2026 EXECUTIVE REPORT

Enterprise Technology & Digital Transformation

A commercial field guide to SaaS, enterprise software, AI, data platforms, cybersecurity, cloud infrastructure, automation, supply-chain technology, HRTech and B2B FinTech.

Table of contents

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Enterprise technology is being purchased through workflow economics, integration risk and governance.

The 2026 technology market is expanding quickly, yet enterprise buying has become less permissive. Software budgets are rising alongside AI infrastructure, cloud consumption and security spend. At the same time, boards and procurement teams are questioning application overlap, seat-based pricing, data exposure and implementation drag.

A credible product argument therefore has to answer a narrower set of questions. Which operating decision changes. Which system of record remains authoritative. Which team owns adoption. Which data crosses the boundary. Which control prevents failure. Which result can be verified after deployment.

aboveA Collective builds the commercial layer around that decision. We refine category position, separate stakeholder logic, organise proof, prepare investor and enterprise-facing materials, and construct market-entry routes around the exact buying environment rather than the broad technology label.

WHAT THIS REPORT TESTS

01 Position

The category claim, replacement logic and reason the system belongs in the stack.

02 Workflow

The task, decision or control that changes after adoption.

03 Evidence

The technical, financial, security and implementation proof required by each stakeholder.

04 Route

The direct, partner-led, institutional or ecosystem path that can carry the offer.

05 Expansion

The data, compliance, procurement and integration conditions that change by market.

SCOPE SaaS, enterprise software, AI, analytics, cybersecurity, cloud, automation, supply-chain technology, HRTech and B2B FinTech.

Market

Technology spending is increasing, but the commercial advantage is moving toward systems that can prove operating relevance, control and integration discipline.

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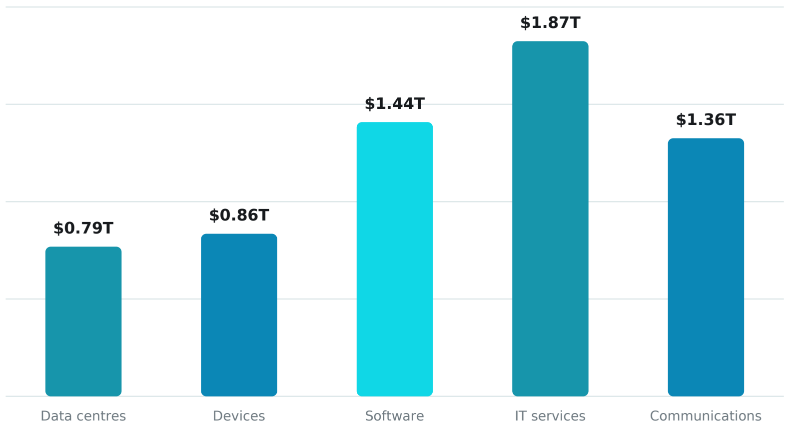
GLOBAL TECHNOLOGY DIRECTION

The market is growing at several speeds, with software and infrastructure pulling apart.

Gartner expects worldwide IT spending to reach $6.31 trillion in 2026, 13.5% above 2025. Data-centre systems are forecast to grow 55.8%, while software rises 15.1% to $1.44 trillion and IT services reach $1.87 trillion.

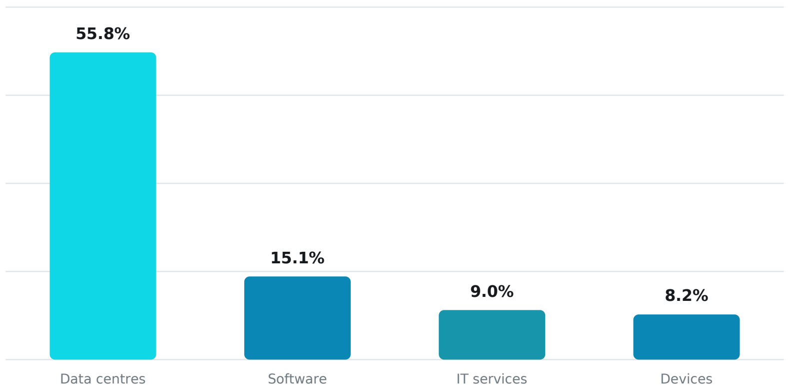
For vendors, total market growth is the least useful part of the forecast. The practical question is where budget expansion produces a new buying window and where it merely raises the cost of maintaining the existing stack.

Worldwide IT spending by category, 2026



Source: Gartner IT Spending Forecast, April 2026 [S1]

Growth rates separate infrastructure from mature categories



Source: Gartner IT Spending Forecast, April 2026 [S1]

COMMERCIAL READING

A product should be attached to the budget line it changes: application spend, service cost, infrastructure use, security exposure or process economics.

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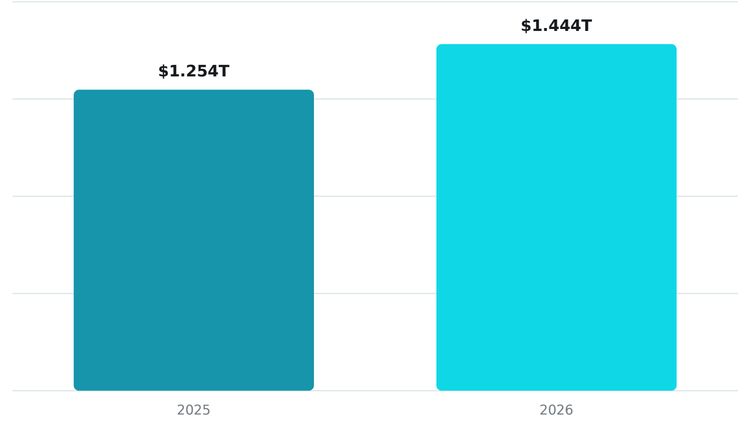
APPLICATION MARKET

SaaS is entering an outcome test that seat growth cannot answer.

Software spending is forecast to increase from $1.25 trillion in 2025 to $1.44 trillion in 2026. That expansion does not protect every application category. Gartner estimates that agentic AI could expose $234 billion of enterprise application spend by 2030, roughly 20% of SaaS expenditure.

The pressure is structural. Agents can complete work across several systems without requiring a user to remain inside each interface. Products that defend themselves through dashboard depth or additional seats will face a weaker argument than products that own a workflow, retain context or produce a verified business result.

Worldwide software spending continues to expand



Source: Gartner IT Spending Forecast, April 2026 [S1]

$234B
enterprise application spend exposed to agentic arbitrage by 2030

20%
approximate share of SaaS spend represented by that exposure

BUYER SHIFT

Interface value is weakening. Context, orchestration, control, institutional memory and measurable outcomes are becoming harder to substitute.

Market
Software & AI
Infrastructure & trust
Workforce & finance
Commercial routes
Data & sources

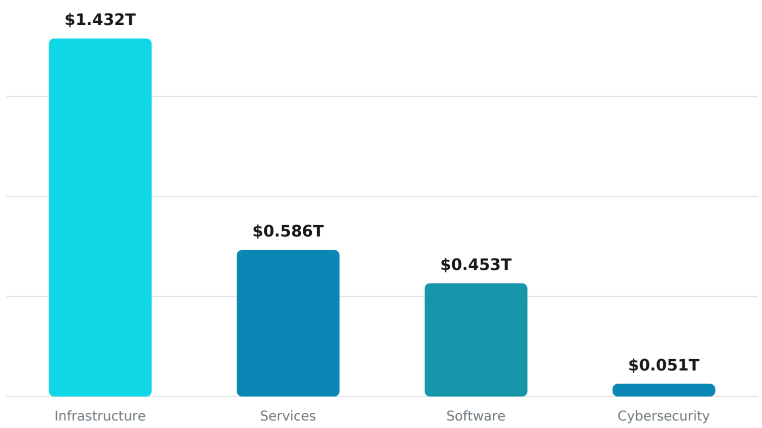
AI MARKET

AI adoption is broad; enterprise operating maturity remains uneven.

Gartner forecasts $2.59 trillion in AI spending during 2026, 47% above 2025. Infrastructure accounts for the largest share, while AI software and services are expanding into established application portfolios and operating workflows.

Stanford reports that 88% of surveyed organisations used AI in at least one business function during 2025 and 70% used generative AI. Agent deployment, however, remained in the single digits across almost every function. Adoption volume should not be confused with controlled execution.

Worldwide AI spending by market, 2026



Source: Gartner AI Spending Forecast, May 2026 [S2]

88%
organisations using AI in at least one function

70%
organisations using generative AI

COMMERCIAL CONSEQUENCE

AI positioning has to state the task boundary, source data, human authority, evaluation method, failure condition and economic owner. Capability claims without that structure create procurement work rather than confidence.

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ENTERPRISE BUYER LOGIC

Enterprise buyers are evaluating a system across six separate forms of confidence.

The decision frame

A technical demonstration proves capability. It does not prove operating fit. Enterprise approval requires a credible account of ownership, implementation, data movement, control, adoption and value after the initial launch.

The evidence package should therefore change by stakeholder. IT wants architecture. Operations wants workflow. Security wants boundaries. Finance wants cost and return. Procurement wants supplier durability. Leadership wants the decision consequence.

Buyer proof

01 Business case
Named cost, risk, revenue or operating decision.

02 Workflow fit
Roles, handoffs and changes to the current process.

03 Architecture
Systems of record, APIs, data lineage and deployment model.

04 Control
Security, privacy, governance, audit and recovery.

05 Adoption
Owner, training, migration, configuration and support.

06 Evidence
Acceptance criteria, measurement window and accountable result.

01 **Qualify**
Select the workflow and owner.

→

02 **Map**
Define systems, data and controls.

→

03 **Validate**
Test proof with each stakeholder.

→

04 **Scale**
Package the route for repeat adoption.

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COMMERCIAL MATRIX

Each category enters the enterprise through a different decision owner.

The matrix shows relative pressure across six buying considerations. It is not a market ranking; it explains why one generic digital-transformation narrative cannot serve every category.

	Workflow impact	Integration burden	Data / risk	Adoption load	Partner dependence	Proof intensity
SaaS	2	2	2	2	1	2
Enterprise software	3	3	2	3	3	3
Artificial intelligence	3	3	3	3	3	3
Data & analytics	3	3	3	2	2	3
Cybersecurity	3	3	3	2	3	3
Cloud infrastructure	3	3	3	3	3	3
Process automation	3	3	2	3	2	3
Supply-chain tech	3	3	2	3	3	3
HRTech	2	3	3	3	2	3
B2B FinTech	3	3	3	3	3	3

Route design starts with the decision owner and proof intensity shown here, then narrows the use case, deployment model, partner role and local market condition.

Software & AI

Applications are being judged by the work they own, the context they retain, the data they govern and the friction they remove from an established operating stack.

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FOCUS AREA 01

A SaaS product earns its place by changing work that already has an owner.

Crowded categories create a comparison problem before they create a demand problem. Buyers already have tools, manual workarounds, internal habits and budget assumptions. The proposition must state which part of that arrangement becomes unnecessary, faster, safer or more reliable.

Category language should remain precise. A platform can be easier to understand when the use case, system boundary and replacement logic are stated plainly, even when the underlying product supports a much wider range of functions.

ABOVEA WORK

Category position	Define the comparison set and the reason to change.
Use-case architecture	Separate core workflows from secondary capability.
Investor logic	Connect market scope with product economics and adoption.
Market route	Prepare direct, partner-led and vertical entry pathways.

COMMERCIAL MATERIAL

Category narrative, comparison logic, buyer pages, onboarding proof, investor deck, sales collateral and route-specific partner brief.

DECISION OWNERS

Business function, operations, IT, finance, procurement, security and executive sponsor - with different proof for each.

FOCUS AREA 02

Enterprise software has to survive several definitions of value at once.

The commercial case

Leadership looks for strategic consequence. Operations examines process control. IT tests architecture and maintainability. Finance studies total cost. Procurement evaluates supplier and contract exposure. A single feature narrative will not remain coherent across that sequence.

The offer needs one operating thesis, then stakeholder-specific proof that keeps the same business logic intact.

Decision layers

Leadership	Priority, resilience, control and future operating model.
Operations	Workflow, exception handling, service level and ownership.
IT / security	Architecture, integration, identity, data and recovery.
Finance / procurement	TCO, contract, implementation and supplier exposure.

01 **Anchor**
One enterprise priority.

02 **Translate**
Proof for each stakeholder.

03 **Sequence**
Implementation and decision stages.

04 **Expand**
Adjacent workflows after value is established.

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FOCUS AREA 03

AI credibility starts where the capability claim ends.

Enterprise buyers are no longer impressed by the presence of a model alone. They are assessing task reliability, data provenance, evaluation, human authority, security, cost variability and the consequences of an incorrect output. The product narrative has to make those boundaries visible without diminishing the underlying capability.

Responsible positioning is also commercial positioning. A company that can explain where the system should not act, which evidence supports the claim and how performance is monitored gives the buyer a clearer path to approval.

EVIDENCE ARCHITECTURE

01 Task	Exact work performed and excluded.
02 Data	Sources, permissions, retention and lineage.
03 Model	Evaluation, drift, limitations and update logic.
04 Authority	Human review, escalation and override.
05 Economics	Consumption, service burden and measurable outcome.

ABOVEA CONTRIBUTION

Evidence-led position, use-case segmentation, responsible narrative, investor materials, buyer assets and a market route that does not depend on inflated language.

FOCUS AREA 04

A data platform becomes valuable when information changes a decision with an owner.

Dashboards can increase visibility while leaving judgement unchanged. Enterprise value appears when data is accessible at the correct point in the workflow, governed to a standard the organisation accepts, and linked to an action that can be measured.

Commercial material should explain the movement from source to decision: collection, transformation, quality, permissions, interpretation, exception and operational consequence. Architecture matters, but architecture without decision logic is difficult to buy.

Decision chain

Source	System, event or external dataset.
Quality	Completeness, freshness and confidence.
Context	Metric, threshold, benchmark or model.
Decision	Named owner and available action.
Result	Measured operating or financial change.

ABOVEA WORK

Business relevance, stakeholder map, architecture narrative, investor logic, proof hierarchy and market-entry materials for decision-led buyers.

PROOF REQUIRED

Data lineage, integration effort, quality controls, adoption path, reporting consequence and evidence that a decision improves.

Infrastructure & trust

Cloud, cybersecurity and automation products enter enterprise environments where failure, cost and control can outweigh feature advantage.

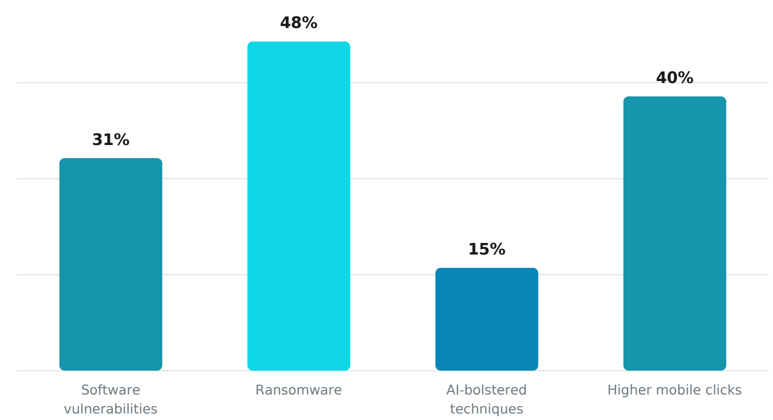
FOCUS AREA 05

Cybersecurity is purchased through exposure, continuity and trust in the provider.

The 2026 Verizon DBIR reports that 31% of breaches now begin with software vulnerabilities and 48% involve ransomware. Security products therefore have to connect the control to a recognised attack path, operating consequence and response procedure.

Risk language should remain concrete. A buyer needs to know which asset or identity is protected, which control is added, how the product fits the existing stack, which team owns response and how protection will be demonstrated to auditors, customers or leadership.

2026 breach patterns are moving toward systems and mobile channels



Source: Verizon 2026 Data Breach Investigations Report [S5]

ABOVEA ROLE

Risk narrative, enterprise materials, partner route, buyer education and credibility architecture around resilience, compliance and continuity.

COMMERCIAL PROOF

01 EXPOSURE	Named asset, identity or process at risk.
02 CONTROL	Detection, prevention, containment or recovery.
03 FIT	Architecture, integration and operating owner.

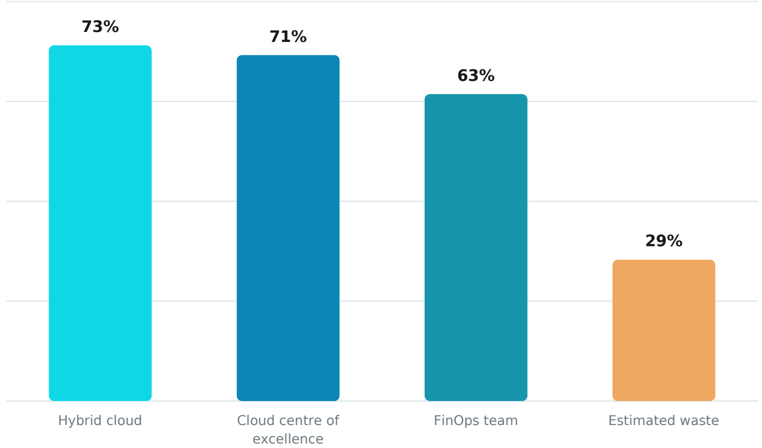
FOCUS AREA 06

Cloud buyers are trading flexibility against cost, control and sovereignty.

Flexera reports that 73% of organisations operate hybrid cloud estates and estimated wasted spend has risen to 29%. Cloud centres of excellence are present in 71% of organisations and FinOps teams in 63%. The commercial problem is no longer access to cloud; it is disciplined use.

A provider must show the migration boundary, workload economics, security model, operating ownership, portability and the consequence of scale. Regional expansion also requires a credible answer on data location and digital sovereignty.

Cloud estates are becoming more governed and more complex



Source: Flexera 2026 State of the Cloud Report [S6]

58%
organisations using GenAI public-cloud services

85%
large enterprises with a dedicated AI oversight owner

MARKET ROUTE

Cloud route design may require hyperscaler alliances, systems integrators, managed service providers, sovereign-cloud partners or regulated-sector specialists.

FOCUS AREA 07

Automation is approved when efficiency preserves authority and exception control.

The operating case

Business process automation changes handoffs, approvals, queues, data entry and exception management. Buyers need to see more than time saved. The proposition must define what work disappears, what remains under human authority and how errors are identified before they spread.

The business case becomes stronger when the vendor can quantify volume, rework, delay, compliance burden and service impact at the process level.

Control sequence

Trigger	Event, request or threshold.
Orchestrate	Rules, systems and task sequence.
Review	Human decision and exception path.
Record	Audit trail, status and evidence.
Improve	Measured cycle time, quality or cost.

ABOVEA WORK

Process narrative, buyer segmentation, adoption case, stakeholder materials, investor logic and market route for controlled automation.

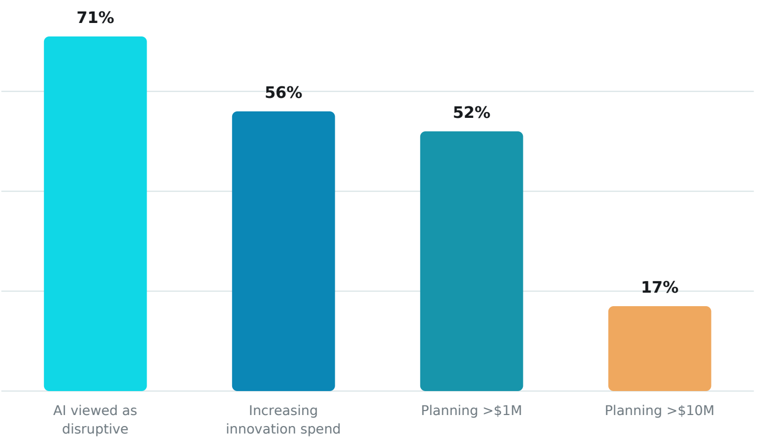
FOCUS AREA 08

Supply-chain platforms are being tested against disruption, visibility and decision speed.

The 2026 MHI industry report finds that 71% of supply-chain leaders view AI as disruptive and 56% expect to increase innovation spending. More than half plan to spend above $1 million, yet the business case remains the gate to scale.

A platform should be positioned around a named network decision: demand, inventory, route, supplier risk, warehouse flow, transport exception or working capital. Visibility is only commercially useful when it changes action before the disruption becomes cost.

Supply-chain investment is rising with practical scrutiny



Source: MHI and Deloitte 2026 Annual Industry Report [S7]

ROUTE OWNERS

Manufacturers, 3PLs, retailers, logistics operators, systems integrators, warehouse technology partners and regional supply-chain networks.

Buyer proof

01 NETWORK	Sites, partners, systems and decision latency.
02 INTERVENTION	Forecast, exception or orchestration logic.
03 RESULT	Service, inventory, cost, resilience or cash impact.

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Workforce & finance

HRTech and B2B FinTech enter workflows where trust, judgement, regulation and institutional behaviour shape adoption as much as product capability.

FOCUS AREA 09

HRTech is evaluated through workforce trust as well as administrative efficiency.

Hiring, performance, learning, engagement and workforce planning all involve decisions about people. A product can improve consistency and speed while still creating resistance if employees cannot understand how data is used or where human judgement remains.

The proposition should separate administrative automation from consequential decisions. It should also define the employee experience, manager workflow, compliance boundary, data access and route for correcting an inaccurate output.

DECISION LAYERS

Employee	Transparency, access, correction and experience.
Manager	Actionable guidance without loss of judgement.
HR	Workflow, policy, reporting and governance.
IT / security	Identity, integration, data and access control.
Leadership	Workforce capability, cost and organisational consequence.

ABOVEA CONTRIBUTION

Proposition, buyer value, responsible narrative, investor materials, stakeholder content and market-facing assets for workforce technology.

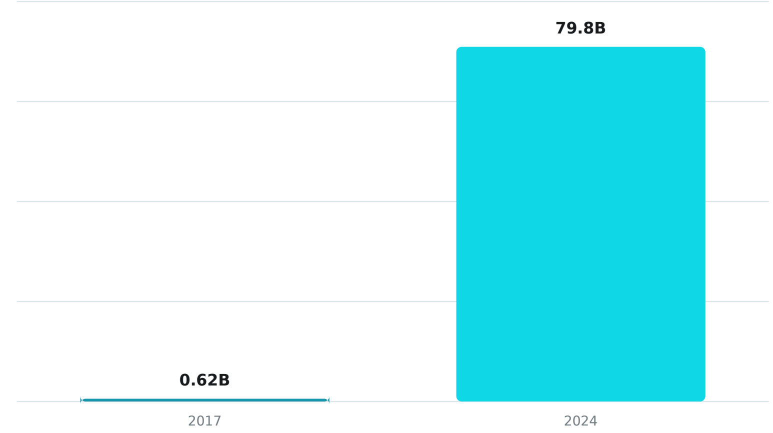
FOCUS AREA 10

B2B FinTech changes financial workflows only after institutional confidence is established.

Payments, lending, treasury, invoicing and business-account infrastructure sit inside regulated processes with low tolerance for uncertainty. Product value has to be expressed through settlement speed, cash visibility, compliance effort, fraud control, integration and operating reliability.

The expansion of fast-payment infrastructure shows the size of the operating shift. Across 11 Latin American and Caribbean markets, transaction volume increased from 620 million in 2017 to 79.8 billion in 2024. Fast payments represented 45% of digital payment volume by 2024.

Fast-payment volume expanded 130-fold



Source: World Bank, Fast Payments in Latin America and the Caribbean [S8]

45%

share of digital payment volume represented by fast payments

130x

increase in transaction volume across the period

BUYER CONFIDENCE

Licensing, safeguarding, security, settlement, reconciliation, data access, integration, fraud response and supplier continuity must be legible from the first serious conversation.

Commercial routes

Enterprise growth depends on a precise buyer wedge, evidence that matches the decision stage and a route owner with enough credibility to carry implementation risk.

COMMON FAILURE MODES

Enterprise technology rarely loses because the feature list is too short.

01 CATEGORY BLUR	The product is described as AI, SaaS or digital transformation without a precise comparison set.
02 OWNER BLUR	No single workflow, budget line or accountable sponsor is identified.
03 PROOF BLUR	Technical capability is shown without implementation, control or operating evidence.
04 ROUTE BLUR	Direct sales, integrator, hyperscaler, distributor and institutional channels are pursued at once.
05 MARKET BLUR	Compliance, data, procurement and partner assumptions are exported unchanged.
06 VALUE BLUR	The product measures activity while the buyer must defend an outcome.

A route becomes investable when the category, owner, proof, partner and market condition reinforce the same operating argument.

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HOW ABOVEA CONNECTS

We build the commercial architecture between product capability and enterprise adoption.

Positioning & category

Comparison set, replacement logic, value proposition and claim discipline.

Market intelligence

Buyer segmentation, competitor context, procurement and local market conditions.

Buyer credibility

Enterprise pages, evidence hierarchy, technical-commercial collateral and stakeholder narratives.

Investor preparation

Market logic, product economics, expansion thesis and evidence-led materials.

Go-to-distribution

Direct, partner, reseller, hyperscaler, integrator and institutional routes.

B2G & procurement

Tender materials, capability statements, consortium positioning and public-sector route logic.

AI trust & disclosure

Responsible claims, governance narrative, data boundaries and risk communication.

Lifecycle & conversion

Onboarding value, adoption content, expansion logic and commercial follow-up.

CATEGORY ROUTES

The route changes with the buyer, evidence burden and implementation owner.

CATEGORY	PRIORITY BUYER	EVIDENCE BURDEN	LIKELY ROUTE OWNER
SaaS	Function owner and operations	Replacement, adoption and measurable workflow value	Direct, vertical partner or platform ecosystem
Enterprise software	Executive, IT, operations and finance	Architecture, implementation, TCO and supplier durability	Integrator, consultancy, alliance or direct enterprise
AI / analytics	Business owner, data, IT and governance	Evaluation, data, control, economics and human authority	Cloud, data, specialist partner or direct
Cybersecurity / cloud	CISO, CIO, infrastructure and procurement	Risk, resilience, architecture, cost and sovereignty	MSP, MSSP, hyperscaler, integrator or direct
Automation / supply chain	Operations, process owner and IT	Baseline, workflow, integration and operational result	Integrator, 3PL, platform or direct enterprise
HRTech / FinTech	Function, compliance, IT and finance	Trust, regulation, data, adoption and continuity	Institutional, platform, channel or direct

The market route should be chosen after the buyer and evidence burden are clear. Channel activity cannot repair an unresolved product argument.

SELECTED GROWTH MARKETS

Cross-border enterprise growth requires local credibility before local promotion.

Enterprise technology crosses borders through data rules, procurement practice, integration ecosystems, language, contractual expectations, sector regulation and the availability of implementation partners. A product that is easy to buy in one market can become difficult to approve in another.

aboveA operates from Singapore and the European Union, supporting selected APAC and European routes. The practical starting point is one market, one buyer segment, one evidence package and one route owner. Wider expansion follows after real conversations expose the local barriers.

ROUTE TYPES

Direct enterprise	named function, operating unit or strategic account
Partner-led	integrator, MSP, MSSP, consultancy, distributor or vertical platform
Ecosystem	hyperscaler, data platform, marketplace, alliance or embedded route
Institutional	public sector, regulated body, industry network or consortium

OPERATING PRINCIPLE

Every conversation should sharpen the workflow owner, evidence requirement, integration boundary, data condition and partner assumption. The route changes when the evidence changes.

EXECUTION OUTPUT

Market intelligence - buyer map - partner shortlist - localised enterprise materials - outreach - meeting preparation - follow-up logic - route learning.

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2026 DATA HIGHLIGHTS

Enterprise Technology & Digital Transformation at a glance

$6.31T
worldwide IT spending forecast for 2026

13.5%
growth in worldwide IT spending

$1.44T
software spending forecast for 2026

$234B
enterprise application spend exposed to agentic arbitrage

$2.59T
worldwide AI spending forecast for 2026

88%
organisations using AI in at least one function

31%
breaches beginning with software vulnerabilities

$4.4M
global average cost of a data breach in 2025

73%
organisations operating hybrid cloud estates

29%
estimated wasted cloud spend

71%
supply-chain leaders viewing AI as disruptive

79.8B
fast-payment transactions across 11 LAC markets in 2024

SOURCES & METHODOLOGY

Market data frames the commercial problem; buyer-level validation decides the route.

Figures are drawn from public 2025-2026 research, official forecasts, industry reports and current institutional publications. Forecasts remain subject to revision. Survey findings should be read within the sample, geography and definitions of the original source.

S1 Gartner, Worldwide IT Spending Forecast, April 2026.

S2 Gartner, Worldwide AI Spending Forecast, May 2026.

S3 Gartner, $234 Billion in Enterprise Application Software Spend at Risk from Agentic AI, July 2026.

S4 Stanford Institute for Human-Centered AI, 2026 AI Index Report, Economy chapter.

S5 Verizon, 2026 Data Breach Investigations Report.

S6 Flexera, 2026 State of the Cloud Report; 753 global cloud decision-makers.

S7 MHI and Deloitte, Rewiring the Future: A Supply Chain Playbook for Innovation, 2026 Annual Industry Report.

S8 World Bank, Fast Payments Are Driving Digital Transformation and Inclusion in Latin America and the Caribbean, November 2025.

S9 IBM and Ponemon Institute, Cost of a Data Breach Report 2025.

S10 BIS Innovation Hub, Project Aperta: Open Finance Interoperability, June 2026.

S11 User-provided Deloitte 2025 Global Impact Report used as an editorial-density and length reference; design and copy here are original.

S12 aboveA Collective service and sector information supplied by the company for this report.

INTERPRETATION

Technology and market data are used to structure buyer, evidence and route questions. Any market-entry, investment or partnership decision should still be tested against the exact workflow, data environment, procurement process, integration capacity, regulatory conditions and economics of the selected use case.

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Commercial architecture for companies entering complex markets.

aboveA Collective works with technology businesses that need sharper positioning, buyer-specific evidence, credible market-entry routes, partner conversations and practical commercial execution.

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