2026 AI business predictions

The Belgian and European context

PwC | Belgium

A pivotal year for AI

Belgium and Europe are facing a turning point in enterprise AI adoption as they rapidly move from experiments to mainstream business operations. According to Eurostat, about 34.5% of Belgian enterprises (with 10+ employees) now use AI, compared to the EU average of 20%, up from 13.5% in 2024. As adoption accelerates, Belgium is emerging as an early leader in uptake, but this momentum also highlights a challenge seen globally. Despite strong adoption rates, a significant gap remains between experimentation and achieving tangible business value from AI investments. According to PwC's 2026 Global CEO Survey, more than half of CEOs (56%) report they have seen no significant financial benefit from their AI investments, underscoring that scaling AI into impactful, ROI-driven deployment remains a widespread hurdle. This year will be defined by how companies bridge this gap.

This outlook adapts PwC's global AI predictions to the Belgian and European context, highlighting six key trends and recommendations:

1. AI bets: fewer and higher-impact initiatives
2. Clear ROI: rejecting AI for hype's sake
3. AI in the workforce: augmentation and new skills
4. Responsible AI and regulation: it's now mandatory
5. From islands to ecosystems: scaling AI through integration
6. Sustainability and AI: aligning innovation with the green transition

AI adoption and impact snapshot

Belgian firms using AI (2025)

~34.5%

Share of Belgian enterprises (10+ employees) using at least one AI application.

(Eurostat)

EU firms using AI (2025)

20%

European Union average adoption rate (up from 13.5% in 2024), reflecting rapid AI mainstreaming in business.

(Eurostat)

Scaling back agentic AI

40%

of agentic AI projects are predicted to be cancelled by end of 2027 due to escalating costs, unclear business value or inadequate risk controls.

(Gartner)

ROI remains low

56%

of global CEOs say they have not realised revenue or cost benefits from AI investments.

(PwC 2026 Global CEO Survey)

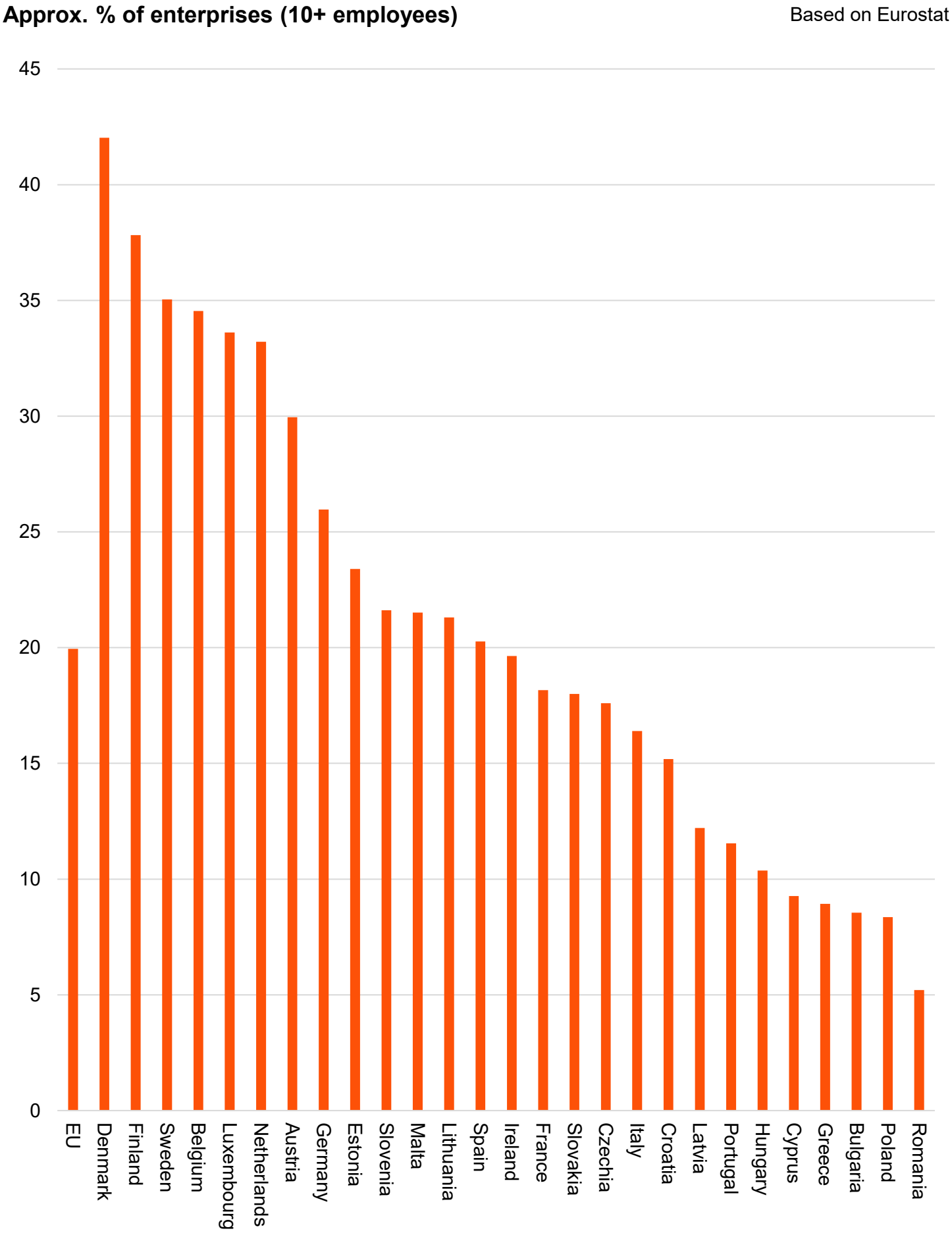


Figure 1: Approximate percentage of enterprises using AI technologies in 2025 per country

Key trends and recommendations

1

AI bets: fewer and higher-impact initiatives

The companies that succeed with AI will be those that narrow their focus to strategic, high-impact AI use cases and execute them robustly rather than experimenting with dozens of pilots. As described above, many firms in Belgium and Europe have enthusiastically launched AI, but their ad-hoc efforts have only yielded modest gains. The need now is to concentrate on projects that truly move the needle and scale them across the enterprise.

From pilots to real outcomes

Many organisations find themselves piloting AI without fully converting these efforts into tangible business value as most initiatives remain at the proof-of-concept stage. Forward-looking companies will pivot to a top-down approach by identifying 2-3 priority areas where AI can drive measurable improvement and putting full leadership weight behind them. By funnelling resources and talent into these focused projects, they can break through the difficult pilot stage.

Key sectors

The emerging trends in AI implementation across key sectors varies depending on the global, regional, or national level being analysed. However, many similarities are present across levels.

Global key sectors

Globally, AI is becoming mainstream, with all industries increasing AI implementation, including industries that have been less exposed up to now, such as agriculture and mining according to PwC research.

AI adoption is reshaping a broad set of global industries, with sector-specific impacts across industries including energy, utilities, and resources; financial services; government, public services, and defence; healthcare; information, communication, and technology; professional services; and wholesale and retail trade . These sectors are each experiencing distinct shifts in job trends, talent needs, and workforce transformation as AI becomes increasingly integrated into their operations and service delivery.

EU key sectors

Similarly, in the EU, AI use is growing across many sectors. Part of the EU's Apply AI strategy focuses on accelerating AI adoption across strategic industry sectors and the public sector to boost European competitiveness and technological sovereignty. These key sectors include healthcare and pharmaceuticals; mobility; transport and automotive; robotics; manufacturing; engineering and construction; climate and the environment; energy; agri-food; defence; security and space; electronic communications; and the cultural, creative, and media sectors . Framed within the Apply AI approach, these sectors serve as focal points for targeted measures.

Belgian key sectors

Following both the global and European trends, some of Belgium's leading industries have prepared for GenAI capabilities so they are well positioned to capitalise on them.

Figure 2 shares examples of high-impact, high-urgency use cases where PwC expertise shows that focused AI investment can unlock measurable value for some of Belgium's leading industries.

High impact AI use cases for Belgium's leading industries

Finance

- AI-powered loan origination and credit scoring
- Real-time fraud detection and transaction monitoring
- Intelligent document processing
- Personalised financial advice and product recommendations via AI assistants
- AI-driven claims triage and risk scoring

Manufacturing

- AI led predictive maintenance
- Autonomous production/planning agents
- Operational knowledge copilots for the frontline force
- AI enabled supply chain forecasting and inventory optimisation
- AI vision inspection for quality assurance

Information and communication

- AI powered network optimization
- AI-driven cybersecurity monitoring and automated threat detection
- AI agents for customer support and intelligent helpdesk
- Smart city communication infrastructure

Healthcare

- Diagnostic AI in radiology
- Predictive analytics to identify high-risk patients and prevent readmissions
- AI-assisted triage
- AI to automate medical documentation and coding
- AI-powered chatbots for patient engagement

Public sector

- AI chatbots for e-government services
- Predictive analytics for social services, benefits and fraud detection
- Smart mobility solutions using AI
- AI-powered document classification and case triage in administrative workflows
- Virtual assistants and agents for staff support

Figure 2: High impact AI use cases for Belgium's leading industries.

Making AI bets work

Crucially, making focused AI bets work and achieving shared goals requires C-level sponsorship and cross-functional alignment of departments and data budgets. By contrast, companies that allow a dozen uncoordinated AI pilots to continue, are likely to end the year still wondering where the big benefits are. As PwC's global AI predictions note, precision and discipline in AI investments now trump breadth of experimentation requiring organisations to pick their battles strategically.

It's time to stop doing AI for AI's sake and start doing it for business outcomes.

2

Clear ROI: rejecting AI for hype's sake

Going forward, companies will insist on concrete return on investment (ROI) from AI initiatives. The era of pursuing AI projects based on buzz or intuition is slowly ending as business leaders now require hard evidence of value. This is especially true for the new wave of autonomous AI agents and GenAI. These AI tools will be scaled up or down depending on their performance. Organisations are beginning to set success metrics (e.g. time saved, error rate reduced, or sales increased) for each AI system which they are starting to more rigorously track. This accountability is healthy as it filters out the noise and ensures AI resources go to high impact uses.

Spotlight on AI agents

One area under scrutiny is agentic AI or AI systems that can make decisions or take actions autonomously such as an AI system that can handle routine procurement tasks from end to end. While they hold great promise, companies are approaching them with cautious optimism which is likely to continue in the coming years as organisations follow a much more targeted strategy.

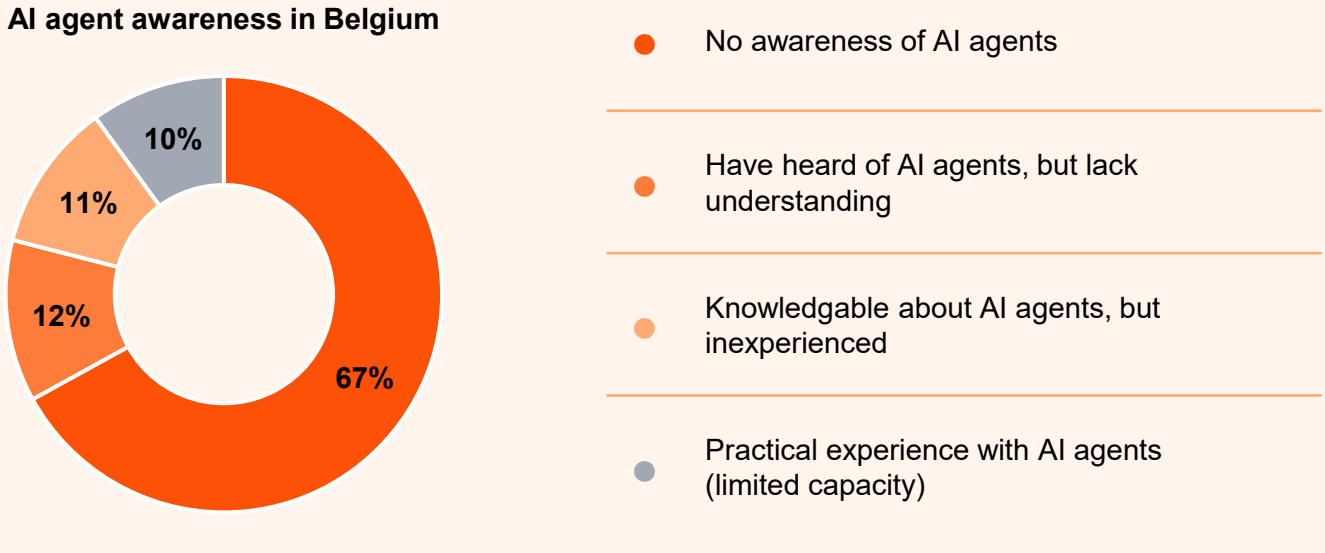
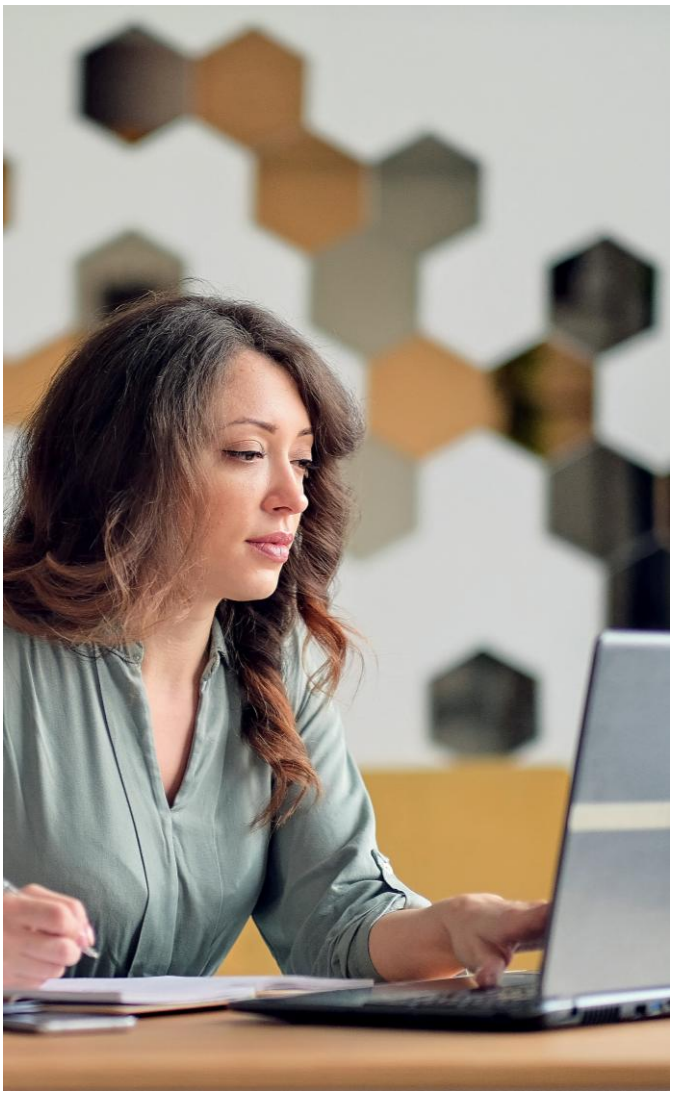


Figure 3: AI agent awareness in Belgium

As seen in figure 3, only a very small percentage of the Belgian population has some experience with AI agents based on PwC research into Belgian workers' usage of and attitude towards AI tools in the workplace. This shows that agentic AI is still quite a novel tool at large in Belgium.

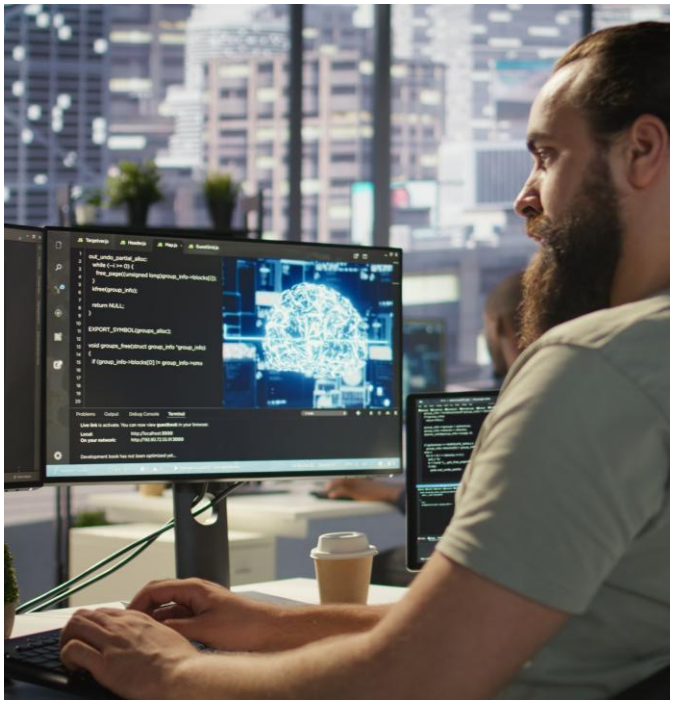
Companies of all sizes across Europe will continue to experiment with agentic AI, but they likely won't scale agents unless ROI is clear and proper risk controls are able to be implemented . In fact, some hyped agentic AI use cases will even be scaled back. Gartner predicts 40% of agent projects may even be cancelled by the end of 2027 due to lack of proven value, inadequate risk controls, and increasing costs. At the same time, European companies are likely to double down their time and financial investments when agents show value. This will lead to a new era where AI hype and tech accolades are no longer the driving force behind enterprise AI advancements.



Tooling and governance for ROI

The 2025 FinTech Belgium AI Barometer found that nearly 45% of Belgian financial institutions expected their AI investments to at least break even or yield exceptional ROI in 2025. Many firms are likely to institute formal ROI tracking mechanisms, such as AI dashboards and other visibility tools, to clearly determine the ROI of their AI projects. Additionally, there is likely to be increased integration with finance, requiring each AI initiative to present a business case before it receives full approval. As well as potentially slowing down impulsive AI spending, this ensures serious projects have executive buy-in and clarity of purpose.

Demanding ROI does not mean that an organisation is sceptical of AI's potential, it means that it is being realistic and efficient.



3

AI in the workforce: augmentation and new skills

In the coming year, AI's growing presence is expected to significantly reshape jobs and required skills in Belgium and Europe through augmentation and role evolution, not massive layoffs. The 2025 LinkedIn Work Change Report highlights that 70% of workplace skills may change by 2030 accelerated by AI. To tackle this, there is likely to be a surge in efforts to upskill employees' AI skills combined with many roles being redesigned to work with AI. The most sought-after workers are likely to be those who have both domain expertise and AI fluency, effectively becoming AI-powered generalists.

Attitudes towards AI at work

European workers generally hold balanced views on AI: they are hopeful about its helpfulness while being wary about displacement. Looking at PwC research figures for Belgium, 61% of Belgian employees who have used AI in the past year say it has increased their productivity and 63% believe it has improved the quality of their work.

At the same time, there is a general sentiment that AI could make large parts of many jobs obsolete. Part of that fear could be driven by the discrepancy between media reports on the omnipresence of AI and the reality that PwC's survey data shows, as only 45% of Belgian workers report having used GenAI in their job in the past year, contrasting with 54% globally. The age discrepancy of workers who are comfortable with AI additionally adds to this sense of weariness around increasingly powerful AI tools. People under 34 are the main daily GenAI users in Belgium (25%) compared to only 9% of workers over 55. This highlights the gap in AI usage and understanding between early career professionals and those with more seniority. Looking forward, organisations are expected to make more of an effort to address the natural resistance to change which comes with rapid technological progress.

Becoming AI generalists

When AI handles niche technical tasks, workers no longer need deep expertise in those narrow areas. Instead, they need broader skills to supervise AI and apply insights. This creates demand for more versatile skill sets which are likely to become a major trend going forward. PwC calls employees with these skills AI generalists: someone who understands how to leverage AI across various activities, rather than doing one specialised task manually. The net effect of demands for more versatile skill sets is roles becoming more fluid and interdisciplinary, so organisations increasingly value employees who are adaptable, can work with AI tools, and can tackle a range of problems (since AI covers many specifics). This doesn't mean de-skilling, it means *up-skilling* in new areas. People will move into AI-related positions that didn't exist a decade ago. However, this will come with a need to increase training to ensure the knowledge gap within organisations shrinks.

The training imperative

To make this transition successful, companies must invest in their people. As seen in the PwC research shown in figure 4, while only a low percentage of Belgians report receiving formal AI training and clear AI rules at work, many still experiment with AI tools.

AI use and guidance in Belgian workplaces

Figure 4: AI use and guidance in Belgian workplaces.

Recognising this, progressive firms are launching extensive AI upskilling programmes. In fact, a significant portion of mid- to large-sized companies are expected to implement mandatory AI training modules for most staff in the coming year. Upskilling isn't just technical (such as learning a programming language like Python), it includes learning to use AI tools effectively, understanding AI's limitations, and developing soft skills like data-driven decision making. In Belgium, where trust in AI is not automatic, training also helps employees learn how to double-check AI outputs and maintain accountability. PwC research shows that 65% of workers in Belgium don't feel comfortable relying on AI, including agents, to make decisions in their work. This increased emphasis on AI trainings will help to grow both trust in AI from the employees' side and reliability of AI output.

AI is becoming every professional's sidekick.

4

Responsible AI and regulation: it's now mandatory

Responsible AI (RAI) is being cemented as a non-negotiable aspect of AI deployment in Europe. Spurred by the EU's impending AI Act and public demand for trustworthy AI, companies in Belgium and across Europe are rapidly starting to move from lofty principles to concrete practices. In short, doing AI right - both ethically and legally - is just as important as doing it at all.

The EU AI Act drives compliance

Europe is turning AI governance into law. The EU AI Act , published in 2024, introduces strict requirements for high-risk AI systems. Companies that deploy high-risk AI in Europe will need to comply with standards by 2026-2027 – and non-compliance can result in penalties. These milestones will accelerate corporate action, leading to things such as setting up internal taskforces to get AI Act ready. This is likely to continue with the outcomes of those taskforces in the form of model inventories, bias audit reports, AI system registries, and new oversight roles. Essentially, companies are operationalising ethical AI practices that have previously been ad-hoc. Going forward, Belgian regulators are expected to begin to enforce the rules more diligently, requiring companies to take responsible AI measures seriously.

Governance in practice: a multidisciplinary effort

As a buzzword, responsible AI is becoming more tangible, with companies rushing to install an AI governance board or steering committee, if they haven't already done so. However, this effort will necessitate cross-functional collaboration, with business, compliance, IT, and legal units working together to vet AI initiatives.

Some of the key steps for embedding responsible AI in your AI strategy include:

- **Map your AI systems** and classify their risk. The EU AI Act categories is a useful starting point.
- **Implement checks** for bias, privacy, and robustness during model development. This could mean adding an ethics checklist step to your AI project pipeline.
- **Establish oversight** by forming a responsible AI working group, assigning an executive accountable for AI ethics, and creating a process to review significant AI deployments.
- **Document and communicate** your AI projects. This includes maintaining a record of how each AI system was trained, its intended use, limitations, and results of any testing. Also communicate to users, both internal and external, when AI is used and how it impacts them. Transparency goes a long way in fostering trust.
- **Train employees on responsible AI** to ensure that everyone, from technical teams to business leaders, understand AI risks and ethical principles. If frontline staff interact with AI, train them to question outputs and escalate concerns.

Doing AI right – both ethically and legally – is just as important as doing it at all.

5

From islands to ecosystems: scaling AI through integration

European businesses have started to shift from scattered AI experiments to building integrated, enterprise-wide AI capabilities. Rather than isolated pilots or departmental tools, organisations need to create a unified approach to AI that enables consistent, scalable, and strategic impact across the business.

From fragmentation to focus

Over the past few years, many companies have allowed AI innovation to flourish in pockets across their business. While this experimentation has been valuable, it has also led to duplication, inefficiencies, and a lack of visibility at the executive level. Integrated AI enables smarter collaboration across departments. Going forward, organisations will consolidate their AI efforts under a central strategy that allows AI ecosystems to emerge so that different parts of the business benefit from AI becoming a cross-disciplinary tool with shared data, processes, and insights.

The strategic role of leadership

This shift requires strong leadership. CIOs, CTOs, and business unit heads need to step up and define clear AI priorities, establish governance, and ensure that AI is embedded into core business processes, not just bolted on. Leading companies are creating internal AI hubs or centres of excellence that provide governance, tools, and support to business units, ensuring that AI is deployed consistently and responsibly in ways that deliver measurable value.

A unified approach to AI enables consistent, scalable, and strategic impact across the business.

6

Sustainability and AI: aligning innovation with the green transition

AI is increasingly seen not only as a driver of productivity and innovation, but also as an enabler of Europe's sustainability goals. In Belgium and across the EU, businesses are starting to go beyond their initial sustainability reporting requirements by integrating AI into their sustainability strategies, from reducing emissions to optimising energy use.

AI as a sustainability accelerator

The European Green Deal and the EU's Fit for 55 package have set ambitious targets for carbon neutrality and resource efficiency. AI can play a pivotal role in achieving these goals. In Belgium, where industries such as energy, logistics, and manufacturing are under pressure to decarbonise, AI usage will grow to optimise energy consumption, reduce waste, and improve predictive maintenance, all of which contribute to lower emissions. In the public sector, AI can also strengthen data analysis for smart mobility and urban planning, contributing to greater sustainability and improved safety in Belgian cities.

Sustainable AI itself

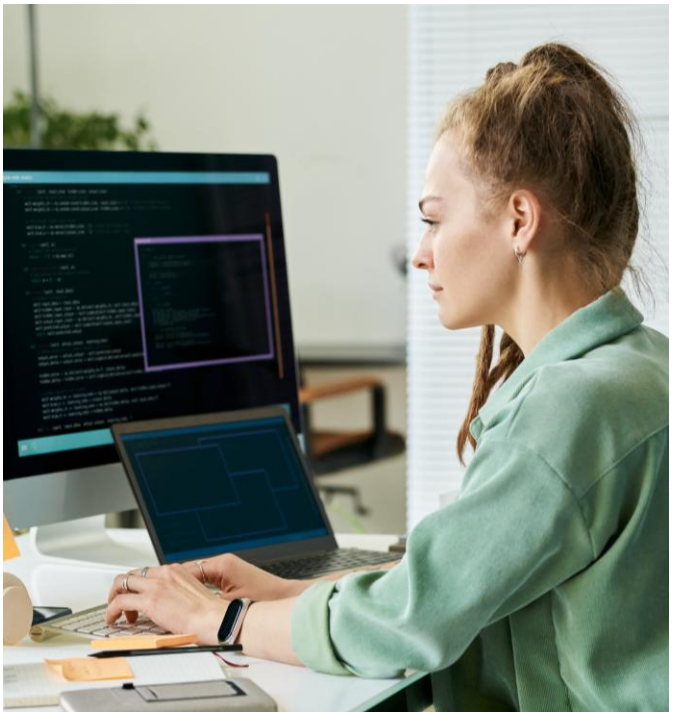
As AI adoption grows, so too does its environmental footprint. Training large AI models can be energy-intensive, raising concerns about carbon emissions and water usage. In response, European organisations are likely to begin to adopt green AI practices, such as model efficiency benchmarking, carbon-aware cloud computing, and lifecycle assessments of AI systems. The EU's digital sustainability agenda is expected to introduce guidelines for energy-efficient AI development, and Belgian firms will need to align accordingly.

Organisations should embed sustainability into their AI strategies by:

- Using AI to accelerate their own sustainability goals, and
- Ensuring their AI systems are developed and deployed sustainably.

This includes selecting energy-efficient models, using green cloud providers and incorporating environmental impact assessments into AI governance. By doing so, companies can align with EU policy, reduce operational costs, and strengthen their sustainability credentials.

AI and sustainability are not competing priorities – they can be mutually reinforcing.



Conclusion

In Belgium and Europe, this will be the year that AI truly shifts from promise to performance. Companies that strategically focus their efforts, rigorously manage for ROI, empower their people, insist on responsible use, and scale on solid foundations will reap the rewards of AI: higher productivity, better customer experience, and innovative offerings. Those that don't will see AI initiatives stall or only deliver trivial benefits, risking their competitiveness as the gap widens. The European context, with its high adoption rates but careful regulation, sets the stage for a distinctive AI journey that balances innovation with trust. Belgian firms, being amongst the forefront of adoption on the continent, have an opportunity to lead by example by harnessing AI's transformative impact while aligning with European values and rules.

The message is clear: treat AI as a strategic, enterprise-wide programme, not a tech experiment. The companies that internalise this are likely to be the success stories cited in the years to come as AI continues to become more mainstream. In the Belgian and European market, where quality, trust, and innovation go hand in hand, that bodes well for a future where AI drives growth responsibly and sustainably.

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