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Top Strategic Technology Trends for Finance



Overview

This research outlines the implications of Gartner's top strategic technology trends for finance. CFOs can avoid creating a fragmented technology portfolio by reviewing the technology trends and related implications discussed herein before they create their finance technology strategy.

Key Findings

- **Insights from a recent Gartner CFO survey showed that 66% of CFOs expect to spend more time on technology and automation in 2021.** However, they seem to understand this will not be an easy journey. Among 18 key priority areas, CFOs expect their goals for automation will be the most difficult to achieve.
- **One of the reasons why CFOs struggle to achieve their digitalization goals is that they lack a clear and well-thought-out long-term digitalization strategy.** Without a clear future state vision, finance teams cannot make coherent technology investments that enhance or work together cohesively to get to the future state.
- **To create a digitalization strategy, CFOs need a robust understanding of the key strategic technology trends impacting organizations.** Specifically, they need to understand trends they need to act on immediately, trends they need to respond to collaboratively with other functions and the technologies they need to prioritize during the investment process.

Recommendations

CFOs looking to leverage emerging technologies to optimize finance operations must:

- Prioritize finance automation investments by creating an iterative, multiyear roadmap toward hyperautomation, including multiple concurrent and aligned initiatives.
- Adjust the selection criteria for cloud financial management solutions and vendors by emphasizing the benefits of composability and extension via packaged business capabilities.
- Identify candidates for privacy-enhancing computation by recognizing finance activities involving transfers of personal data, data monetization, fraud analytics and business intelligence use cases for highly sensitive data.
- Accelerate investments in the technologies that enable a perimeterless digital workplace, those related to Internet of Behaviors (including technologies that enhance privacy, security and interconnectivity) and those related to total experience by assessing the potential economic impact of these technologies, even before investment proposals are presented.

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Analysis

To say that 2020 had profound consequences for how finance teams function would be an understatement. While forcing most finance employees to work from home, the pandemic created an environment that forced the acceleration of digitalization. It decreased staff's resistance to digitalization while driving CFOs to reconsider where and how to use technology to optimize finance operations.

To make coherent technology investments that enhance one another, CFOs need a long-term digitalization strategy. And to create a digitalization strategy, CFOs need a robust understanding of key strategic technology trends. This note will arm CFOs with this understanding. It reviews Gartner's Top Strategic Technology Trends for 2021, highlighting those trends that CFOs need to respond to.

We have categorized the trends as follows (see Table 1 for more detail):

- **Trends that require CFOs' immediate response:** hyperautomation, intelligent composable business and distributed cloud
- **Trends that CFOs must approach collaboratively:** AI engineering, privacy-enhancing computation and cybersecurity mesh
- **Trends that require CFOs' prioritization during investment processes:** anywhere operations, Internet of Behaviors and total experience

Each trend includes a discussion of its applicability to finance, relevant function-specific examples and CFO required actions.

Table 1. Top Strategic Technology Trends Organized by Required CFO Response

Respond Immediately	Approach Collaboratively	Prioritize During Investment Processes
Hyperautomation involves a progression of automation initiatives in terms of both the degree of automation (from routine to dynamic) and the scope of automation (from narrow to broad).	AI Engineering is a discipline focused on the governance and life cycle management of a wide range of operationalized artificial intelligence and decision models, including machine learning, knowledge graphs, agent-based models, etc.	Anywhere Operations describes a business operating model designed to reach customers anywhere, enable employees anywhere and use digital technologies to deliver business services anywhere.
Within finance, Intelligent Composable Business involves leveraging highly modular applications which can be composed and recomposed to deliver capabilities and outcomes that keep up with the rapid pace of business change.	Privacy-Enhancing Computation comprises different types of technologies that protect data while it is being used to enable secure data processing and data analytics.	Internet of Behaviors consists of multiple approaches to capture, analyze, understand and respond to all kinds of digital representations of behaviors.
Distributed Cloud is the distribution of public cloud services to different physical locations while operation, governance and evolution of the services remain the responsibility of the public cloud provider.	Cybersecurity Mesh is a distributed architectural approach to scalable, flexible and reliable cybersecurity control.	Total Experience is a strategy that creates superior shared experiences by interlinking the multiexperience (MX), customer experience (CX), employee experience (EX) and user experience (UX) disciplines.

Source: Gartner



Trends That Require CFOs' Immediate Action

We have identified three strategic technology trends that require CFOs' immediate response due to their profound potential impact on finance operations: hyperautomation, intelligent composable business and distributed cloud. These three trends highlight the need to increase finance's agility and flexibility to quickly and efficiently adjust to rapidly changing business conditions. Indeed, hyperautomation stresses the importance of moving away from manual and onerous processes to automated processes, which can be more easily adjusted to changing business conditions. Similarly, intelligent composable business and distributed cloud highlight the need for finance to create flexible systems and capabilities that can be adjusted as needed.

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Trend 1

Hyperautomation

Strategic Planning Assumption: By 2024, organizations will reduce operational costs by 30% by combining hyperautomation technologies with redesigned operational processes.

In November 2020, a Gartner poll of business and IT stakeholders showed investment in hyperautomation continued unabated or increased despite the COVID-19 crisis. Eighty-five percent of respondents indicated they would either increase or sustain their organization's hyperautomation investments over the next 12 months. Within finance, a majority of CFOs (66%) expect to spend more time on robotic process automation (RPA) and other workflow automation technologies in 2021.

Three key drivers are behind this heightened interest in hyperautomation:

- Cost pressures — Recessionary conditions are driving finance leaders to focus on identifying opportunities for automation to increase finance efficiency, efficacy and agility.
- The pandemic — In 2020, the pandemic drove a “default is digital” requirement, with many employees needing to work from home. To enable this, finance leaders had to digitize their documents/artifacts and ensure their workflows were digital. This created great demand to automate as many finance processes as possible for speed, efficacy and just minimal-level processing. In requiring employees to work remotely, the pandemic also softened employee's resistance to digitalization.
- Growing supply of hyperautomation offerings — The zeal for using hyperautomation has led to many new offerings, vendors and commercial models. For example, SAP and Microsoft have seemingly targeted RPA. Equity investment in some of these technologies is estimated to be over \$60 billion (more than five times greater than investment in many other categories, such as the Internet of Things [IoT], blockchain/cryptocurrency, drones and virtual reality). The number of solutions is confusing and overwhelming buyers.

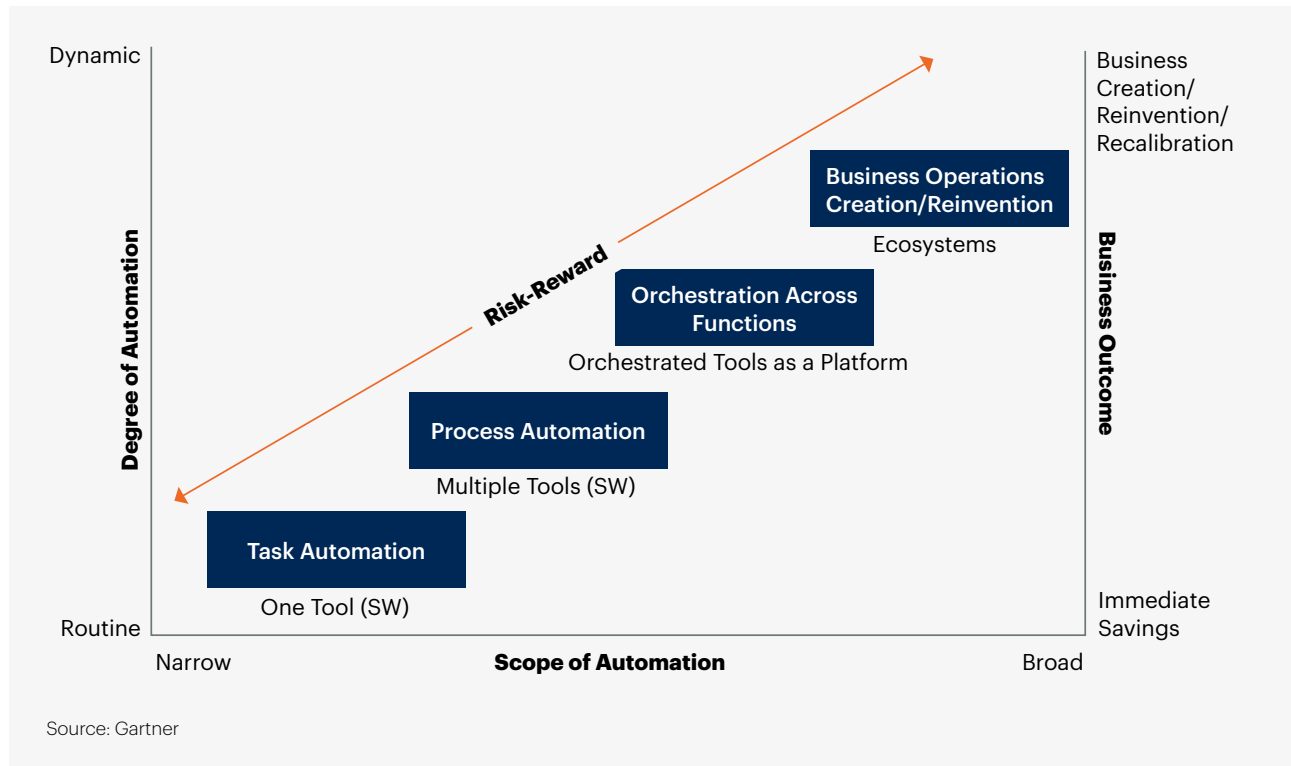
When thinking about automation, CFOs have fallen into the trap of overusing a singular technology tool — RPA — to try to achieve their efficiency goals. However, RPA cannot be scaled to automate the large proportion of finance's processes, which are complex, exception-heavy, decision-driven and reliant on judgment and subject matter expertise. Unable to scale RPA to deliver resilient operational excellence, many CFOs are discovering that far more than just RPA is needed.

CFOs must understand RPA is one of many options within a broader set of hyperautomation technologies. Alongside RPA, artificial intelligence (AI), machine learning (ML), event-driven software architecture, intelligent business process management suites (iBPMSs), integration platform as a service (iPaaS), low-code tools and other types of decision, process and task automation tools provide a robust toolbox that enables hyperautomation ambitions.

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Using these technologies, CFOs can embark on the hyperautomation journey (depicted in Figure 1) which includes a range of automation approaches such as task automation, process automation, more complex multiprocess automation and automation across ecosystems. The reward (and risk) associated with automation increases as the degree of automation shifts from routine to dynamic and the scope moves from narrow to broad.

Figure 1. Progression of Hyperautomation Initiatives



Cutting-edge finance organizations are shifting, or have shifted, to consume more impactful integrated hyperautomation technologies and services to have an array of tools and associated skills they can situationally apply as needed (examples are included in Table 2). The overall focus must be to address resilience, efficiency, agility, productivity and the orchestration of processes across functions.

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Table 2. Finance-Specific Examples

Process	Accounts receivables	Regulatory compliance
Company	Iron Mountain (2018 revenue = \$4.22 billion, storage and information management services)	Alpha (pseudonym, manufacturing)
Description	<ul style="list-style-type: none"> Iron Mountain deployed ML to redesign and improve its accounts receivables process. After the company issues an invoice, an ML model predicts the probability a high-value customer will settle late. For customers with a high probability of settling late, Iron Mountain reaches out directly on day 10, rather than waiting until day 30 to see if the customer will settle as given in the terms of the agreement. 	<ul style="list-style-type: none"> A global manufacturing firm uses natural language processing and ML to accelerate adherence to a new lease accounting standard (ASC 842). The firm developed an AI data abstraction tool that scans thousands of leases to recognize and comprehend key lease accounting terms in adherence to the new standard.
Benefits	<ul style="list-style-type: none"> Team's average turnaround time to settle invoices reduced by 40%. 	<ul style="list-style-type: none"> Estimated 15%-20% reduction in project hours. Estimated 42% reduction in the costs that would have been incurred through an entirely manual approach.*

* How a Company Used AI to Expedite ASC 842 Compliance, Financial Executives International

Source: Gartner (April 2021)



CFO Actions:

- Prioritize finance automation investments by creating an iterative, multiyear roadmap to hyperautomation, including multiple concurrent and aligned initiatives.
- Develop a business-led approach toward automation adoption by focusing on measurable improvements in business outcomes, rather than automation-focused goals.
- Identify new value-added services for finance by redesigning and recalibrating traditional finance processes for standardization when introducing new technologies instead of adopting isolated technology solutions.
- Align automation initiatives by defining the right governance (including policies and processes) to evaluate automation opportunities and determine the relevant automation technology for each opportunity.
- Increase support for automation and reduce change fatigue by breaking the hyperautomation roadmap into milestones to phase the move toward process orchestration.
- Avoid unnecessary automation work by staying informed on your vendor's future roadmaps, which include automation features.
- Ensure stakeholder alignment by setting up a multidisciplinary team, including HR, for example, to manage the iterative process of designing, building, scaling and governing a hyperautomation roadmap.

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Trend 2

Intelligent Composable Business

Strategic Planning Assumptions:

- Through 2024, 50% of financial application leaders will incorporate a composable financial management system approach to their solution selection.
- By 2024, 45% of core financial projects will simplify systems of record processes while improving analytical processes through the enablement of composable solutions to transform finance.

An intelligent composable business is one that drives superior business outcomes by being able to reengineer business decisions and reorchestrate capabilities in a way that is timely, relevant and contextual to business change. To be able to help the enterprise become composable, finance must develop the plasticity required to adapt its capabilities to respond to business conditions in near real time.

Specifically in terms of finance technology, the ideal future state is one where highly modular applications can be composed and recomposed to deliver capabilities and outcomes that keep up with the rapid pace of business change. We define this type of architecture as a composable architecture. Financial management system (FMS) solutions that encompass cloud core financial management, financial planning and analysis and financial close processes should become composable. This will allow them to be acquired, assembled, composed, configured and personalized primarily by the finance staff who actually use them.

A composable FMS is underpinned by an adaptive technology strategy that leverages modern cloud platforms and application capabilities built on service-based principles and architectures. The goal of a composable FMS is to create a broad set of interoperable services that can be brought together to orchestrate and deliver business processes through workflows. These services include:

- "Building blocks," which are packaged business capabilities (PBCs) that deliver extended administrative and operational functionality. PBCs can typically be added, configured and managed by citizen developers within finance with limited assistance from IT.
- Low-code/no-code development, process automation and process mining capabilities that turn event data into insights and actions.
- Prepackaged workflow and integration with other enterprise applications using modern APIs.
- The ability for users to personalize their own interfaces, reports, dashboards and workstreams without compromising standardized financial processes and practices.

Taken together, these attributes enable the finance organization to deliver innovation more quickly and take advantage of transformational benefits as part of the broader composable enterprise.

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CFO Actions:

- Realign cloud core financial management application and vendor selection criteria by emphasizing the benefits of composability and extension via PBCs.
- Improve the ability to accelerate the implementation, operation and management of composable financial management systems by developing relevant finance competencies, such as data literacy, which facilitates data integration across a broad range of available sources.
- Influence FMS vendors to become more composable in their offerings and add the ability for business users (not just IT professionals) to compose and recompose applications as needed.
- Work with the IT team to explore developing a command data fabric and a composition platform that developers can use to assemble custom-developed PBCs and PBCs from packaged FMS solutions.

Trend 3

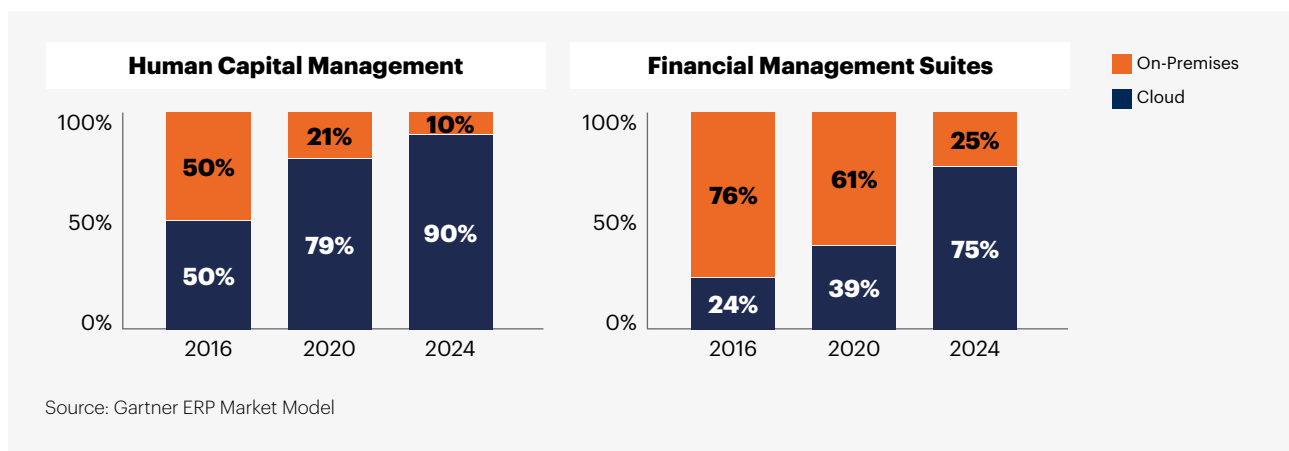
Distributed Cloud

Strategic Planning Assumption: By 2025, more than 50% of organizations will use a distributed cloud option at the location of their choice, enabling transformational business models.

Over the past two to three years, we have seen an increased adoption rate of cloud platforms for all finance applications — including core financials, financial planning and analysis, financial close and ancillary financial value chain solutions. However, adoption significantly lags HR applications (see Figure 2).

Figure 2. Cloud vs. On-Premises Market

Percentage of Total



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One explanation for this low adoption of cloud solutions is that migrating core finance processes (for example, general ledger, accounts payable and accounts receivable) has significant transactional and reporting impacts on an enterprise. The impact is greater than the impact of migrating typical HR administrative applications. Additionally, finance teams struggle to abandon existing technologies in favor of complete and immediate migration to the public cloud because of sunk costs, latency requirements, and regulatory and data residency requirements. The need for integration with noncloud, on-premises systems is also an important factor delaying the transition.

Specifically, when it comes to latency and regulatory and data residency requirements, a potential solution lies in distributed cloud. Distributed cloud is the distribution of public cloud services to different physical locations while operation, governance and evolution of the services remain the responsibility of the public cloud provider. It is an extension of the centralized delivery of public cloud services from the provider's data center to a distributed model where those public cloud services are now distributed. Distributed cloud is the next step for public cloud service providers. It extends their services and provides a superior approach to a hybrid cloud.

Distributed cloud addresses the need for enterprises to have cloud computing resources closer to the physical location where data and business activities happen. This could be, for example, in an enterprise data center or even on a manufacturing floor at the edge. The use cases for this option are normally associated with:

- Low-latency scenarios such as high-speed trading
- Data cost-reduction scenarios such as data gathering and use for ML
- Data residency scenarios where law dictates that data must remain in a specific physical location



CFO Actions:

- Identify use cases for future phases of distributed cloud (such as low latency, tethered scale and data residency) that are enhanced by using distributed cloud substations.
- Use distributed cloud models as an opportunity to prepare for the next generation of cloud computing by targeting location-dependent use cases. Exploit the flexibility offered by the increased deployment options of cloud computing.
- Consider a hybrid approach when you need to make interim improvements to your applications, but you do not yet have the funding or ability to begin a complete replacement of core financials. This will help you get started on your cloud journey for FMS.

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Trends That CFOs Must Approach Collaboratively With Key Stakeholders

We have identified three trends that require CFOs to collaborate with other functional leaders — specifically, data science, IT and cybersecurity leaders. These trends include AI engineering, cybersecurity mesh and privacy-enhancing computation.

Trend 4

AI Engineering

Marketing hype and unreasonable expectations create confusion about AI. As a result, many organizations struggle to put a realistic value on this important source of innovation and differentiation. Business leaders, including finance leaders, tend to overestimate the impact of AI and underestimate its complexity, especially when going from a proof of concept to a production-level system. This disconnect occurs because many organizations lack the expertise and tools to create and manage production-grade AI systems. A key solution to this issue is to embrace “AI engineering” and move AI from a proof of concept (POC) model where isolated teams experiment with AI to one where it becomes a core discipline in the IT development and operational group.

AI engineering is a discipline focused on the governance and life cycle management of a wide range of operationalized AI and decision models, including ML, knowledge graphs, agent-based models, etc. AI engineering brings together various disciplines from across the organization to tame the AI hype while providing a clearer path to value when operationalizing the combination of multiple AI techniques. AI engineering methods enable the governance and procedures for retuning, reusing, retraining, interpreting or rebuilding AI models. The aim is to provide an uninterrupted flow between the development, operationalization and full maintenance of AI models. In short, AI engineering ensures the efficient operationalization of AI techniques, which is vital for AI to generate significant value.

Lack of AI engineering will prevent organizations from moving ML projects beyond pilots into production, which could result in fatigue and skepticism of AI as a transformative technology for finance. And it is in the production stage where AI efforts face significant maintainability, scalability and governance challenges. In fact, Gartner’s 2019 AI in Organizations Survey indicated one of the top three barriers to AI implementation is the complexity of AI solution integration with existing infrastructure.

A robust AI engineering strategy and execution plan will facilitate the performance, scalability, interpretability and reliability of AI models while delivering the full value of AI investments for finance.

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CFO Actions:

- Influence the CIO to move AI from a POC model where isolated teams experiment with AI to one where it becomes a core discipline in the IT development and operational group.
- Insist any finance use cases for AI bring together a unified team across operational IT teams (existing DevOps and security) with the AI experts to build scalable solutions from the start.
- Strengthen finance AI production efforts by combining AI techniques and championing AI engineering to prevent integration issues in the prototype phases.

Trend 5

Privacy-Enhancing Computation

Global data protection legislation is maturing and, with the unstoppable pervasiveness of personal data, organizations face ever-higher privacy and noncompliance risks. Finance teams that handle client data (e.g., data included in the order-to-cash process) must be especially aware of data security concerns and explore privacy-enhancing computation.

Privacy-enhancing computation comprises different types of technologies that protect data while it is being used to enable secure data processing and data analytics. These different technologies can accomplish the following:

- Provide a trusted environment in which sensitive data can be processed or analyzed. These technologies include trusted third parties and hardware-trusted execution environments (also called confidential computing).
- Perform processing and analytics in a decentralized manner. These technologies include federated ML and privacy-aware ML.
- Transform data and algorithms before processing or analytics. These technologies include differential privacy, secure multiparty computation, zero-knowledge proofs, private set intersection and private information retrieval.

Each technology provides specific secrecy and privacy guarantees, and some can be combined for greater efficacy.



CFO Actions:

- Identify candidates for privacy-enhancing computation by assessing data processing activities within finance that require transfers of personal data, data monetization, fraud analytics and business intelligence use cases for highly sensitive data.
- Work with the IT team to determine the right privacy-enhancing computation approach.

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Trend 6

Cybersecurity Mesh

The COVID-19 pandemic accelerated the multidecade process of turning the digital enterprise inside out: Most organizational cyber assets are now outside the traditional physical and logical security perimeters. In fact, across the past year the majority of finance executives have been working remotely, which has limited finance's ability to control access to its critical digital assets.

The cybersecurity mesh is a distributed architectural approach to scalable, flexible and reliable cybersecurity control. As anywhere operations continue to evolve, the cybersecurity mesh will become the most practical approach to ensure secure access to, and use of, cloud-located applications and distributed data from uncontrolled devices. Indeed, the cybersecurity mesh provides a centralized and managed security governance and policy-creation model with a distributed security policy enforcement mechanism.

This allows organizations to maximize security across networks to endpoint devices owned, controlled or not. It enables any person or thing to securely access and use any digital asset, no matter where either is located, while providing the necessary level of security. This architecture allows the identity to become the security perimeter. The modularity and, therefore, composability of this architecture makes it well-suited to integration in a growing variety of extended-enterprise scenarios.



CFO Actions:

- Challenge your network security engineers to develop your organizational zero-trust service delivery models for secure and high-performance access to your cloud applications.
- Work with your network security engineers to explore the following options:
 - Use cloud-delivered services to provide location-independent cybersecurity controls, encompassing your anywhere operations.
 - Transition from clumsy traditional VPNs by using cloud-delivered zero trust network access (ZTNA) for reliable and scalable secure remote access.

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Trends That Require CFOs' Prioritization During Investment Processes

The trends in this section do not have a finance-specific impact but are expected to impact the entire enterprise. These trends include anywhere operations, Internet of Behaviors and total experience. Given their importance, CFOs must prioritize investment in related technologies during budgetary processes and investment reviews.

Trend 7

Anywhere Operations

Anywhere operations describes a business operating model designed to reach customers anywhere, enable employees anywhere and use digital technologies to deliver business services anywhere. Anywhere operations challenges the conventional wisdom that businesses need to be in a specific location, interacting face to face, to maximize value and efficiency.

Organizations that emerge successfully from the COVID-19 pandemic will have a foundation for building anywhere operations. A digital-first, location-independent mindset is a prerequisite to anywhere operations. Providing a seamless and scalable digital experience requires changes in the technology infrastructure, management practices, security and governance policies, and employee and customer engagement models.

Trend 8

Internet of Behaviors

The Internet of Behaviors consists of multiple approaches to capture, analyze, understand and respond to all kinds of digital representations of behaviors. An example of this approach is Root Insurance, a U.S. company that employs usage and behavioral data to dynamically adjust the pricing of car insurance premiums. The Root Insurance app includes driving telematics features to track factors such as speed, braking and cornering.

Car rental and leasing agencies in Europe have also experimented with black-box deployments to observe driving styles with the aim of reducing fuel consumption and the risk of accidents.

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Similar models are likely to expand into health insurance and financial services, with reputation or scoring algorithms inspired by Airbnb and Uber or even grocery-shopping behavior. Organizations usually frame these models as a benefit; for example, customers will receive a reduced premium for good behavior. We expect experimental attempts will soon appear in other areas, driven by commerce and governments.

A range of public- and private-sector organizations will seek to use the Internet of Behaviors' digital-capture ability to affect or influence the behaviors of individuals or collective demographic groups. This goes beyond operant conditioning, which focuses on reward and punishment. In the IoB, influence can also take the form of adjusted information feeds, for example.

Emerging technology innovations and algorithm developments enable more precise monitoring and interpretation of behaviors. The Internet of Behaviors combines existing technologies that focus on the individual directly (e.g., facial recognition, location tracking and big data) and connects the resulting data to other indirectly identifiable information (e.g., cash purchases, automotive telemetry, vacuum bot layout data and device usage data). Thus, the Internet of Behaviors is partly based on the IoT. In the IoT, physical things are "instructed" to perform certain actions under certain conditions. In the Internet of Behaviors, existing operating parameters are monitored to influence people to perform toward a desired set of operating parameters. A program can apply value judgements to behavioral events based on the behavior desired by the program's deployer.

There will be extensive ethical and societal debate about the different approaches to affect or influence behavior.

The implications of different privacy laws across regions will affect the scope, scale, reach and approach to Internet of Behaviors deployments. The success of deployments will be highly correlated to the mutual benefits of all involved parties, as well as the collective view of trust and acceptable uses of data. So there won't be "one Internet of Behaviors."

Trend 9

Total Experience

Total experience (TX) is a strategy that creates superior shared experiences by interlinking the multiexperience (MX), customer experience (CX), employee experience (EX) and user experience (UX) disciplines. Organizations need a TX strategy because they must continuously enhance their CXs and EXs, especially as these interactions have become more mobile, virtual and distributed, in part because of COVID-19. TX is about more than improving the experience of one constituent; it improves experiences at the intersection of multiple constituents to achieve a transformed business outcome. These intersected experiences are key business moments. They require organizations to rethink how they change behavior and technologies by addressing the feelings, emotions and memories that make up the CX and EX, as well as the experience of partners and other constituents.

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TX solves complex business challenges by transforming experiences. Verizon's store experience transformation in response to COVID-19 is an excellent example of what a TX strategy can achieve.¹ To improve CX, specifically customer safety, Verizon enhanced both UX and MX, while keeping in mind EX. It started by deploying an online appointments system and integrated it with its My Verizon app. When customers get within 75 feet of a store, they receive a notification. This guides them through a check-in process. It tells customers how long they may have to wait outside to ensure social distancing and improve the EX within the store. Verizon also introduced more digital bill-payment kiosks to minimize direct interactions between customers and employees. Verizon uses MX to help employees use their tablets for co-browsing with customers' devices and guide them without having to touch the hardware.



CFO Actions:

- Accelerate investments in the technologies that enable a perimeterless digital workplace. These technologies can be grouped into four building blocks:
 - Collaboration and productivity — Workstream collaboration, meeting solutions, cloud office suites, digital whiteboarding and smart workspaces
 - Secure remote access — Passwordless and multifactor authentication, ZTNA, secure access service edge (SASE) and identity as the new security perimeter
 - Cloud and edge infrastructure — Distributed cloud, the IoT, API gateways, AI at the edge and edge processing
 - Quantification of the digital experience — Digital experience monitoring, workplace analytics, remote support and contactless interactions
- Explore investments related to IoB, including technologies that enhance privacy, security and interconnectivity by assessing the potential economic impact of these technologies, even before investment proposals are presented.
- Drive the business to identify critical gaps in customer and employee interactions exposed by the pandemic. Determine new targeted business outcomes to address using TX and explore necessary investments.

Evidence

The Gartner Top CFO Priorities for 2021 survey was conducted in October 2020 among Gartner for Finance Leaders members and other CFOs. Qualified respondents are the most senior leaders in the finance function (CFOs). The total sample is 173 respondents, with representation from various geographies, industries and sectors. The survey was developed collaboratively by Gartner's Research Data and Analytics team as well as expert researchers.

The 2019 Gartner AI in Organizations Survey aimed to uncover the keys to successful AI implementations and the main barriers to the operationalization of AI. Gartner conducted the survey online during November and December 2019 among 607 respondents from organizations in the U.S., Germany and the U.K. Gartner established quotas to ensure the sample was a good representation across industries and company sizes. Surveyed organizations had developed AI or intended to deploy it within three years. Gartner analysts developed the study collaboratively with Gartner's primary research team. See Survey Analysis: Moving AI Projects From Prototype to Production.

1 Verizon's CIO Is Helping the Telecom Giant Adapt Swiftly to a Contactless World, Forbes.

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