



A Netrio Mid-Market AI Readiness Report

Spotlight: Retail



AI Is Already Running In Your Stores. Is Anyone Governing It?

AI is speeding up the way we work. It happens all the time in retail: a manager turns on an AI merchandising tool, a marketing coordinator uses an AI platform to generate personalized promotions. No one is filing a request to use these platforms. They're just using them because that's how work gets done quicker. Netrio's Mid-Market AI Readiness survey suggests that this is playing out in retail more than anywhere else in the mid market.

18.8%

CALL AI ADOPTION
WIDESPREAD BUT
UNGOVERNED

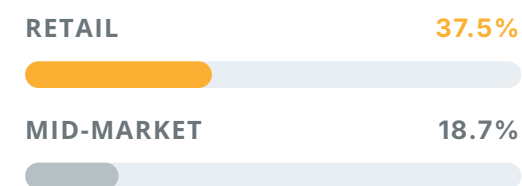
18.8% of retail IT leaders describe their organization's AI adoption as "widespread but ungoverned," meaning tools in active use without formal oversight. That's more than double the 8.5% rate across all industries surveyed, and the highest of any vertical. Retail's AI adoption is there. Its governance is not. That's the kind of gap that brews underlying risk.

2.2x

the 8.5% rate
across all
industries

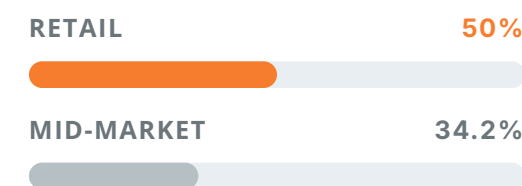
RETAIL VS. MID-MARKET

Cite **security, privacy, or compliance** as the top obstacle



When it comes to what's holding AI adoption back, 37.5% of retail leaders cite security, privacy, or compliance concerns as the single biggest obstacle to their next step with AI. That's the highest rate of any industry surveyed and roughly double the 18.7% overall average. When asked where they feel the most under-equipped to execute, 50% of retail leaders pointed to secure architecture and guardrails, far above the mid-market average of 34.2%. For

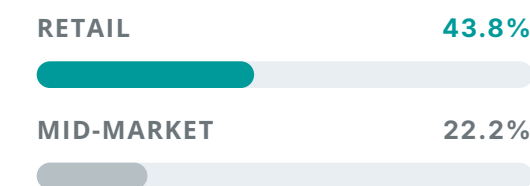
Feel most under-equipped on **secure architecture & guardrails**



an industry that relies on payment data, loyalty programs, and customer personally identifiable information (PII) across a number of locations, that's a noticeable gap.

The data provides a clear path forward: 43.8% of retail IT leaders say building internal AI skills is the single factor that will most determine whether their AI plans succeed or stall, more than double the 22.2% rate across the broader mid-market.

Say **internal AI skills** will most determine success



Retail leaders already know the fix is **governance and enablement** – not a reduction in AI use.

What Does This Mean for Your Organization?

Shadow AI in a retail environment looks like customer payment data, loyalty program details, and store-level systems running through tools nobody has formally reviewed. Attempting to integrate AI without resolving governance and skills gaps will only invite risk. Netrio's **AI Advisory Services** are here to help retail organizations like yours get to the bottom of your data, drive value from AI, and help keep your environment secure.

Want Netrio's expert AI Advisory to assess where you are today and how to elevate your AI value and security? Reach out and schedule a conversation at info@netrio.com.

SCHEDULE A CONVERSATION →