WHITEPAPER

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6 Tech Trends to Watch in 2026

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This white paper highlights six key technology trends shaping business in 2026. From AI becoming essential to new software-driven services, these shifts are redefining how organizations operate. Understanding them is key to staying competitive in an era of constant change.

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Executive Summary

As 2025 quickly fades into the rearview mirror, attention turns to how technology will transform our professional and personal lives in 2026. After all, no industry is insulated from technological disruption. From hospitality to health care, SaaS to senior living, and banking to building, every sector must prepare for seismic shifts in order to stay current and responsive to their stakeholders and customers.

It will likely come as no surprise that artificial intelligence (AI) will continue its rapid ascent in 2026, moving from a new and novel technology to a core business tool. In addition to generative AI, experts expect AI utilization to take on new forms, from the embrace of AI agents to physical embodiments of the technology.

More so than any single technology, though, arguably the biggest trend for 2026 is constant change. Between rapid technological advancement and continuing instability in the political and economic spheres, "expect—and prepare for—the unexpected" should be any business leader's mantra heading into 2026.

Introduction

When it comes to technology, the only constant is change. With evolution built into this sector's DNA, advancement is unending and adaptation is necessary to avoid obsolescence.

The year 2026 will surely be no different. In a rapidly shifting political, economic, and technological climate, stakeholders across industries will be smart to embrace the breakneck pace of progress rather than oppose it. Huge opportunities wait for those willing to stay ahead of the curve.

As the AI revolution continues and systems grow more sophisticated, early and enthusiastic adopters of new technologies stand to reap many benefits, including supercharged productivity, streamlined workflows, and new service offerings.

If the door to the world of AI opened for your industry in 2025, it will swing wide in 2026, as trends such as agentic AI, physical AI, and service as software take root. Is your organization ready to step across the threshold?

6 Tech Trends That Will Shape 2026

Trend #1

Artificial Intelligence Becomes Non-Negotiable

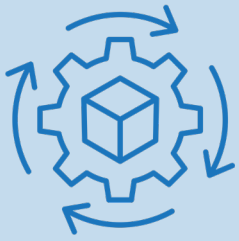
The AI era isn't coming. It's already here. In 2026, it won't be enough to simply know about AI, a powerful technology that allows business leaders to complete complex tasks with precision and efficiency. From content-creating generative AI platforms such to machine learning tools that enable stronger forecasting, pattern recognition, and anomaly detection, the use cases are endless.

Looking ahead, companies that fail to fully understand and optimize these technologies risk getting left in the dust. Already, 82% of enterprise leaders use generative AI at least weekly and 89% think it augments their organization's work, according to a report from the University of Pennsylvania's Wharton School. In 2026, 88% anticipate raising their budgets for AI technologies, a clear signal that AI is here to stay and only growing more crucial.

Imagine if a modern business refused to have a web presence. Before too long, companies that avoid using AI in their operations may look just as antiquated.

Business Use Case: Distribution

The problem: Executives at a regional-scale product distribution company were afraid of adopting AI due to unfamiliarity and nagging discomfort with the technology. It felt safer to stick with the status quo and what had worked in the past. But they couldn't ignore that their company was falling behind competitors that had already embraced AI. While others used automation to forecast demand, optimize routes, and streamline logistics, the distributor relied on manual tracking and outdated spreadsheets. Shipments ran late, costs climbed, and customers drifted away.



The solution: Eventually, the executives realized they couldn't put off learning about AI any longer. They committed to doing their research and eventually identified tools that could help them catch up to competitors, such as machine learning algorithms for predictive inventory planning, generative AI to automate client communications, and optimization algorithms to plan efficient delivery routes. Slowly but surely, productivity jumped, delivery delays dropped, and customer satisfaction returned.

Trend #2

Automation Domination

The ability to increase productivity is among AI's most crucial assets for business leaders. And what boosts productivity more than automating tasks that once gobbled up large amounts of time and effort?

AI agents are particularly powerful in this regard. These systems are able to function autonomously, completing complex tasks or workflows that would normally require significant human input. Examples include customer service chatbots, dynamic pricing systems that automatically adjust costs depending on supply and demand, intake assistants that handle data collection in health care environments, and many others.

McKinsey calls AI agents "virtual coworkers" because they're able to do so much. While many companies are still determining the best uses for agentic AI, it is "among the fastest growing of this year's trends, signaling its potentially revolutionary possibilities."

Business Use Case: Retail

The problem: The staff at a small chain of stores selling outdoor gear struggled to manage fluctuating inventory, and often failed to adjust pricing to match supply and demand. Employees spent hours manually tracking inventory and used intuition alone to decide when to run and end promotions. This approach had clear limitations. When the company put something on sale, customers were sometimes disappointed that popular items sold out quickly. On the other hand, some items that weren't discounted sat unsold for far too long, taking up valuable shelf space.

The solution: The outdoor chain began leaning on an AI agent capable of autonomously tracking inventory, predicting demand based on historical and current data, and setting dynamic prices. Before long, overstock dropped, revenue per product line rose, and employees gained hours each week for customer engagement and creative planning. The team's new "virtual coworker" boosted productivity and achieved better results.

Trend #3

Expecting the Unexpected

At a time of great economic and political upheaval, leaders across industries, ranging from health care to nonprofit, must be ready to pivot at a moment's notice. In 2026, technology will be there to meet the ever-changing moment.

Companies that lean on modern technology can stay agile and roll with the punches when conditions inevitably change. To name only a few tools that make this possible:

- Driver-based forecasting, similar to what's embedded in top extended financial planning and analysis (xFP&A) solutions, leads to dynamic predictions built on relevant, real-time data, rather than historical figures alone. Based on those forecasts, companies can pivot quickly if necessary.
- Machine learning algorithms trained on data patterns can detect anomalies before most humans would notice, allowing for early intervention.
- "Digital twins" or replicas of certain systems or processes give businesses the power to model different scenarios and plan for various possibilities in advance. That way, when theoretical changes become real, they already know what to do.

Business Case: Nonprofit

The problem: The leadership team at a human rights nonprofit felt they were constantly caught by surprise, struggling to keep up with sudden policy shifts and funding changes caused by global political upheaval. Campaign plans often became outdated overnight, leaving the team scrambling. Perhaps scarier, funding streams sometimes dried up with little notice, forcing executives to scramble to find the money necessary to keep delivering on their mission.

The solution: To stay agile, the nonprofit took advantage of modern technology. The organization began using driver-based forecasting to create real-time financial models, machine learning algorithms to detect early warning signs of financial shortfalls, and digital twins to model different budget scenarios. These tools didn't totally insulate the nonprofit from instability, of course. When conditions changed, the organization could pivot instantly. What once caused chaos now fueled resilience.

Trend #4

The Rise of Physical AI

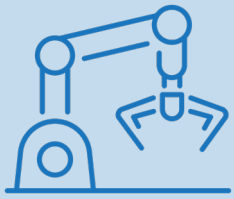
When you think about AI, your mind probably goes to your devices. For many of us, it's become second nature to type a search query into ChatGPT or use Otter.ai to transcribe a Zoom meeting. But in the years to come, we'll also begin to encounter AI more and more in the physical world.

As Deloitte puts it, "Physical AI embeds intelligence into the physical world, enabling machines to interact with their environment in meaningful ways." Self-driving cars and delivery drones are two obvious examples of this technology, but the list certainly doesn't stop there. From robots that autonomously fulfill orders and restock warehouse shelves to wearables that collect and analyze patients' medical data, there are applications for this technology across industries.

The world of physical AI is still being built, but in the Deloitte survey, more than half of AI leaders said they expected their organizations to meaningfully incorporate physical AI into their operations over the next few years. It's not hard to see how this technology could revolutionize fields like construction, transportation, manufacturing, and supply chain management.

Business Use Case: Manufacturing

The problem: A leading home appliance manufacturer found itself struggling to keep up with rising demand and complex supply chains. Process automation already helped its factories run smoothly, but once-cutting-edge technology no longer felt like it was meeting the moment. Competitors were turning to physical AI—machines that could sense and adapt to their surroundings—to boost efficiency.



The solution: The appliance manufacturer followed suit, deploying AI-powered robots that autonomously assembled components, restocked materials, and adjusted production lines based on real-time order data. The shift paid off, as downtime fell, production speed rose, and defects caused by human error dropped. By making its factory floor more intelligent, the company embraced a future that is smart, connected, and always learning.

Trend #5

Service as Software

By now, software as a service (SaaS) is a well-known business model. SaaS providers sell clients access to the software they need to complete certain tasks, usually through a subscription. This gives clients access to their desired tools, without the need for expensive hardware, complex in-house infrastructure, or local installation and maintenance of software.

However, that model threatens to be turned on its head by what's known as "service as software," or SaS. Under this model, services aren't only enabled by software; they are actually performed by software. It's the difference between selling a subscription to tax software that will be used by human accountants, versus selling access to an AI accountant that will complete tax prep so a flesh-and-blood accountant doesn't have to, explains the venture capital firm Foundation Capital.

It's hard to overstate the potential impact of this trend, once fully adopted. Foundation Capital calls the rise of SaS a paradigm shift potentially worth $4.6 trillion.

Business Use Case: Healthcare

The problem: A health care services company built its business plan around the SaaS model. The company offered health systems subscription-based access to software that helped clinicians manage patient intake, recordkeeping, and insurance claims. Increasingly, however, company executives heard feedback from clients looking for opportunities to take some of that work off of their busy clinicians' to-do lists.

The solution: The company pivoted to sell access to an AI-enabled care agent, an autonomous system able to perform time-consuming tasks such as verifying insurance, organizing patient data, and drafting clinical documentation. Clinicians love the service because it makes their jobs easier. And the health care services provider is happy to tap into a lucrative new business model that sets it apart from the competition.

Trend #6

Doubling Down on Sovereign AI

Data is its own currency in the tech and finance worlds, but it must be handled responsibly. Concerns about safe data storage and usage have only grown as AI becomes ubiquitous.

"The cloud computing era introduced the concept of data sovereignty, with countries concerned about the location where sensitive data was hosted or even where it transited," writes Info-Tech Research Group in its 2026 trends report. "Now, AI is extending sovereign considerations to the knowledge available in LLMs, the bias they show, and even the cultural context of their outputs."

The need to make sure data is used in accordance with local and national laws—particularly in highly regulated industries like health care and finance—is driving countries ranging from Canada to Indonesia to invest in their own AI solutions.

What's more, in a recent Deloitte survey, 38% of AI leaders said data residency constraints and national/regional computing considerations are "extremely" important to their organization's strategic planning around AI.

Business Use Case: Finance

The problem: As it expanded into new markets, an international financial institution faced growing challenges around data privacy and regulatory compliance. With AI tools now central to many of the institution's core operations, including fraud detection, credit scoring, and customer service, executives grew concerned about where sensitive financial data was stored and how AI models used it. Given the tight regulations governing the financial sector, they didn't want to accidentally open up the company to liability.

The solution: To stay compliant and do what's right for its clients, the financial institution adopted a sovereign AI approach, deploying locally hosted AI systems built to meet each country's data residency and privacy laws. The shift allowed the bank to maintain cutting-edge AI capabilities while meeting every jurisdiction's legal standards and safeguarding customer data—and, perhaps more importantly, trust. By making this shift, the financial institution proved that responsibility and innovation can and should coexist.

Sharing the Tech Revolution

Maybe your organization's core team is committed to embracing the latest and greatest in technology, but how do you foster the same excitement among clients and other stakeholders who may be more hesitant?

That's a question worthy of serious consideration. Surveys show that, in general, experts are far more enthusiastic about AI than members of the general public. In a recent Pew Research Group poll, 56% of AI experts said the technology would have a positive impact on U.S. society over the next 20 years. Just 17% of regular U.S. adults said the same. That suggests that your organization will, more likely than not, encounter resistance or skepticism from at least some clients or stakeholders during your tech adoption journey.

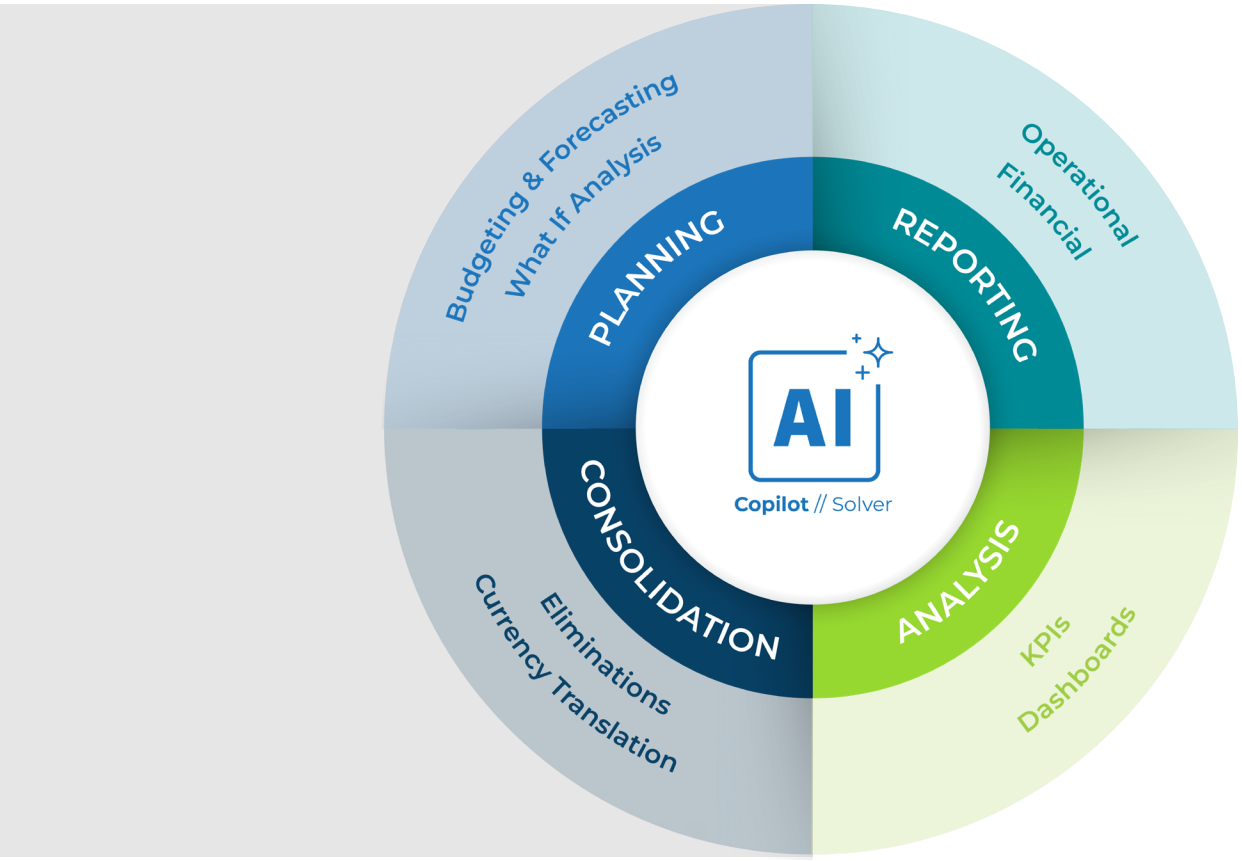
When communicating with clients, it's best to focus on how AI and other new technologies will affect operations in ways that are positive not only for you, but also for them. Will you be able to expand service offerings? Make more time for individualized attention or strategic planning? Offer faster turnaround times? Whatever the upsides, make sure clients understand them with crystal clarity.

Consider similar outcomes when communicating with company stakeholders, including investors, board members, or advisors, who may have concerns about the monetary costs of tech investment. When they can understand the ROI these tools promise, they're more likely to get on board.

Conclusion

The constant drumbeat of new technology can feel overwhelming. Just when you've mastered one system or solution, here comes another that promises to turn everything upside down. Over the course of 2025, many companies were just beginning to experiment with AI. Now, as 2026 beckons, there's a whole pipeline of new AI innovations that stand to turn the status quo on its head once again.

Instead of fearing change, however, savvy business leaders embrace it, seeing the possibility in novelty. Whether it's AI agents that function as virtual coworkers, physical AI tools that can complete taxing tasks, or new SaS offerings, cutting-edge tech solutions promise to change the way we live and work in 2026 and beyond. The learning curve may feel steep, but the payoff is great.



About Solver

Solver is a global provider of a cloud-based extended financial planning and analysis solution (xFP&A) that increases access to actionable insights beyond the finance department to accelerate better decisions. Providing mid-market businesses with planning and reporting software tailored to their specific needs, the all-inclusive Solver Suite consolidates information from any data source to provide a single source of truth. Connected with Solver's budgeting and forecasting, Solver's comprehensive planning tool enables organizations to manage budgets, create detailed reports and automate forecasts all in one place. These insights are then presented in easily shareable graphs and dashboards. Solver provides organizations with a trusted data source to efficiently drive intelligent and accurate decisions.

With Solver, organizations can automate and streamline operational data to pave the way for business leaders to make high-level decisions against the backdrop of an ever-shifting economic landscape. Adaptability is key to scaling and success.

Accelerate Intelligent Decisions with Solver

Our expert team is ready to help you with all your financial planning, budgeting, forecasting, and reporting needs. Contact Solver today to learn more about how our innovative xFP&A solution can help you achieve your goals and support your company's success.

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