

Briefing on 2026 Global Trends:

AI, Economy, and Consumer Transformation

Executive Summary

The global landscape in 2026 is defined by a confluence of rapid technological disruption, persistent economic volatility, and profound shifts in consumer behavior. Artificial Intelligence (AI) has moved beyond a nascent technology to become the core infrastructure of business, with autonomous AI agents beginning to manage complex workflows and consumer decisions. This transition is creating unprecedented efficiencies but also introduces new challenges, including "agent debt," the rise of low-quality "AI slop," and the critical need for robust data governance.

Economically, the world faces a period of recalibration characterized by sticky inflation, cautious interest rate cuts, and the dominance of fiscal policy over monetary policy. Geopolitical tensions, trade fragmentation, and US tariff policies are creating a complex operating environment, forcing businesses to reorient supply chains and navigate a "new era of weaponized interdependence." Despite these headwinds, AI investment is a major driver of growth, particularly in the US, and opportunities are emerging in private credit, infrastructure, and select international equity markets.

Consumer expectations have fundamentally changed. There is a powerful demand for authenticity, personalization, and seamless, experience-driven interactions. Economic pressures are creating a "politicized purchasing" environment where value and values dictate spending. In an AI-saturated world, human-centricity, emotional connection, and verifiable craftsmanship are becoming potent brand differentiators. Brands must now compete not only for consumer attention but also for visibility within AI-driven "answer engines" and creator-led communities, making creator marketing and "Generative Engine Optimization" (GEO) critical strategic pillars. The convergence of these forces demands that organizations demonstrate agility, build resilience, and place human-centric values at the core of their strategy to thrive in 2026 and beyond.

I. The AI Revolution: From Tool to Foundational Infrastructure

Artificial Intelligence has transcended its role as an assistant to become a foundational environment, automating not just tasks but creative and strategic processes. By 2026, AI is viewed as the core infrastructure of marketing, with its adoption creating new efficiencies, business models, and significant operational challenges.

A. Rise of Agentic AI and Autonomous Systems

Agentic AI, or autonomous systems that can understand a goal and execute multi-step actions, is poised to become the primary interface between consumers and the digital world.

- **Business Integration:** Scaled software companies like Salesforce (AI Agent Studio), Microsoft (Azure AI Foundry), and IBM (Watsonx Orchestrate) are launching agentic AI capabilities to facilitate enterprise-wide deployments. These systems are capable of managing complex workflows, orchestrating feedback loops, and making goal-oriented business decisions.
- **Consumer Impact:** AI agents are expected to manage everything from daily chores to complex purchasing decisions. Some analysts estimate that agentic models could reach human-level performance by spring 2026.
- **Operational Risk - "Agent Debt":** The rapid proliferation of autonomous agents is creating a new form of technical liability known as "agent debt." This arises when agents are deployed faster than enterprises can govern, trace, or align them, leading to untraceable decisions that can damage trust, compliance, and revenue.

B. AI in Business Operations and Decision-Making

Companies are adopting AI with the expectation of broad outcomes across efficiency, customer experience, and revenue growth.

- **Key Use Cases:**
 - **Marketing & Advertising:** AI is used for targeting, content generation, bidding optimization, and measurement. Meta's Advantage+ platform exemplifies this by automating targeting, creative, and budget allocation based on campaign goals.

- Gaming: Generative AI is transforming every layer of the gaming ecosystem, from game creation and development (procedural content generation) to the in-game experience (intelligent NPCs, dynamic world-building) and data analytics (player behavior analysis, automated testing). The AI-in-games market was valued at USD 11.9 billion in 2025 and is projected to reach USD 41.7 billion by 2034.

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- Talent Acquisition: AI is used in various parts of the recruitment process, but guidelines often prohibit its use in final assessment decisions to avoid bias.
- E-commerce & Retail: 53% of global e-commerce businesses use AI. Sole traders primarily use it for content creation (60%), while larger businesses use it in third-party tools (66%) and for customer service (59%). Retailers are reporting AI success faster than they are defining what it stands for.
- Investment & Infrastructure:
 - AI is the most impactful digital transformation since the internet. Global AI data center capital expenditure is projected to be around US\$500 billion in 2026 and rise to US\$1 trillion by 2028.
 - Power investment is critical, as data centers require reliable baseload power. 70% of U.S. power transmission lines are over 25 years old, creating a bottleneck.

C. Consumer Sentiment and the Human-AI Interaction

As AI-generated content saturates digital spaces, a counter-movement emphasizing human authenticity is gaining strength.

- "AI Fatigue" and "AI Slop": There is a growing consumer skepticism and desire for authenticity due to the sheer volume of synthetic content. 60% of consumers now question the authenticity of online content due to AI. The rise of low-value, low-quality generative AI content is termed "AI-slop."
- Human-Centricity as a Differentiator: In a landscape of automated creative, human feeling, impeccable craft, and offbeat thinking are rising to the top. Jurors at the D&AD awards noted a surprising lack of AI-led creative work among 2025 entrants, with concerns around IP rights and infringement. The percentage of shortlisted work referencing AI dropped from 9.3% in 2024 to 7.6% in 2025.
- The Pratfall Effect: In an AI-saturated world, imperfection has become proof of humanity. Psychologists note the "pratfall effect," where competent people become more likable after minor mistakes, demonstrating honesty and generating trust. While 88% of consumers say authenticity is important, only 51% believe brands deliver it.

D. Governance, Data, and Ethical Imperatives

The effectiveness and trustworthiness of AI systems hinge on data quality and robust governance.

- **Data as the Foundation:** A core principle is that "AI is only as good as your data." Organizations must build solid data foundations to deploy high-quality AI agents. 52%

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of energy organizations cite a lack of strategy or governance as a barrier to GenAI adoption, and 48% cite a lack of high-quality training data.

- **Regulatory Landscape:** State lawmakers are moving away from sweeping AI frameworks toward narrower, transparency-driven approaches. In 2025, technology-specific bills accounted for 19% of AI legislation introduced but a disproportionate share of enacted laws, with many focusing on chatbots. Algorithmic pricing is an emerging regulatory focus for 2026.
- **Organizational Strategy:** Leaders are advised to build AI governance frameworks that align with human values and organizational policies, expand ecosystem alliances to establish standards, and retain human creativity, empathy, and ethical judgment at the center of strategy.

II. Global Economic Landscape: Navigating Uncertainty and Structural Shifts

The global economy in 2026 is marked by moderating growth, persistent inflation, and a complex interplay between fiscal policy, trade tensions, and central bank actions. Uncertainty remains a significant "tax on innovation and entrepreneurship."

A. Macroeconomic Forecasts

- **Global Growth:** Fitch Ratings forecasts world GDP growth to slow from 2.9% in 2024 to 2.4% in 2025, with a forecast of 2.3% for 2026. Kearney projects average annual growth of 2.7% through the 2025-2027 period.
- **Regional Projections (Fitch):**
 - **United States:** Growth forecast at 1.6% in 2025. A slowing job market and the impact of tariffs are expected to dampen consumer spending. AI investment is a key growth driver, contributing 1.4 percentage points to a total growth of 1.6% in H1 2025.
 - **Eurozone:** Growth forecast at 1.1% in 2025, with a recovery to the 1.7-1.8%

range expected in H2 2026 as fiscal stimulus takes hold. Germany is noted for ambitious fiscal spending plans on defense and infrastructure.

- China: Forecast revised up to 4.7% for 2025. The country is providing fiscal and monetary stimulus to support consumers and cushion the impact of slowing exports.

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- Emerging Markets: The IMF forecasts 4.0% growth in 2026. These economies have shown resilience, supported by factors like brings forward of imports ahead of tariffs and easing financial conditions.

B. Inflation and Monetary Policy

- Inflation Outlook: Inflation is expected to be "sticky" in the U.S. but low elsewhere. It is re-emerging as a core macro risk, with expectations that it will be more volatile and susceptible to upward shocks than in the pre-pandemic era.
- Interest Rates: The U.S. Federal Reserve is expected to be cautious with rate cuts, as robust growth does not justify aggressive cutting. The consensus call for 2026 is for the Fed to settle rates at a "neutral" level in the 3.00-3.50% range. There are institutional risks, with Fed Chair Powell's term ending in 2026 and increasing political pressure on the central bank's independence.
- U.S. Dollar: The absence of a dominant USD trend is expected in 2026. A structural depreciation is anticipated due to debates around Fed independence and the U.S. twin deficit. EUR/USD fair value is projected to move from the 1.15 area toward 1.20.

C. Fiscal Policy and Geopolitical Fragmentation

Fiscal policy has overtaken monetary policy in supporting economic growth, particularly since the COVID pandemic. This has led to rising deficits and debt issuance globally.

- U.S. Fiscal Dominance: U.S. deficits are projected to remain near 7% of GDP, pushing the debt-to-GDP ratio above 120% in the next decade. Interest costs have surpassed defense spending as a major federal budget item.
- Global Deficits: The U.K., France, Germany, and Japan are running similarly large deficits tied to defense, infrastructure, and social spending.
- Trade Tensions and Tariffs: US tariff policy has created significant uncertainty. Fitch's latest estimate of the average U.S. effective tariff rate is 16%. Businesses heavily reliant on cross-border imports, such as motor vehicles and aerospace, face the steepest headwinds, which are expected to intensify in 2026 once stockpiles are exhausted.

D. Investment and M&A Outlook

The investment landscape is constructive for risk assets but requires selectivity.

- **Equities:** Earnings growth is expected to broaden across market caps. Four catalysts could drive SMID (small- and mid-cap) stocks in 2026: easing interest rates, a rotation toward quality/fundamentals, increased M&A activity, and stronger earnings growth.

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- **Private Credit:** This sector continues to expand, with increased financing expected to accompany M&A momentum. However, investor inflows are beginning to outpace investable opportunities in some segments, making manager selection and origination capabilities critical.
- **M&A Activity:** Dealmakers are favoring smaller, strategic deals that complement existing operations. Earnout mechanisms have become instrumental in bridging valuation gaps, especially in private equity. Healthcare M&A has remained resilient, with investment shifting to ancillary sectors like healthcare technology and pharmaceutical services.

III. The Evolving Consumer: Redefined Expectations in a Digital Age

Consumer behavior in 2026 is shaped by economic pressures, digital saturation, and a search for authenticity and control. Brands must navigate a landscape where experience, values, and trust are paramount.

A. The Primacy of Experience and Authenticity

- **Return on Experience (ROE):** Meeting professionals are prioritizing the delivery of exceptional experiences. The success of events is increasingly measured by "Return on Experience" —gauging the emotional impact and whether attendees felt engaged and inspired.
- **Human-Centricity:** In a world of digital fatigue, restaurants are seen as a haven for in-person experiences. 90% of Gen Z diners enjoy communal tables, with 63% citing the potential to meet new people.
- **Authenticity Demands:** While 88% of consumers say authenticity matters when choosing brands, only 51% believe brands deliver it. There is a growing demand for verifiable human craftsmanship and unedited reality.

B. Economic Pressures and Shifting Priorities

Crisis-fatigued consumers are adapting to ambient uncertainty with wide-ranging strategies, from "politicized purchasing" to "vibe-based budgeting."

- Value and Values: Consumers are weighing every purchase through the lens of what matters most—whether price and utility (Pinched Pragmatism) or ideology and political

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affiliation (Politicized Purchasing). Good value for money is the top reason (46%) customers choose to do business with an organization.

- Nouveau Nihilism: 66% of consumers globally agree they "live for today because the future is uncertain," prioritizing present-day experiences over long-term planning.
- The Indulgence Paradox: While price sensitivity is high, consumers still seek out small luxuries. The "lipstick economy" effect is visible in alcohol and other categories. However, there is a noted decline in the perceived moral acceptability of indulgences like liquor (down 16 percentage points since 2018), casino gambling (down 16 points), and sugary soft drinks (down 17 points).

C. The Creator Economy and New Purchase Pathways

Creators have emerged as a flexible, authentic, and cost-effective channel, fundamentally reshaping marketing.

- Investment Shift: Nearly two-thirds of increased influencer marketing investment is reallocated from digital and paid advertising budgets.
- Shoppable Content: Every piece of video or short-form content is now viewed as potentially shoppable, with a clear and measurable call-to-action. Influencer partnerships are being redefined as sales-driven collaborations with commission-based models.
- Platform ROI: For agencies, TikTok offers the most ROI for creator marketing. For creators themselves, TikTok offers the best content performance. However, Instagram is the platform where creators most regularly create content.

D. Personalization, Privacy, and Trust

Consumers are open to AI-influenced choices but demand transparency and control. The privacy-personalization paradox remains a key challenge.

- Conditional Comfort with AI: Consumers are more comfortable with AI offering proactive support (e.g., fraud alerts) than making decisions on their behalf (e.g., making payments).
- Key Consumer Demands for AI:
 1. Transparency (37%): Customers should understand how AI is influencing them.
 2. Outcomes (24%): Customers mainly care about getting what they want faster.
 3. Emotional Connection (21%): Decisions must still feel human and empathetic.
 4. Control (18%): Customers should be able to override or adjust AI's choices.
- Data Trust Gap: There is a significant disconnect between brands' desire for data and consumer comfort in sharing it. Data misuse ranks as the number one concern (53%)

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regarding AI implementation. Consumers who trust companies show up to 10 percentage points higher comfort with personalization methods.

E. The Age Identity Gap

Research indicates a growing gap between a person's chronological age and their "Technology and Media Age Identity." Companies that can identify and leverage this "Age Identity" will gain deeper insights into consumer behavior, enabling more personalized and effective experiences. This will be a core consideration for building new products and content.

IV. Digital and Technological Transformation

Beyond AI, the technological landscape is being reshaped by advancements in spatial computing, data infrastructure, and digital identity, creating new platforms for interaction and commerce.

A. Spatial Computing and the Next Digital Interface

For spatial computing to supplant smartphones as the primary digital interface, it will need to be enabled by true artificial and spatial intelligence, feature sophisticated displays, and be supported by networked data. The landscape includes:

- Virtual Reality (VR) / Mixed Reality (MR): Users are 4.3x as likely to use a VR/MR headset at least once per month compared to non-users.
- AI Glasses: Users are 4.3x as likely to use AI glasses at least once per month.
- Augmented Reality (AR): Users are 2.9x as likely to have used an AR application for 3 or

more purposes in the last 12 months.

B. The Data Economy and Digital Provenance

- **Data Activation:** Data is only valuable when tied to clear objectives. The principle is to capture data broadly but selectively, focusing on what aligns with strategic goals, and then leveraging those insights for personalization, engagement, and monetization.
- **Digital Provenance:** As AI-generated "slop" proliferates, there is a growing need for technologies that can verify the origin and authenticity of digital content. Digital provenance is a key strategic trend for 2026, aiming to strengthen trust.

C. Cybersecurity and Digital Trust

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- **Preemptive Cybersecurity:** This trend focuses on proactively identifying and mitigating threats before they can cause harm. It involves deploying predictive threat prevention and deception technologies.
- **Confidential Computing:** This uses hardware-based trusted execution environments (TEEs) to protect data while it is being processed, preventing unauthorized access even from cloud providers. It is critical for secure cloud strategies and compliance with stricter privacy laws.
- **Digital Identity:** Regulatory pressure is driving collaboration on secure digital identity solutions. The EU's Digital Identity (EUDI) Wallet initiative aims to give citizens enhanced control over their digital identities, with every EU citizen expected to have access to a wallet by 2027. In Aotearoa (New Zealand), the DISTF Act is laying the foundation for a local, culturally informed digital identity experience.

D. Evolution of Digital Platforms and Media

- **Search to Answer Engines:** Search engines are evolving into "answer engines," providing AI-generated summaries directly. This reduces clicks to external sites but means the users who do click through are likely seeking greater depth and trusted analysis. This necessitates a shift from Search Engine Optimization (SEO) to Generative Engine Optimization (GEO), where brands focus on becoming the trusted citations surfaced by AI.
- **Conversational Interfaces:** 57% of consumers prefer typing to talking when interacting with brands. 84% of brands believe that as voice and chat replace search, brands that don't adapt risk vanishing from the conversation.
- **Video Dominance:** Video streaming continues to grow, with consumers spending an additional 15 minutes per day with technology and media by 2029, largely driven by increased time with video. Short-form video is expected to dominate content strategy in

V. Industry-Specific Disruptions and Opportunities

A. Media, Marketing, and Advertising

- Challenge: Connecting efforts to revenue growth is a top challenge. Half of practitioners struggle to prove ROI beyond vanity metrics.
- Priorities: Brand building is the top priority for 2026. For agencies, securing media coverage remains a key focus.

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- Media Relations: The media landscape is under strain, with 42% of in-house and 52% of agency professionals reporting fewer journalists covering their industry news.
- Creator Economy: Influence is going grassroots. 65% of consumers find strangers in the comments section to be the "height of comedy." A share in a group chat is considered more valuable than 100 likes on a video.

B. Travel, Hospitality, and Live Events

- Key Driver: Loyalty is fueled by a consistently smooth, friction-free journey. This enables personalization, which in turn drives return customers.
- AI Integration: AI is being integrated across the travel journey. The Amadeus Cytric AI Assistant in Microsoft Teams helps corporate travelers with trip planning and booking.
- Traveler Priorities: When facing disruptions, travelers feel most reassured by being able to speak to a human assistant (29%) and getting help with quick rebooking (27%).
- Trends:
 - Decision Detox: Overwhelmed consumers are opting for decision-free getaways, such as all-inclusive resorts with curated, no-option experiences.
 - Objective Stacking: Business travelers are arranging trips to fulfill multiple goals to maximize value and balance fiscal/environmental responsibilities.
 - Live Events: Local events are highly popular. The top reason for attending music festivals/concerts is being a fan of the artist(s) (34%), while for professional sporting events, it's being a fan of the athlete/team (34%).

C. Technology and Gaming

- European Tech: Europe's tech ecosystem is now valued at around \$4T, up from less than \$1T a decade ago. However, it faces a structural funding gap, with private markets too

- shallow to provide the scale-up capital needed to create global leaders. • Gaming:
- AI Integration: 87% of game developers use AI agents in their workflows, primarily for automation and production optimization.
 - Creator-Driven Discovery: Platforms like Fortnite (allocating 40% of island-based revenue to creators) and Minecraft (Marketplace for mods) are building UGC ecosystems.
 - Legacy Franchises: Deep engagement with legacy franchises is a key growth driver. 90% of gamers have played a remake or remaster in the past year.

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D. Fashion, Luxury, and Retail

- Market Dynamics: The luxury market is polarized. Between 2023-2025, an estimated 80% of luxury market growth stemmed from price increases rather than volume gains. Aspirational shoppers have cut back on spending.
- Consumer Priorities: Wellbeing is becoming central to how consumers live and spend. 84% of US consumers and 94% of Chinese consumers say wellness is a top or important priority.
- Lab-Grown Diamonds: Prices for lab-grown diamonds are 80-90% below mined equivalents, making them more accessible. They account for nearly 20% of global diamond jewelry sales and could reach 50% by 2030.
- Retail/E-commerce:
 - An omnichannel strategy is critical. Businesses are investing in both direct (own websites) and partner-led (marketplaces) channels.
 - 81% of online shoppers abandon their cart if their preferred delivery option isn't offered.
 - 92% of global shoppers return up to 30% of their online purchases.

E. Real Estate and Multifamily Housing

- Economic Issues: Interest rates, job/income growth, and inflation are the top three economic issues for real estate in 2026.
- Multifamily Trends:
 - Vacancy for 4- & 5-star properties is projected to remain high in 2026, even as new supply drops.
 - The trend toward leasing centralization (using AI for lead nurturing, fraud screening, virtual tours) will accelerate.

- **Branded Residences:** The number of branded residence schemes is forecast to reach 1,019 by 2030, up from 611 today. Standalone branded residences are a defining trend.
- **Data Centers:** Data centers are a cornerstone of the digital economy. Investor enthusiasm is high, with capital flowing from both infrastructure and commercial real estate allocations.

F. Finance, Investment, and Insurance

- **Wealth Transfer:** A \$124 trillion wealth transfer is underway, but many institutions are failing to serve younger investors (Millennials, Gen Z) who expect proactive, personalized guidance integrated into life moments.

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- **Prediction Markets:** These markets are seeing rapid growth as consumers look for betting opportunities across a broader selection of categories beyond traditional sports, including politics, economics, and media.
- **Insurance:** The commercial insurance market is a mix of stabilization and firming. Property insurance is softening, while casualty lines (General Liability, Auto Liability) remain under pressure from social inflation and nuclear verdicts.

VI. The Future of Work and Talent Management

The workplace of 2026 is being reshaped by AI, economic consolidation, and a strategic shift toward skills-based organizational design.

A. The Skills-First Paradigm

Organizations are moving from rigid job roles to a more dynamic, skills-based approach to talent.

- **Strategic Imperative:** The focus is on embedding skills-first principles into job architecture, assessment, and internal mobility processes.
- **Technology's Role:** The use of skills taxonomies, internal talent marketplaces, and data systems is crucial to make capabilities visible across the workforce.
- **Key Skills in Demand (UK):** Top skills include regulatory/compliance and digital innovation, data analytics and AI integration, and agile/lean methodologies. For management, top skills are cultural intelligence, adaptability, and stakeholder management.

B. AI's Impact on Roles and Hiring

AI is simultaneously augmenting workflows, eroding certain roles, and creating new ones.

- Erosion of Entry-Level Roles: AI is affecting entry-level professional positions in finance, law, and administration, while opportunities in skilled trades that AI cannot replace are booming.
- AI in HR: AI is used to streamline recruitment, but there is a focus on balancing automation with the human touch. One expert notes, "AI is the tool but TA professionals bring the human element."
- Job Seeker Skepticism: 48% of job seekers distrust AI-driven hiring processes. 12

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C. Workforce and Organizational Dynamics

Economic pressures are leading to consolidation and new challenges for employees and managers.

- Hiring Freezes and Consolidation: After years of growth, 2026 is seeing widespread hiring freezes and restructuring. Headcount stability is prized over aggressive recruitment.
- Middle Manager Squeeze: With limited hiring budgets, managers are expected to stretch teams and absorb vacated roles. A Gartner survey found 62% of managers reported higher workloads in 2025 due to staff reductions.
- Career Bottlenecks: Slower hiring means promotions are delayed and lateral moves are harder to secure, creating "career bottlenecks" for employees accustomed to rapid advancement.
- Technology Sales Cycle: The typical technology/software sales cycle is shortening. In 2025, 61% of sales cycles for large companies were longer than three months, down from 67% in 2024. This requires sellers to engage all stakeholders and address pain points much earlier in the process.
