THE SWITCHOVER · NO. 01 · NOTE

October 2026 · **Economy-wide**

12% → 35%

UK businesses (10+ employees) using at least one AI technology, autumn 2023 to June 2026

Adoption has tripled in three years. The checking has not started.

The AI that matters for a balance sheet, models that forecast demand, cost and risk, is growing fast and almost never tested by anyone but its vendor.

49%
of businesses with 250 or more employees now use AI; 28% of the smallest

12%
use machine learning for data processing: the kind that forecasts, prices and scores

Source: ONS, *Artificial intelligence in UK businesses: 2023 to 2026* (20 July 2026), BICS wave 159, 15 to 28 June 2026. Finance and insurance are outside the survey. Note published October 2026.

BlackPoint Economics

The switchover is real and fast: the share of firms using AI has almost tripled since late 2023, and the larger the firm, the likelier it has already happened. Most of it is generative, language models and image tools. **The kind behind a demand forecast or a pricing engine is 12% and rising.**

Manufacturing, wholesale and retail most often reach AI through free-to-use software, so **the sectors with the most stock and the thinnest margins are the likeliest to be running a model nobody has paid to validate.**

A model adopted in 2024 or 2025 learned from a demand collapse, a reopening surge, a freight spike and an energy shock. **Some of what it learned no longer holds.**

These models do not fail loudly. They keep producing plausible numbers that drift, and **the first sign is usually a margin nobody can explain.** By then the forward buys, the price list and the provisions have all been set from it.

> The ONS counts who uses AI. Nobody counts who has checked it: for now, the answer is close to zero.

Three questions a review answers

Is it right?
Scored against what actually happened, not the vendor's back-test.

Worth the fee?
Better than the free alternative, by a margin worth the fee.

Is it drifting?
Stable through change, with someone watching.

We are that check.

We test the models that now do the work: **the forecasts or scores they actually issued, against what actually happened**, and give you a signed one-page opinion on where the model is reliable, what it is costing, and what to do about it. Independent: we do not build or sell models.

Start with a one-week fixed-fee review · granthixon@blkpoint.co.uk · blkpoint.co.uk