ADEPTIA

The Integration Reckoning

What 2026 is actually demanding of enterprise data

A 2026 INDUSTRY PERSPECTIVE

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01

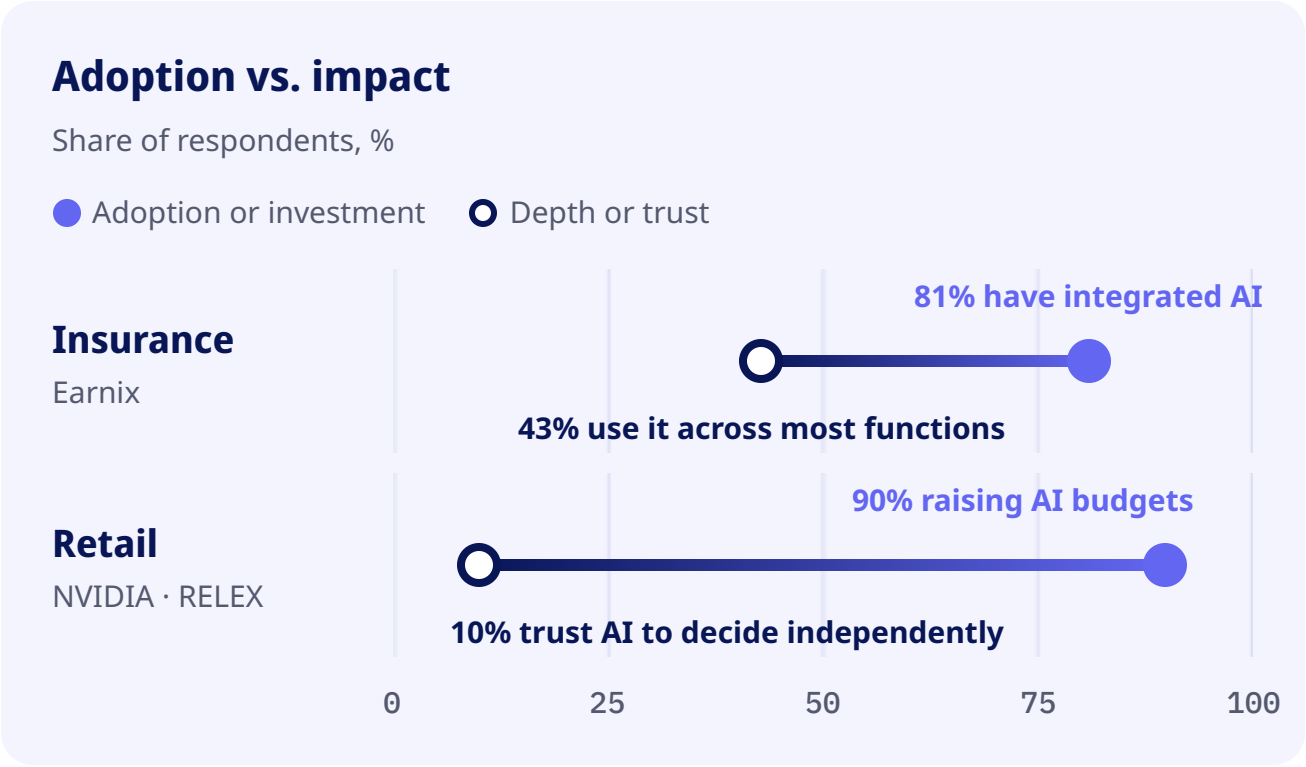
Executive Summary

AI stopped being a pilot project and became a mandate. The results aren't matching the investment.

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Ask almost any enterprise leader in 2026 what changed this year and you'll get some version of the same answer: AI stopped being a pilot project and became a mandate. Insurance carriers, banks, hospitals, manufacturers and retailers all say some version of the same thing. It's embedded now. It's not optional anymore. Budgets are following the rhetoric too.

But talk to the same leaders for another ten minutes, and a second theme shows up just as consistently: the results aren't matching the investment. Nearly three quarters of insurance CEOs name AI a top investment priority, yet most still expect the payoff one to three years out.[1] Banks are scaling AI across the business while admitting, more than any other industry surveyed, that their controls for it are untested.[2] Retailers are raising AI budgets nine times out of ten[3] while trusting it to make an unsupervised decision maybe once in ten.[4]



The gap is the story. In both industries, adoption runs far ahead of how deeply AI is used or how far it is trusted to act alone. Sources: Earnix,[5] NVIDIA,[3] RELEX.[4]

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Everyone's answer for why is the same too: our data isn't ready. That's true. It's also become the easy answer, vague enough to explain almost anything without forcing anyone to say what, specifically, is broken. This report pushes on that explanation industry by industry, and what we found is that "data isn't ready" is doing the work of at least three different problems, and they don't get fixed the same way. Sometimes it's that nobody trusts what the data actually means. Sometimes the data is fine but the approval process for using it moves too slowly to keep up with a regulator or a board. And sometimes the infrastructure just wasn't built to let a human, or now an agent, act on it safely in real time.

We grouped the industries in this report by what's actually forcing their hand. Insurance and financial services are both dealing with the same underlying demand, provable and auditable data lineage, even though one is being pushed by regulators and the other by its own board. Manufacturing, logistics and retail share a different problem entirely: not governance, but plain old infrastructure fragility, the kind that breaks every time a trading partner changes a file format. Healthcare sits somewhere in between, with a hard regulatory deadline landing on top of a fragmentation problem that predates it.

The vendor market has already reorganized around this reality faster than most buyers have caught up. Every major platform has rewritten its pitch in the last year around agentic AI and data activation. Some of that reflects real product change. Some of it is marketing ahead of what's actually shipped. This report doesn't try to crown a winner. It gives you a way to tell a vendor's AI story apart from its data story, and a set of questions worth asking both your own team and your vendors before you commit.

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THE REPORT AT A GLANCE

One root cause. Three pressures. Three different fixes.

Insurance & Financial Services

Pressure
Regulators for insurers, boards for banks

What it demands
Provable, auditable lineage

Manufacturing, Logistics & Retail

Pressure
Partner format churn and omnichannel expectations

What it demands
Resilience to format change

Healthcare

Pressure
The CMS-0057-F compliance clock

What it demands
FHIR and EDI working from one record

NOTES

1 KPMG, "2025 Insurance CEO Outlook," January 2026. kpmg.com/kpmg-us/content/dam/kpmg/pdf/2026/us-insurance-ceo-tl-report.pdf

2 Grant Thornton, "Banking insights: 2026 AI Impact Survey Report," April 2026. www.grantthornton.com/insights/survey-reports/banking/2026/banking-insights-2026-ai-impact-survey-report

3 NVIDIA, "From Warehouse to Wallet: New State of AI in Retail and CPG Survey," January 2026. blogs.nvidia.com/blog/ai-in-retail-cpg-survey-2026

4 RELEX Solutions, "RELEX Report: AI Moves Into Core Supply Chain Decisions as Volatility Persists (State of Supply Chain 2026)," March 2026. www.relexsolutions.com/news/relex-report-ai-moves-into-core-supply-chain-decisions-as-volatility-persists/

5 Earnix, "The 2026 Insurance Industry Trends Report: AI and the Foundations of Transformation," April 2026. earnix.com/blog/2026-insurance-industry-trends-report-ai-transformation/

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02

Why 2026 Is Different From Every Other "Year of AI"

Adoption crossed from experiment to baseline assumption. Impact didn't follow.

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Every year since 2023 has been declared the year AI changes everything. 2026 earns the title for a more specific reason: adoption crossed from experiment to baseline assumption across nearly every industry, at roughly the same time, independent of each other.

81%
of insurers have integrated AI into their workflows · Earnix[5]

67%
of supply chain leaders say their confidence in AI has increased · RELEX[4]

80%
of banking executives expect AI to significantly disrupt their business and operating models · KPMG[6]

Earnix found 81% of insurers have already integrated AI into their workflows.[5] RELEX found 67% of supply chain leaders say their confidence in AI has increased.[4] KPMG found 80% of banking executives now expect AI to significantly disrupt their business and operating models.[6] None of that is early adopter territory. That's an industry deciding, collectively, that this is simply how business runs now.

> **The adoption question is closed. The interesting question is why the impact isn't showing up.**

What most of the vendor pitches leave out is the gap sitting right underneath that number. Adoption is running well ahead of impact, in every industry this report looked at. That gap, not "should you adopt AI," is the actual subject here. The adoption question is closed. The interesting question is why the impact isn't showing up at anywhere near the rate you'd expect, and whether the answer is the same story wearing different clothes across five very different industries.

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NOTES

4 RELEX Solutions, “RELEX Report: AI Moves Into Core Supply Chain Decisions as Volatility Persists (State of Supply Chain 2026),” March 2026. www.relexsolutions.com/news/relex-report-ai-moves-into-core-supply-chain-decisions-as-volatility-persists/

5 Earnix, “The 2026 Insurance Industry Trends Report: AI and the Foundations of Transformation,” April 2026. earnix.com/blog/2026-insurance-industry-trends-report-ai-transformation/

6 KPMG, “2026 Banking Technology Survey,” June 2026. www.kpmg.com/us/en/media/news/2026-banking-technology-survey.html

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03

The Common Thread, Once You Group by Pressure Instead of Industry

Same root cause. Three different pressure valves forcing the timeline.

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Strip away the industry labels and insurance, financial services, manufacturing, logistics, retail and healthcare are all dealing with the same root cause: fragmented, ungoverned data infrastructure that was never designed to support fast moving AI or the audit trail that regulators and boards now expect.

What differs isn't the disease. It's which pressure valve is forcing each group to deal with it on a 2026 timeline instead of a someday timeline.

Insurance & Financial Services

Regulation · Board risk

FORCING URGENCY IN 2026

Regulation for insurance (the NAIC's AI Model Bulletin, now adopted in 29 jurisdictions[7]), board level risk exposure for banking

WHAT'S ACTUALLY IN THE WAY

Governance velocity, not data quality. Approval processes too slow for what regulators and boards now expect

Manufacturing, Logistics & Retail

Operational pressure

FORCING URGENCY IN 2026

Omnichannel expectations, cross functional visibility, partner format fragility

WHAT'S ACTUALLY IN THE WAY

A genuine infrastructure problem. Legacy EDI, formats that break the pipeline every time a partner changes something

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Healthcare

Regulation · CMS-0057-F

FORCING URGENCY IN 2026

CMS-0057-F[8] mandates enforceable, FHIR based data exchange on a timeline voluntary standards never hit

WHAT'S ACTUALLY IN THE WAY

Payer-provider silos that persist even where FHIR has been adopted, because the new API layer has to coexist with the EDI backbone, not replace it

Insurance and banking are being pushed toward the exact same behavior, provable data lineage, by two different forces. That means the buying criteria converge even though the day to day urgency looks nothing alike. Manufacturing, logistics and retail have the opposite problem. It's not a sign-off bottleneck, it's a plumbing problem, and the fix is resilience to change, not faster approvals. Healthcare is its own case: a hard regulatory clock sitting on top of an infrastructure problem that's been there for a decade.

NOTES

7 NAIC, “Model Bulletin: Use of Artificial Intelligence Systems by Insurers, and adoption map,” December 2023; map October 2026. content.naic.org/sites/default/files/legal-adoption-map-ai-model-bulletin.pdf

8 Centers for Medicare & Medicaid Services, “CMS Interoperability and Prior Authorization Final Rule (CMS-0057-F),” January 2024. www.cms.gov/priorities/key-initiatives/burden-reduction/policies-and-regulations/cms-interoperability-and-prior-authorization-final-rule-cms-0057-f

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04

Pressure-Testing the Comfortable Narrative

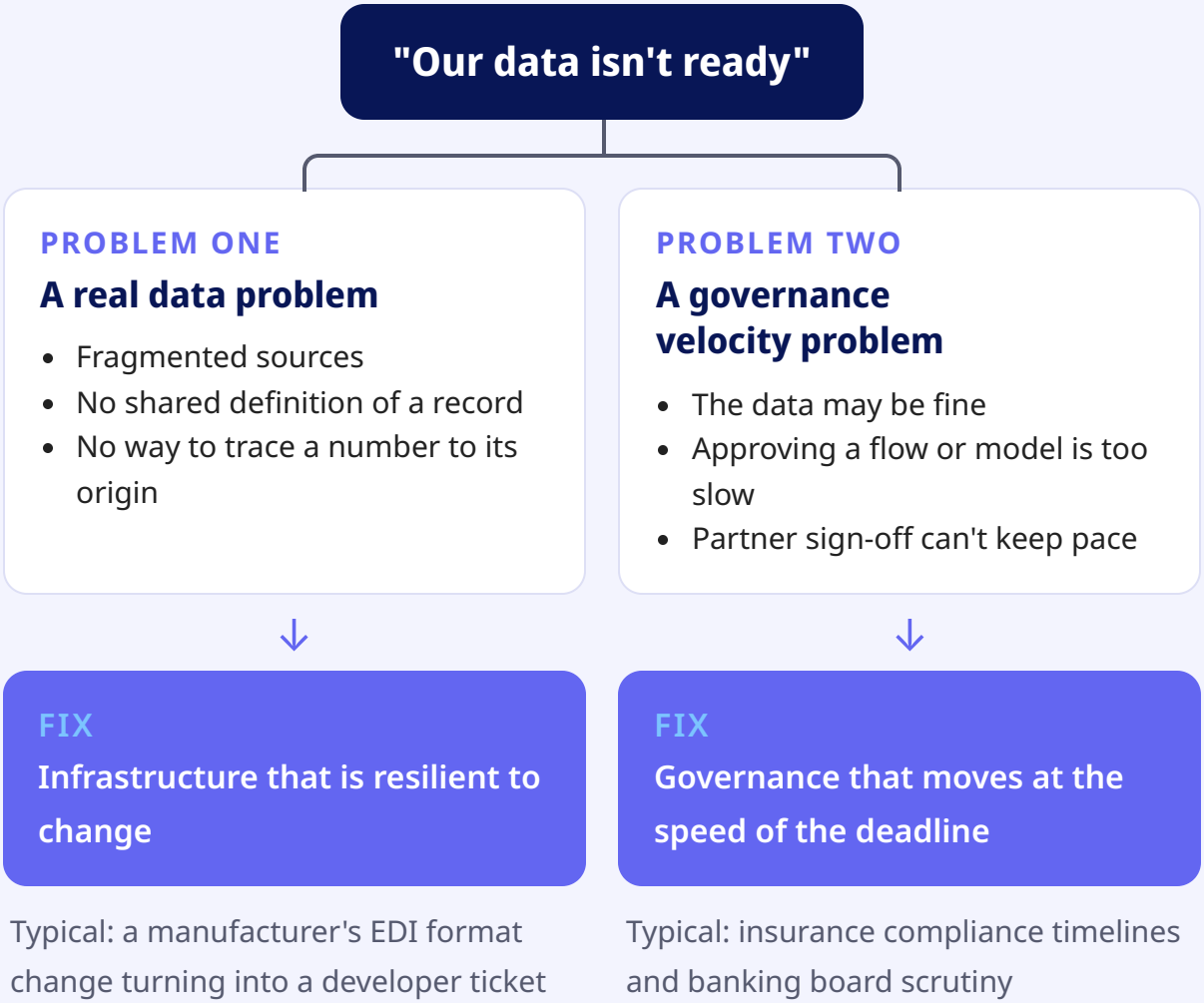
"Our data isn't ready" is doing the work of at least two different problems.

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"Our data isn't ready" is the sentence every industry in this report reaches for, and it's true often enough that it's tempting to just accept it and move on. We didn't.

Diagnose before you buy

"Our data isn't ready" splits into two problems with two different fixes.



Buy the same fix for both and neither gets solved. Name the problem first, then evaluate the platform against it.

It's vague enough to explain any stalled project without anyone having to say what specifically broke, and that vagueness is exactly where a report like this needs to press harder rather than settle.

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Pushed on, "data readiness" splits into at least two different problems, and they get solved by different people in different ways. The first is a real data problem: fragmented sources, no shared definition of what a record actually means, no way to trace a number back to where it came from. The second is a governance velocity problem dressed up in data language. The data might be totally fine. The process for approving a new data flow, certifying a model, or signing off on a new partner connection just can't move fast enough to keep pace with either a regulatory deadline or a competitor.

Insurance's compliance timelines and banking's board level scrutiny are, once you look underneath them, mostly governance velocity problems. Manufacturing's EDI format change turning into a developer ticket is mostly a genuine infrastructure problem. Treat both as the same "our data isn't ready" issue, buy the same fix for each, and you end up with an expensive platform that doesn't actually solve what was slowing you down.

The vendor market isn't immune to this vagueness, and in places it's making it worse. "Agentic" and "data activation" features are moving from announcement to beta to general availability in a matter of months, which means most have little production history behind them. Treat every such claim as a roadmap claim until a customer can show it running, and ask the questions in Section 7 before taking any of it as already true.

> **A SIGNAL FROM INSIDE THE SALES FUNNEL**
>
> Adeptia's own experience in the market echoes this same story from the buying side. Deals rarely stall because a competitor wins them outright. They stall because the decision gets stuck somewhere inside the buyer's own organization, a budget freeze, a champion who goes quiet, a sign-off that never quite happens. That's a small, single-company observation, not an industry finding, but it lines up neatly with the governance-velocity argument above, seen from the seller's side of the table instead of the survey data.

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05

Vertical Deep Dives

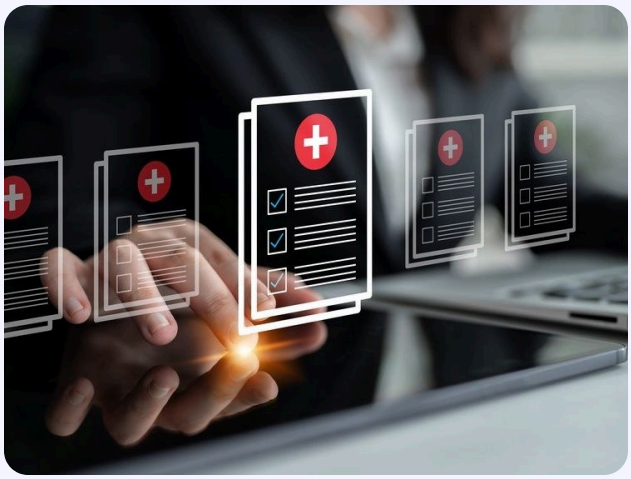
5a Insurance & Financial Services
5b Manufacturing, Logistics & Retail
5c Healthcare

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INSURANCE & FINANCIAL SERVICES

5a Different Triggers, Same Behavior Demanded

Insurance is the clearest example in this report of regulation overtaking strategy. Datos Insights' 2026 CIO survey[9] found core system modernization is the defining IT priority for carriers this year, with two thirds planning or continuing a replacement of their policy administration system. That's not a discretionary refresh cycle. It's a sign the systems underneath simply aren't AI compatible at any price point of patching.



POLICY ADMINISTRATION

Two thirds of insurers are planning or continuing a policy administration system replacement.[9]

Datos Insights, 2026 insurance CIO survey

What's setting the pace isn't AI ambition on its own. It is regulation arriving faster than voluntary modernization ever managed. Twenty-nine U.S. jurisdictions have adopted the NAIC's AI Model Bulletin,[7] four states have layered on their own AI transparency rules, and carriers also have to reconcile NIST's AI risk framework[10] and, where it applies, the EU AI Act.[11] Grant Thornton found 56% of insurers name regulatory compliance uncertainty a top barrier to scaling AI.[12] Every one of those frameworks assumes a carrier can show its work. Where a number came from, what touched it, who signed off on the model that acted on it. Most carriers can't do that yet.

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INSURANCE IN 2026

Regulation is arriving faster than modernization

1 The rules carriers now have to reconcile

29
U.S. jurisdictions have adopted the NAIC AI Model Bulletin[7]

4
states have layered on their own AI transparency rules[7]

NIST + EU
the NIST AI risk framework and, where it applies, the EU AI Act[10,11]

↓

2 What every one of them asks a carrier to prove

Where a number came from

What touched it

Who signed off on the model that acted on it

↓

3 The data reality underneath

17
average data sources feeding premium processes alone[13]

54%
cite mismatched systems as the biggest post-merger integration roadblock[13]

56%
of insurers name compliance uncertainty a top barrier to scaling AI[12]

The underlying data problem is concrete, not abstract. AutoRek's 2026 insurance operations research found the average insurer manages roughly 17 separate data sources feeding premium processes alone, and 54% cite different systems and data architectures as their biggest post-merger integration roadblock.[13] Datos Insights

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found[9] data has become the top challenge specifically for large insurers, ahead of talent, ahead of budget, ahead of legacy technology itself. Scale doesn't solve fragmentation. It compounds it.

Meanwhile the confidence gap stays wide open. Earnix's fourth annual insurance trends report[5] found 81% of insurers have integrated AI into their workflows, but only 43% use it across most functions, which leaves much of that adoption confined to individual functions rather than connected across the enterprise. KPMG puts a number on the resulting disconnect.[1] Nearly three quarters of insurance CEOs call AI a top investment priority, yet most still place the return one to three years out.

Banking runs the opposite direction

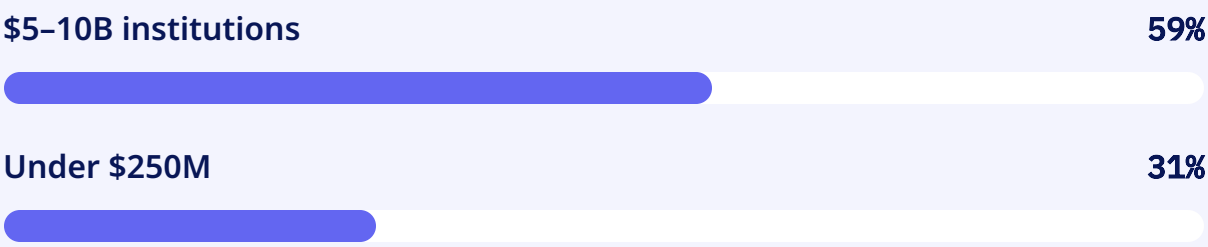
Banking's 2026 story runs the opposite direction. Where insurers are being pulled toward compliance by an outside regulator, banks are choosing caution on their own, because they've already watched what an under-governed failure costs somewhere adjacent, in cybersecurity, in model risk, in third party risk. Grant Thornton found[2] banks more likely than any other industry surveyed to admit their AI controls are untested, and half cited governance and compliance gaps as a direct driver of AI underperformance, not just a compliance box left unchecked.

Deloitte's 2026 banking outlook[14] makes the sharper diagnostic point. Data readiness for AI is highly uneven, both across banks and within the same institution. Cloud migration, which a lot of banks assumed would solve their data problem by default, in some cases simply relocated bad data into a cleaner looking environment. Deloitte frames this well: AI is quietly redefining what "good data" means in banking, where traceability and governance now matter as much as raw accuracy, because a model's output is only as defensible as the lineage sitting behind it. J.P. Morgan's Fusion product,[15] standardized, licensed private markets data sold as a product to institutional clients, is the example everyone in the industry now points to as the direction of travel. Data as a product, not data as a byproduct.

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Modernization urgency scales with size

Share ranking modernization a top priority · CSI 2026 banking priorities survey[16]



Size draws a real line here too. CSI's 2026 banking priorities survey[16] found modernization urgency scales directly with institution size, 59% of $5 to 10 billion institutions rank it a top priority versus 31% of institutions under $250 million.

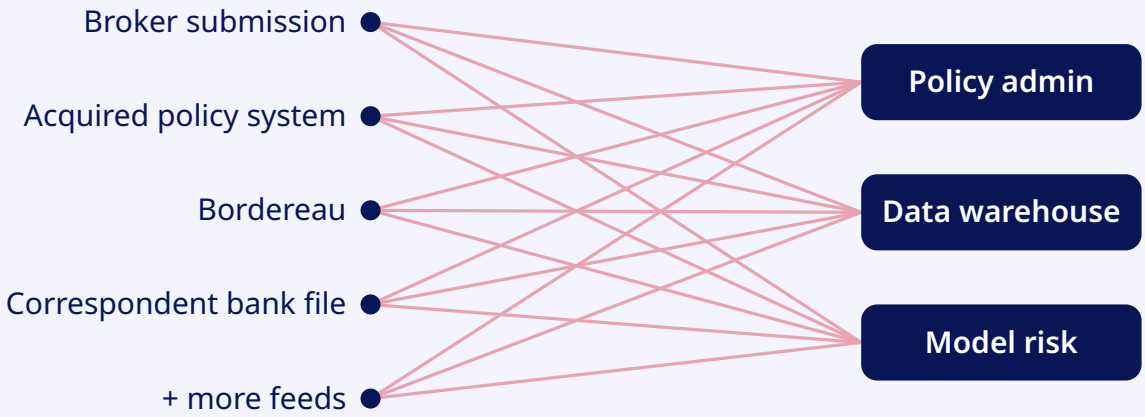
What converges here matters more than what's different. Despite arriving from opposite directions, both buyers end up evaluating vendors on the same thing: provable, auditable lineage, not raw throughput. If you're a carrier, look for proof that a platform's outputs are traceable before you look for proof they're fast. If you're a regional bank, look for governance you can actually operate without standing up a dedicated compliance team just to run it. Speed alone shouldn't close the deal. If a vendor leads with "we cut onboarding from weeks to days," push for an equally concrete answer to "show me how an auditor reconstructs exactly what happened to this data." If they can't, that's worth noting.

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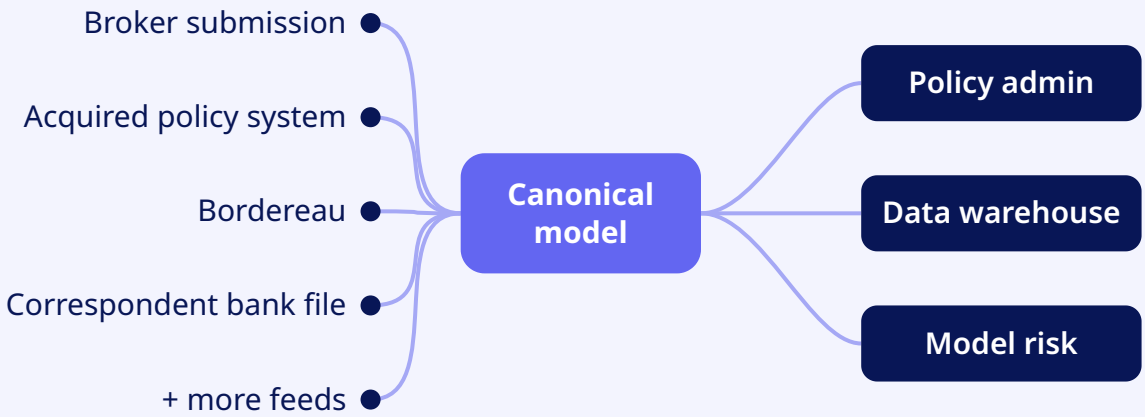
Map once, not everywhere

The same five feeds and three systems, wired two ways.

POINT-TO-POINT · 15 CUSTOM CONNECTIONS



CANONICAL MODEL · 8 MAPPINGS



Each new source adds one mapping. Validation and lineage happen once, at intake, instead of inside every connection.

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Where Adeptia fits

Both problems described here start before any model runs, in what we call the first mile: the moment data from a broker submission, an acquired carrier's policy system, a bordereau, or a correspondent bank's file enters the enterprise. That's where Adeptia works.

Instead of building a custom connection from every source to every target system, each new source is mapped once to a canonical model, so an insurer juggling 17 premium feeds, or a bank absorbing an acquisition, adds one mapping rather than a web of new point-to-point connections. Because validation, normalization, and enrichment happen at that intake step rather than downstream, every record carries a record of where it came from, what rules touched it, and when. That's the thread an auditor needs to pull.

Adeptia doesn't replace a carrier's policy administration system, a bank's data warehouse, or its model risk function. It makes the data feeding them defensible. By this report's own standard, the right way to test that claim is to ask us the same thing you'd ask anyone else: pick a record and show how an auditor reconstructs exactly what happened to it.

MANUFACTURING, LOGISTICS & RETAIL

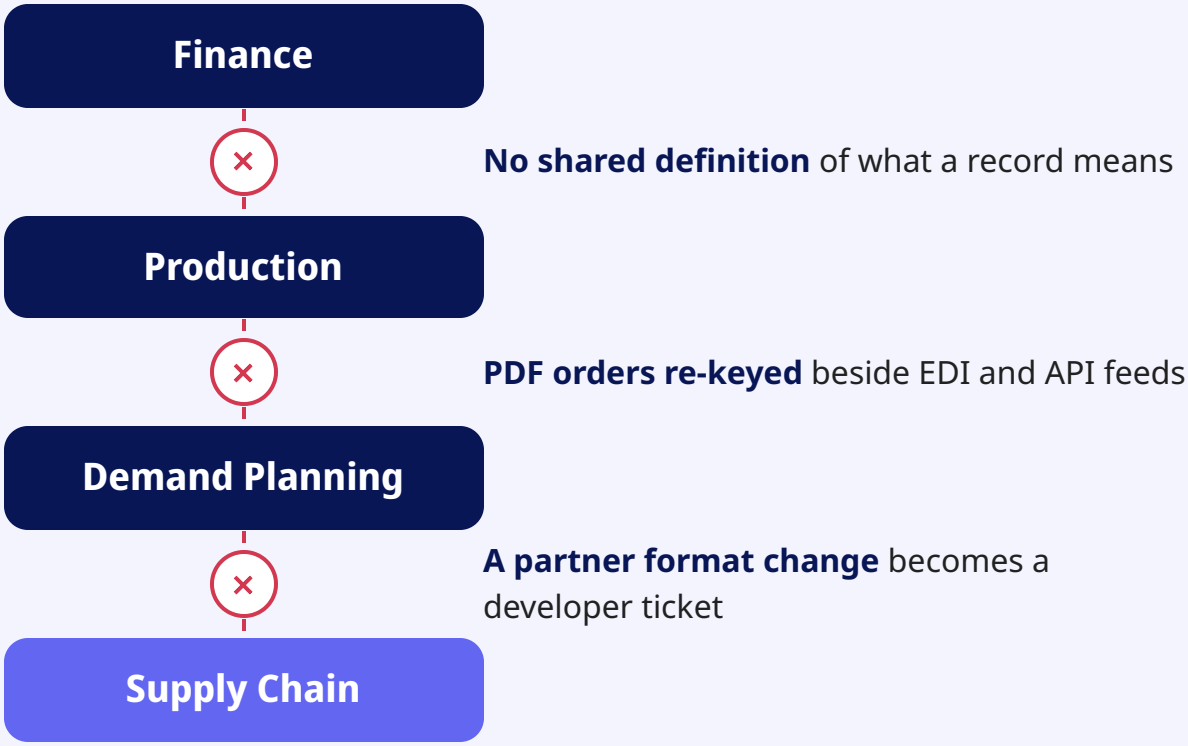
5b The Same Partner-Format Problem, Three Contexts

This is not a small corner of Adeptia's business, and it shouldn't read like one. Manufacturing, logistics and retail together make up a meaningful and growing share of Adeptia's customer base, with logistics carrying the largest share of the three.

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The signal chain, and where it breaks

The same order, forecast or shipment crosses four teams. Each hand-off is a place the data can lose its meaning.

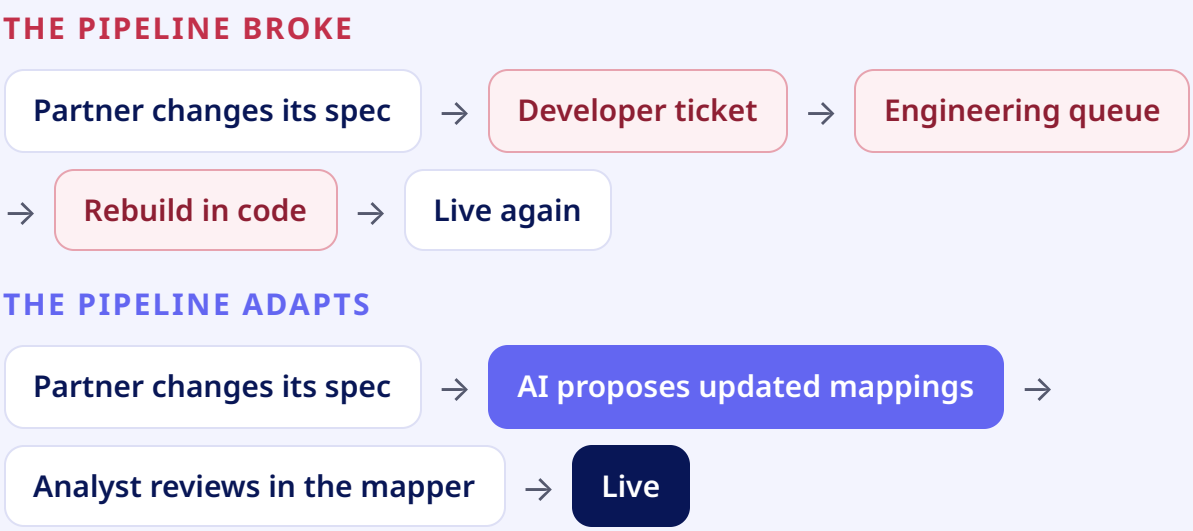


Retail's numbers describe something genuinely unusual: confidence and caution rising together. NVIDIA found nine in ten retailers increasing AI investment in 2026, with roughly half planning double digit budget growth.[3] RELEX found 67% of supply chain leaders say their confidence in AI has increased.[4] And yet only 10% of them say they'd trust AI to make decisions fully independently, without a human checking first. SPS Commerce's 2026 Demand Report[17] describes suppliers still managing PDF orders by hand alongside EDI and API connections, sometimes for the very same retailer depending on the channel or order type. That's a problem that has to get solved in the integration layer before any kind of autonomy is safe to layer on top of it.

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When a partner changes its format

The same event, handled two ways.

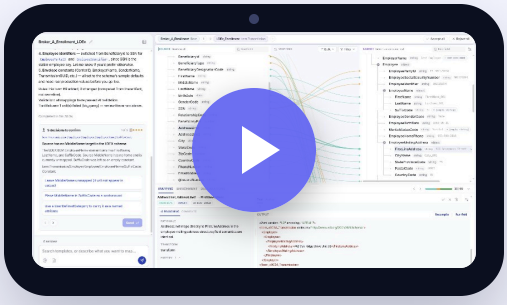


Governed autonomy in practice. AI handles the repeatable variability, and a person stays in the loop on what goes live.

Logistics intermediaries, the distributors and partner heavy manufacturers acting as hubs between suppliers, carriers and retail partners, sit at the center of this exact pattern. They absorb format variability from every direction at once. A supplier's EDI spec, a retailer's API requirement, a carrier's own file format, all converging on a single integration layer that has to make sense of all of it.

No corner of this grouping illustrates the pattern more cleanly than food and grocery distribution co-ops, a structure built entirely around one central hub reconciling data from dozens of members who will never standardize on their own, on formats that change whenever those members feel like changing them, not on the co-op's schedule. Adeptia has direct experience here worth naming plainly rather than talking around.

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SEE IT IN ACTION

AI Data Mapping in Seconds: Meet Adeptia's New AI Agent

A short video from Adeptia on the AI agent that builds source-to-target mappings for an analyst to review.

Watch on YouTube → youtube.com/watch?v=SQpfxPrwWzM

Where Adeptia fits

ADEPTIA

The hub problem is the one Adeptia was built for. Each supplier, carrier or retail partner is mapped once to a canonical order, shipment or invoice model, so adding the fortieth partner means one new mapping rather than forty new connections, and a partner changing its spec means updating one map instead of every system downstream.

The same intake layer handles the mix SPS Commerce describes: EDI, APIs, and the PDF orders still keyed in by hand, which Adeptia's document processing extracts into the same canonical structure before validation. When a partner's format changes, AI-assisted mapping proposes the updated field mappings, and an analyst reviews them in the mapper instead of an engineer rebuilding them in code. That's the practical version of the governed autonomy this section argues for: the AI handles the repeatable variability, and a person stays in the loop on what goes live.

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CUSTOMER SPOTLIGHT

Topco Associates LLC

A decade of EDI transaction processing and partner data mapping on Adeptia, through continuous supplier and format churn.



Topco and Adeptia executives, July 2026 executive visit, Chicago.

Who	Runs on Adeptia	Tenure
Member-owned grocery cooperative	EDI and partner data mapping	Ten years, no platform switch

Topco Associates LLC, a member-owned cooperative and one of the largest group purchasing organizations in U.S. grocery retail, has run its EDI transaction processing and partner data mapping on Adeptia for ten years. Like any co-op moving goods through a distributed network of members and suppliers, Topco's core challenge is structural. Dozens of partners sending data in inconsistent formats, on their own schedule, with changes that don't wait for Topco's convenience. A decade on the same platform, through continuous supplier and format churn, without switching vendors, is itself a meaningful data point about resilience under exactly the kind of pressure this section describes as the category's defining problem.

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What this means for buyers: whether you'd frame it this way or not, you're evaluating resilience to partner format change first and AI capability second. The capability that actually gets used day to day is the one that survives the next format change without generating a developer ticket, self-adapting mapping, business user review instead of an engineering queue, "the pipeline adapts" replacing "the pipeline broke" as the default outcome. If you're in retail specifically, look for what we'd call governed autonomy: AI that handles the repeatable variability with visibility and a human override, not a system built for full hands-off automation.

HEALTHCARE

5c The Rule Did What the Standard Couldn't

Healthcare payer and provider organizations have talked about interoperability for over a decade without much real structural change to show for it. That changed with CMS-0057-F, the Interoperability and Prior Authorization Final Rule,[8] which mandates FHIR based data exchange between payers, providers and members on enforceable timelines. Emids' 2026 State of Healthcare AI survey[18] captured the shift bluntly: 65% of healthcare executives now rank AI as their top investment priority, even as 59% describe their organizations as early in AI maturity.

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PAYERS, PROVIDERS AND MEMBERS

CMS-0057-F mandates FHIR-based data exchange between payers, providers and members on enforceable timelines.[8]

CMS Interoperability and Prior Authorization Final Rule

85%

of healthcare leaders view interoperability as foundational to scaling AI[19]

62%

say fragmented data is blocking AI at scale[20]

65%

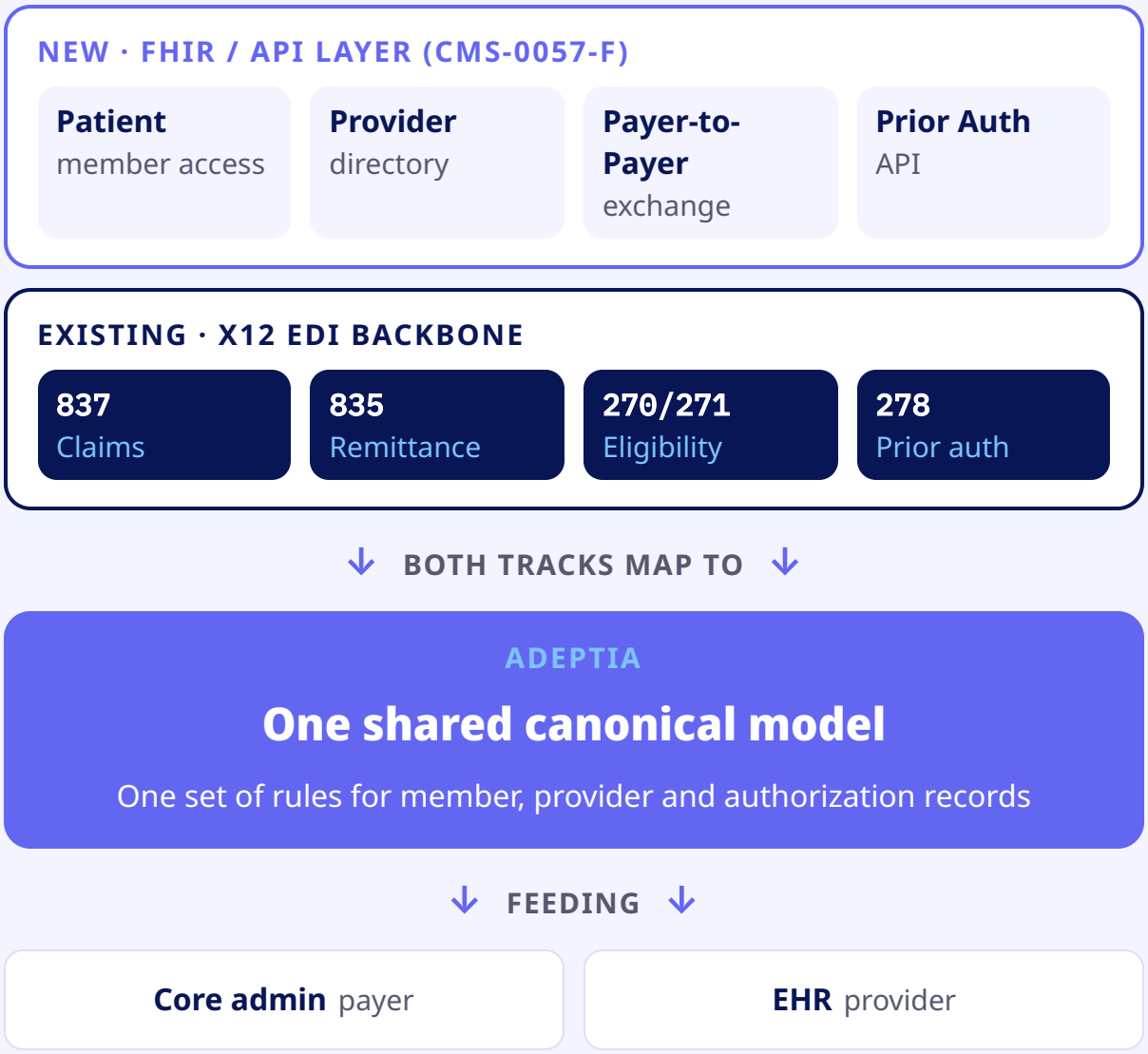
of healthcare executives rank AI as their top investment priority[18]

The scale of the underlying fragmentation is stark. Snowflake's 2026 interoperability research[19] found 85% of healthcare leaders view interoperability as foundational to scaling AI, and Innovaccer found 62% say fragmented data is blocking AI at scale.[20] FHIR-based APIs are spreading, but adoption of the standard and actual payer-provider data sharing remain two different things. Payers and providers have historically had every commercial incentive not to share data freely, and a regulation is now overriding that incentive faster than any prior initiative managed.

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Two tracks, one record

FHIR runs alongside the X12 EDI backbone. It does not replace it.



Underneath the FHIR and API layer, the EDI backbone hasn't gone anywhere. Claims, eligibility and prior authorization transactions still run the operational core of the payer-provider relationship, and value based care arrangements are pushing payers to request more granular data than those transactions were ever built to carry, clinical notes, imaging references, social determinants of health. That's a second integration problem stacked directly on top of the first. Modernizing to FHIR doesn't retire the EDI estate. It has to coexist with it.

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Where Adeptia fits

The two-track problem is an integration problem, and that's where Adeptia sits. Rather than building a FHIR pipeline next to the existing X12 estate and reconciling the two later, Adeptia maps claims, eligibility and prior authorization transactions (837, 835, 270/271, 278) and FHIR resources to a shared canonical model, so the same member, provider or authorization record feeds both tracks from one set of rules.

FHIR's variable structure is handled through canonical schemas and conditional mapping rules, which keeps output consistent as implementation guides evolve. For the more granular data value-based care is asking for, document processing pulls structured fields out of the clinical notes and attachments that X12 was never built to carry. Adeptia doesn't replace a payer's core admin platform or a provider's EHR. It's the layer that lets both meet CMS-0057-F without running two disconnected integration programs.

What this means for healthcare buyers: the mandate driving this work is compliance risk, not competitive advantage, and that should shape what you're evaluating. A vendor who only talks about faster claims processing is answering a narrower question than the one you're actually facing, which is proving you can meet CMS-0057-F deadlines without a data breach or an interoperability failure that becomes a headline. Look for automation that also produces the audit trail a regulator or your own compliance officer will eventually ask for.

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06

The Vendor Landscape Is Repositioning Faster Than Buyers Are

Every major integration vendor has rewritten its story in the last twelve months.

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Every major integration vendor has rewritten its own story in the last twelve months, and the rewrites rhyme with each other closely enough that it's a real market signal, not four companies coincidentally landing on similar language.

MuleSoft has moved from "API integration platform" to positioning itself as AI agent infrastructure. Its 2026 releases,[21] Agent Fabric and support for Model Context Protocol and Agent2Agent, are aimed at making MuleSoft the layer that discovers, governs and routes agents across an enterprise, not just the layer that connects applications. Analysts reading the moves describe it candidly as Salesforce repositioning a $6.5 billion, 2018-era acquisition[22] into core AI infrastructure, a strategic bet, not yet a fully proven one, since deterministic orchestration inside Agent Fabric was still in beta as recently as April 2026, according to InfoWorld,[23] and has little production history behind it.

Boomi made the boldest rebrand of the group, now describing itself outright as "the data activation company for AI."[24] Boomi World 2026 grouped its announcements around agent connectivity, data architecture and partner ecosystem. Over 1,000 managed, MCP-enabled tools through Boomi Connect, and a signed intent to acquire Lunar.dev to extend agent connectivity further.[24] The data activation framing is functionally the same diagnosis this report opened with, made by a multi-billion dollar vendor with an obvious reason to say it.

Informatica enters 2026 with the strongest governance and metadata credentials of the group. Its CLAIRE AI capabilities, including CLAIRE GPT,[25] generate pipelines, recommend mappings and draft data products from natural language. The complicating factor is ownership. Salesforce closed its acquisition of Informatica in November 2025,[26] and how much independent roadmap latitude Informatica retains versus folding further into MuleSoft's Agent Fabric story is a fair question for any current Informatica customer to ask directly.

Cleo, by contrast, has stayed in its lane rather than chasing the AI platform narrative as hard as the three above. Its 2026 messaging[27] stays ecosystem and EDI first, unifying EDI, API and non-EDI B2B data flows on one platform, with compliance and

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hybrid integration as the stated value drivers rather than agentic orchestration claims. That's a defensible position for a vendor whose core buyer is still fighting the same partner onboarding and format change problems described in Section 5, though it does mean Cleo is a narrower bet for a buyer whose roadmap explicitly includes agent driven automation over the next two or three years.

Where the vendors actually compete, once you grade on the right axis

The comparison tables that usually show up in reports like this one grade every vendor on general data management capability. Change data capture, metadata catalogs, semantic layers. It's a fair axis if you're the CDC and catalog buyer. It's not the axis that matters to the buyer this report is written for, the enterprise IT, data management and business function leader managing partner and counterparty data exchange. Grading everyone on an axis most of them, including Adeptia, weren't built to lead on produces a scorecard that tells you very little.

So we regraded on three things this buyer actually evaluates: how fast a new partner or data flow gets to a first working state, how well the platform survives a partner changing a format without a developer ticket, and how much lift a new partner onboarding takes. All three are downstream outcomes of AI-assisted mapping doing its job, not a separate onboarding feature to check a box for.

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Vendor	Time to first working flow	Resilience to format or partner change
Adeptia	Self-service partner onboarding from templates. AI-assisted Mapping, AI Rules Engine handles most of the transformation and validation work automatically for any data format.	Self-learning mapping layer, natural language validation deterministic rules, adapts to new schemas without a full rebuild
Cleo	Strong for EDI-first partner networks. Managed service depth reduces onboarding lift	Purpose-built for EDI and B2B format variability.
Boomi	Repositioning fast around data activation for AI. Boomi Connect adds MCP-based tooling	Newer agent connectivity push via the planned Lunar.dev acquisition, still maturing
MuleSoft	Enterprise API-first, historically a heavier implementation lift	Agent Fabric's deterministic orchestration was still in beta in spring 2026, with little production history[23]
Informatica	Strong governance and metadata scores. CLAIRE AI for pipeline generation	Built more for warehouse and CDC-style replication than partner format resilience
Manual process, spreadsheets, homegrown scripts	Fastest to start, slowest to scale. There's no system to onboard into	None. Every format change is a manual rebuild, and the maintenance cost compounds with every new partner

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ONE DIFFERENCE THE TABLE DOESN'T SHOW

In Adeptia, orchestration, AI mapping, AI validation rules, partner templates, document processing and connectors come in one platform, under one license and one design environment. Several platforms above license comparable capabilities as separate modules, typically EDI/B2B, document processing or data quality. In any evaluation, confirm the like-for-like cost of the full capability set and how many consoles your team will actually work in.

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07

Questions Every Enterprise Should Be Asking

Of your own organization first, and your vendors second.

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The vertical deep dives above all point in the same direction. The organizations closing the gap between AI adoption and AI impact are the ones asking sharper questions, of themselves first and their vendors second.

01 Of your own organization

01 Is your real blocker data quality, or how slowly your governance process approves a new data flow? Insurance and banking's 2026 numbers suggest most enterprises are answering this one wrong, treating a process problem like a technology problem.

02 What's your actual, measured time to value on your last three AI initiatives? Not the vendor's promised figure, not the demo day number.

03 When a trading partner changes a file format, how many people and how many days does it take to fix the pipeline today, and is that number actually improving, or has your organization just gotten used to it?

04 Who owns the semantic definition of your core data objects? If two departments were asked what a "claim," a "customer," or a "shipment" means in your systems, would they give the same answer?

05 If a regulator or an internal auditor asked you to reconstruct exactly what happened to a specific data point six months ago, could you actually do that today without a multi-day manual investigation?

06 Are you funding AI pilots faster than you're funding the governance and integration work that would let those pilots actually reach production?

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02 Of your vendors

01 When your AI mapping or agent produces a different answer to the same input twice, what's the platform's detection and remediation path?

02 Which of your "agentic" capabilities are live in a production customer today, versus still in beta or on the roadmap? Ask for the reference customer, not the case study.

03 If we build on your semantic layer or context catalog and it's co-developed with a partner, who owns that contractually, and what happens to our implementation if that partnership changes?

04 What's deterministic versus probabilistic in your platform, and does that answer change depending on data type or use case?

05 What's explicitly out of scope for your platform, and which of your partners or our other tools are expected to fill that gap? A vendor who claims to do everything is a vendor who hasn't been asked this yet.

06 Show us your governance and lineage answer at the individual data point level, not the dashboard level. Can you show exactly where a specific number came from and what touched it on the way in?

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08

What "Good" Looks Like Going Into 2027

Not full autonomy. Adaptive, governed integration.

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Most enterprises across these three groupings sit somewhere between two states.

Fragmented and reactive, where integration is ad hoc, partner onboarding is manual, and AI initiatives run in silos disconnected from governance. Or governed but still slow, where changes are tracked and audited, but every new data flow still has to route through an IT queue. Very few have reached what's actually being asked of them heading into 2027, not full autonomy, but what we'd call adaptive, governed integration: systems that can absorb a partner's format change, a new regulatory field requirement, or a new AI use case without a developer ticket and without losing the audit trail.

WHERE MOST ARE **Fragmented & reactive**	Ad hoc integration, manual partner onboarding, AI in silos disconnected from governance.
WHERE SOME ARE **Governed but still slow**	Changes tracked and audited, but every new data flow routes through an IT queue.
WHAT 2027 ASKS FOR **Adaptive, governed integration**	Absorbs format changes, new regulatory fields and new AI use cases without a ticket or a lost audit trail.

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Five markers of adaptive, governed integration

Governed autonomy

AI acts on data but stays legible, reversible and subject to human override on anything not yet proven. This matches what retail's own trust data says buyers actually want, not what a vendor demo assumes they want.

Data readiness as a continuous discipline

Not a project with an end date. The banks and insurers furthest ahead in 2026 treat data quality and lineage as an operating standard, not a modernization initiative that finishes and gets checked off.

Resilience to partner format change, designed in from the start

If a trading partner changing a field still generates a developer ticket in your organization, you're solving 2015's integration problem with 2026's AI budget.

Lineage and audit trail that's queryable on demand

The difference between "we can show a regulator exactly what happened to this data" and "give us two weeks to find out" is the difference between passing and failing the audits every vertical in this report is now facing.

Self-service integration that keeps IT's visibility

Self-service integration that reduces the IT queue without removing IT's visibility. The goal isn't fewer controls. It's controls that don't require an engineer to execute every time a business user needs a new data flow.

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09

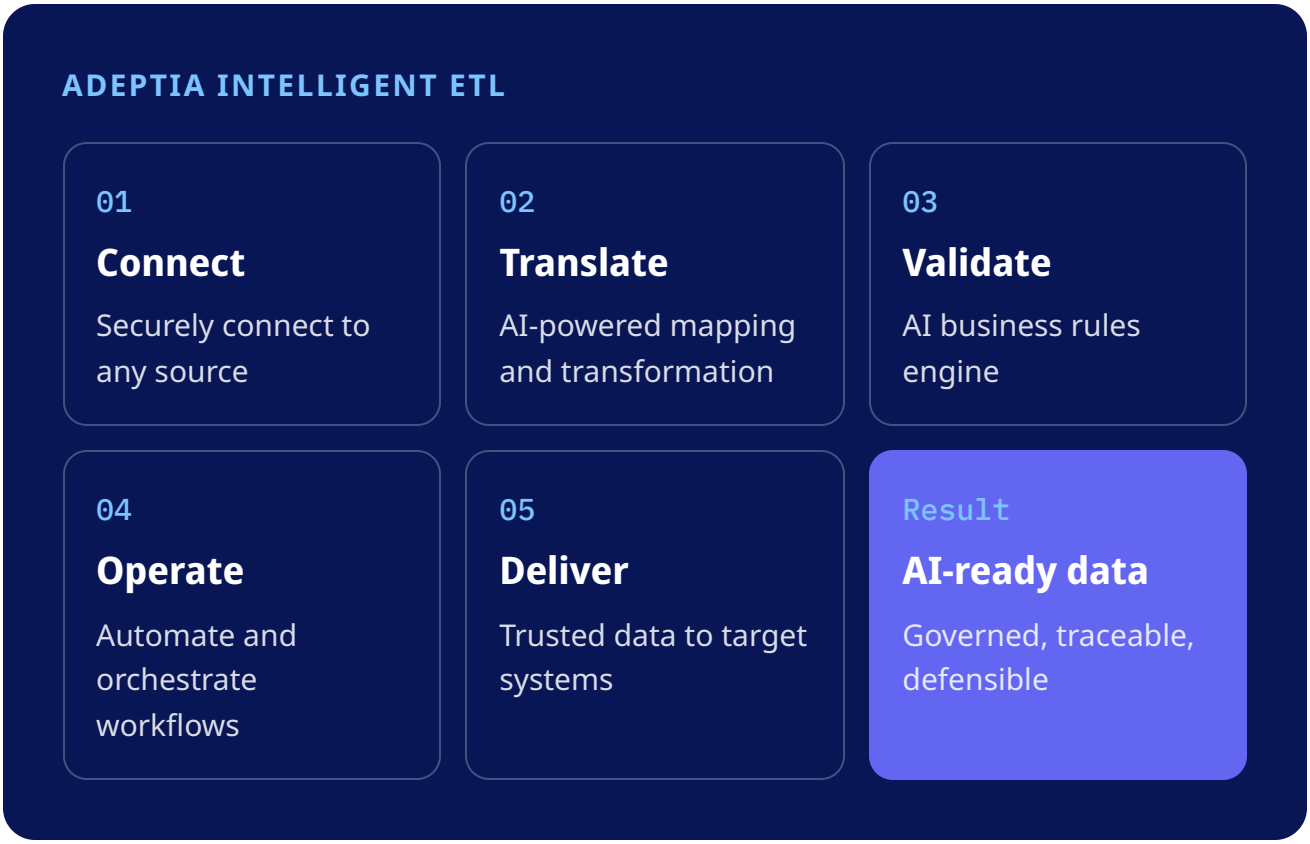
Expert Perspective: Adeptia's View

Twenty-five years in enterprise integration, and what the survey data can't quite capture.

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Twenty-five years in enterprise integration teaches you a few things the survey data above can't quite capture. One of them is this: the hardest part of AI adoption was never getting a model to work. It was getting trustworthy data in front of it fast enough, and safely enough, to matter.

That's the whole premise behind Adeptia's Intelligent ETL approach, and AI-assisted mapping is the piece of it that does the most work. Partner onboarding, the thing most of this report's vertical deep dives keep circling back to, isn't the headline. It's the clearest proof point of what happens when the mapping layer actually works the way it's supposed to.



Where this capability is real and production-proven today: realtime, batch and bulk data movement is core, production-hardened functionality. Adeptia processes millions of batch files daily, pulled from cloud storage, SFTP and message queues on scheduled events, with throughput that scales horizontally across runtime nodes. Self-service extends further than the AI-mapping headline suggests. Business users can onboard

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partners from pre-built templates, configure transformations through AI-assisted mapping, write data validation rules in plain language, and extract structured data from unstructured files through intelligent document processing, all without writing code. The evidence base behind these claims rests on production accounts including Fidelity, Voya, Standard Insurance and Cencora, along with the group insurance carrier case study at the end of this section and Topco Associates in Section 5b.

Scope: where Adeptia competes, and where it doesn't

Where Adeptia competes

- B2B and counterparty data exchange
- Application-to-application integration
- Partner onboarding, AI mapping and validation
- Document processing into canonical models

Where Adeptia deliberately doesn't

- Native change data capture and database replication
- Enterprise metadata management and MDM
- Governance beyond its own pipelines

Where Adeptia deliberately doesn't compete. Change data capture and database replication sit outside Adeptia's design center on purpose. The platform's fit is B2B and counterparty data exchange, application-to-application integration, not internal database replication, which pairs better with tools purpose-built for that job. A simpler trigger-based polling option covers basic change detection, and log-based CDC can be added through a custom extension, but neither is native. Enterprise metadata management is similarly scoped down. Adeptia tracks metadata for the layouts, maps, rules and process flows configured inside its own pipelines, not the broader specs,

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contracts and data models an enterprise MDM tool would govern. Governance runs through role-based access and permissions at the platform level, alongside other dedicated tools, not in place of them.

Where the technical depth goes beyond the mapping headline. Adeptia gets smarter as you use it by deploying a vector database to store mapping specifications, validation rules and integration context, applied inside the ETL pipeline itself for transformation, enrichment and normalization. Deployment runs on a containerized microservices architecture, in the big three clouds (AWS, Azure, GCP). No regional, single-tenant or cloud-provider constraints.

On competitors, this is Adeptia's own view and has not been independently verified. In actual deals, managed file transfer and B2B gateway vendors often show up as complementary rather than competitive: they run the transport and trading-partner connection layer, while Adeptia handles translation, mapping into ERP systems, validation and exception handling downstream. Against traditional enterprise data integration platforms, Adeptia's self-assessment is stronger transformation, mapping and onboarding for external data. It concedes that those platforms have a real advantage in database-replication use cases that depend on native data warehouse support, which is deliberately outside Adeptia's design center. No third party has corroborated this comparison. A buyer evaluating it directly should ask each vendor for a reference customer running the same use case.

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CASE STUDY

Group insurance · Status: active implementation

Moving 500-plus partner maps out of a vendor's queue

A major group insurance carrier exchanges data with 70 to 80 partners. A contract renewal turned years of vendor-managed mapping into a decision point. The engagement has since moved from signed contract into active implementation.

70–80	500+	File + API	↓
partners exchanging enrollment data	custom maps the carrier's team couldn't see or change	file-based and growing API traffic	Reduced onboarding time and defect rate

“Rules the business owned in principle were, in practice, locked inside someone else's infrastructure.”

The challenge

The carrier exchanges partner and enrollment data with 70 to 80 partners across a mix of file-based and growing API-based traffic, and has spent years routing every new partner, every field change, every rule update through a legacy managed-integration vendor's queue. Its own data operations team couldn't see, audit or change a single one of 500-plus custom maps without a vendor engagement of their own. Rules the business owned in principle were, in practice, locked inside someone else's infrastructure. A contract renewal created a natural decision point.

Why Adeptia

What differentiated Adeptia, per the account team: an AI-assisted mapping approach that fit both the carrier's current requirements and its future modernization plans, a model where the carrier's own operations team configures business rules directly instead of that logic staying buried in vendor-maintained code, and a co-design working session with the carrier's actual data run before any contract was signed, rather than a generic demo. Domain depth mattered too. Speaking the language of the carrier's data operations and group benefits structures from the first conversation, without translating through generic IT concepts.

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