

Forte Pulse 2026

Technology is easy.
Relevance is still hard.

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Technology is easy. Relevance is hard.

It has never been easier to adopt new technology. The hard part is knowing what to use it for and whether it actually creates value.

Global AI investment will reach \$2.59 trillion this year, an increase of 47 percent in twelve months*. Judging by the attention AI receives, one might think Danish businesses were already well under way with their transformation.

Our figures tell a different story.

AI adoption is growing rapidly. 62 percent of executives use AI tools weekly or daily, and 80 percent believe the technology has already created value. Yet only 7 percent have embedded AI in core processes and decision-making. 44 percent do not measure the return on their AI investments at all.

This may be the most important paradox in this year's Forte Pulse 2026.

Technology is no longer the hardest part. In minutes, we can build a prototype, analyze large volumes of data or set up an AI agent. New models and tools become available to everyone almost simultaneously.

The difficult part is knowing what we should actually use them for. This year's survey points to a simple realization: technology is becoming ever easier to adopt. The challenge is to use it in a way that is genuinely relevant and creates value.

The difference between organizations that succeed and those that do not is increasingly less about who has access to the best technology. It is about who identifies the right problems to solve, has control of their data, embeds solutions in real workflows and can document the value they deliver.

This year's survey shows just how critical data is. Organizations with AI-ready data are two to four times more likely to scale, measure and monetize AI.

At the same time, nearly half are already seeing productivity gains, while only 18 percent have created new revenue streams. In other words, we have become quite good at using AI to do what we already do a little faster.

The next challenge is greater: using technology to do something better, differently or entirely new. And that challenge is approaching quickly. AI agents are already entering our workflows. Regulation is tightening. Geopolitics is making questions of data, vendor dependency and digital sovereignty increasingly concrete.

The real divide in 2026 is therefore not between those who use AI and those who do not.

It is between those who can prove what AI does for their organization and those who are still experimenting.

Forte Pulse 2026 examines how far we have actually come.

* Gartner, "Gartner Forecasts Worldwide AI Spending to Grow 47% in 2026," press release, May 19, 2026.

Pulse 2026 at a glance

62%

of executives use AI tools weekly or daily in their own work

7%

of organizations have integrated AI into core processes and decision-making

44%

do not measure the return on AI at all

72%

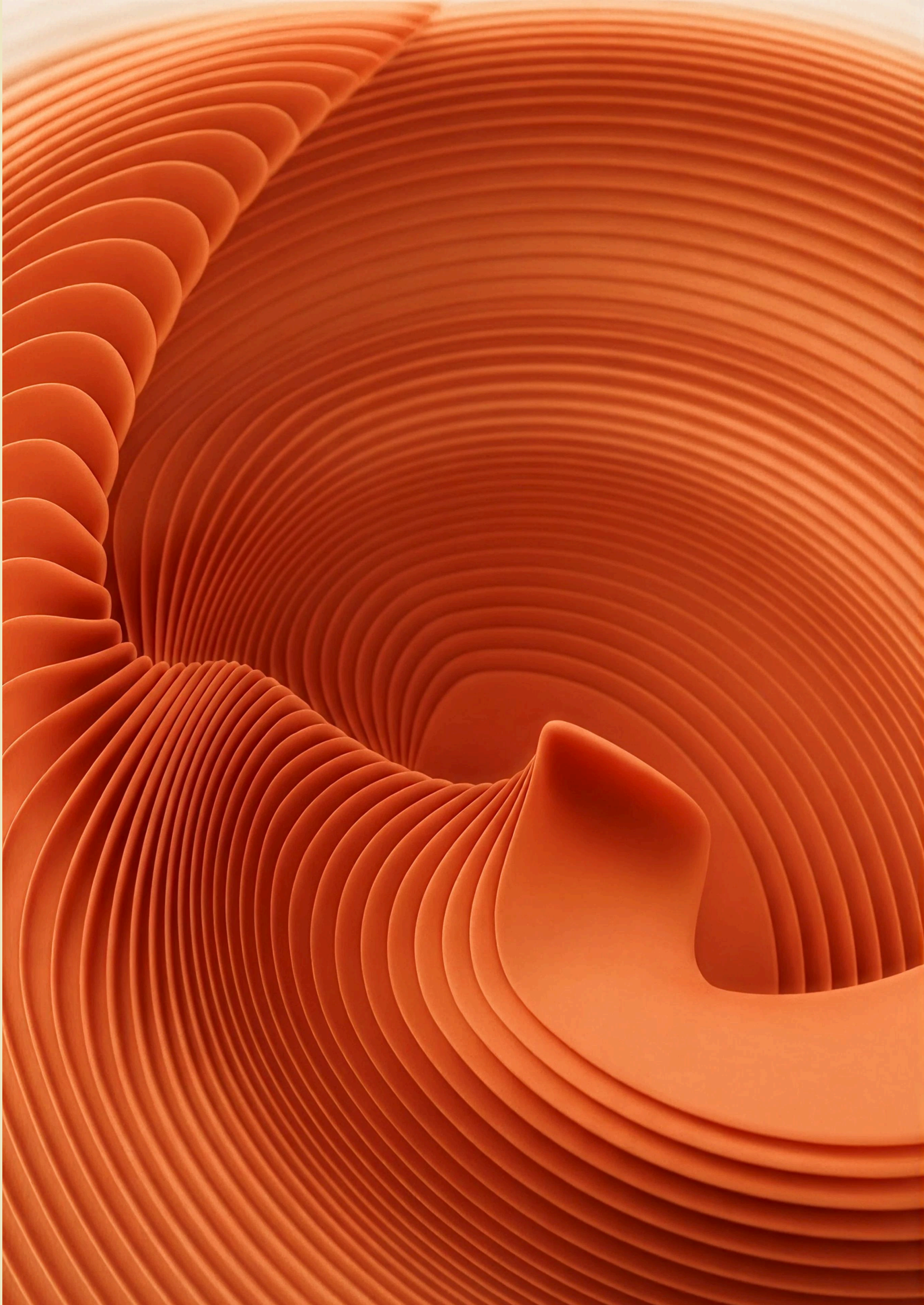
believe they are on par with or ahead of their industry in AI

56%

have not progressed beyond early exploration of autonomous AI agents

11%

strongly agree that they are actively reducing their dependence on individual vendors



Key findings 2026

Based on the survey findings, expert assessments and interviews with executives, we have identified five key findings.

They describe the situation in 2026 and take the pulse of digital maturity among Danish, Norwegian and German organizations.

Finding

1

Investing on faith

Finding

2

AI maturity starts with data

Finding

3

Faster, but not different

Finding

4

The agents are coming.
Few are ready.

Finding

5

Sovereignty on paper

Investing on faith

1



Ideas are cheap. Evidence is gold. Most still choose the cheap option.

80 percent of executives say AI has already created value. 44 percent do not measure it at all. And 72 percent still believe they are keeping pace with their competitors.

In Forte Pulse 2025, we wrote that ideas are cheap and evidence is gold. One year later, it remains an apt description.

44 percent of organizations do not measure the return on their AI investments in any way. A further 15 percent rely on occasional or anecdotal assessments. Only 20 percent track defined KPIs or include AI returns in business cases and reporting.

At the same time, 80 percent say AI has already created value. 49 percent cite increased productivity and 40 percent better decisions. More than one in four say both that AI has created value and that they do not measure its impact. The in-depth interviews point to a simple difference among the most mature organizations: someone owns the impact. Accountability is clear, and AI initiatives are assessed for both top- and bottom-line results.

The lack of measurement also affects self-perception. 72 percent believe their AI maturity is on par with or ahead of their industry. Even among organizations with no initiatives or only pilot projects, more than half believe they are keeping up.

Without clear KPIs, it is difficult to know whether you are actually succeeding. We see our own ambitions from the inside, but encounter competitors' AI initiatives through press releases, conferences and LinkedIn. It may therefore be no surprise that most organizations feel they are keeping pace.

At the same time, the figures reveal a clear gap between use and integration. 62 percent of executives use AI weekly or daily, while only 7 percent of organizations have integrated AI into core processes and decision-making.

In other words, many are investing in AI and feel they are on the right track, but are still largely unable to document what they actually get in return.

44%

do not measure the return on AI at all

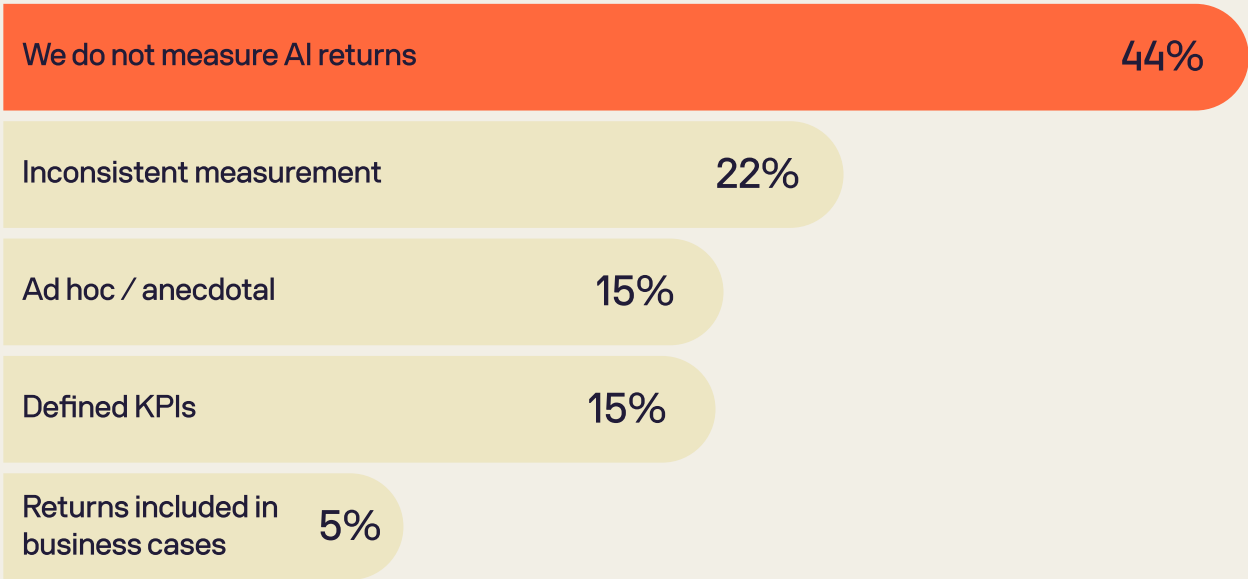
80%

say AI has already created value for the organization

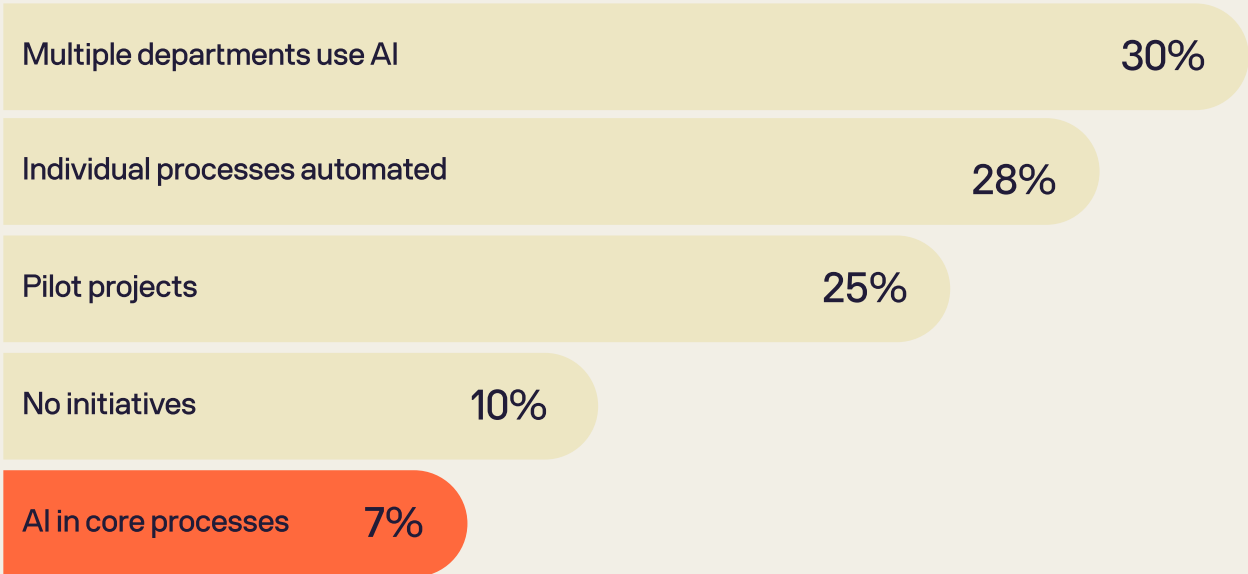
72%

believe they are on par with or ahead of their industry

How systematically do you measure the return on AI investments?



Which level of AI adoption best describes your organization today?



Only when AI creates better member experiences through more relevant services can we say that we are realizing **real value**.

— CEO, membership organization

In short:

Without measurement, it is difficult to steer. The most visible pilot may win the budget instead of the initiative that creates the most value. A few clear KPIs for each use case, combined with an honest assessment of your own maturity, make it easier to move from AI consumption to AI governance.

3 questions for the next board meeting:

- Which three AI initiatives consumed the most funding this year, and what did each of them deliver in return?
- If we removed the word “pilot” from every AI status report, how much real production value would remain?
- What evidence, beyond our own assessment, tells us that we are genuinely on par with our competitors?

AI maturity starts with data

2



AI starts with data

Organizations with AI-ready data are two to four times more likely to scale, measure and monetize AI. For an AI initiative to succeed, the data foundation must be in place.

It is easy to focus on models, agents and new AI tools. But this year's survey points to something far less glamorous: the organizations that succeed most with AI also have the best control of their data. 56 percent believe their data is sufficiently high-quality, structured and accessible to support AI.

Only 14 percent strongly agree. Fewer than half use predictive analytics, and executives estimate that 41 percent of business decisions are data-driven. Data quality is also the second-largest barrier to AI in the survey, and the largest in Germany.

The link to AI maturity is clear. Organizations with AI-ready data are 2.5 times more likely to have scaled AI and 2.5 times more likely to report new revenue from AI. They are almost three times more likely to adopt autonomous AI agents, and four times more likely to measure AI using defined KPIs.

Almost everything we want to achieve with AI therefore leads back to the same place: data. The same theme emerges in the executive interviews. Three out of four independently identify the same priority: get control of the data first—even before making major investments in new systems.

Several executives also describe a desire to own more of their data platform rather than lock themselves into major system vendors for long periods. This provides greater freedom to switch technologies, build AI across systems and retain control of their own data. For consumer-facing organizations, this also concerns the customer relationship.

As more of the customer experience becomes data-driven, control of data is not just a technology issue. It is also about who controls the insight and, ultimately, the relationship with the customer. In other words, an AI strategy does not start with the model or tool you choose. It starts with your data.

56%

agree that their data is AI-ready; only 14% strongly agree

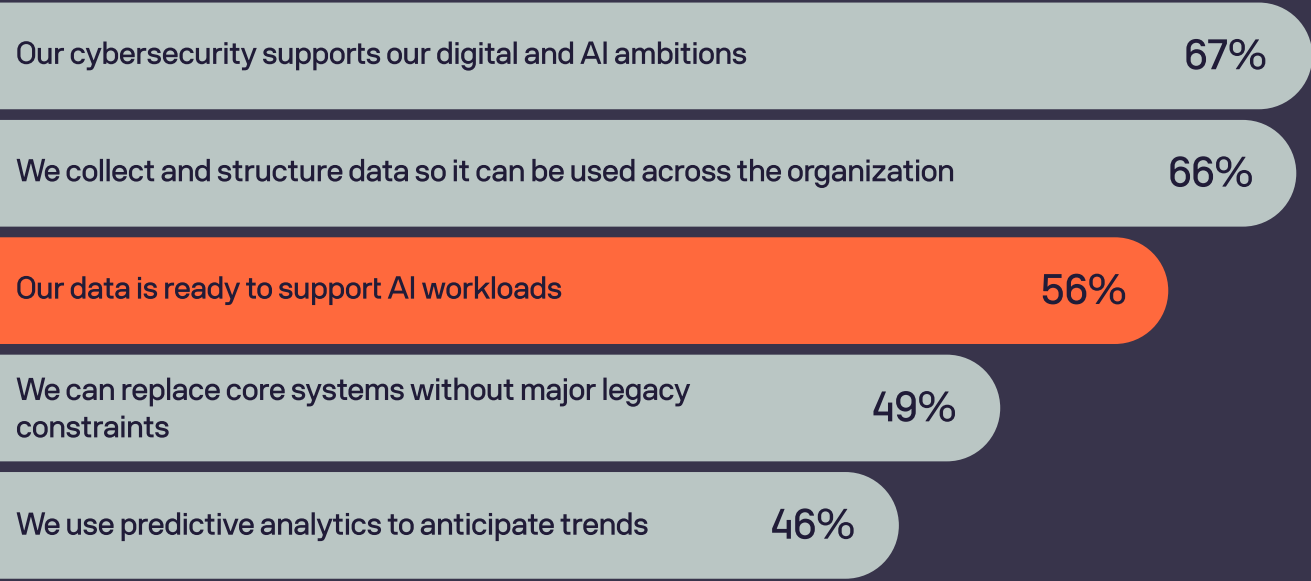
41%

of business decisions are data-driven (executives' own estimate)

2–4x

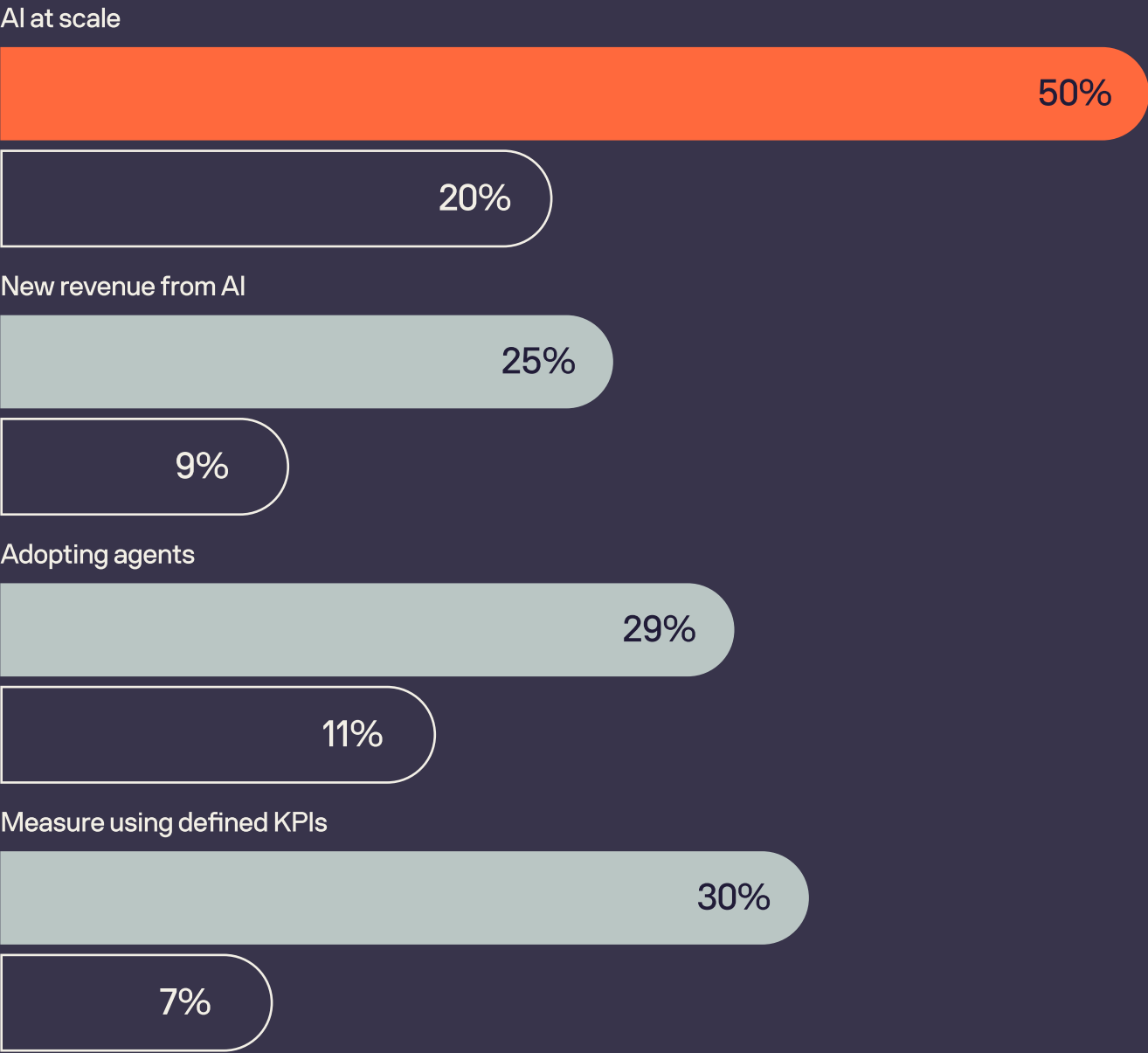
more likely to scale, measure and monetize AI when data is AI-ready

Technology and data foundation: agree or strongly agree



Outcomes: organizations with AI-ready data versus those without

Solid: data is AI-ready • Outline: data is not AI-ready



Is it smarter to invest in software that locks us in for ten years, or should we invest more in our own **modern data platform** and do more ourselves?

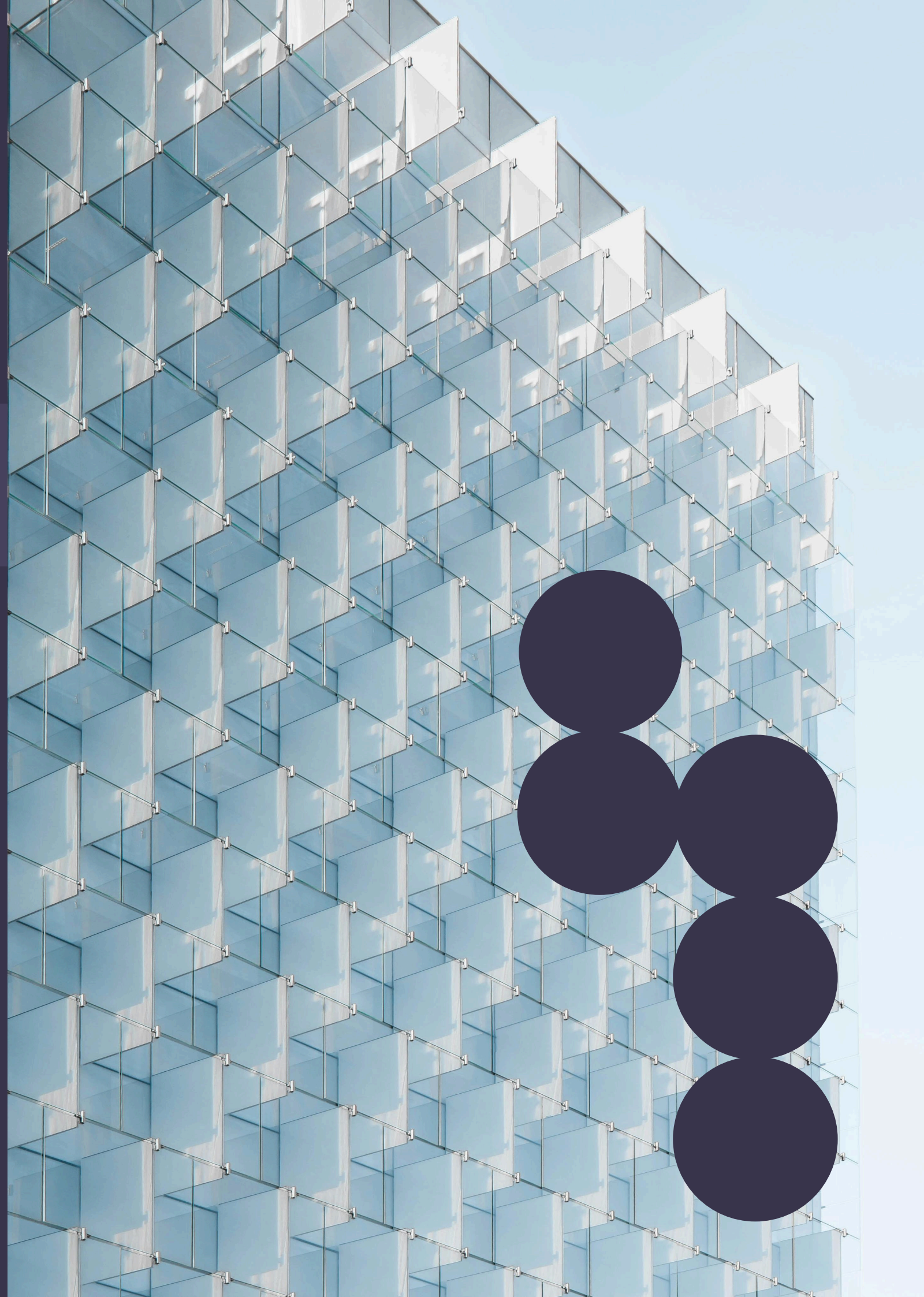
— CEO

In short:

Every AI ambition in this report leads back to the data foundation. This does not mean that everyone must build everything themselves, but the organization must know what data it owns, where it is located and how it can be used. Data maturity should be treated as something measurable, not as a feeling.

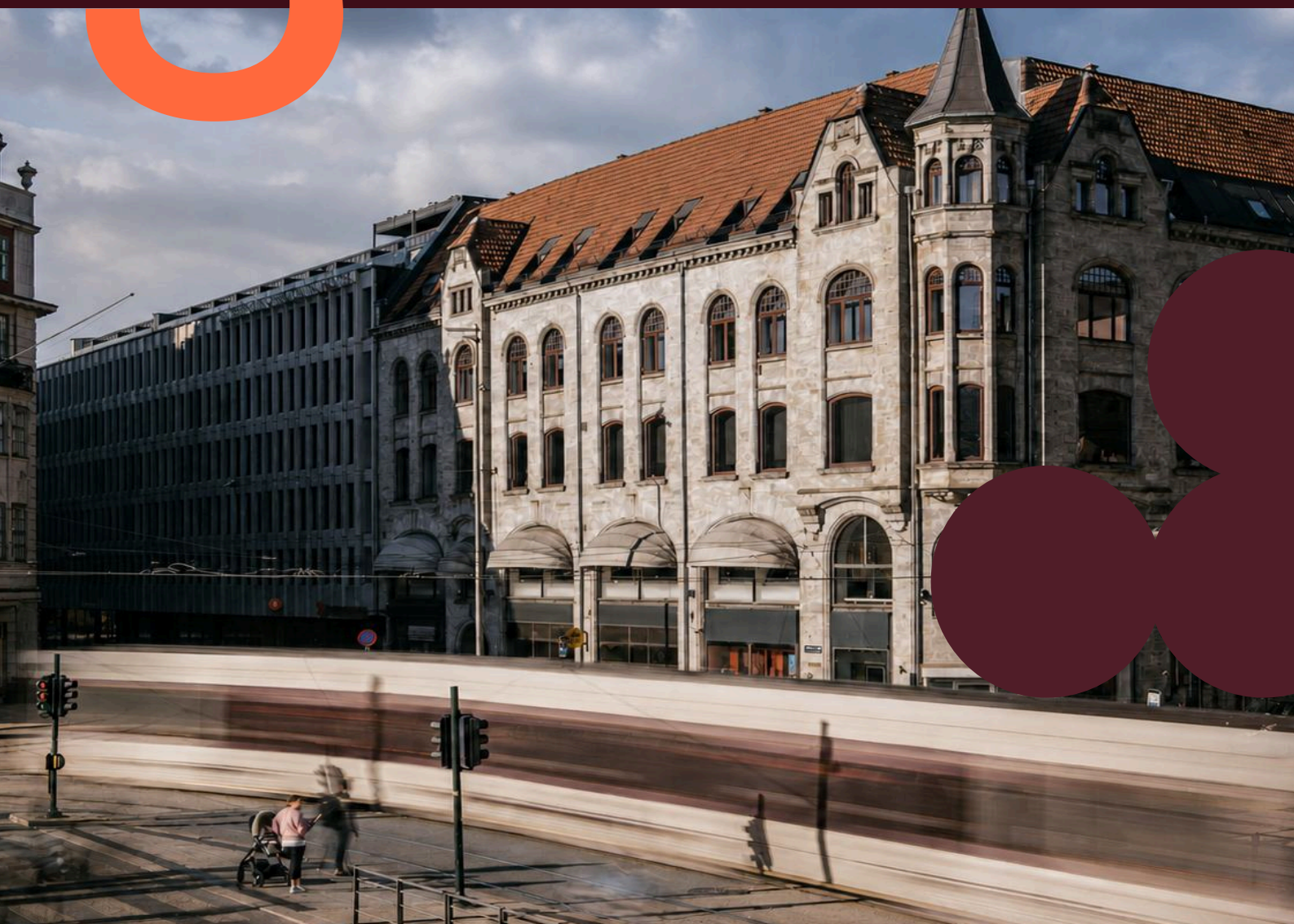
3 questions for the next board meeting:

- Would our data pass due diligence as an AI asset in terms of quality, structure and accessibility?
- How much of our digital budget is building a platform we own, and how much is spent renting capacity we do not own?
- Which upcoming system purchase would we assess differently if we took our own data platform seriously?



Faster, but not different

3



We optimize more than we create

The first clear gains from AI have emerged where the technology is easiest to adopt. 49 percent report increased productivity, while only 18 percent say AI has contributed to new revenue streams. This does not mean that progress has stalled. Quite the opposite. The share of organizations seeing no significant value from AI has almost halved since last year.

At the same time, the share reporting new revenue streams has increased from 13 to 18 percent. In other words, AI is beginning to deliver results. For now, however, those results are mainly about making today's business more efficient.

The next step is harder. Around half believe AI makes it possible to develop entirely new products, services or business models. Yet only 10 percent strongly agree that they are actively changing roles and workflows as a result of AI. This is where the most mature organizations stand out.

Among organizations that have adopted AI across multiple departments or in core processes, 77 percent are also changing the way they work. For the sample as a whole, the figure is 56 percent.

This points to an important distinction. Using AI to perform today's tasks faster is one thing. Using the technology to create new products, services and revenue is something else entirely. Efficiency can be a natural place to start. But new revenue does not follow automatically from becoming more efficient. For AI to drive growth, organizations must also look for what the technology makes possible to deliver that they could not deliver before.

49%

report increased productivity from AI

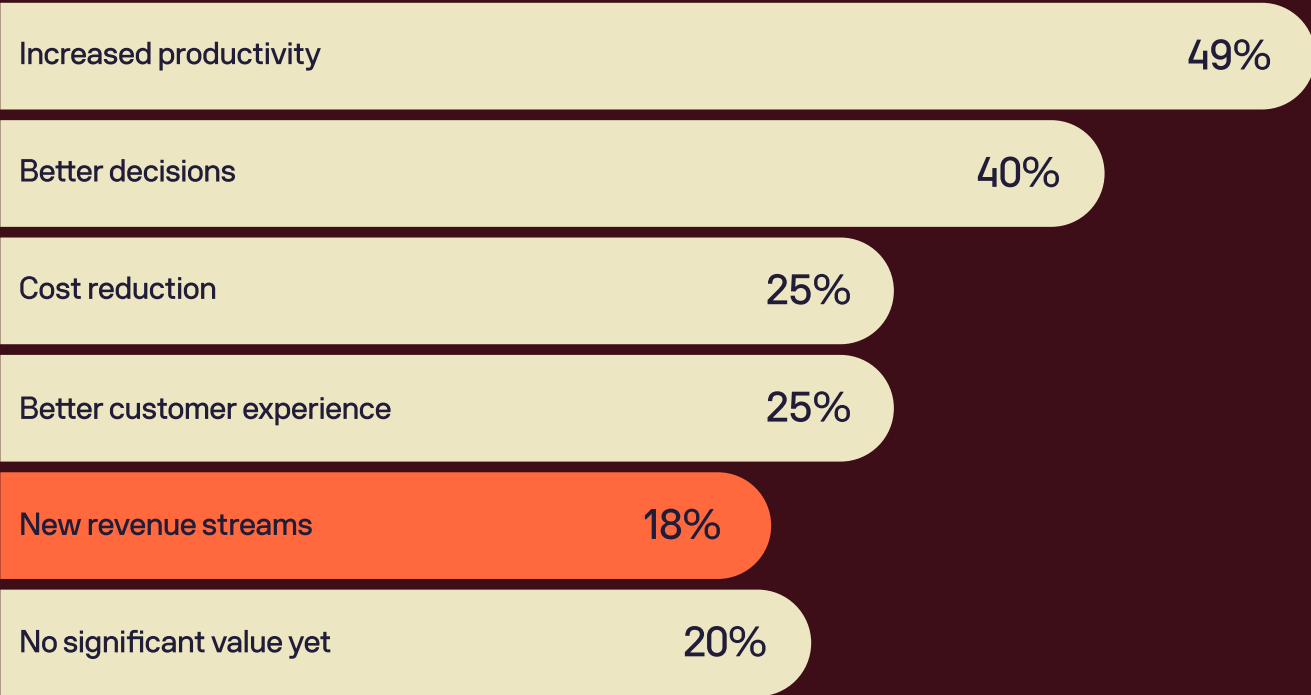
18%

report new revenue streams from AI (13% in 2025)

10%

strongly agree that they are redesigning roles and workflows around AI

What value has AI created for the organization so far?



Redesigning roles and workflows around AI



New revenue streams from AI, by market



In a single process, we have freed up fifteen thousand hours, equivalent to **ten FTEs**, without eliminating a single position. The goal has been to increase capacity.

— Executive, real estate

In short:

Efficiency is the entry ticket, not the prize. Differentiation begins when AI affects products, services and customers. Organizations that scale are also the ones that build workflows around AI instead of simply layering new tools on top of today's ways of working.

3 questions for the next board meeting:

- Where has AI made us faster, and where has it made us different?
- Which AI initiative in our portfolio is designed to generate revenue—not just savings—and who owns it?
- Which roles and workflows have we actually redesigned around AI, rather than simply layering tools on top?

The agents are coming.
Few are ready.

4



The next wave of AI is already under way

56 percent of organizations have not progressed beyond early exploration of autonomous AI agents. At the same time, one in five has already begun to adopt them.

Autonomous AI agents can carry out multi-step tasks with limited human supervision. Many describe them as the next major shift in AI.

This year's survey shows that the gap between organizations is already substantial. 28 percent have not explored AI agents at all, and a further 29 percent are still at an early stage. Meanwhile, 21 percent have begun using agents in selected processes or more broadly.

Expectations far exceed maturity. 60 percent believe AI will fundamentally change their organization within the next two years. Yet only 14 percent strongly agree that they can move AI solutions successfully from pilot to production.

There is a significant gap between what organizations expect and how well prepared they are. AI agents make that gap even more important. When technology is expected not only to advise but also to perform tasks, the requirements for data quality, clear ownership, governance and measurement increase. These are also areas in which many organizations still have work to do.

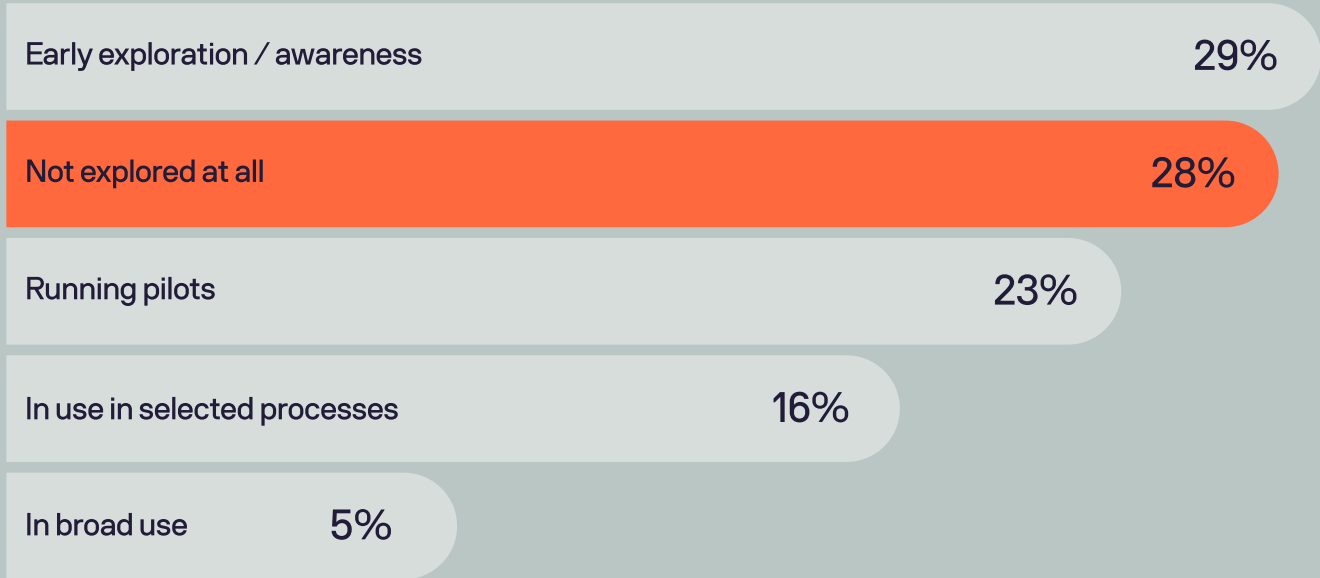
The in-depth interviews also point to another development. AI agents and language models may become a new intermediary between the organization and the customer. We already use them to find information, compare products and seek advice before making a decision.

An executive at a consumer-facing organization says sales are growing faster than expected, even though brand tracking does not show the same trend. The hypothesis is that more customers arrive already informed after using digital advisers.

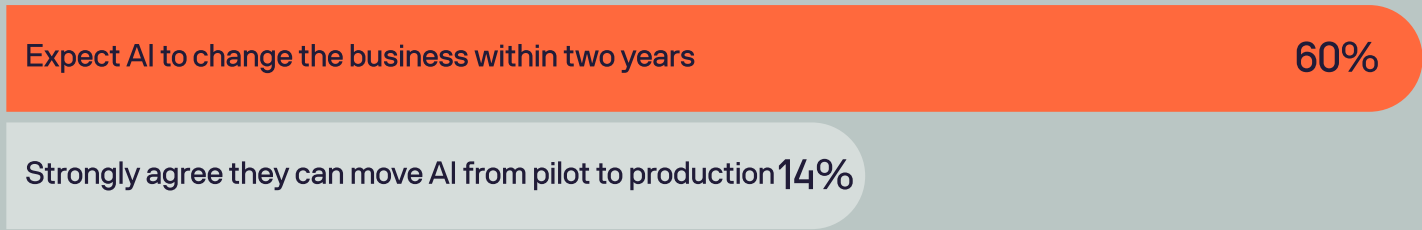
If this trend continues, AI agents are about more than internal efficiency. They may also change how customers discover, evaluate and choose organizations. The question is therefore not only whether an organization is ready to use AI agents, but also whether it is ready for customers who use them.



How prepared is the organization to adopt autonomous AI agents?



Expectations versus ability to execute



It feels as though you have a competitor coming **between** you and the customer and it is a **technology**, not a traditional industry competitor.

— CEO, retail

In short:

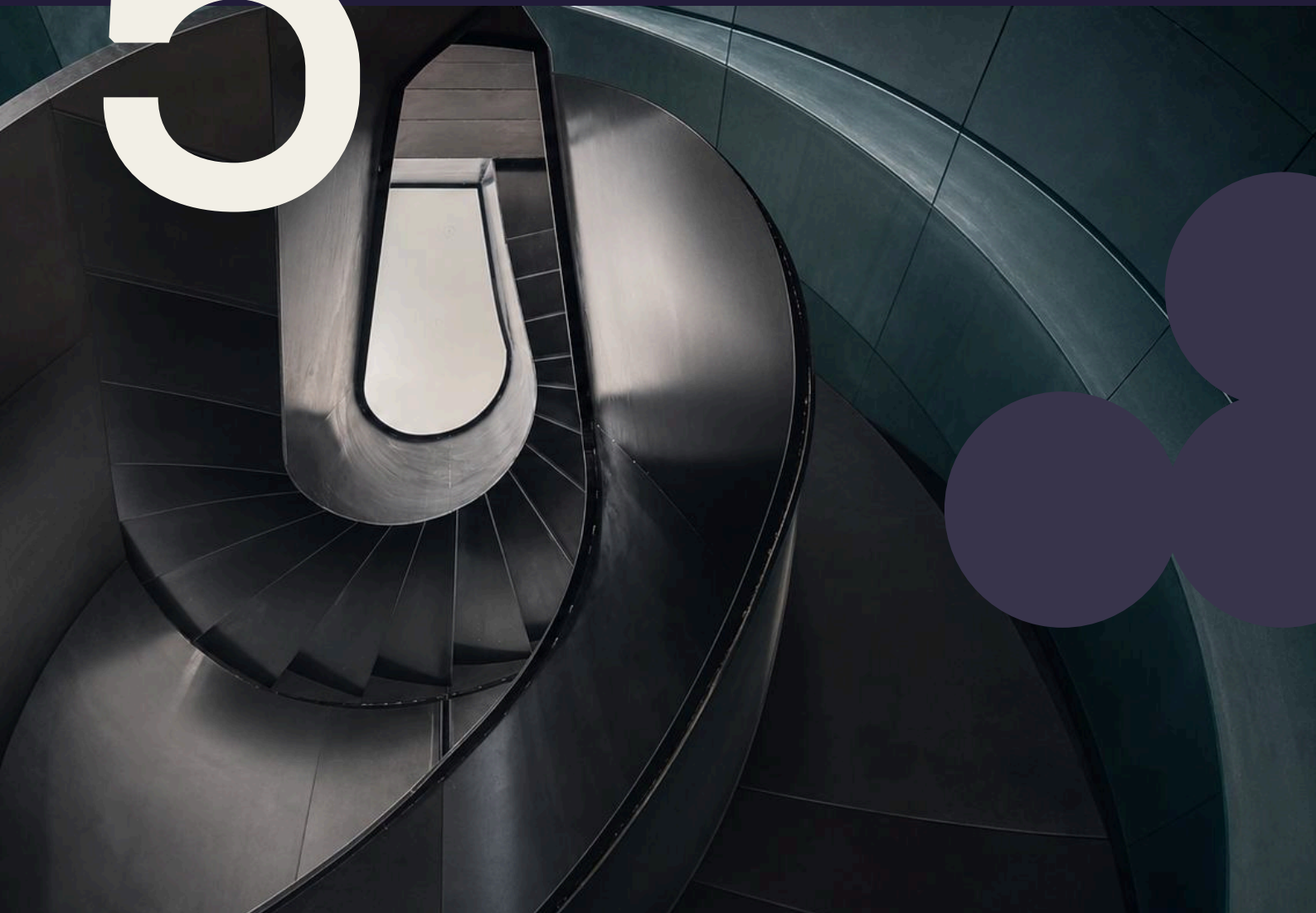
This wave may arrive faster than the previous one because much of the infrastructure already exists. The gap between those who are merely exploring and those who actually adopt agents may therefore widen in months, not years. The most realistic path remains concrete: one clearly scoped agent in a well-understood process, with clear accountability and measurable impact.

3 questions for the next board meeting:

- If a competitor adopted autonomous agents in its core processes next quarter, how would we know?
- Which simple, well-understood process would we be comfortable assigning to an agent today, and what is stopping us?
- Do we have the data quality, governance and ownership that agents require?

Sovereignty on paper

5



Digital sovereignty is now on the agenda

For the first time, Forte Pulse asks about digital sovereignty and resilience. This includes the EU AI Act, dependence on technology vendors, geopolitical risk and the ability to maintain digital operations if disruption occurs.

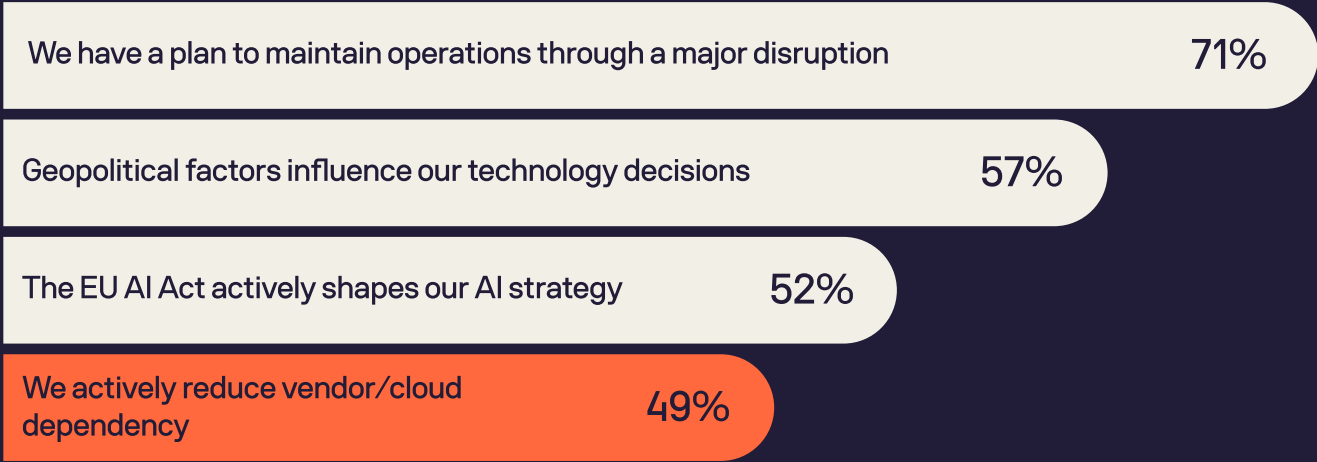
The figures show that the issue has gained attention. 57 percent say geopolitical factors such as trade policy, market access and sanctions influence their technology choices. Seven in ten also say they have a plan to keep digital services running through a major disruption.

But there is still a considerable gap between concern and action. Fewer than half are actively working to reduce dependence on individual vendors or cloud providers. Only 11 percent strongly agree that they are doing so. Overall, just 27 percent meet all four criteria we use to measure digital sovereignty and resilience. At the same time, there is a clear link between perceived risk and action. Among organizations that say geopolitics influences technology choices, 64 percent are actively reducing vendor dependency. Among the rest, the figure is 30 percent. We see the same pattern with regulation. 52 percent say the EU AI Act influences their AI strategy. Among organizations that have already scaled AI, the figure is 67 percent; among those with low AI adoption, it is 37 percent. The more AI becomes part of the business, the more concrete the questions of regulation, vendor dependency and control become.

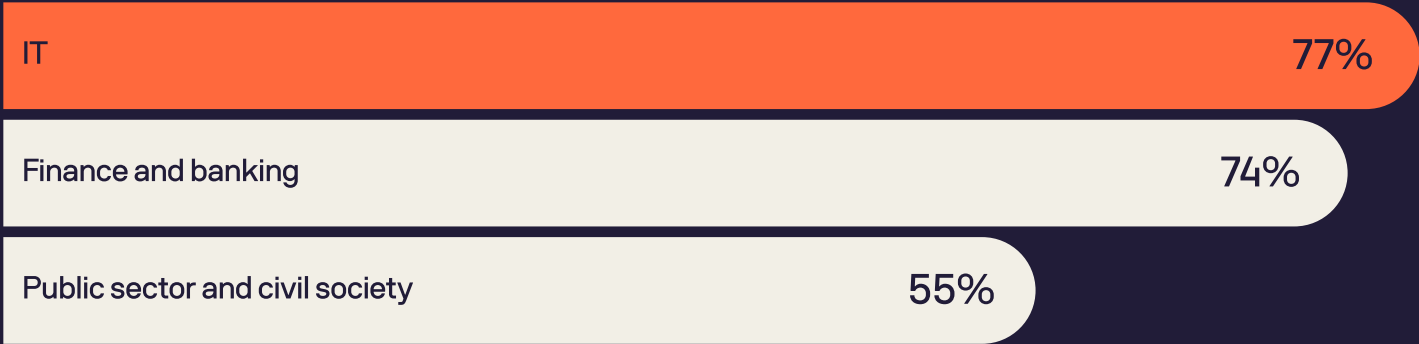
The in-depth interviews also show why this is not necessarily easy to solve. Several executives want greater control over their own technology and data, but also point to a lack of strong European alternatives. Some are responding by building more expertise and capacity in-house. Regulation need not be only an obstacle. One executive we interviewed said that the work on GDPR actually prevented the organization from deploying a language model before it was ready. Digital sovereignty therefore does not necessarily mean rejecting global technology vendors. It means understanding how dependent you are on them, what risk that entails and what you will do if the conditions suddenly change.



Sovereignty and resilience: share who agree or strongly agree



The EU AI Act actively shapes AI strategy, by industry



Where pressure is felt, action follows

Feel geopolitical impact (solid) vs. do not feel geopolitical impact (outline)

We actively reduce vendor dependency



AI Act shapes strategy: organizations with high (solid) vs. low (outline) AI adoption



I would be more comfortable if the core of our technology stack were European. We cannot deny that this dependency represents a potential **business risk**.

— CEO, membership organization

In short:

Awareness is not the same as preparedness. Geopolitical risk must have consequences for vendor strategy, data storage and exit plans. And a continuity plan is valuable only if it has actually been tested.

3 questions for the next board meeting:

- Which vendor are we most vulnerable to through pricing, policy or politics, and what are we doing to mitigate the risk?
- When did we last test our continuity plan against the loss of a major cloud or AI provider?
- Who owns compliance with the AI Act, and what would an audit reveal if conducted today?

5 drivers of digital maturity

Assessing digital maturity means understanding how well equipped an organization is to create value with digital tools, data and AI. The criteria vary by industry and ambition, but Forte Pulse measures maturity across the same five areas every year.

●● Digital strategy and vision

We assess how digital and AI strategy supports business goals, whether leaders view innovation as a competitive advantage and how actively the board is engaged.

●● Customer experience and business value

We assess how the organization serves customers digitally, uses customer data to improve services and involves customers in development.

●● Technology and platforms

We assess the technology backbone: how architecture, technology and people work together, the impact of legacy systems and whether security supports the ambition.

●● AI & data

We assess data collection and structure, AI readiness, analytics, data-driven decisions, measurement and agent readiness.

●● Organization and processes

We assess skills, talent strategy, collaboration, leadership and whether roles and workflows are being redesigned around AI.

Digital maturity in 2026

Forte Pulse has now measured digital maturity in European organizations for three years. On questions that are comparable over time, Nordic executives in 2026 rate their own foundations clearly lower than they did a year ago. This applies to strategy integration, investment levels, use of customer data, skills development and data-driven decision-making. Germany remains stable.

This should not be read as the Nordics moving backwards. AI adoption has increased in every market. The share with AI at departmental level or in core operations rose from 32 to 42 percent in Norway, from 24 to 29 percent in Denmark and from 31 to 39 percent in Germany. What has declined is the assessment of the underlying foundation.

A plausible explanation is therefore that a year of more practical use has given Nordic executives a more realistic picture of what is actually required.

The index model was updated in 2026 to capture the drivers of maturity in the AI era, so the levels/scores cannot be compared directly with previous years' index. Measured using identically worded questions, the year-over-year change is: Germany +1, Denmark -4, Norway -5 points

Digital maturity index 2026

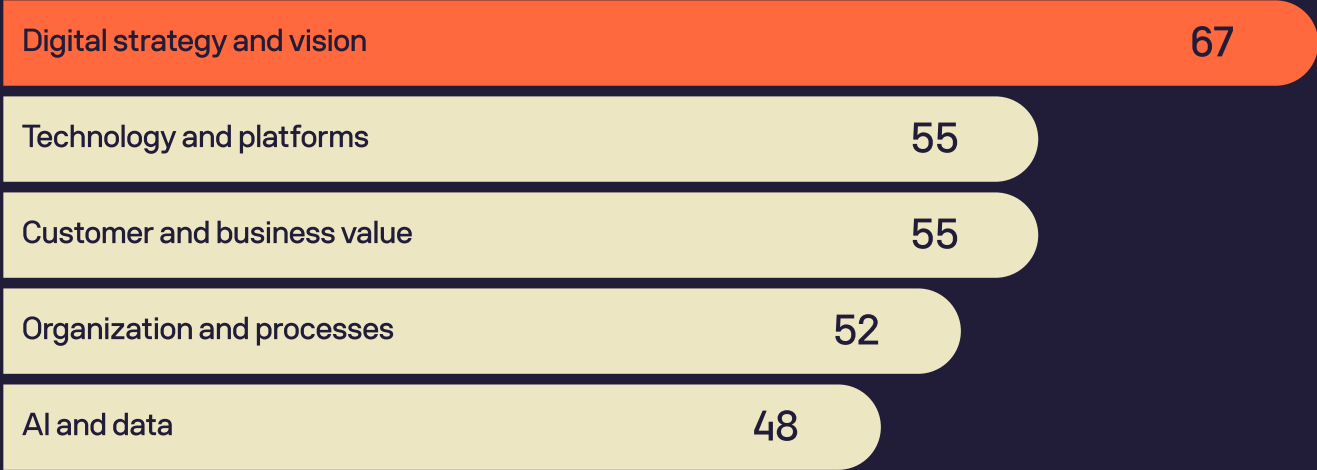
55.7

The index scores each organization from 0 to 100 based on 26 questions linked to the five drivers.

Index by market and sector



Driver scores, all markets combined



Three markets, three gaps

The aggregate figures conceal differences between countries. Denmark, Norway and Germany each have distinct strengths—but also a clear gap of their own.

Denmark: The conviction gap

Denmark is the most cautious market in the survey. Danish executives use AI less than their counterparts in Norway and Germany, fewer organizations have scaled AI, and more say they have not yet seen significant value. At the same time, we find an interesting difference between those who measure and those who do not: among Danish organizations that measure AI using defined KPIs, 42 percent say AI has contributed to new revenue streams. Among organizations that do not measure impact, the figure is only 4 percent. Denmark lags in adoption, but demonstrates the major difference between investing in AI and actually monitoring what those investments deliver.

29%

have scaled AI, the lowest in the survey

26%

see no significant value yet, the highest in the survey

42% vs 4%

new AI revenue: KPI measurers vs. non-measurers



Norway: The skills and revenue gap

Norwegian executives are the most enthusiastic AI users in the survey. 68 percent use AI weekly or daily, and Norway has the highest share of organizations using AI across multiple departments or in core operations (42 percent). But high adoption does not necessarily mean high value:

63 percent identify a lack of skills and resources as the greatest barrier, 59 percent do not measure returns on AI investments at all, and only 6 percent say AI has created new revenue streams. Norway uses a lot of AI. For now, it makes little money from it.

68%

use AI weekly or daily, the highest in the survey

63%

cite skills as the main barrier (DE: 31%)

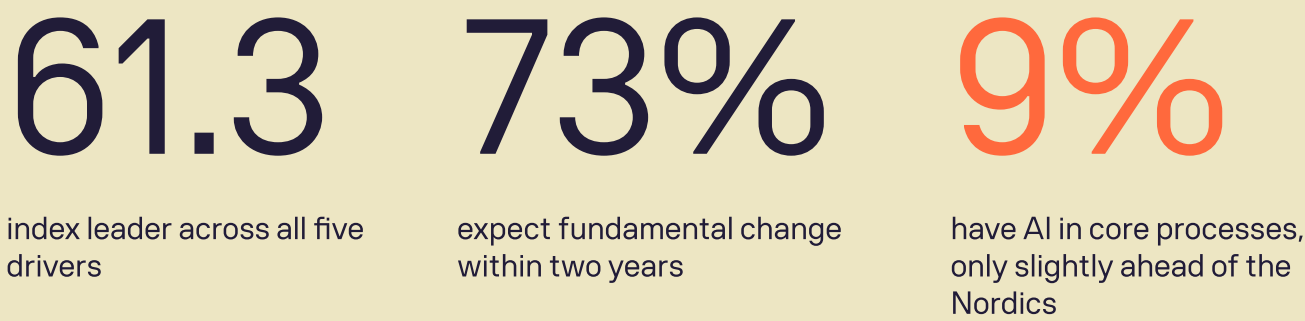
6%

report new AI revenue (DE 25%, DK 20%)



Germany: The conversion gap

Germany leads the maturity index in 2026. German organizations have the strongest data foundations, mature governance and the highest level of regulatory preparedness. But this lead has not yet translated into an equivalent business advantage: only 9 percent have integrated AI into core processes, data quality remains the greatest barrier, and concerns about ethics and regulation are greater than in Norway and Denmark. In other words, Germany has much of the foundation in place. The next task is to convert it into greater adoption and business value.



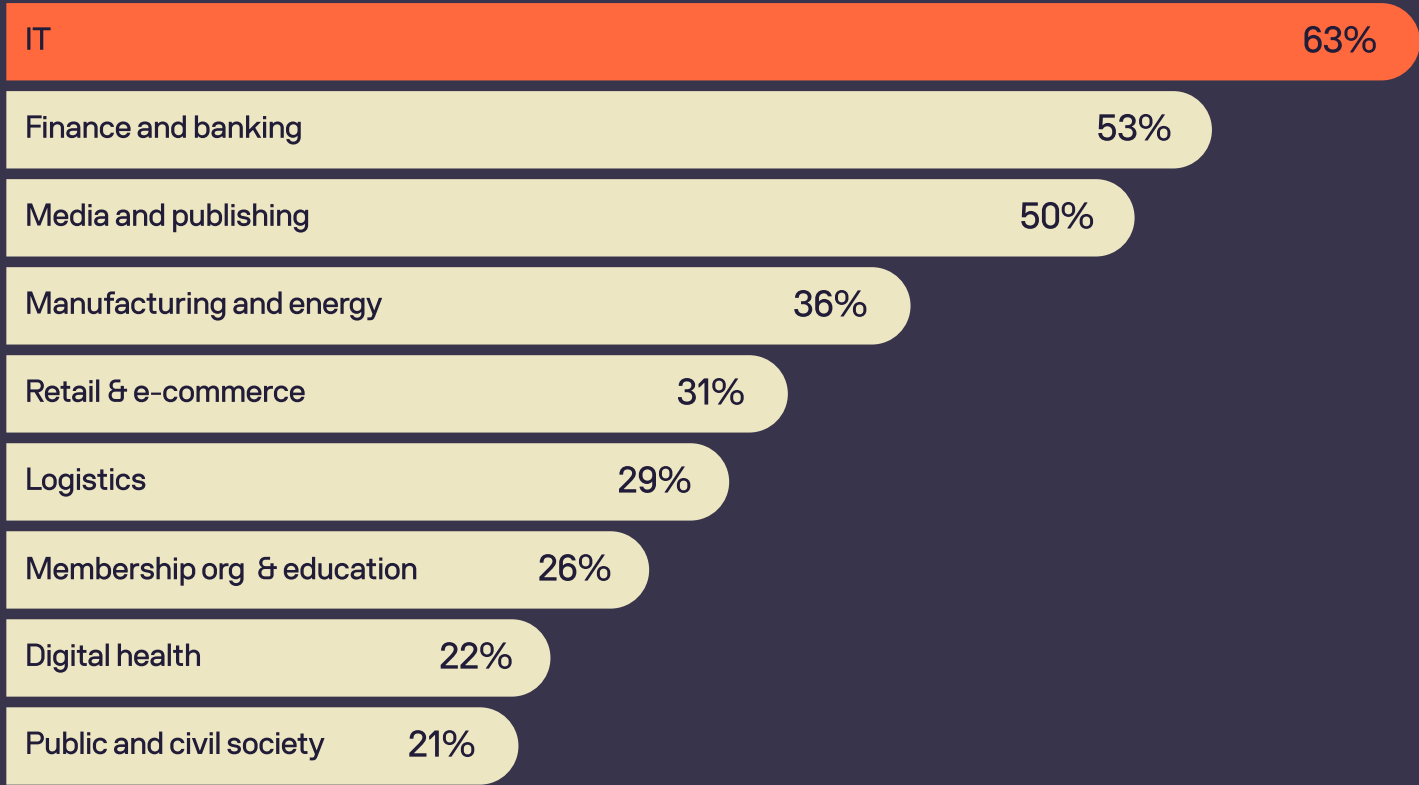
Findings by industry

Dividing the 512 respondents into nine industries reveals sharper differences than the country comparison. The market is moving at two speeds, and the ranking largely reflects how data-driven each industry already is. IT, finance and media are pulling ahead. Industries that rely more heavily on people and trust are further behind.

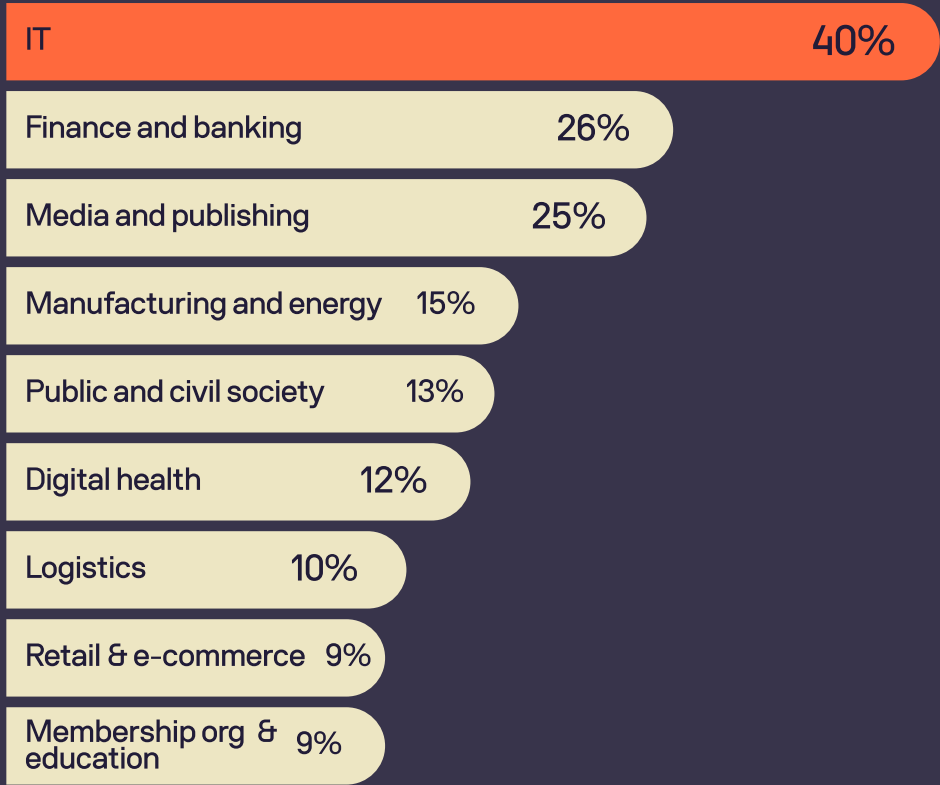
The maturity ladder is largely a data ladder as well. The industries leading in scaled AI, predictive analytics and data-driven decision-making are generally the same. New AI revenue remains concentrated in industries where data is integral to the product itself. For large parts of the economy, AI in 2026 remains primarily a productivity and decision-support tool.

The skills challenge is not uniform either: construction and logistics lack basic digital capacity, retail has a long tail of SMEs without specialists, and media and publishing compete for talent in a market where technology companies often pay more. No single skills initiative fits everyone.

AI at scale (multiple departments or core processes), by industry



New revenue streams from AI, by industry



IT

Top of the ladder

63 percent have scaled AI and 18 percent use it in core processes—both the highest in the survey. 90 percent have board engagement, only 17 percent do not measure returns, and 40 percent report new AI revenue. The challenge is data quality at scale and competition for talent. The opportunity is to export the formula: measurement, board engagement and revenue.

Finance and banking

The regulated fast follower

Finance ranks second on most measures. 53 percent have scaled AI, 74 percent believe their data is AI-ready, and 26 percent report new AI revenue. Regulation has become part of the strategy. The challenge is institutional friction and caution around agents. The opportunity lies in combining strong data foundations with robust governance.

Industry, manufacturing and energy

Ambitions are outpacing the data

36 percent have scaled AI, and 45 percent are piloting agents or have progressed further. The industry is geopolitically alert and willing to invest. But value is mainly internal: only 15 percent report new revenue. The data foundation is the bottleneck.

Media and publishing

Strong conviction, limited capacity

83 percent expect fundamental change, but only 8 percent measure against KPIs. Limited skills remain the greatest constraint.

Retail and digital commerce

The widest gap between belief and evidence

Customer-facing AI performs well, but 55 percent do not measure returns. The opportunity is to link personalization to clear KPIs.

Logistics

Efficient, but constrained by legacy systems

29 percent have scaled AI and 10 percent report new revenue. 43 percent measure nothing, and the industry has the highest legacy barrier in the survey. At the same time, logistics reports the strongest productivity and cost-reduction gains. The opportunity lies in combining core-system modernization with targeted efficiency measures.

Membership organizations and education

The most realistic, but stuck

This group has the most sober self-assessment, but also one of the weakest foundations: 60 percent measure nothing, innovation budgets are low and cybersecurity is moderate. Ethics, culture and skills are major barriers. Yet this honesty can be a strength: with clear funding and strong interest in AI for HR functions, the group could advance rapidly from a low starting point.

Digital health

High effort, weak ownership

Health is the most cautious about agents and has the lowest expectation of change, even though the sector may face major long-term transformation. Data is a high priority, but ownership is unclear: 19 percent have no clear AI owner, and only 9 percent point to senior management. Clear ownership, high-quality data and safe agent patterns are essential going forward.

Public sector and civil society

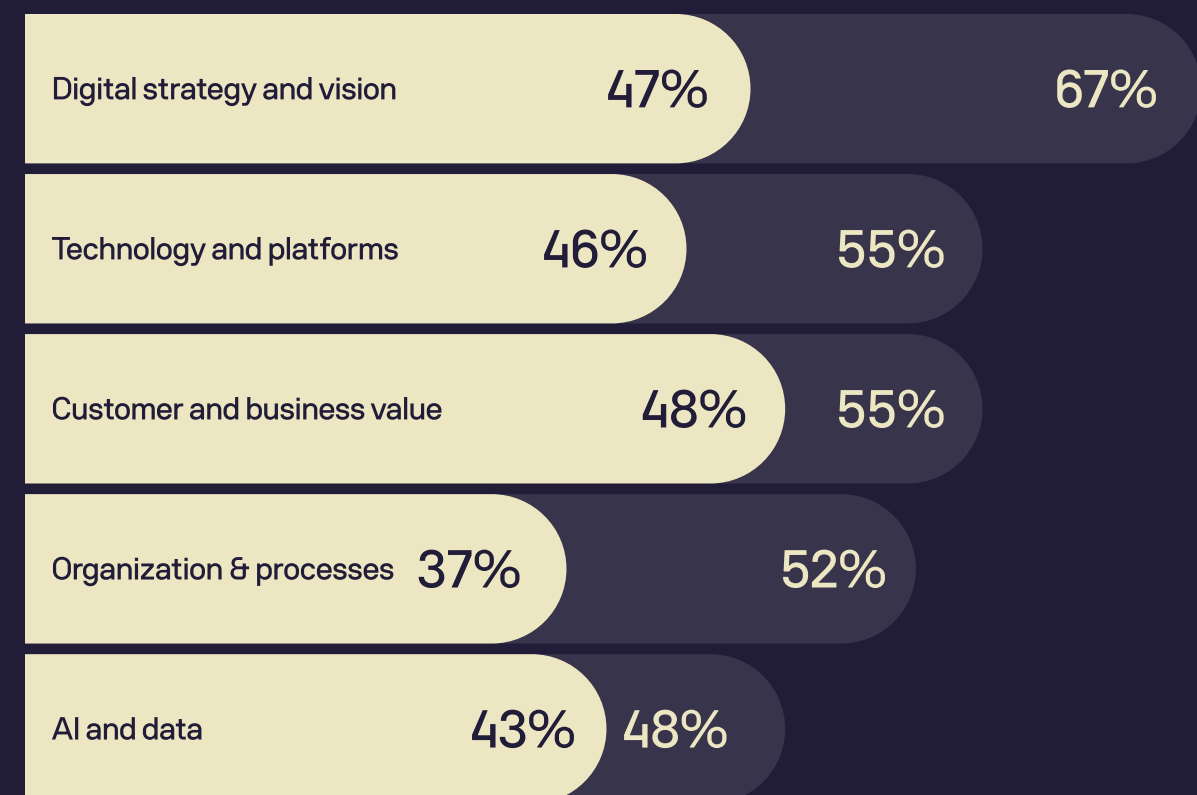
The wave is coming, but they are not equipped

This is where the gap between expectations and the ability to execute is greatest: 21 percent have scaled AI and 6 percent use it in core processes, yet 66 percent expect fundamental change. Demand largely comes from employees, while executive ownership is low. The opportunity lies in clear governance, secure platforms and approved tools that channel the demand already present.

How digitally mature is your organization?

Based on the digital maturity index and the Forte Pulse findings, we can conduct a one-to-one assessment of your organization's digital maturity. We can identify gaps across categories, recommend tailored measures and prioritize areas of focus.

To arrange a free advisory session, contact us at jesper.p@forteadvise.com



Score Gap

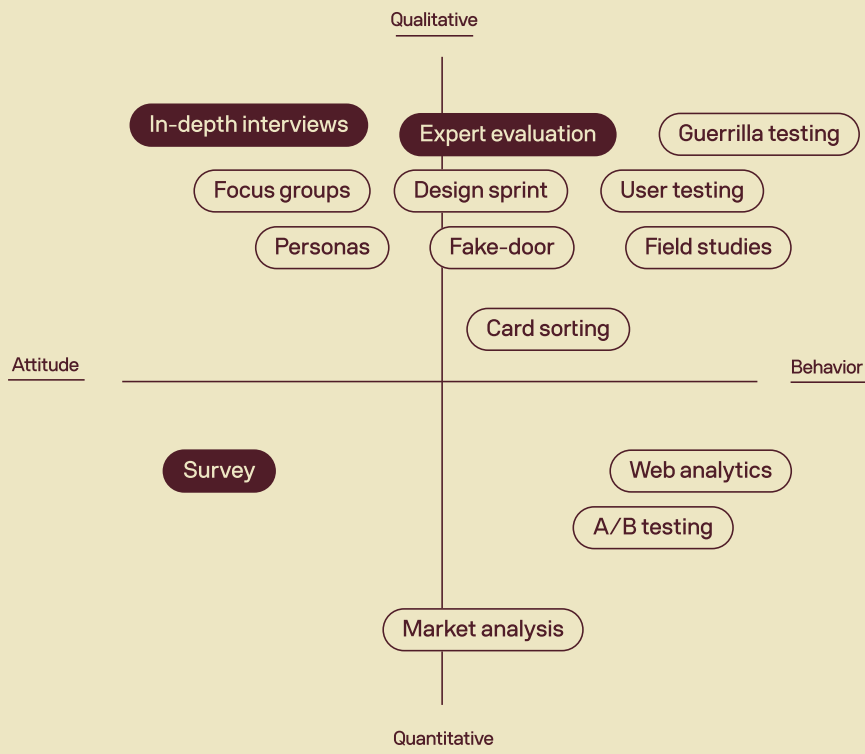
About the survey

Method and process

Forte Pulse 2026 is based on a quantitative survey conducted by Norstat for Forte Advice in July/August 2026. It included 512 executives from Denmark, Norway and Germany. The same questionnaire was used in all three markets, covering digital strategy; AI adoption, maturity, value and measurement; technology and data readiness; organization and talent; customer value; and, new in 2026, autonomous AI agents and digital sovereignty. The survey was supplemented by qualitative interviews with Norwegian executives.

The index model was updated for the AI era in 2026, so scores are not directly comparable with previous years. For identically worded questions, the year-over-year change is: Germany +1, Denmark –4, Norway –5 points.

Respondents	
Denmark	156
Norway	150
Germany	206
Total / n =	512
Role	
CEO	26%
Other C-level executives	27%
Senior decision-maker	47%
Organization size	
Small (0–49)	24%
Medium-sized (50–249)	29%
Large (250+)	48%
Industries	
Industry and energy	29%
IT	15%
Membership organizations	15%
Retail	11%
Public sector	10%
Banking and finance	7%
Digital health	6%
Other	7%



About Forte Advice

We help businesses create meaning, make bold choices, and achieve measurable results – in a time where change requires direction.

We help businesses create meaning, make bold choices, and achieve measurable results – in a time where change requires direction. AI is an increasingly important part of this work, but never an end in itself.



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