

AI Readiness Survey



The 2026 openthebox survey to benchmark your maturity across data, strategy, and governance.

Executive Takeaway

AI adoption is now a reality across financial services, based on input from senior leaders across Belgium's financial sector and its immediate ecosystem. While competitive pressure has made AI unavoidable, most organizations remain in a transitional phase, with pilots and isolated deployments outweighing scaled execution. The limiting factors are not ambition or technology, but data readiness, skills, and organizational structure.

Key conclusions from the survey

2

Pressure is accelerating adoption.

AI is no longer experimental. Market and peer pressure have turned it into a baseline expectation, heightening urgency and simultaneously exposing gaps in organizational readiness and execution.

4

Data readiness is the dominant constraint.

Fragmented, non-harmonized data consistently limits the ability to scale AI beyond isolated success stories, creating bottlenecks in reuse, integration, and broader organizational adoption.

1

AI is in use, but not yet embedded.

Most respondents use or plan to use AI, mainly via pilots or narrow applications. Organization-wide, repeatable AI capabilities remain the exception.

3

Investment is pragmatic, not transformative.

Spending focuses on internal productivity and efficiency. More ambitious, client-facing or business-model transformation is acknowledged but largely postponed.

5

Skills and governance lag intent.

Technology access is rarely the issue. The main gaps lie in cross-functional AI skills and in translating governance awareness into operational frameworks.

What distinguishes stronger performers

Higher-maturity organizations tend to:

- Prioritize concrete use cases with clear business impact
- Accept imperfect data in exchange for learning and speed
- Embed AI into decision processes rather than treating it as experimentation

Lower-maturity organizations typically:

- Remain stuck in pilot mode, unable to scale AI beyond isolated experiments.
- Overestimate data readiness, assuming it is clean and integrated.
- Delay execution while waiting for structure or certainty, limiting AI adoption across the organization.

Implications & next steps for decision-makers

The next phase of AI adoption will be defined by integration rather than experimentation. Organizations that align foundations, capabilities, and ownership will be best positioned to turn AI from a support tool into a durable source of advantage.

- The maturity gap between early movers and others is likely to widen.
- Fragmented adoption risks creating activity without capability.
- Sustainable AI advantage requires coordinated progress in data, skills, and governance.

67%

Report their organization invested in AI during 2025

72%

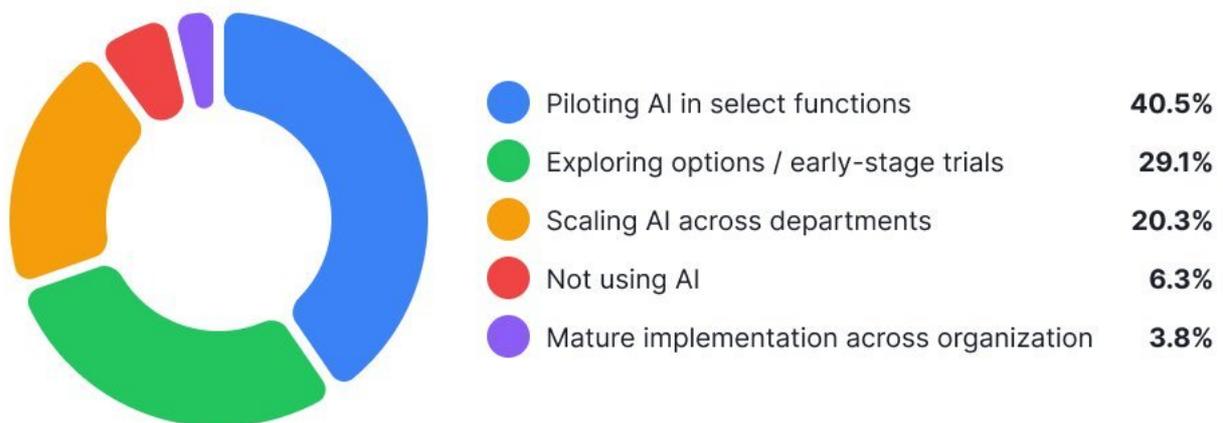
Report their organization is not fully data-ready for AI

Enthusiasm and momentum across the industry

Adoption has clearly moved from experimentation to reality across financial services. Competitive and peer pressure have made advanced analytics and automation unavoidable, with most organizations already investing and deploying these capabilities through pilots or targeted initiatives. This momentum reflects a pragmatic focus on productivity gains and better decision-making. For most, however, these capabilities still operate alongside the core business rather than being fully embedded within it.

AI Adoption Stage

Over 70% are still exploring or piloting AI, while fewer than 4% have reached maturity.



Market Pressure to Adopt AI

Nearly two-thirds feel direct competitive or market pressure to adopt AI.



AI Investment in 2025

AI ambition is backed by real investment, with almost 3 quarters allocating budget.

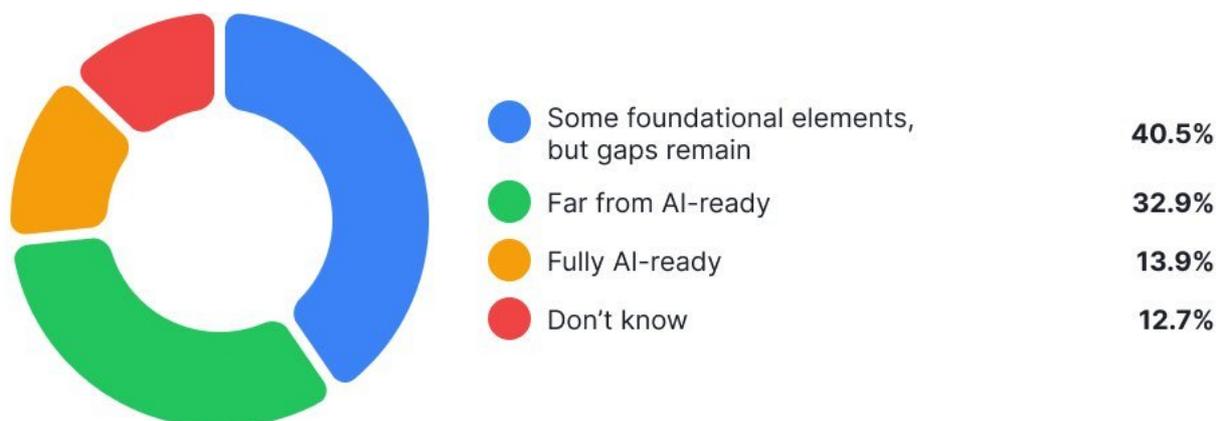


Structural challenges and the execution gap

What holds organizations back is not ambition or access to technology, but readiness at a structural level. Fragmented data, limited cross-functional skills, and immature governance frameworks consistently prevent AI initiatives from scaling beyond isolated successes. As a result, many organizations remain stuck in pilot mode, generating activity without building durable capability. Closing this gap will require coordinated progress across data foundations, skills, and ownership, rather than further experimentation alone.

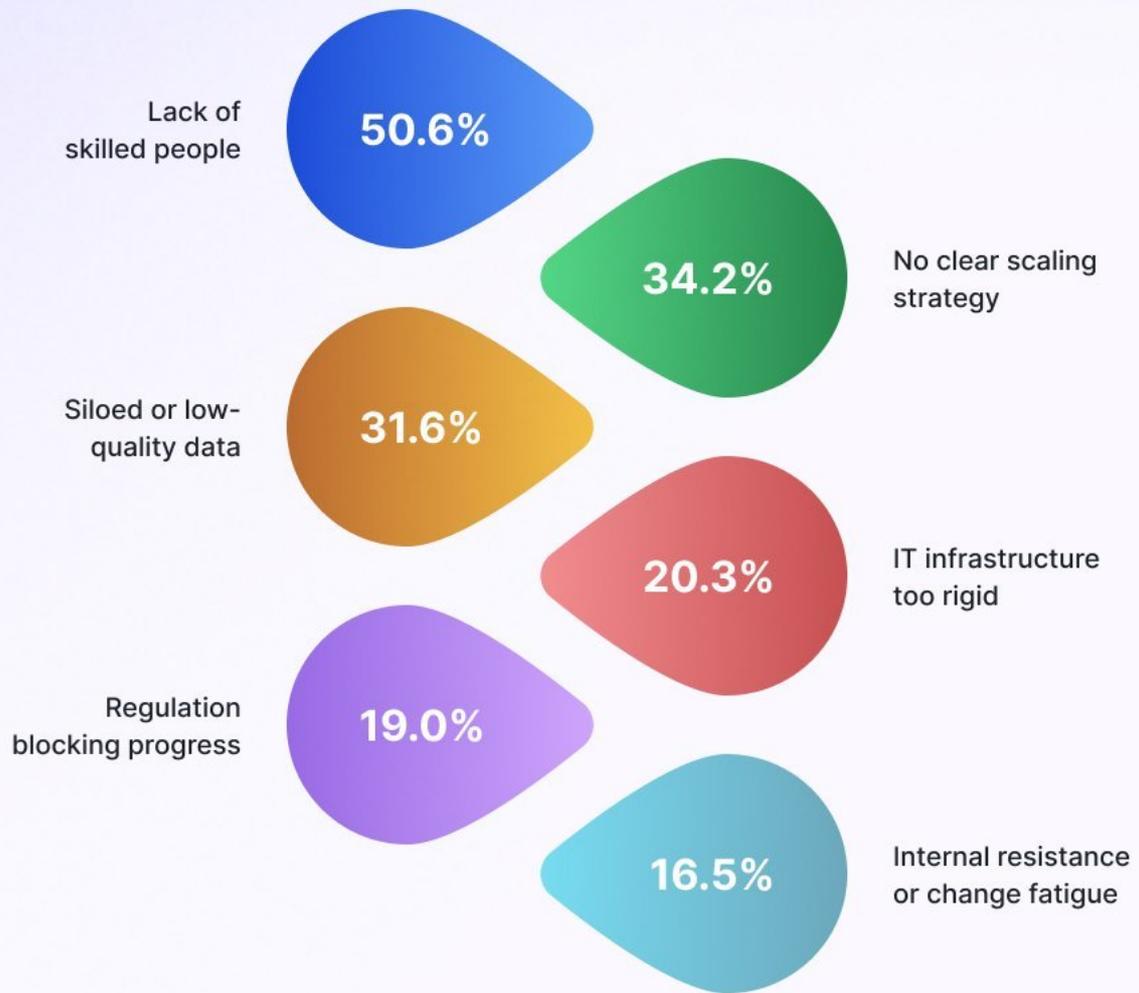
Data Readiness for AI

Only 14% consider their data infrastructure fully AI-ready.



Top AI Pain Points

The main blockers are structural: skills, data quality, scalability, and infrastructure.



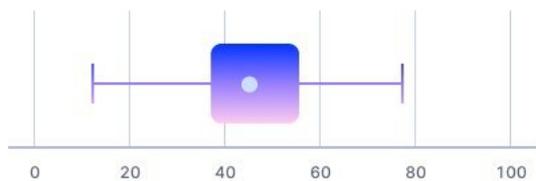
Understanding AI maturity across the market

This benchmark assesses AI maturity across four core dimensions that consistently determine whether organizations are able to move from experimentation to scalable impact. Together, these dimensions highlight how AI adoption evolves across the market, and where structural readiness, rather than ambition or technology access, becomes the decisive factor.

Across the market, progress in one dimension without corresponding advances in the others often results in isolated success rather than durable capability. Sustainable AI maturity emerges when these dimensions evolve together.

AI Adoption & Market Pressures

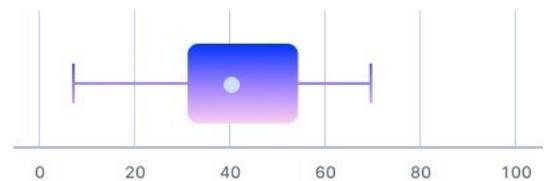
Assesses AI adoption & how competitive pressure shapes urgency and priorities.



● Average score **46%**

Data Readiness

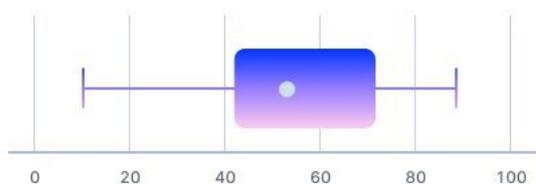
Evaluates if data quality, accessibility, and foundations support scalable AI use.



● Average score **40%**

AI Oversight, Clarity & Ethics

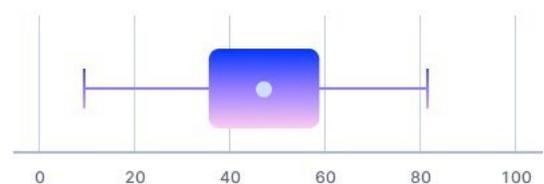
Measures how well policies & frameworks manage risk, compliance, and trust.



● Average score **53%**

Future Outlook

Shows how organizations plan AI growth, investments, ambition, and impact.



● Average score **46%**

About openthebox

openthebox is a business intelligence platform built to support informed decision-making in financial services. We provide visibility into companies, ownership structures, and market dynamics by combining high-quality data with clear, accessible insights.

Our focus is on helping professionals work faster and with greater confidence when assessing risk, identifying opportunities, or navigating complex market environments.

We believe sustainable advantage comes from completeness, transparency, and the ability to turn information into informed action.



Bernard Naron

ABN AMRO Private Banking
Head of Commercial
Development

"openthebox is unparalleled when it comes to quality, speed and intuitiveness."



Christopher Tournis Gamble

WAD Capital
General Director

"openthebox gives us the ability to screen markets efficiently and approach sellers with a deep understanding of their businesses."

M80

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Gimv

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Pointerpro is a survey and assessment platform used to design and distribute the questionnaire and to calculate benchmark scores for this study.