



# ENTERPRISE TECHNOLOGY STATE OF PLAY

10 Priorities Shaping  
the 2026 Roadmap

# 2026

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# The New Operating Model for Enterprise Delivery



2025 marked a shift in how financial institutions think about technology adoption. The excitement around emerging capabilities (like GenAI) hasn't faded, but it has matured. Boards and executive teams are becoming acutely focused on ROI, governance, and organisation-wide impact, while still recognising the importance of exploration and learning. Key priorities include modernisation of Enterprise Technology, Agentic AI, Tokenised Assets,

Cross-enterprise use of a shared vendor delivery stack improved our customers' speed to market. Proof of value cycles averaged under 3 weeks, and overall procurement and onboarding timelines compressed. The enterprise delivery model is transforming because it has to; the pace of competition and regulation demands it.

Leading regulators have shifted onto an ecosystem enablement footing. I have witnessed this remarkable transition from the inside of a bank and now as a builder of technology delivery infrastructure. Regulators are leaning into their unique capacity to convene, support, and guide national and regional ecosystems, helping them move faster with confidence.

As we look to 2026, we expect enterprises to push for AI adoption to open new revenue streams across more lines of business. To achieve this, enterprises will need to validate the right ecosystem partnerships in time to deliver impactful business outcomes.

"Naya" (नया) in Hindi means renewal, letting go of what no longer serves. It's a fitting theme for the year ahead, as enterprises step into a new way of delivering business impact.

Our role, and our commitment, is to enable enterprises to adopt technology faster, safer, and more effectively, so they can serve their customers with the best products and services possible.

Thank you,



Karan Jain  
Founder & CEO

This report is a snapshot of the work, the milestones, and the people who carried it. Everything here is the result of teams pushing for better outcomes. That drive is what moves us forward each year.

# The New Geometry of Enterprise Delivery

The Forces Reshaping How Enterprises Deliver Products and Services - From Defensive to Growth-Driven

## 1 | From AI Theatre to Impact

Boards prioritise their organisations to learn and become future-ready, but they also expect measurable business impact backed by strong governance controls. The main barrier remains faster access to emerging AI technology and assessment (PoC). Internal teams often lack controlled access to the technologies, and data needed to get hands-on, understand the art of the possible, and start iterating.

## 2 | Top Line Growth in 2026 vs Defensive Posture in 2025

Competitive pressure is reshaping priorities. Customer migration to new entrants remains a challenge, and executives are rethinking fundamentals to maximise retention and growth. This shift is driving greater number of partnerships, co-builds and white-label offerings than we've seen in last 2 years. In 2026, this focus on collaborative delivery will only increase as reducing speed to market is critical.

## 3 | Enterprise Tech Modernisation Ramps Up

Investment in data infrastructure is accelerating. Legacy architectures cannot support real-time orchestration, interoperability, or parallel delivery tracks. The business drivers behind tech modernisation include the delivery of enterprise-wide AI capabilities built on top of a unified and carefully managed data fabric. In 2026, the investment is decisively planned toward infrastructure that enables responsible speed, stronger controls, and faster time-to-market.

## 4 | Employee Impact Drives Priority

Enterprises are quietly evolving how they prioritise. Last year was all about safe bets and low-risk wins - understandable in a year defined by pressure. Leaders are prioritising technology delivery models that let teams get their hands on the latest tools because speed, quality, and top talent retention now depend on teams being able to access to the latest technology to deliver the best products and services.

## 5 | Vendor Ecosystem Complexity

As the vendor ecosystem grows, so does the complexity and procurement, risk and security teams face mounting pressure to move faster with greater volume. Rising AI governance requirements add further strain, creating a perfect storm that forces organisations to rethink how they work. In 2026, we expect more CEOs and dominant LoBs to demand this change.

# Priorities Shaping 2026

Priorities Scoped on the Platform For Next Year

## 1 | Enterprise AI as a Foundational Capability

Leaders are prioritising platforms, infrastructure and guardrails that allow the enterprise to absorb new AI capability safely, repeatedly and at scale.

## 2 | Vendor Delivery Infrastructure (VDI)

Procurement, risk and security teams are under pressure to move faster. Enterprises are investing in delivery models that allow vendor evaluation, onboarding and integration to run in parallel - with evidence, not slideware.

## 3 | Data, Analytics & Synthetic Data Foundations

Modern data stacks, RAG architectures and synthetic data are becoming essential to safe testing, faster iteration and regulatory confidence. Without these foundations, AI adoption stalls.

## 4 | Cybersecurity & AI-Enabled Fraud Resilience

Cyber threats and AI-driven fraud continue to escalate. Executives are prioritising technologies that strengthen detection and response while integrating cleanly into existing control frameworks.

## 5 | Agentic AI Readiness (with Guardrails)

Interest in agentic systems is rising, but leaders are focused on readiness first - frameworks, controls and governance that allow granular agents to be introduced safely and incrementally.

## 6 | Core Infrastructure Modernisation for Speed

Modernisation spend is accelerating as enterprises recognise that foundational technology must support faster change. Investment is shifting toward infrastructure that enables responsible speed and faster time-to-market.

## 7 | Tokenised Assets & Digital Asset Readiness

Stablecoins and tokenisation are moving from theory to preparation. Enterprises are investing in safe experimentation, interoperability and legal readiness ahead of broader adoption.

## 8 | Cross-Functional Delivery Models

Local wins no longer count. Leaders are prioritising operating models that align business, technology, procurement and risk early - enabling horizontal impact and faster execution.

## 9 | Developer Experience & Engineering Productivity

Developer productivity has become a board-level lever. Enterprises are investing in tooling and environments that allow teams to build, test and deploy faster without increasing risk.

## 10 | Ecosystem & Partner Enablement (APIs, Portals, Co-Builds)

Partnerships, co-builds and white-label offerings are increasing. Enterprises are prioritising platforms, APIs and developer portals that make collaboration repeatable and scalable.

# Enterprise Delivery at Scale

What Enterprise Delivery Looks Like in Practice with NayaOne

Across 2025, we saw a clear shift in how leading enterprises use NayaOne, not as a single initiative, but as a shared delivery capability across multiple lines of business.

## Delivery Moved from Sequential to Parallel

Teams evaluated vendors, built proofs, and tested workflows while procurement and risk assessments ran alongside them. This removed months of idle time and materially improved speed-to-market.

## Evidence Replaced Opinion

Rather than relying on demos or slideware, teams compared technologies side by side in controlled, production-like environments. Decisions were grounded in real performance, not assumptions.

## Cross-Functional Adoption

What began with product and innovation teams quickly extended to technology, architecture, procurement, and risk. NayaOne became a common delivery layer - aligning stakeholders early and reducing downstream friction.

## The Ecosystem Widened Without Adding Complexity

Teams worked with early-stage innovators and providers like NVIDIA and hyperscalers in the same environment, gaining a clearer view of what was ready to deploy and what required further maturity.

## Use Cases Scaled Across the Organisation

Customers applied this model to enterprise AI adoption, identity and onboarding, fraud and cybersecurity, agentic workflows, enterprise technology selection, SMB payments, and increasingly wealth use cases.

As a result, the number of technologies evaluated through NayaOne tripled year-on-year, while selection and delivery timelines compressed from months to weeks. For many teams, this marked a shift from isolated experimentation to a repeatable way of delivering change.

## Aggregate Customer Footprint

**> \$8 Trillion**

Total Assets Under  
Management

**> 150 Million**

Number of Insurance  
Policies Managed

**> 200 Million**

Total End  
Customers Served

**> 600,000**

Customer Employee  
Enabled Across Functions

**> 10**

National Regulatory Authorities  
and Central Banks

**Global Reach**

UK, EU, US, Canada,  
and the Middle East

# High-Performing Practices

Noticeable Industry Practices Across the NayaOne User Base

## 1 | Repeatable and Systematic Processes

High performers built a delivery rhythm - the same path from demand to discovery to validation, every time. Feedback loops were wired into the process, not bolted on at the end. PoCs produced evidence and decisions, not open-ended exploration. Staying plugged into the right committees kept the work aligned with institutional priorities.

## 2 | Reusable Synthetic Data Assets

Synthetic datasets cut out the data-access delays that used to stall everything. Teams used the same controlled baseline across vendors and workflows, which made tests predictable and comparable. It meant setup happened in days, not months, and no one waited for extracts or approvals to get started.

## 3 | Hands-On and Cross Functional

Work started in the environment, not the deck. Clouds, models, vendors, and agent frameworks were tested side-by-side so teams could see real behaviour - cross collaboration across architecture and procurement has led to enterprise wide compounding results and has increased the level of re-use from key business units across the enterprise.

**> 80%**

Faster Vendor Selection

**> \$100k**

Average End-To-End Saving Per Vendor Onboarded

**30%**

Faster Pathway to Production

**6**

Core Business Units Running Multiple PoC Annually

**95%**

Of Customers Progressed AI Initiatives Through NayaOne

**> 500**

Technologies Evaluated Through NayaOne in 2025

**> 2220**

New Vendors Added To NayaOne Ecosystem

**> 2000**

Number of Executives Hands-On with AI

**> 25%**

Growth in Vendor Depth Across Priority Categories

# When Regulators Enable Activation

## Guardrails Enabling Ecosystem Level Impact to Move Faster and Safer

Regulators globally are no longer in observation mode; they are now actively shaping, supporting and accelerating the adoption of emerging technologies across the financial ecosystem.

Whether it is AI, digital assets or quantum, supervisors are moving from oversight to enablement, creating the environments, guardrails and collaborative structures needed for safe, scalable deployment.

Their greatest impact comes from their ability to convene the ecosystem - bringing together financial institutions, technology providers, policymakers and innovators to work through the adoption challenges none can solve alone.

Across all jurisdictions, expectations are becoming clear: advanced technologies must be tested in production-like conditions, governance and traceability must be demonstrated upfront, and institutions need infrastructure capable of responsible scale, not isolated pilots.

Regulators are signalling a decisive shift: activation, not observation, will define the next era of enterprise delivery.



*"Image: Central Bank of Ireland and NayaOne Team accepting Fintech Public Servant Advisor or Team of the Year" award at the National Fintech Awards 2025.*

### 1 | FCA's Supercharged Sandbox

The FCA, NVIDIA, and NayaOne built the world's first Supercharged Sandbox, enabling AI adoption at enterprise scale and signalling that regulators can actively drive industry-level activation - not just oversee it.

### 2 | Central Bank of Ireland Win Innovation Award

Recognition of the Central Bank of Ireland underscored how modern sandboxes are becoming regulatory blueprints, enabling responsible adoption and accelerating collaboration across financial institutions.

### 3 | Regulatory Collaboration LatAm

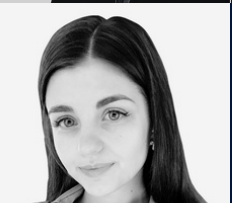
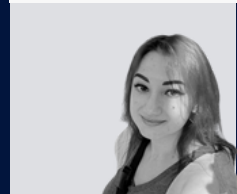
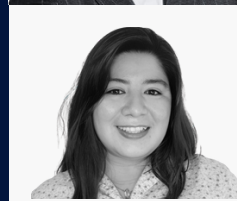
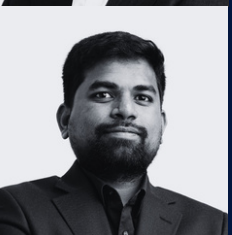
LATAM regulators are collaborating across borders to explore AI for supervisory work, showing a new regional model where supervisors jointly explore and experiment with emerging technologies to enhance oversight and resilience.

### 4 | Middle East Digital Sandbox adoption

New digital sandboxes in the Middle East focus on AI, digital assets and enterprise-fintech collaboration, signalling a regional commitment to structured, supervised environments for safe, scalable innovation.

### 5 | Quantum Collaboration

City of London, IBM and NayaOne delivered one of the first industry-wide quantum collaborations, uniting enterprises and innovators to work on 16 real use cases and prepare the ecosystem for frontier technologies.



# The People Building NayaOne

