genpact

The handoff problem: Why CPG's AI value is stuck between finance and supply chain

86% of CPG leaders say enterprise debts limit their AI value

> Anywhere between 30% and 40% of work is wasted on ineffective processes and duplication... rather than transforming, you end up scaling more inefficiency.
>
> — **Ashish Gupta**, SVP, Global Business Services Transitions & Operations, Reckitt

The problem

Four enterprise debts compound into one barrier to AI value

CPG companies are deploying AI on foundations that are not ready to support it. Legacy systems, fragmented data, manual workflows, and limited AI-ready skills make it harder to move from pilots to value at scale.



Data debt

35% of CPG enterprise data is AI-ready

Fragmented supplier, retail, and consumer data keeps AI trapped in pilots up and down the value chain.

Technology debt

54% of CPG core systems are 11+ years old

Legacy ERP and route-to-market platforms slow every new release before AI even enters the picture.

Process debt

48% of CPG workflows are impacted by rework or handoffs

Manual coordination across planning, sourcing, and finance slows the decisions that set margin.

Talent debt

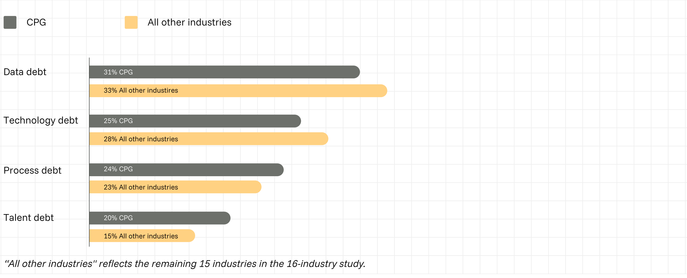
31% of the CPG workforce is AI-ready

This ranks lowest of the four debts overall — but in CPG it punches far above its weight as an AI blocker, more than in any other industry studied.

CPG vs. Other industries

Data still leads, but talent is catching up...

Like the global sample, CPG leaders identify data debt as the leading blocker to realizing AI value (31%), followed by technology debt (25%). However, talent debt (20%) carries more weight in CPG than in any other industry in the study, narrowing the gap with process debt (15% across the other 15 industries).



"All other industries" reflects the remaining 15 industries in the 16-industry study.

Spotlight

CPG's enterprise debts concentrate in finance



vs.
34% elsewhere

43% of CPG leaders name finance as the leading source of at least one enterprise debt, compared with 34% across other industries.

CPG hasn't deprioritized finance in its AI investment — finance gets a share of AI transformation priority in line with every other industry (12.7% vs. 11.3% elsewhere). The debt has simply concentrated there faster than the investment has scaled to match it.

Debt type	Finance named #1 driver — CPG	Finance named #1 driver — all other industries
Data debt	13%	12%
Process debt	18%	14%
Technology debt	10%	7%
Talent debt	12%	8%

Why finance?

Every invoice, supplier record, journal entry, forecast, and close depends on inputs from across the business. Fragmented data, disconnected technology, inefficient processes, and skills gaps converge in finance, where they compound into cost, delay, risk, and pressure on decision-making.

The resolver gap

A trillion-dollar head start is still on the table

6%

of enterprises globally are Proven Resolvers of their enterprise debts

4%

of CPG enterprises have reached Proven Resolver status today — real room to move up

$1.2tn

$1.2tn
opportunity at stake for CPG in resolving all four debts

~10%

faster revenue growth if CPG enterprise debts are resolved

~19%

annual cost reduction from resolving CPG enterprise debts

$5.7bn

Average value unlocked per global 2000 cpg company

~7.9 months

in product-launch delays associated with enterprise debts

A lower resolution rate isn't a ceiling for CPG — it's headroom. Most CPG enterprises haven't yet mounted a funded, measured debt remediation program, which means the $1.2 trillion opportunity sized here is still almost entirely unclaimed. The CPG companies that move first won't just close a gap to the 6% global benchmark; they'll bank the faster revenue growth, lower cost base, and shorter product launch cycles years ahead of competitors still in the planning stage.

What this means for CPG

Fixing finance is the fastest way to shrink CPG's AI blockers

Finance sits downstream of nearly every other function in CPG. Supply chain delays become working-capital problems, pricing decisions ripple into forecasts, and every handoff eventually lands in a ledger. **That's why finance carries a disproportionate share of CPG's enterprise debt. It's also why fixing it has an outsized effect on AI value realization elsewhere in the business** — including in adjacent functions like supply chain, where similar handoff and data problems show up.

Talent debt is a major concern in CPG for the same underlying reason: the people and structures needed to run AI across functional boundaries haven't caught up to how connected the work already is.

Quantify your opportunity. Take the enterprise debts diagnostic

Sample size: 2,002 global enterprises, including 213 CPG leaders. Source: Genpact in partnership with HFS Research, 2026

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