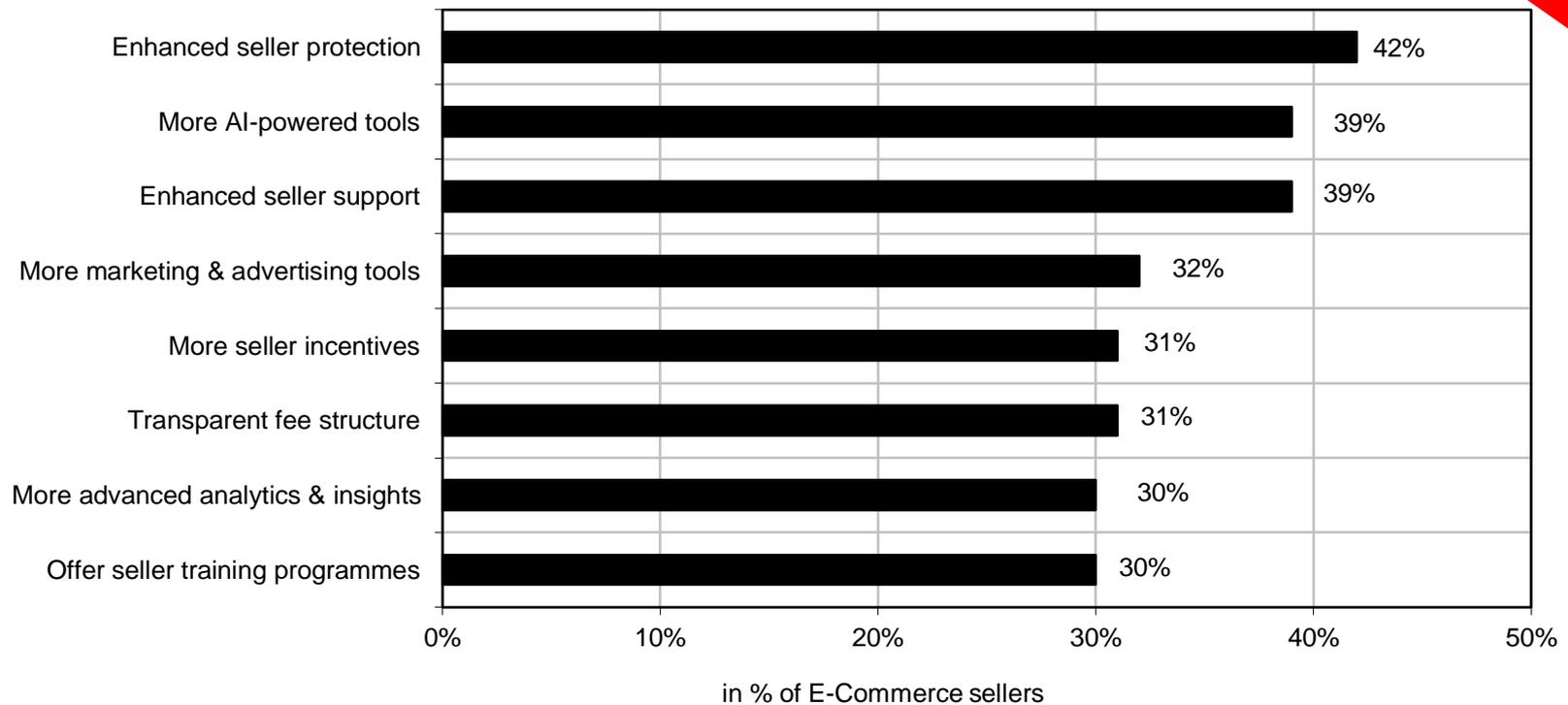


Source: yStats.com analysis, based on third-party industry data

# In Southeast Asia, AI Agnostics prioritize seller protection, AI-powered tools, and pricing transparency to reduce perceived risk and facilitate AI adoption in E-Commerce, as of February 2025.



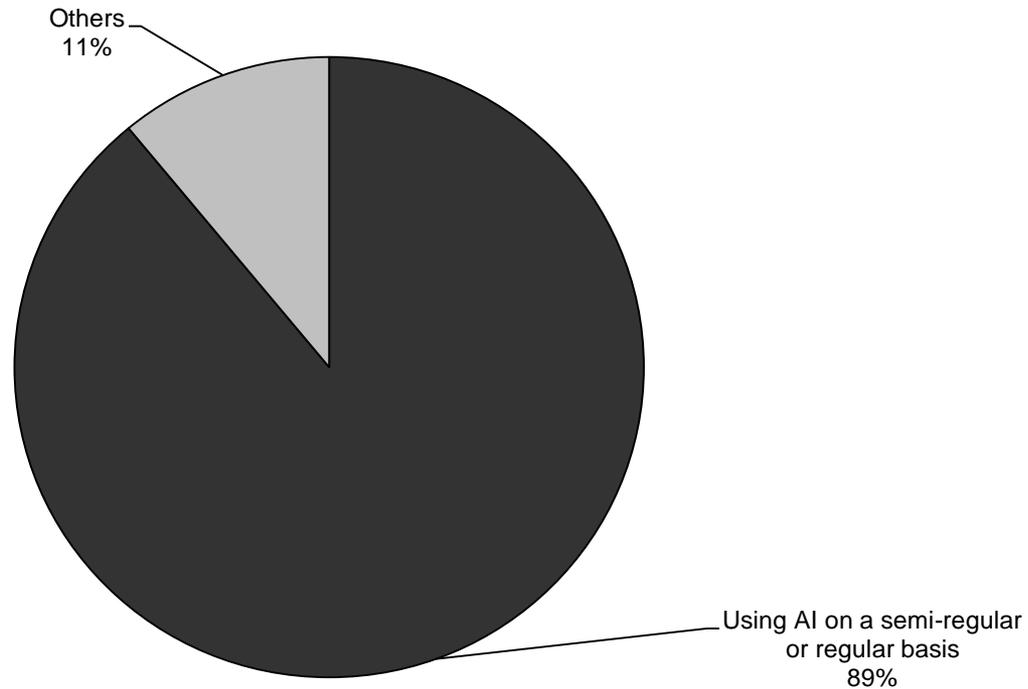
SEA: Key Areas to Improve Seller Experience Among AI Agnostics, in % of E-Com. Sellers, February 2025



# As of January 2025, 89% of respondents in China reported using AI on a semi-regular or regular basis, reflecting widespread everyday engagement with AI.



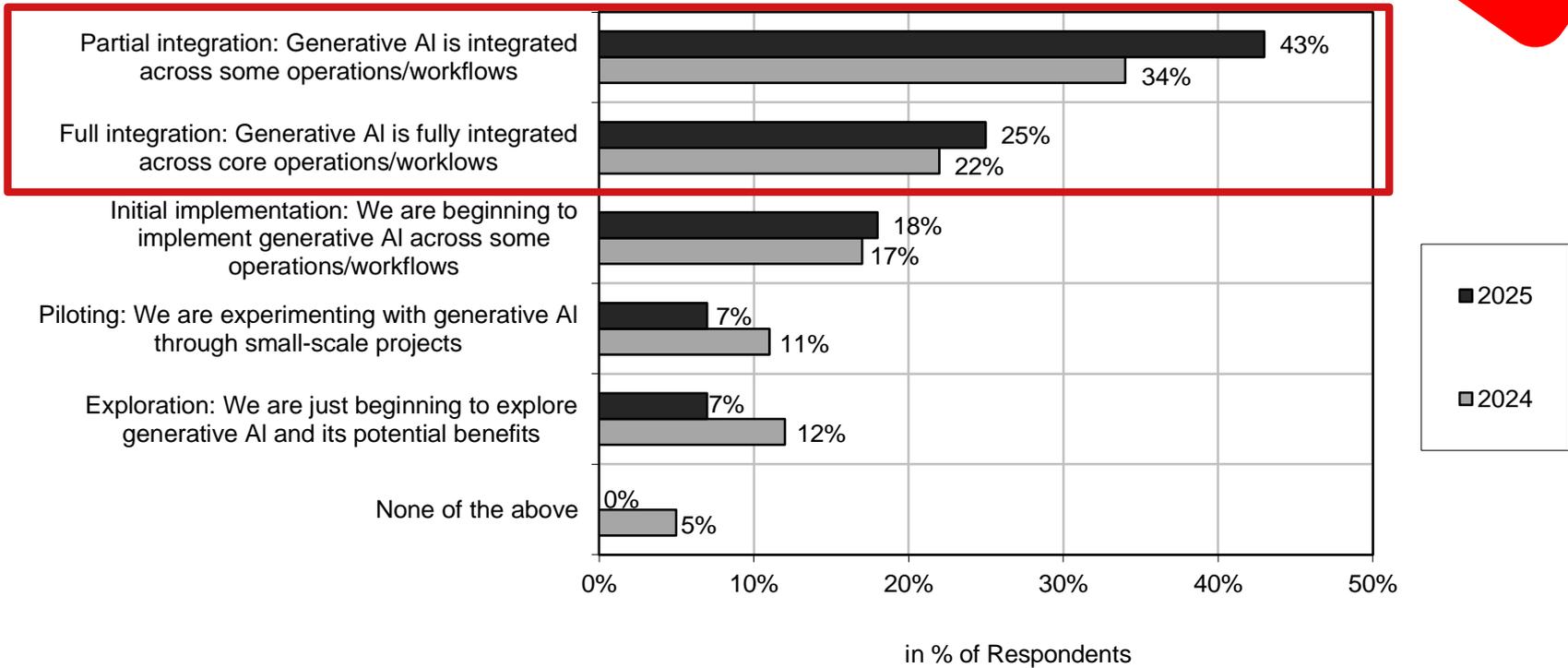
China: Adoption of AI, in % of Respondents, Nov 2024 - Jan 2025



# In 2025, 43% of North American firms report partial integration, up from 34% in 2024, while full integration rises to 25% from 22% in 2024, showing gradual maturity across core operations.



North America: Organizational Maturity Levels of Generative AI Adoption, in % of Resp., 2024-2025

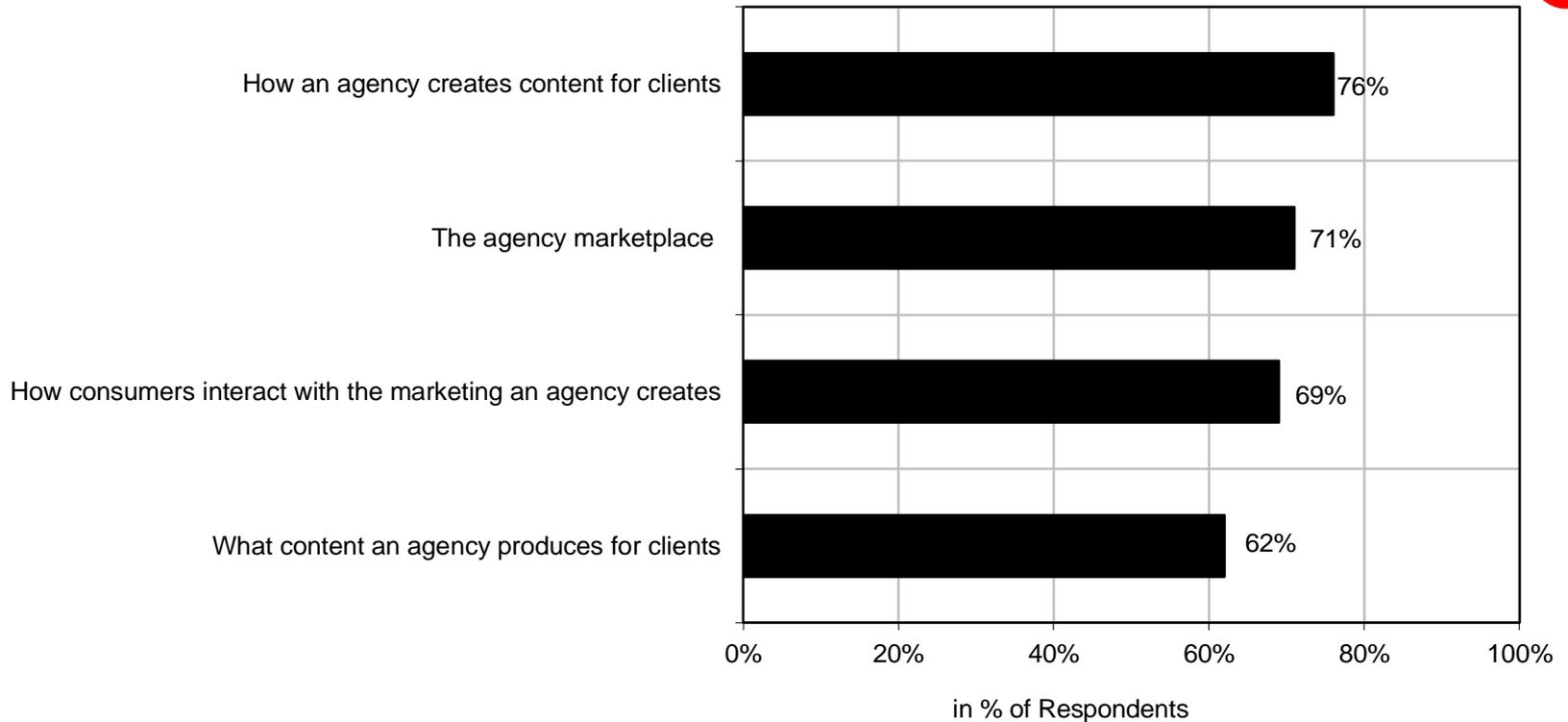


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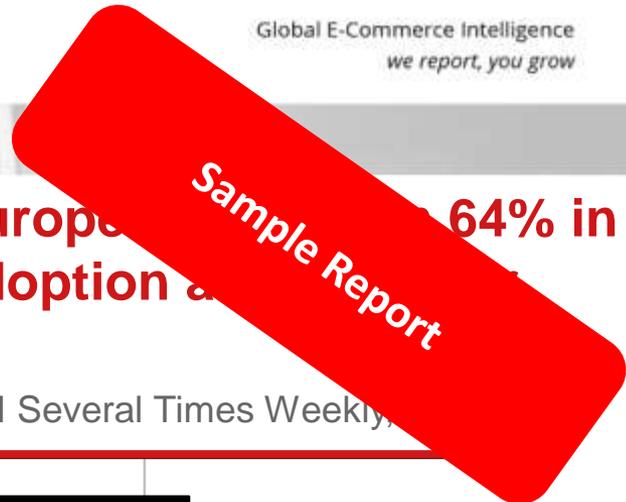


**By 2026, U.S. agencies expect GenAI to reshape how they create content, how they**  
**deliver, and position content, with majorities citing impact on content creation**  
**(76%), marketplace (71%), engagement (69%), and delivery (62%).**

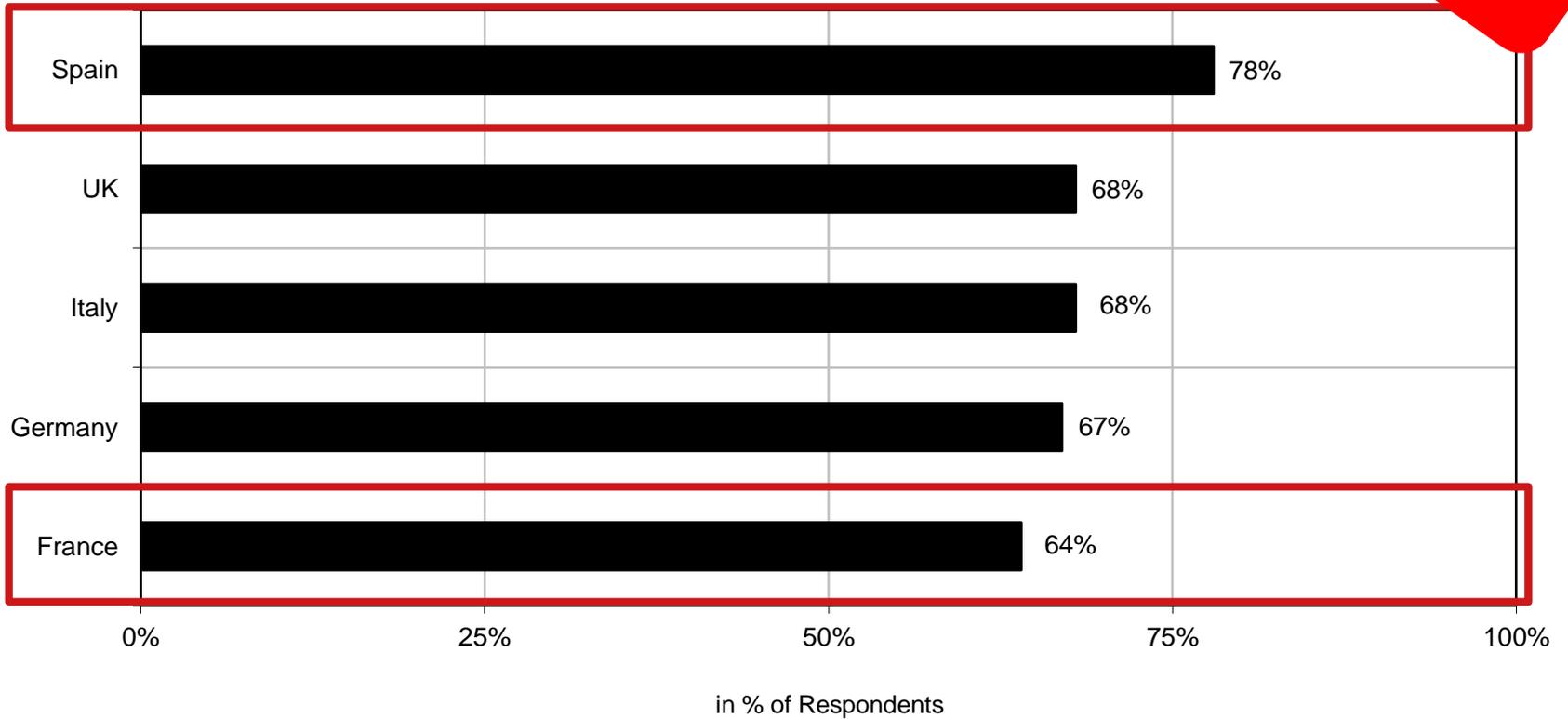
U.S.: Expected Areas of GenAI Impact Within Agencies, in % of Respondents, June 2024



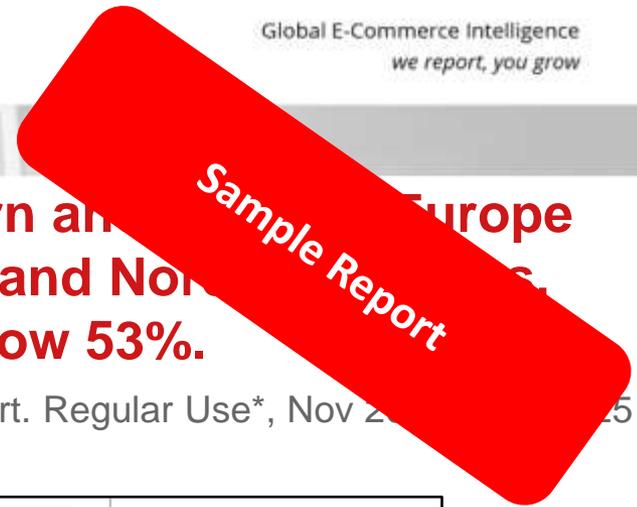
**In 2025, AI tool usage among employees in Europe is projected to rise from 64% in France to 78% in Spain, illustrating uneven adoption across markets.**



Europe: Employee Usage of AI Tool by Country, in % of Resp. Using AI Several Times Weekly

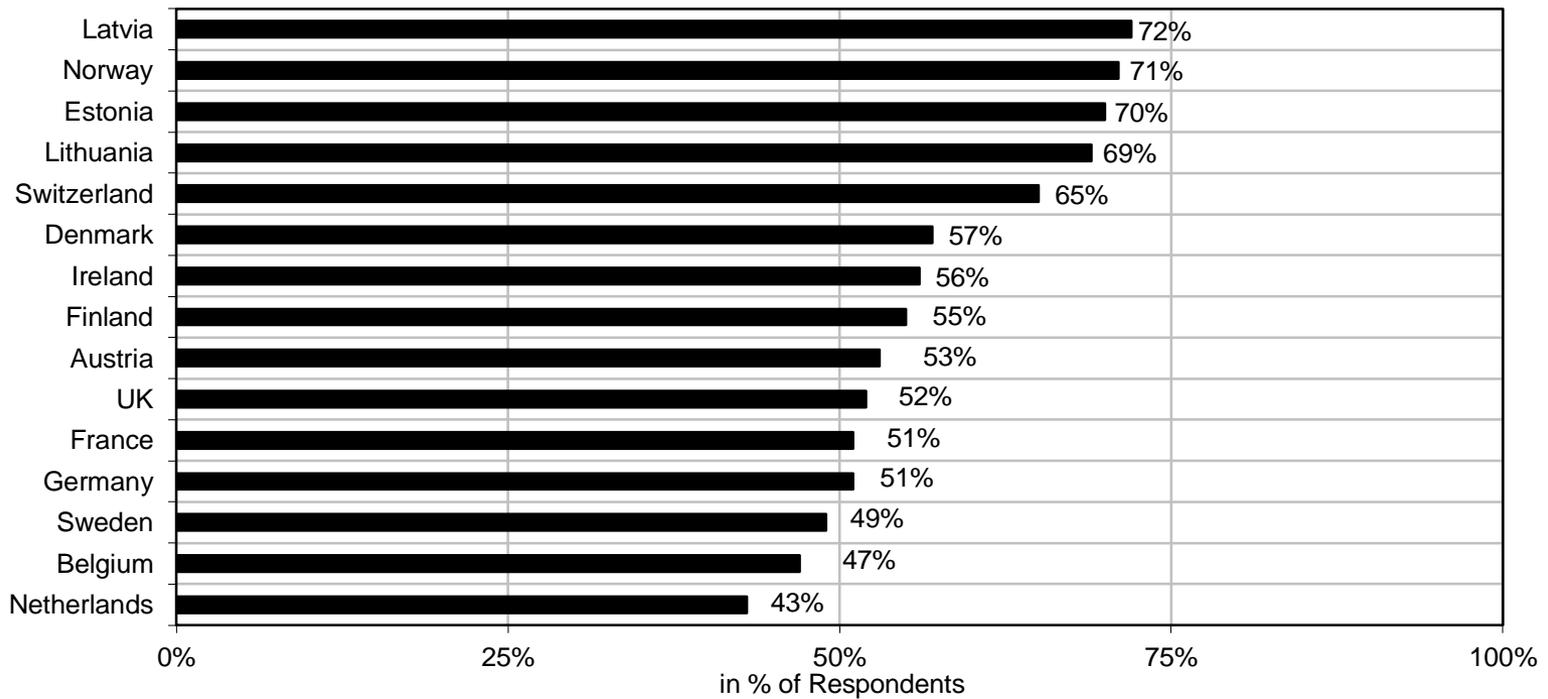


Source: yStats.com analysis, based on third-party industry data



**As of January 2025, regular AI use in Northern and Western Europe varies widely, with rates above 69% in Baltic and Northern Europe while several Western economies remain below 53%.**

North. & West. Europe: Adoption of AI by Country, in % of Res. Report. Regular Use\*, Nov 2024 - Jan 2025

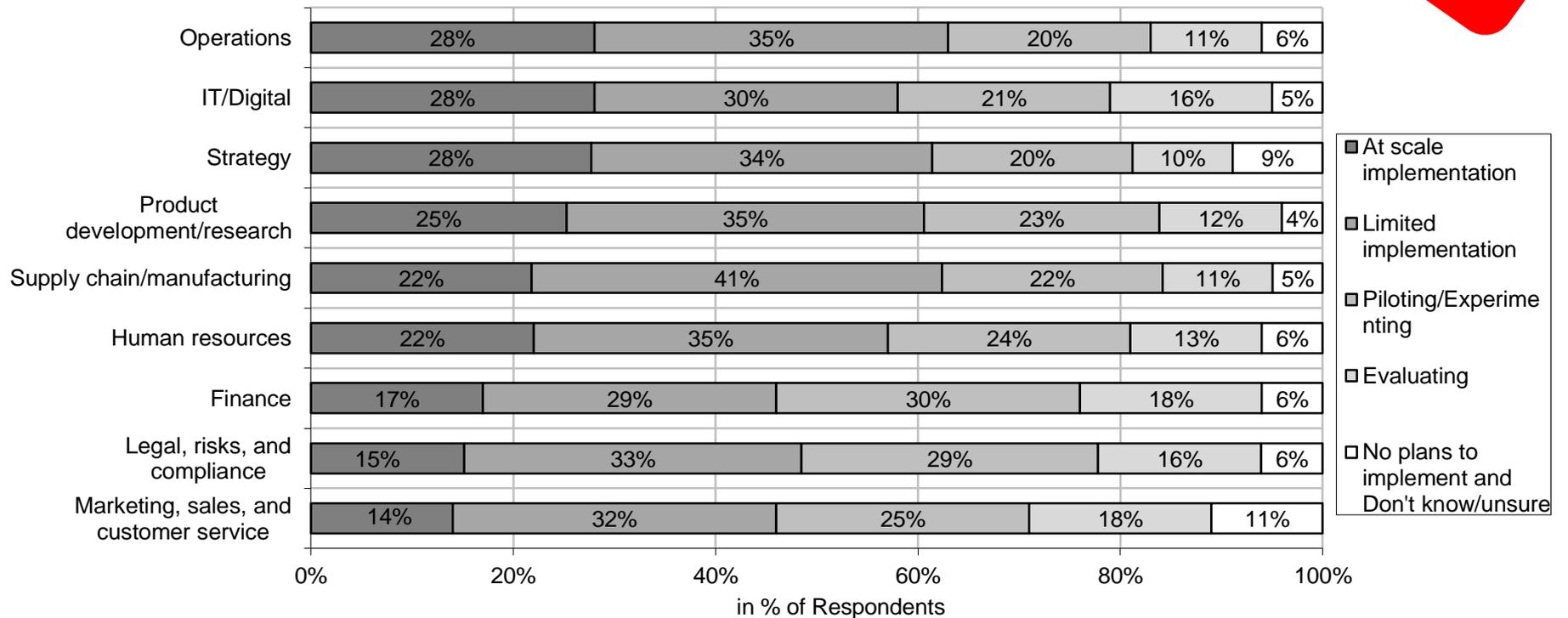


Source: yStats.com analysis, based on third-party industry data



# In 2024, AI adoption across business functions in the Middle East remains limited, with 29-41% of organizations reporting limited implementation and only 14-28% achieving scaled use.

Middle East: AI Implementation Levels by Business Function, in % of Respondents, Oct-Dec 2023



Source: yStats.com analysis, based on third-party industry data

# In 2025, AI project failures surge across the Middle East as budget overruns of up to 1,000% expose widespread gaps in financial planning.

Sample Report

Middle East: Budget Overruns, Financial Planning Deficits, and AI Project Termination Risks, July 2025

## AI Budgets Routinely Exceed Initial Projections

- According to Roland Berger, artificial intelligence projects in the Middle East often exceed original cost estimates by 500% to 1,000%. These overruns typically stem from inaccurate budgeting and insufficient advance planning. Cost escalation begins early in the project lifecycle and compounds during implementation. As a result, financial management has become one of the most critical and underdeveloped capabilities across AI initiatives in the region.

## High Termination Rates Reflect Financial Misalignment

- More than 50% of AI initiatives in the Middle East are ultimately terminated due to budget overruns, as noted by Roland Berger. This high failure rate highlights a persistent misalignment between executive ambition and actual project economics. The firm further reports that financial management is the second-largest source of executive dissatisfaction with AI projects, following only talent shortages.

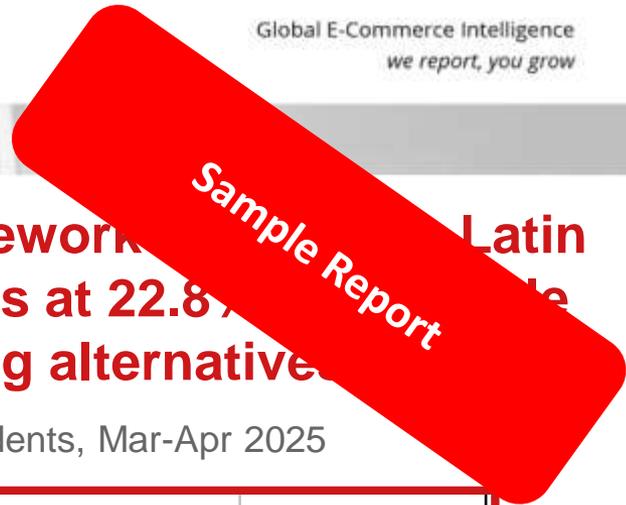
## Financial Planning Shortfalls Lead to Suboptimal ROI

- Roland Berger finds that fewer than 15% of organizations in the region properly identify, quantify, and assess the costs, risks, and expected value of their AI projects. Without this foundation, many initiatives fail during implementation or deliver limited returns. Even projects with high potential struggle to justify investment due to weak financial structuring and unrealistic expectations.

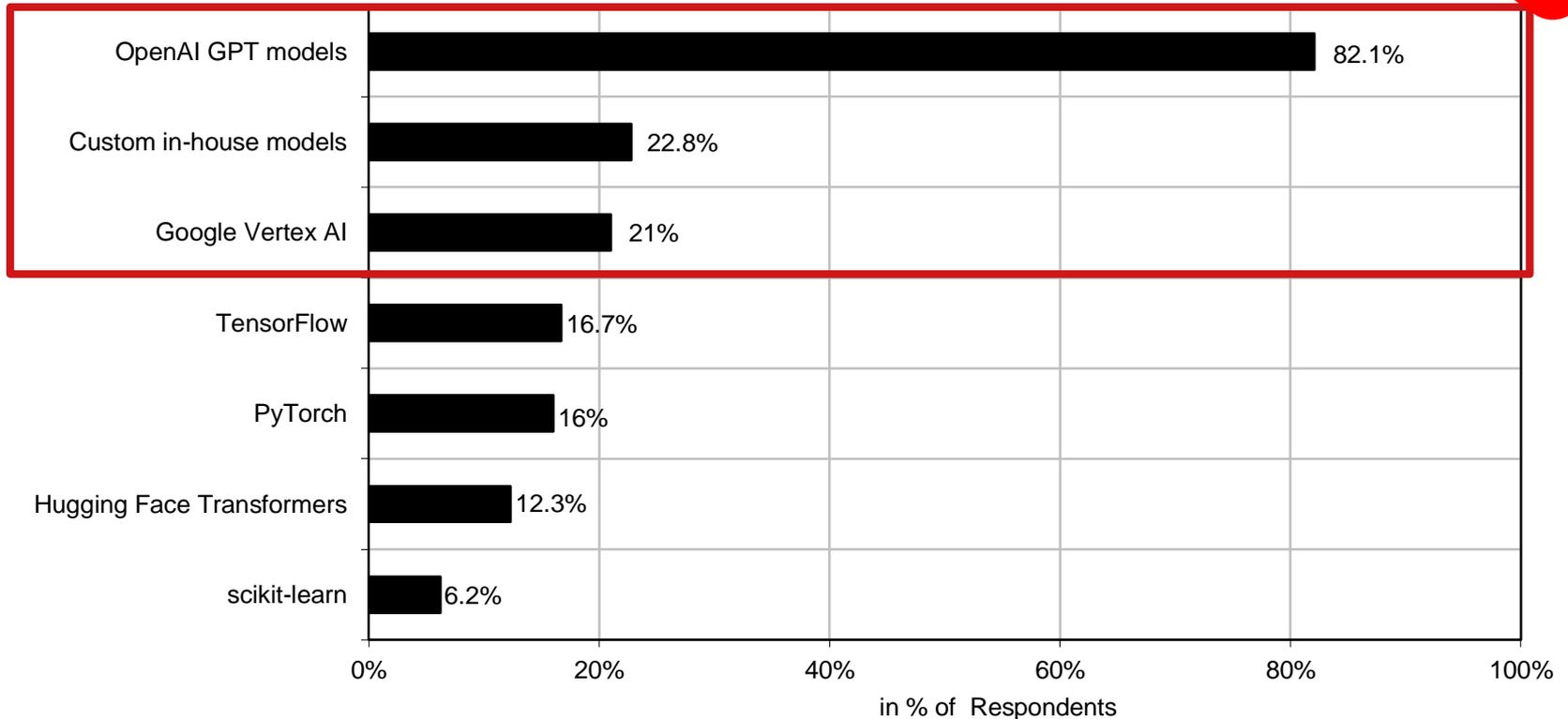
## Urgent Need for Rigorous Financial Modelling

- Roland Berger recommends developing robust financial models from the outset of any AI initiative. These should include realistic budget allocations, contingency buffers, and long-term expenditure planning. As noted in the report, “AI has the potential to transform the Middle East’s economy, but without accurate cost modelling and region-specific planning, even the most promising projects risk falling short.” Comprehensive financial discipline is essential for ensuring AI deployments deliver strategic value.

**In 2025, OpenAI GPT models dominate AI frameworks in Latin America at 82.1%, with custom in-house models at 22.8% and Google Vertex AI at 21%, showing dominance and rising alternatives.**



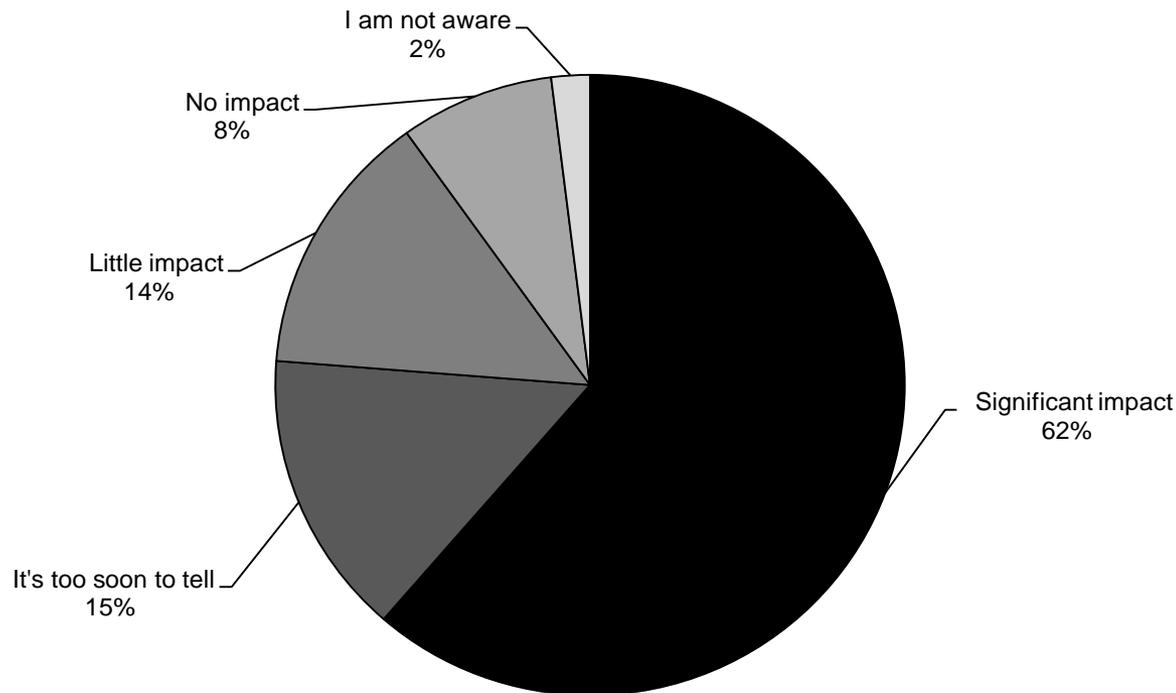
Latin America: Adoption of AI Frameworks by Provider, in % of Respondents, Mar-Apr 2025



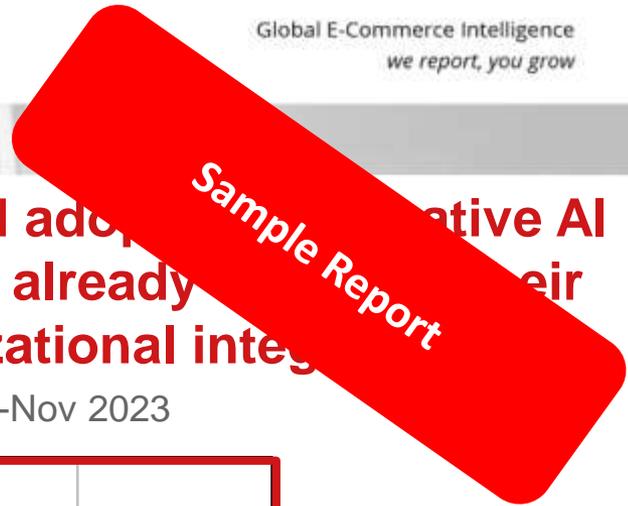
Source: yStats.com analysis, based on third-party industry data

**Brazilian companies largely expect AI to reshape the industry with 62% sharing this view, making it the dominant perception, while some remaining skepticism in 2025.**

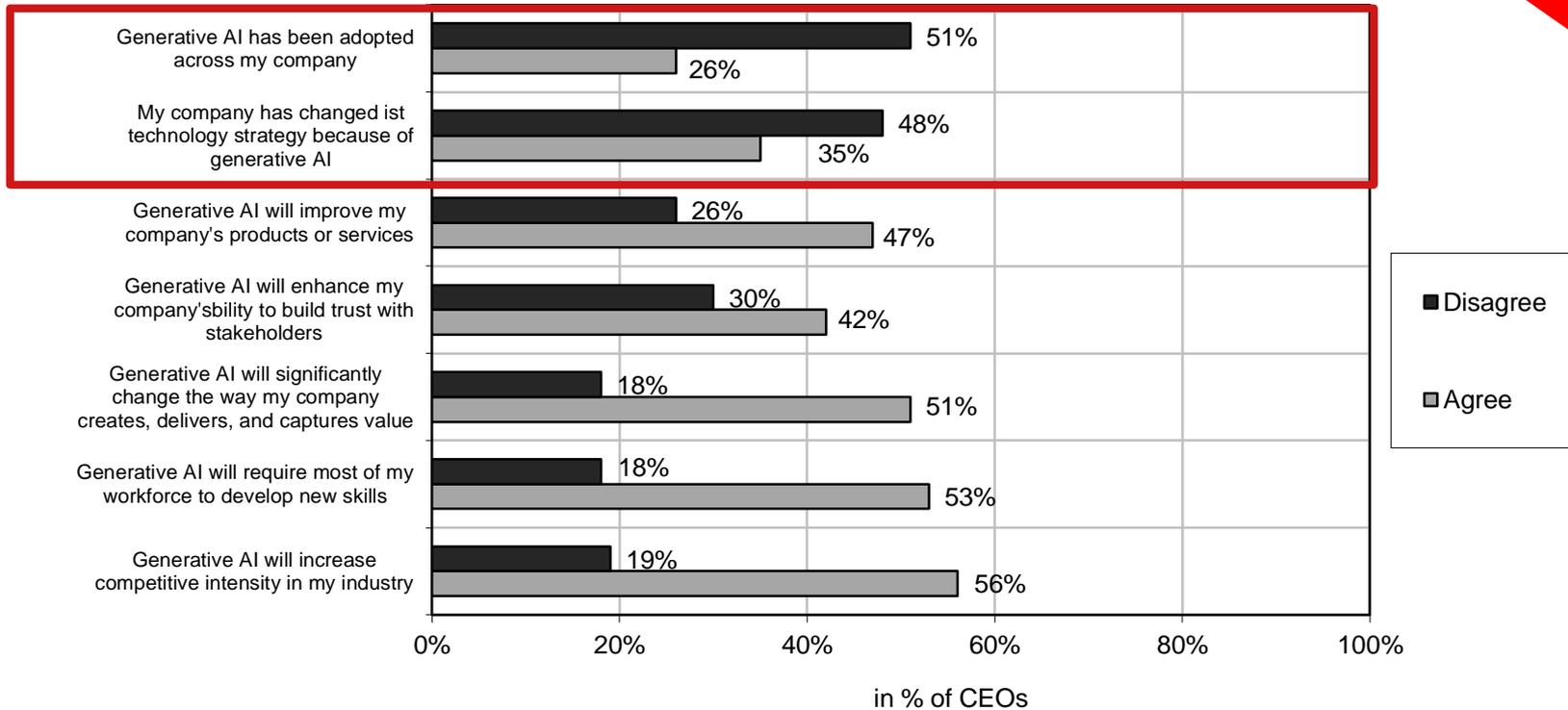
Brazil: Corporate Expectations of AI's Impact on Industry, in % of Respondents, Jan 2025



**In West Africa, by 2023, 51% of CEOs reported adopting generative AI across their companies, while 48% said it had already changed their technology strategies, signaling rapid organizational integration.**



West Africa: Generative AI's Impact on Companies, in % of CEOs, Oct-Nov 2023



Source: yStats.com analysis, based on third-party industry data

# In 2025, GenAI economic potential in Africa concentrated in banking and retail sectors, with banking leading early adoption but scaling for broader value capture.

Africa: Sectoral Distribution, Banking Applications, and Economic Value Potential of GenAI, Sample Report

## Sectoral Concentration of GenAI Potential

- According to McKinsey, over half of Africa's generative AI (GenAI) economic potential is concentrated in seven sectors: banking, retail, consumer packaged goods (CPG), telecommunications, insurance, mining and heavy industry, and the public sector, including healthcare.
- While each of these sectors includes front-runners pioneering GenAI use, McKinsey notes these applications remain in early stages, with broader scaling opportunities ahead.
- There is significant untapped opportunity to scale these innovations, signaling a need for broader implementation and organizational readiness across industries.

## GenAI Applications Across the Banking Value Chain

- Banks in Africa are beginning to operationalize GenAI across customer service, risk management, marketing, and IT functions by deploying tools like copilot licenses to boost productivity.
- Some sub-Saharan banks are leveraging gen AI to hyperpersonalize outbound sales campaigns, using large language models (LLMs) to simulate customer-copywriter dialogue, optimize content, and shorten review cycles.
- In one case, data scientists were retrained in copywriting and collaborated with legal and compliance teams to ensure regulatory-fit content, combining machine output with human oversight.
- Additional examples include an Egyptian bank automating credit memo drafting for large and midsize loans and a South African retail bank applying AI across the full risk function, enhancing speed and regulatory accuracy.

## Value Potential and Scaling Challenges in Banking

- McKinsey projects that widespread GenAI adoption in banking could unlock USD 4.7 billion to 7.9 billion in economic value across Africa.
- High-potential use cases include automating marketing, account planning, operations, credit risk management, and technology development, from user stories to UI/UX design and code testing.
- The firm names this transformation "idea to impact", emphasizing that GenAI is not just a tool but a foundational shift in technology and business operating models.

Source: yStats.com analysis, based on third-party industry data

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# GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

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## Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, and company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum accuracy for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

## Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

## Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

## Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

## Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

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