

The \$1.4 trillion opportunity: How four enterprise debts will make or break retail's AI future



86%

of retail leaders say
enterprise debts
limit their AI value



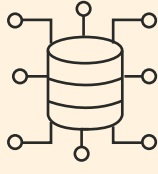
Every dollar spent on AI atop a broken foundation
is a dollar working against itself.



The problem

Four debts compounding into one system failure

Retailers are deploying AI onto foundations that can't support it. AI built on legacy systems, fragmented data, ungoverned workflows, and underprepared teams doesn't fail visibly. It executes the wrong steps faster, at scale. The four enterprise debts each carry distinct consequences for how retailers are scaling AI.

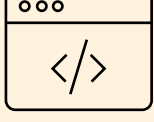


Data debt

34%

of retail data is AI-ready

Fragmented estates and inconsistent governance keep AI trapped in pilots, unable to scale on data leaders can't trust.

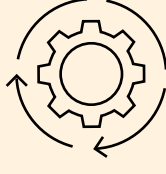


Technology debt

40%

of development team time
goes to servicing tech debt

Legacy platforms and vendor sprawl slow every release, leaving less capacity to build new capability.



Process debt

47%

of retail workflows are
impacted by rework

Siloed workflows and manual handoffs slow decisions across buying, allocation, and fulfillment.



Talent debt

25%

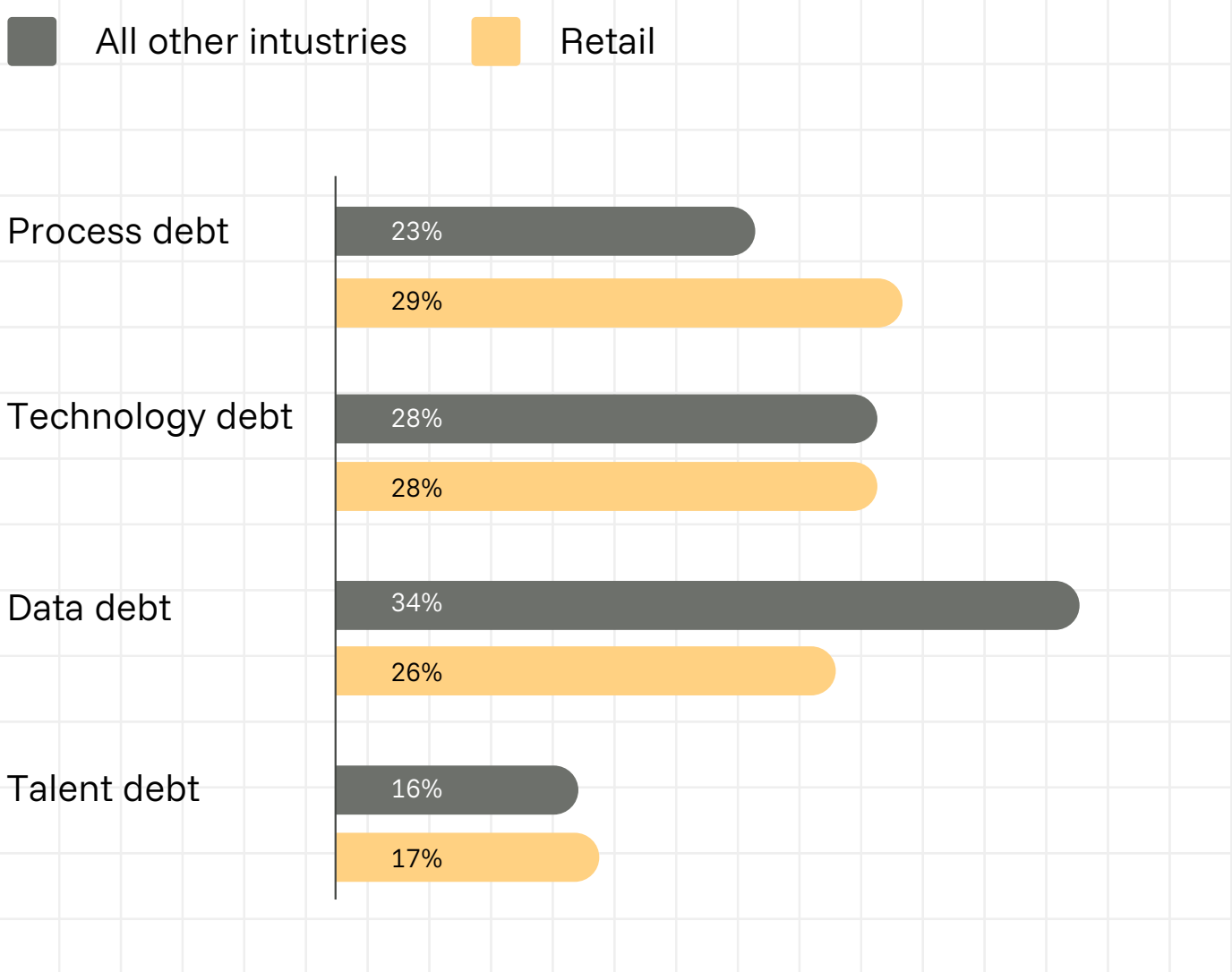
of the retail workforce
is AI-ready, the lowest of
any industry

Talent gaps are a silent tax on every other debt. Adoption stalls without the human judgment AI needs at the last mile.

Retail vs the rest

Retail flips the global pattern

When asked which single debt contributes most to blocking AI value, retail leaders point somewhere different from every other industry. Process debt takes the top spot, not data.



What flips in retail

For all other industries, data debt is the #1 AI blocker, named by **34%** of leaders. No other debt type ranks higher anywhere else in the study.

Retail is the only industry where data debt doesn't take the top spot. **Process debt (29%)** does instead, with technology debt (**28%**) close behind and data debt falling to third place.

The siloed, overly manual workflows behind retail's process debt are compounded by the least AI-ready workforce of any industry in the study. Just **25%** of retail's workforce is classified as AI-ready, leaving little capacity to absorb the fix.

Spotlight

The process debt challenge in retail

Root causes of process debt, ranked.

1

Inconsistent or reactive process governance

Shifting priorities, unclear mandates, stalled change efforts

13% Retail · 11% all other industries

2

High reliance on manual execution

Spreadsheets, email, manual workarounds, offline coordination

12% Retail · 6% all other industries

3

Technology introduced without process redesign

Legacy workflows layered onto modern tools

12% Retail · 15% all other industries

Retail's standout divergence

Manual execution ranks second-to-last as a process-debt root cause everywhere else in the study, just **6%**, ninth of ten causes tested. In retail it very nearly ties for the **#1** cause. It's the largest single gap of any root cause measured in the entire study.

In retail, process debt shows up in the decisions that set margin every week: what goes in the store, how much goes where, what it costs, and what it sells for. Those decisions cross more functions and handoffs than in most other industries, and more of that coordination still runs on spreadsheets, email, and manual workarounds rather than governed, automated workflows. It leaves buyers and planners to reconcile decisions by hand, under time pressure, with the cost of getting it wrong showing up in the P&L weeks later.

The opportunity

\$1.4 trillion in unlockable opportunity

Resolving the four enterprise debts can unlock more than \$1 trillion every year for retailers through faster revenue growth and meaningful cost savings. Process and data debt hold the biggest value unlocks, at roughly \$600 billion each. Together, they show how manual workflows and untrusted data continue to limit retailers' ability to scale AI and improve performance.

Debt	Revenue uplift	Cost savings	Total
Data debt	\$200bn	\$400bn	\$600bn
Process debt	\$200bn	\$410bn	\$610bn
Technology debt	\$50bn	\$70bn	\$120bn
Talent debt	\$40bm	\$50bn	\$90bn
Total	\$490bn	\$930bn	\$1.4tn

Breaking down the unlock opportunity

~10%

faster annual
revenue growth

~20%

annual cost reduction

The unlock opportunity for each retailer

~\$6.7bn

average value unlocked for each
Global 2000 retailer resolving all
four debts

What this means for retail

The decisions that set retail's margin are still made by hand.

Retail hasn't ignored AI. Recommendation engines, demand forecasting, and dynamic pricing are mature, widely adopted across the industry. But that investment sits at the edges of the business. The decisions that actually set margin — what goes in the store, how much and where, what it costs, and what it sells for happen thousands of times a week, and they remain the least instrumented work in retail.

That's why retail leaders name process debt, not data debt, as their top AI blocker. The only industry in the study where data isn't #1. Those margin decisions still run on spreadsheets, email, and manual workarounds instead of governed workflows. Data debt hasn't gone away; it's worth roughly as much as process debt in the \$1.4 trillion opportunity. **For retail, closing the gap starts with governing the decisions themselves, not buying another point solution.**

Unlock value trapped in enterprise debts

Genpact helps retailers identify, prioritize, and reduce the operational debts that slow growth, accelerating AI-led transformation with measurable outcomes.

Quantify your opportunity. Take the Enterprise Debts Diagnostic.

Sample size: Sample size: 2,002 global enterprises, including 212 retail leaders

Source: Genpact in partnership with HFS Research, 2026. [Read the report](#)

Ready to go deeper? [Get in touch](#)



Genpact (NYSE: G) is the Agentic Operations company, where applied AI meets context-rich process intelligence. We run and transform mission-critical operations for global enterprises. Genpact's Agentic Operations are grounded in decades of operating core business processes at scale across finance, supply chain, banking, insurance, and more. Our flywheel of advanced technology, trusted data foundations, and deep ecosystem partnerships moves enterprises rapidly from experimentation to scale. AI agents bring speed and precision, human experts bring judgment, and together they deliver outcomes clients can measure.

Get to know us at [genpact.com](#) and on [LinkedIn](#), [YouTube](#), [X](#), and [Facebook](#)

© 2026 Copyright Genpact. All rights reserved.

