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The \$3.3 Trillion Opportunity: How Four Enterprise Debts Will Make or Break Your AI Future

Healthcare &
Life sciences



Enterprise Debt Study Highlights – Healthcare & Life Sciences

- 1. Enterprise debts are no longer hidden.** Nearly 90% of healthcare and life sciences enterprises already know their debts are limiting growth, inflating costs, and AI value. This is not a narrow IT concern; it is a boardroom-level crisis.
- 2. This is not a technology debt story. It never was.** Fixing tech without fixing process, data, and talent is how enterprises automate inefficiency at scale.
- 3. \$3.3 trillion in enterprise value at stake across healthcare & life sciences firms.** Resolving enterprise debts can unlock approximately 10% faster annual revenue growth and approximately 19% annual cost reduction, the biggest untapped performance opportunity in business today.
- 4. Enterprise debts are inhibiting AI scale and value realization.** 85% of healthcare & life sciences leaders say debt actively limits their AI value. Yet over 50% have no funded resolution initiative in motion. You cannot build intelligent systems on broken processes and bad data.
- 5. Only 6% of all enterprises have resolved their enterprise debts.** A mere 6% of enterprises have established, run, and measured debt resolution at scale. They are a small cohort, but the most instructive one in this research. The gap between them and the 94% is not a planning gap. It is a courage gap.

Four enterprise debts block AI from working

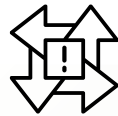


Data debt

Siloed, ungoverned,
AI-unready data.

Build a unified, governed
data foundation.

Garbage in.
Garbage everywhere.



Process debt

Fragmented workflows.
No clear AI ownership.

Pick one workflow.
Name the owner.
Redesign assuming
agents handle 80%.

Broken process in.
Broken results out.

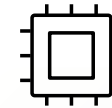


Talent debt

Fear of judgment.
No safety to experiment.

Many employees hide
their AI use. See them.
Protect them. Invest in
learnability.

People won't use AI if
they fear it.



Tech debt

Legacy systems agents
can't traverse.

Disconnected stacks.

Modernize what AI has to
talk to. APIs, identity,
observability, before agents.

Fragile tech today.
System failure tomorrow.

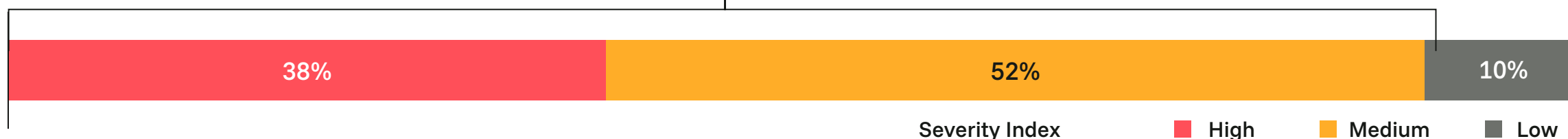
You can't deploy AI on top of the debts. You have to pay it down first.

90% of healthcare & life sciences firms feel the bite of the enterprise debts

Q. Which band best describes your business's overall level of total enterprise debt today?

(Percentage of respondents)

90% of healthcare & life sciences firms feel the pain of enterprise debts



Operating cost

36%

Average operating cost impact

AI value

85%

Of respondents say debts limit AI value realization

Revenue growth

~9%

Faster revenue growth if debts are resolved

Transformation

36%

Transformation investments that fail to deliver

Product launch

~ 8 months

Added to every product launch

Sample size: 324 global healthcare and life sciences enterprises (125 healthcare providers, 74 health insurance and plans, and 125 life sciences organizations).

Source: HFS Research in partnership with Genpact, 2026

This is more than tech debt. The four debts compound into one system failure dragging down healthcare and life sciences firms

Q. Which option best describes your business's overall level of debt today?
(Percentage of respondents)

Severity Index ■ High ■ Medium ■ Low

Technology Debt



The accumulation of outdated systems, legacy code, and integration gaps that limit agility and modernization.

Data Debt



The accumulation of fragmented, low-quality, or inaccessible data assets.

Process Debt



The operational friction caused by legacy workflows, manual interventions, and short-term fixes.

Talent Debt



Is the gap between the capabilities of the current workforce and the skills required for a modern, agile enterprise that drives growth.

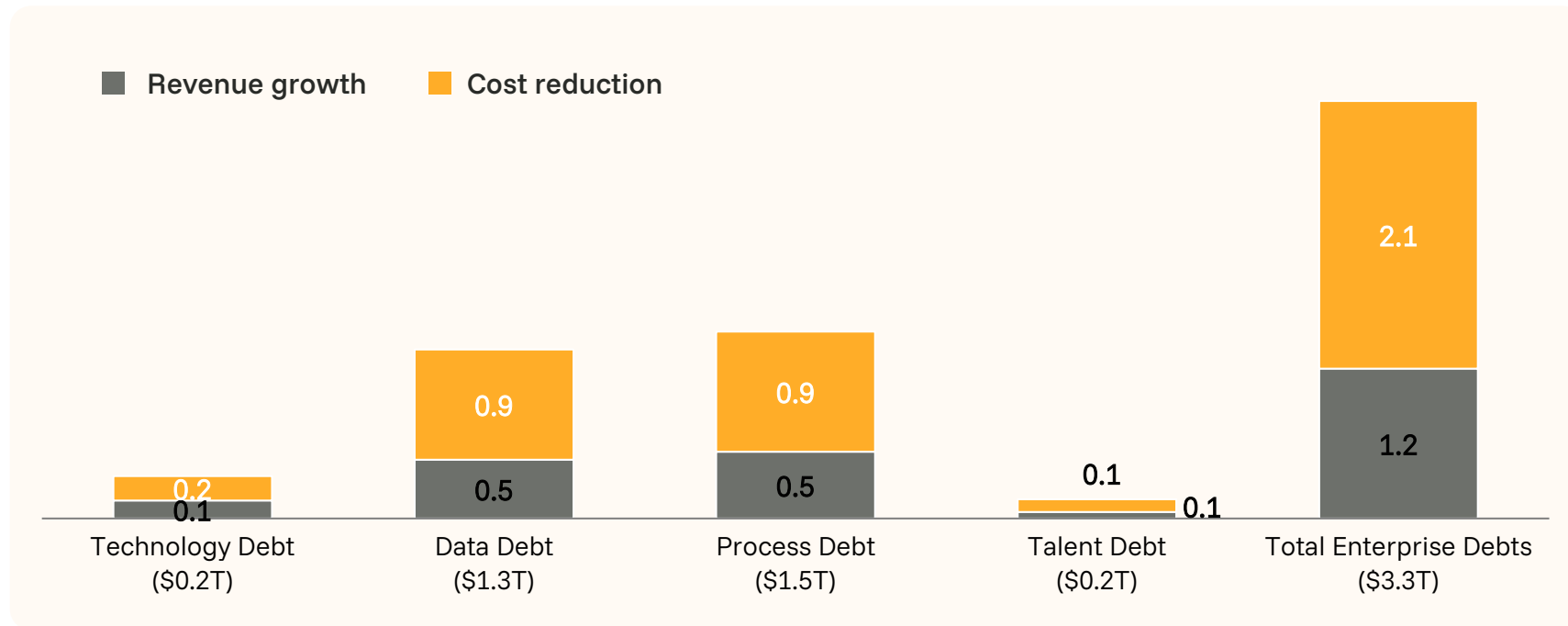
Root causes of enterprise debts

Technology Debt	Data Debt	Process Debt	Talent Debt
<ol style="list-style-type: none"> Legacy core systems Run effort crowding out change Integration complexity IT-business misalignment 	<ol style="list-style-type: none"> Fragmented source systems Legacy data architecture & integration limitation Low data quality management 	<ol style="list-style-type: none"> Tech introduced without process redesign Inconsistent or reactive process governance Siloed processes with local or regional optimization 	<ol style="list-style-type: none"> Skills gap Capability mismatch Underinvestment in talent development

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Addressing healthcare & life sciences enterprise debt unlocks a \$3.3 Trillion opportunity

Estimated enterprise debts across medtech ecosystem



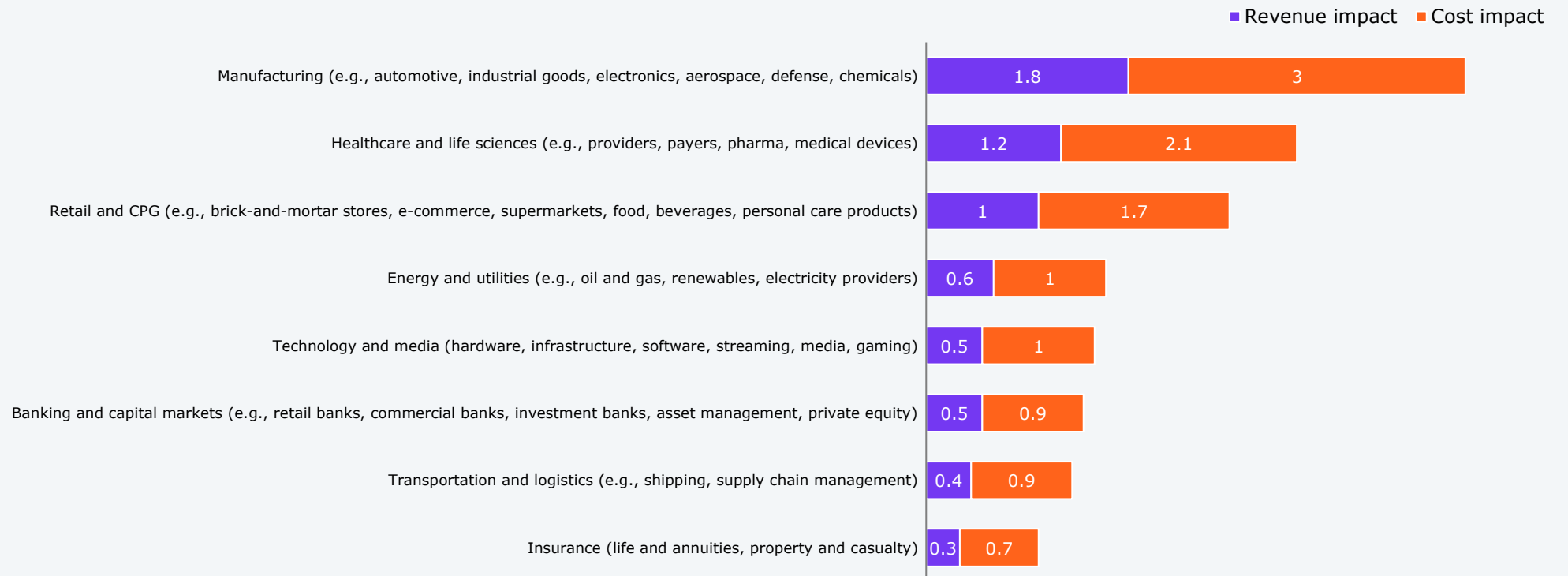
~10%
Faster revenue growth

~19%
Cost reduction

Sample size: 324 global healthcare and life sciences enterprises (125 healthcare providers, 74 health insurance and plans, and 125 life sciences organizations).
Source: HFS Research in partnership with Genpact, 2026

Healthcare & Life Sciences Enterprise Debt Unlock opportunity compared to other industries

Estimated enterprise debts by industry (\$US trillions)



Sample: 2,002 global enterprise executives
Source: HFS Research in partnership with Genpact, 2026

The enterprise debt unlock opportunity for healthcare & life sciences firms

Average debt unlock opportunity for G2000 healthcare and life sciences companies



Sample size: 324 global healthcare and life sciences enterprises (125 healthcare providers, 74 health insurance and plans, and 125 life sciences organizations).

Source: HFS Research in partnership with Genpact, 2026

Methodology: The total enterprise value at stake for healthcare & life sciences firms is calculated by applying respondent-reported estimates of revenue uplift and cost reduction, derived from resolving their top two ranked enterprise debts; to the combined revenue base of Global 2000 companies within each sector cluster. The resulting aggregate opportunity is then divided by the number of Global 2000 enterprises in the healthcare & life sciences cluster to produce a per-company debt figure.

Healthcare & life sciences are pouring money into AI while the foundations required to deliver value remain structurally broken

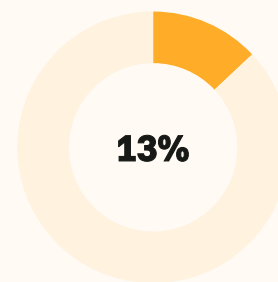
2026 enterprise strategic priorities

Q. What are your enterprise's top three strategic priorities for 2026?

(Percentage of respondents)

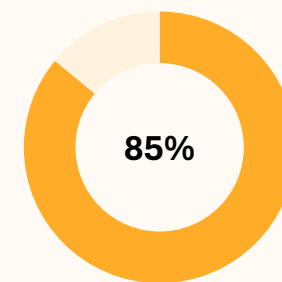
1. Advancing AI adoption and scaling AI across the enterprise
2. Reducing operating costs and improving efficiency
3. Modernizing technology, data, and platforms
4. Growing revenue with new products, services, or business models
5. Enhancing customer experience and satisfaction

Every enterprise is pouring money into AI



Of avg function spend allocated to AI

But returns aren't matching the spend



Of healthcare and life sciences leaders say debt limits AI value

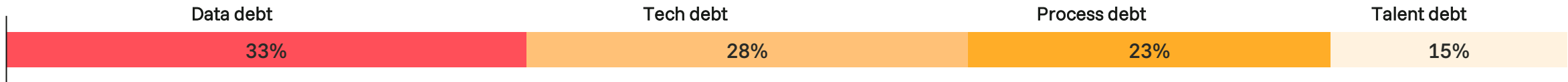
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Source: HFS Research in partnership with Genpact, 2026

Why AI stalls for healthcare and life sciences: a debt-by-debt diagnosis



Q. Of the four types of Enterprise Debt, which one contributes the most to preventing you from realizing value from AI and related technologies?
(percentage of respondents)



Data Debt

1. AI use cases remain stuck in pilots and proofs-of-concept
2. Limited ability to scale AI across functions or geos
3. Higher cost to build and run AI solutions

Data debt traps AI in pilots and prevents scale.

Tech debt

1. Higher cost to build and run AI solutions
2. Limited ability to scale AI across functions or geographies
3. Low adoption and weak operationalization in front-end teams/Talent constraints slow AI development and deployment

Tech debt inflates AI unit economics and blocks deployment.

Process debt

1. Limited ability to measure AI outcomes and value realization
2. Slower time-to-production for AI deployments.
3. Greater risk and delays due to governance, compliance, or audit requirements/AI –use cases stuck in pilots and proof-of-concept

Process debt makes AI slow to deploy and unreliable

Talent debt

1. Higher cost to build and run AI solutions
2. Slower time-to-production for AI deployments.
3. Talent constraints slow AI development and deployment/ Greater risk and delays due to governance, compliance, or audit requirement

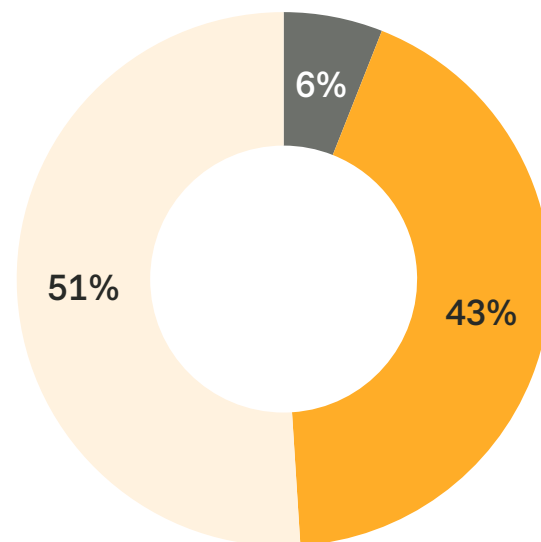
Talent limits AI scale and slows adoption

Sample size: 324 global healthcare and life sciences enterprises (125 healthcare providers, 74 health insurance and plans, and 125 life sciences organizations).
Source: HFS Research in partnership with Genpact, 2026

Despite trillions in unlocked value, half of enterprises have no plan to capture it.

Q. Thinking about your top-ranked enterprise debt, do you have current initiatives in place to resolve this challenge?
(Percentage of respondents)

Inertia is rampant
51% enterprises have no debt resolution plan, an unapproved plan, or have not started



- Proven Debt Resolvers: Debt resolution initiatives were established, run, and results measured
- Active Debt Resolvers: Debt resolution initiatives running, expected to complete within 12 months
- Aspiring Debt Resolvers: Debt resolution has no plan, an unapproved plan, or an approved plan that hasn't begun

Sample size: 2002 global enterprise executives
Source: HFS Research in partnership with Genpact, 2026

Just 6% of enterprises are proven debt resolvers. What can we learn from them?

01

Treat enterprise debt as a CEO mandate, not an IT project.

\$3.3T of healthcare & life sciences value is at stake spanning Data, Process, Tech and Talent, no single C-suite leader has authority over more than a slice. The resolvers treat enterprise debt resolution and AI transformation as one CEO-led agenda, not two separate programs.

02

Operate at dual-velocity: fix foundations while scoring short-term wins

Aspiring debt resolvers concentrate bets in one debt area. Proven resolvers sequence across all four debt types in a parallel dual-velocity approach that balances long-term foundation work with short-term wins.

03

Use AI to fix what AI needs to run on

The proven debt resolvers are not waiting for clean data, governed processes, and AI-ready talent before deploying AI. They are using AI itself to accelerate the resolution.

04

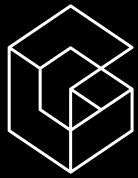
Don't under-invest in talent – it's the hardest to fix later

Proven debt resolvers prioritize acquisition of critical talent now, cultivating a culture of experimentation. Aspirants take a wait-and-see approach

05

Action beats ambition. You cannot scale what you never start.

Both cohorts identify the same problems. The diagnostic gap between them is small, but the execution gap is enormous. This is a choice. Proven resolvers ship, measure, and iterate. Aspirants are still analyzing and planning.



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