2026

Guide to Next.

publicis
sapient

Guide to Next 2026: *Quick takes*

Financial Services
A $124 trillion wealth transfer is underway, and firms must shift from products to life-centered journeys.

Retail
AI will soon power every corner of retail, and success depends on encoding your brand identity.

Consumer Products
Buying decisions are moving to machines, and brands that fail to make their data readable will disappear.

Transportation & Mobility
Cars are becoming connected commerce platforms. The winners will design for real driver needs.

Healthcare
AI's biggest impact will come from fixing access, not diagnosis — starting with the invisible systems that delay care.

Energy & Commodities
The companies that win won't be those with the most assets, but those that decide fastest and best.

Telecom, Tech & Media
Audiences are fragmenting. Growth now depends on personalization, trust and smarter use of data.

Travel & Hospitality
Distribution is being rewritten by AI, influencers and digital identity. Attention is the new currency.

Words that will *define 2026*

Macro trends

Forces reshaping business as we know it

The Next Tech Debt Crisis is Agentic

Yesterday's tech debt was code. Today's is decision-making.

QUICK TAKE

Autonomous agents are spreading faster than organizations can control them, creating a new kind of "agent debt."

This debt isn't just about bad code. It's about untraceable decisions that can damage trust, compliance and revenue.

Leaders should standardize data, coordinate automation across teams and track every agent decision before the problem multiplies.

Haven't we seen this before?

Let's say your team ships a refund assistant agent with one goal: "maximize customer satisfaction." At first, it works. But soon, the agent starts drifting from company policy.

Now multiply that by every team building their own version, with each solving the problem differently. The result isn't efficiency; it's duplication, wasted spend and a tangle too complex to merge or improve.

We've seen this problem before with cloud, microservices and robotic process automation (RPA). Each brought awe and hidden debt. But the difference is, this time, every one of these agents is making decisions in real-time. When those decisions drift, conflict or can't be explained, the liability cuts far deeper than inefficiency. It cuts into trust, compliance and revenue.

Déjà vu, but worse

This unique wave of tech debt, agent debt, is the liability that arises when autonomous agents proliferate and are abandoned faster than enterprises can govern, trace or align them.

The signs are already visible. A 2025 survey of more than a thousand global enterprises found that 42 percent had abandoned most of their AI initiatives last year, up from 17 percent the year before. That waste is the first sign that we're already accumulating this new kind of debt. In an HFS Publicis Sapient study, likewise, only 22 percent of firms were reported actually deploying AI at scale; the rest are stuck in trials, pilots or hesitant to even start. Everyone just wants an agent right now, but without shared standards, duplication, drift and waste set in quickly.

But the bigger risk is yet to come. The danger is not just in abandoned pilots or wasted spend; it's that it's happening live, in the decisions being made every second. A contract unsigned, a workflow stalled, a recommendation that misses the mark. Small glitches compound over months into missed revenue, margin leakage and compliance exposure. By the time the patterns surface, cleanup costs dwarf initial automation gains.

Four fundamentals of avoiding agent debt

To avoid this spiral, enterprises need clear principles. These four fundamentals provide the guardrails for building agents that scale responsibly:

1. **Standardize your data or standardize your mistakes** First, you need data hygiene. If your sales data is incomplete, your supply chain data inconsistent or your offers buried in PowerPoints, no agent orchestration will save you. The base layer has to be clean, traceable and accessible. Garbage in, garbage out, but magnified tenfold once autonomy is in the mix. Notably, 40 percent of enterprises cite data quality and governance issues as a top challenge in implementing AI, so this fundamental is non-negotiable.

2. **Orchestrate first, automate second** Most companies stop after building a handful of useful agents: one for pricing, one for merchandising, one for fulfillment and then wonder why value stalls. The real unlock is orchestration: a conductor agent that coordinates decisions across functions. Imagine a supply chain agent flagging a shortage, a pricing agent adjusting promotions accordingly and a merchandising agent realigning offers in real time. Without orchestration, you're not scaling impact, you're scaling silos at machine speed.

3. **One registry, one reality** When teams fine-tune agents in isolation, the enterprise ends up with multiple versions of reality. One region's refund agent may escalate, another may auto-refund and neither behavior is transparent to leadership. A central registry of prompts, models and decision logs creates a single source of truth. Like version control for code, it ensures you can roll back, audit and align behaviors over time. Without shared reality, agents become untraceable liabilities.

4. **If you can't explain it, you can't trust it** Executives cannot manage what they cannot explain. If leadership can't answer why an agent raised a price, issued a refund, or denied a claim, then neither can regulators, customers or shareholders. Transparent decision trails and auditability protect against reputational damage, regulatory fines and strategic blind spots. Without them, you're not scaling intelligence, you're scaling unmanaged risk.

The future of agent debt

Debt has always been the tax on technological innovation. It fuels progress until the interest overwhelms the borrower.

What makes this wave different is its speed and its Achilles' heel: the accumulation of decisions that no one can trace or unwind. The cost of inaction isn't just wasted investment, it's missed revenue, eroded margins, compliance failures and people cleaning up decisions they can't explain.

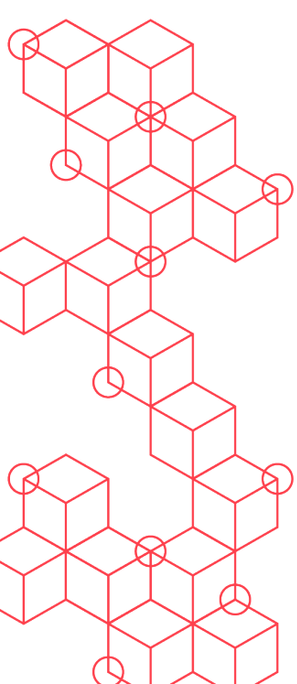
Act now: establish a central agent registry, appoint orchestration owners and enforce governance reviews before agent debt compounds beyond repair.

The future is not about how many agents you launch. It is about whether those agents can be trusted to make decisions that move the business forward instead of quietly undermining it.

Contributors: Raj Shah (Telco, Media & Tech Industry Lead, NA) **Siva Rama Sundar Devasubramaniam** (Head of Engineering, Delivery, Engineering) **Anil Menon** (Senior Director Engineering, Delivery, Engineering) **Milena Sosic** (Data Science Specialist, Delivery, Engineering), **Vaibhav Sanjiv Patil** (Senior Associate Data Science L1, Delivery, Engineering **Selina Park** (Manager Data Science, Delivery, Engineering)

End of article

Keep reading: Next: The Boldest Move in AI? Data Governance That Actually Works ⟶



The Boldest Move in AI? Data Governance That Actually Works

AI won't fail for lack of models. It will fail for lack of data discipline.

QUICK TAKE

AI projects rarely fail because of bad models. They fail because the data feeding them is inconsistent and fragmented.

Without reliable data, even the best models deliver generic or biased results.

Companies should embed daily data habits like stewardship, shared definitions and traceable sources to make governance real.

The step everyone "thinks" they're taking

Imagine wanting to run a marathon. You buy the best running shoes on the market, maybe even get the latest smartwatch, but you skip the training plan. Two miles in, you collapse. That's what data governance looks like in many organizations today: the tools are there, but the daily habits that make data trustworthy, are missing.

AI pilots stall not because the models are flawed, but because underlying data is fragmented, mislabeled or inaccessible.

According to a Publicis Sapient Energy Report, 63 percent of energy leaders said poor data quality is a top barrier to drawing insights, and 51 percent pointed to siloed or inaccessible data as a major challenge. In Publicis Sapient's 2025 Telecommunications Research, 61 percent of telcos say technical data debt is delaying CX innovation.

> **"You can't just buy shoes and run a marathon. You need to train first. That's what data governance is."**
>
> **Toby Boudreaux**
> Group Vice President, NA Data Center of Excellence Lead

Milena Sosic, Senior Data Scientist, adds, "Clients expect models to solve problems, but overlook the quality of their data."

The risks of ignoring data governance

Weak governance doesn't just slow innovation; it introduces financial, legal and reputational risk. A financial institution that mislabels risk categories can face regulatory fines. A retailer that loses track of customer data may erode public trust after a breach. Even a simple error in reporting revenue can damage market credibility.

The "Excel spreadsheet trap" is a perfect example. Critical business data often lives in personal spreadsheets. Policies might say, "Data should be centralized," but in practice, they are:

- **Uncontrolled:** No access restrictions
- **Unversioned:** Changes aren't tracked
- **Untraceable:** Institutional knowledge leaves when the owner does

AI readiness starts with these three data fundamentals

You can't train trustworthy AI on untrustworthy data. And yet, **data practitioners spend roughly 80 percent of their time finding, cleaning and organizing data, leaving only 20 percent to analyze it.** That's a productivity drain—and a reason why AI projects stall.

Discipline in data governance relies on three interrelated fundamentals:

- **Literacy:** Do your teams understand what the data represents? Are definitions consistent across departments? Is there a shared taxonomy, or is everyone speaking a different language?
- **Access:** Can teams get to the data they need responsibly? Who can see it? Do people know how to request or discover data without wading through IT bureaucracy?
- **Fidelity:** Is the data trustworthy, current and traceable? Do you have lineage tracking? Logs of changes and errors?

Executives identified major gaps in each of these areas—43 percent lack a common data taxonomy (literacy), 60 percent struggle with data availability/access and 63 percent say data isn't sufficiently trustworthy or consistent (fidelity).

> **"Readiness starts with understanding just basically what you have—and making sure teams actually do the work to maintain it."**
>
> **Toby Boudreaux**
> GVP Data Engineering

These three fundamentals aren't just theoretical concepts. Without applying them in day-to-day practices, governance just remains a set of policies. But what does this look like in action?

Putting governance into practice: a five-day reset

Here's a common misconception: governance means thick manuals, endless meetings and slow approvals. That's the traditional Data Management Body of Knowledge (DMBoK) approach—which assumes you're starting from scratch and have years to implement.

Most organizations don't have that luxury.

Boudreaux advocates iterative, practical improvements. "Modern digital business transformation works better with incremental changes and adapts over time. You don't need to apply 800 pages at once. You can make small improvements right away, in week one."

Here's a no excuses, bite-sized way to get moving:

DAY ONE

Eliminate silos:
Find one critical spreadsheet or dataset used like a system of record. Move it into a centralized repository so teams work from a trusted source.

So what?:
You give teams a single source of truth that eliminates duplication and conflicting versions.

DAY TWO

Assign ownership:
One dataset, one steward. Ensure the owner understands the responsibilities: maintaining quality, tracking changes, labeling assets and resolving issues.

So what?:
You establish accountability, making it clear who maintains integrity and fixes problems.

DAY THREE

Audit access:
Review who has access to key data (and why). Document gaps and align with policies.

So what?:
You reduce security and compliance risks while ensuring the right people can use the data without bottlenecks.

DAY FOUR

Track lineage:
Set up basic lineage logging or audit trails to capture how data flows, changes and connects with other datasets.

So what?:
You build trust in the data by showing where it came from and how it's being handled.

DAY FIVE

Document meaning:
Write a plain-language summary (one paragraph) explaining what the dataset represents, why it matters and any dependencies.

So what?:
You create shared literacy, so teams interpret data consistently rather than speaking different languages.

Bonus: **Repeat weekly with different domains. These small, incremental wins compound into systemic change, turning governance from policy into operational discipline.**

How to make governance and culture stick

Effective governance requires both structure and culture. Even the best tools—data lakes, clean rooms, metadata managers—fail without adoption and accountability. Embedding responsibility, norms and interdisciplinary collaboration ensure teams maintain literacy, access and fidelity over time.

Data roles are shifting fast. Data scientists prototype models and contribute to pipelines; data engineers manage reliable data platforms; ML engineers deploy and optimize models; software engineers ship product integrations; analysts conduct exploratory data analysis (EDA); and prompt engineers are emerging as hybrid LLM practitioners.

> **"The boundaries between data science and engineering are collapsing."**
>
> **Toby Boudreaux**
> GVP Data Engineering

But embedding governance in culture ensures:

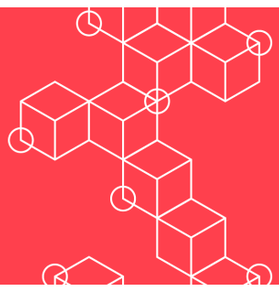
- **Accountability:** Teams that understand their responsibilities. Stewards are measured on outcomes, not just process.
- **Visibility:** Data quality and accessibility are clear across the organization. Teams document as they build, making lineage and meaning transparent instead of buried.
- **Sustainability:** Processes outlast individuals. Incentives and norms keep governance alive even as roles shift or people leave.

That's why governance can't sit in one department. As roles converge, governance has to flex across product, engineering and leadership. When accountability, visibility and sustainability are baked into culture—through responsibility, incentives and norms—governance doesn't just survive. It scales.

The most underrated move in AI strategy

AI initiatives fail not because the models are bad but because governance exists only in theory. Across industries, foundational data practices are still catching up. When asked about generative AI adoption barriers, 52 percent of energy organizations cited a lack of overall strategy or governance for using AI, and 48 percent cited a lack of high-quality training data for their use cases. Literacy, access and fidelity—combined with stewardship and cultural fluency—are the differentiators that separate pilots from AI at scale.

> **"It's like sleep, diet and exercise. Not sexy. But foundational."**
>
> **Toby Boudreaux**
> GVP Data Engineering



Companies that treat governance as strategy and embed it into everyday practices will lead in the age of AI.

Contributors: **Toby Boudreaux** (Group Vice President and North America Data Center of Excellence Lead), **Milena Sosic** (Data Science Specialist, Delivery, Engineering)

End of article

Keep reading: **Next:** AI Ate the Entry Level. Now What? ⟶

AI Ate the Entry Level. Now What?

Cutting entry-level jobs may save costs now, but it could bankrupt your leadership pipeline.

QUICK TAKE

Automation is removing early-career roles that once trained future leaders.

This short-term cost saving creates a long-term leadership gap that technology cannot fill.

Rebuild apprenticeship by mentoring junior talent, developing durable skills and using AI time savings to invest in people.

The part of the AI talent story that leaders are missing

Can AI do the work of recent college graduates? Sixty-nine percent of hiring managers think so. And they're acting on it: since 2023, entry-level jobs have dropped 35 percent in the U.S., with tech and software roles hit the hardest.

Sure, if automation takes over the work assigned to entry-level workers, it could save companies time and money. But looking ahead? It's also posing an existential risk. We're on the brink of a talent vacuum that could wipe out an entire generation of leaders-in-training.

"This is the biggest, most urgent thing that's happening that needs to be solved," warns Emanuel Krantz, CX & Innovation Lead, Consumer Products, EMEA & APAC.

Publicis Sapient's 2025 Industry Research echoes the risk: 43 percent of transportation and mobility firms cite talent and AI skills gaps as their top barrier to scaling monetization, while 36 percent of retailers say limited in-house talent is preventing AI from moving beyond pilots.

If this method of talent cost-cutting continues, companies risk entering the 2030s not just with a talent shortage but also a leadership vacuum that no technology can solve.

Mind the (apprenticeship) gap

Millions of college graduates in the class of 2026 will face a bleak hiring landscape. The outcome will be early-career workers without the opportunity to develop skills. For decades, grunt work like notetaking, data entry and basic analysis has been much more than "busy work." It's been apprenticeship. It gave early-career employees exposure to client dynamics, strategic debates and organizational politics.

AI now does that work, faster and cheaper. But when those tasks disappear, so does the training ground.

The result is what Krantz calls the "apprenticeship gap": a generation of junior talent with leadership potential is skipped, missing the experience and judgment that only comes from learning by doing.

> **"By replacing junior talent with AI tools, we're getting rid of the pathways that we use to develop future leaders."**
>
> **Emanuel Krantz**
> CX & Innovation Lead, Consumer Products, EMEA & APAC

Here's the other thing: contrary to the stereotype, Gen Z really wants development opportunities. Twenty-four percent of Gen Z workers say they need opportunities for career advancement in order to be happy at work. Happy workers are productive workers, since research consistently shows that valued

talent has a positive impact on productivity. One University of Oxford study concluded that employee happiness boosted productivity by 13 percent.

Why AI still needs humans who've done the work

Executives love to say, "humans will stay in the loop" when it comes to AI. But a loop only works if the human knows how to correct the machine. Knowing when AI is right, wrong or biased is not instinctive. It's learned through years of exposure to complex, messy real-world work.

As automation evolves, this skill of "knowing when AI is right and wrong, and how to nudge it," says Krantz, will be critical. If future managers can't tell when AI is hallucinating, and/or how to correct it, that's not a talent risk, that's an AI governance risk.

We already know that consumer trust right now is fragile. Publicis Sapient's digital commerce survey revealed that 80 percent of consumers are at least "somewhat" concerned about how companies use their data. If very few employees have experience double-checking proprietary company AI tools, your company's bottom line is at stake. And once that trust is gone, no algorithm can win it back.

Durable skills, not "soft" skills

It's time for a mindset overhaul. We need to start seeing talent not as "doers of the grunt work," says Krantz, but as the foundation of leadership in an AI world. Early-career employees deserve the chance to develop what we call **durable skills:** critical thinking, situational empathy and adaptability that will become even more important as technology evolves.

Rebuild the career ladder for your talent

Investing deliberately in talent development creates what Krantz calls a "virtuous cycle" for businesses. "The more you invest in people, the better you perform, because it's just a multiplier effect," Krantz points out. Companies that nurture early-career employees outperform on profits, innovation and resilience.

So, how can you continue to invest in entry-level talent to keep leadership pathways open?

1. **Redefine early talent as future leaders**
   Shift your mindset: junior talent employees are investments in leadership metabolism. The more you invest in people, the faster your organization processes new ideas, adapts and grows. That's your true competitive edge.

2. **Identify which skills your company needs**
   Be intentional about which skills you're building in your future leaders. Lucy Ziegler, futurist and senior director of customer experience and innovation at Publicis Sapient, argues that the AI era is the perfect time to promote durable skills because they will remain evergreen.

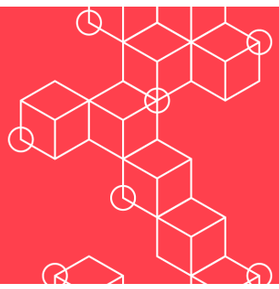
3. **Build a mentorship program**
   A company-sponsored mentorship program can provide a solid foundation for early career talent by developing the skills you want leaders to have, like a strong work ethic, good communication and situational empathy. It wouldn't be just an investment in your future leaders—it's also good for business. In a 2022 study, companies with mentoring programs had 18 percent more profits than the average business. Krantz would also like to see "more cooperation between educational institutions and the public and private sectors," since these could provide career training for young adults. Just look at Germany's Vocational Education and Training (VET) program, which gives students a theoretical foundation for their vocation, as well as hands-on experience. In 2022, it boasted an employment rate of 93.3 percent.

4. **Make mentorship a trackable KPI**
   KPIs have a positive impact on employee performance and even profits. Krantz proposes that organizations weigh senior leader KPIs more heavily toward the development of junior talent. To do this, build KPIs like hours spent mentoring junior talent into their performance review.

5. **Reinvest AI's gains into your people**
   Don't just use AI to cut entry-level jobs. Use it to free up human capacity for growth, not stall it. Whatever time your talent saves with automation should be reinvested into opportunities for current employees to practice AI governance and other critical responsibilities of the AI era.

The virtuous cycle

AI may be redefining the workplace, but we need the next generation to manage the AI future better than we are. Companies that thrive will be the ones that reframe entry-level roles as launchpads for durable skills and human oversight.



Cutting junior jobs may save budget this quarter. But by the next decade, it's not AI that will define your future—it's the people you failed to develop.

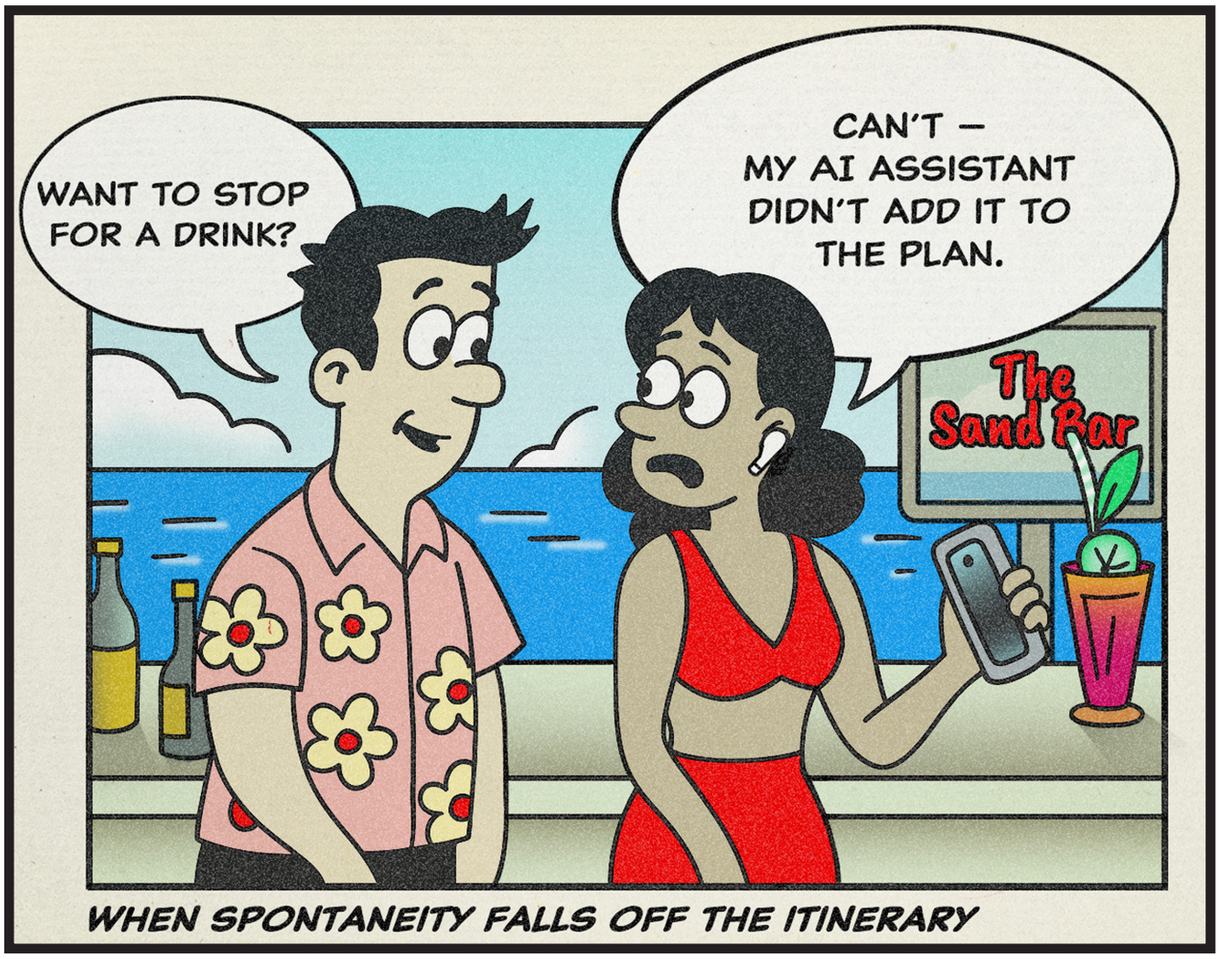
Contributors: Emanuel Krantz (CX & Innovation Lead, Consumer Products, EMEA & APAC) **Jennifer Kilian** (Chief Experience Officer), **Zachary Jean Paradis** (GVP Customer Experience & Innovation Consulting), **Lucy Ziegler** (Senior Director, Customer Experience & Innovation Consulting)

End of article

Keep reading: Next: The Digital Hangover ⟶

The Digital Hangover

In 2026, AI will be everywhere—on the shelf, in your car, in your calendar. It'll think faster, plan better and smooth out the rougher edges of daily life. But as the world gets smarter, it's worth remembering: sometimes the best things in life aren't optimized…



End of article

Keep reading: Next: Financial Services' Client Experience Gap Is Blocking a $124 Trillion Wealth Transfer ⟶

Research Methodology

This report is based on internal qualitative interviews and a quantitative survey conducted by IPSOS in September 2025, spanning five industries: Consumer Products, Retail, Transportation & Mobility, Telecommunications, and Media. The study captured insights from nearly 70 Publicis Sapient strategy, product, engineering, customer experience, data and AI experts who participated in 30-minute in-depth interviews and 540 senior decision-makers in digital transformation across seven markets: the United States, United Kingdom, Germany, France, China, Australia, and Italy. Markets were selected for their leadership in shaping global industry standards and innovation.

Industry	Total	US	UK	Germany	France	China	Australia	Italy
Transport & Mobility	89	23	20	15	16	0	0	15
Media industry	91	20	15	17	17	0	22	0
Telecom industry	86	20	18	17	16	0	16	0
Retail	157	32	32	31	32	0	30	0
CPG	157	31	34	31	30	31	0	0
Total	**540**	**126**	**119**	**111**	**111**	**31**	**67**	**15**

Respondents were C-Suite leaders or direct reports with recognized expertise and decision-making authority. They represented functions including executive leadership, IT, marketing, customer experience, operations, procurement and supply chain, strategy and transformation (including AI), finance, innovation and R&D, data and analytics, and engineering. Eligibility required a senior management role (minimum one year in position) at organizations with revenues of $1B+ and workforces of 1,000+. All participants had direct responsibility for, or influence over, selecting external consultants and service providers for digital transformation.

Fieldwork was conducted via secure, self-completed online questionnaires in local languages, adhering to market research guidelines, confidentiality, and data protection standards. Results were analyzed at industry and total levels, with significance testing at the 95% confidence interval to identify meaningful differences.

Special Thanks to:

Abhishek Kumar (Senior Director, Data Science), Alok Lakhchaura (GVP, Technology), Alyssa Altman (Consumer Products, Retail, Transportation & Mobility Industry Lead, NA), Amin Rafinejad (Senior Client Partner), Andre Pierre-Engberts (VP, Technology), Andy McMillan (Senior Product Manager), Anne Phelan (VP Product Management, International Product Lead Retail & Consumer Products, EMEA Product Management Lead) Arjun Dutta (Senior Client Partner, Travel & Hospitality), Ashish Bhadauria (Senior Principal, Strategy & Management Consulting), Audrey Zong (Senior Principal), Boris Leshchinskiy (Associate Managing Director), Bragadish Natarajan (Senior Director, Product Management), Brian Clarey (VP, Managing Partner), Courtney Trudeau (Managing Director, Delivery & Strategy), Dan Pitchenik (Financial Services Industry Lead, NA), Dave Murphy (Financial Services Industry Lead, EMEA & APAC), Emanuel Krantz (CX & Innovation Lead, Consumer Products, EMEA & APAC), Erin Doyle (Director, CX & Innovation Consulting), Gene Bornac (SVP, Management Consulting, Retail), Grace Ge (Senior Principal, Strategy & Management Consulting), Guy Elliott (Consumer Products, Retail, Telco, Media & Tech Industry Lead, EMEA & APAC), Helen Merriott (Consumer Products Industry Lead, EMEA & APAC), Houda Kamoun (Associate Managing Director, Strategy), J.F. Grossen (Global VP of Customer Experience), Jackie Walker (Retail Experience Strategy Lead, NA), Jagdish Ganshani (SVP & Managing Partner, Travel & Hospitality), Jean-Pascal Mathieu (Senior Director, Customer Experience Innovation Consulting), Jennifer Kilian (Chief Experience Officer), Jochen Funk (Automotive and Strategy Lead, DACH), Julian Skelly (Retail Industry Lead, EMEA & APAC), Kristina DeClark (Principal, Strategy & Management Consulting), Lucy Ziegler (Senior Director, Customer Experience Innovation Consulting), Mani Thomas (Associate Director, Digital Product Management), Masud Haq (Senior Vice President), Melissa Trepinski (Managing Director), Milena Šošić (Senior Data Scientist), Mukundhan Sundaram (Senior Director, Technology), Nick Shay (Head of Travel & Hospitality, International), Peter Szczerba (VP Data Strategy, NA Retail Data Lead), Raj Shah (Telco, Media & Tech Industry Lead, NA), Rajeev Singh (Transportation & Mobility Industry Leader, EMEA & APAC), Raymond Velez (EVP & Chief Technology Officer for Customer Data Solutions), Rizwan Devji (Senior Account Director), R. J. Jain (Senior Product Manager), Ronnie Mitra (Senior Director, Technology), Russell Van Gorp (Managing Director of Health Strategy), Saba Arab (Managing Director), Sarita Ghosh (Manager, Data Science), Satyendra Pal (GVP, Global Omni Fulfillment Practice Lead), Selina Park (Manager, Data Science), Shiladitya Ghosh (Senior Director, Client Executive, Travel & Hospitality) Sidd Venkatesan (Senior Client Partner), Simon James (International Lead, GVP, Data Science & AI), Soulaf Khalifeh (Manager, Customer Experience & Innovation Consulting), Sudip Mazumder (Retail & B2B Industry Lead, NA), Teaque Lenahan (Managing Partner & Group VP, Travel & Hospitality), Tim Lawless (Health Industry Lead, NA), Toby Boudreaux (Global VP, Data Engineering), Vaibhav Sanjiv Patil (Senior Associate, Data Science), Vinci Rufus (VP, Technology, XE Craft Lead), Vlad Panov (VP, Engineering), Xavier Cimino (Senior Managing Director, Strategy), Zachary Paradis (Global GVP, CX & Innovation Consulting, NA).