WHITE PAPER

The 52% Wake Up Call:

When Commerce Fails, CFOs Foot the Bill

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What’s inside

Introduction

Commerce technology should be a growth driver for B2B organizations. But for many finance and operations leaders, it has become a source of inefficiency, risk and strategic misalignment. This problem reveals itself in three critical ways.

1. **First,** 52% of financial decision-makers report that their current commerce software relies on processes that are still manual or inefficient.

2. **Second,** an identical 52% of these leaders state their current commerce technology stack will reach its end of life within the next two years, forcing a costly and complex modernization decision.

3. **Third,** compounding the issue, 52% of these same financial leaders feel they are brought into critical technology decisions too late to provide strategic input. This undermines their ability to ensure the investment aligns with core business objectives, making the purchasing process for a new commerce platform longer and more complex than needed.

This friction has given rise to **The 52% Problem**, a multifaceted challenge that goes beyond mere technology and strikes at the heart of operational strategy and financial oversight.

Drawing on a comprehensive survey of 75 B2B financial, operations and procurement decision-makers in the US, Canada and the UK, this report, conducted in partnership with Cascade Insights, explores the deep-seated inefficiencies plaguing legacy commerce systems, the impending mandate for modernization, and the measurable benefits that a modern commerce strategy can deliver. Most importantly, it offers a path to transform **The 52% Problem** from a technological liability into a catalyst for business-wide strategic alignment and growth.

Legacy commerce software is fraught with inefficiency and complexity

For decades, B2B commerce has been a complex dance of custom contracts, intricate supply chains and relationship-based sales. The technology meant to streamline this dynamic has often struggled to keep pace. Today, for the leaders tasked with managing the financial and operational health of the business, these legacy systems frequently represent a significant source of inefficiency, cost and risk.

The high cost of manual processes

The promise of digital transformation is automation and efficiency, yet for many B2B organizations, the reality falls short. **A majority of financial leaders — 52% — find that their current commerce software is hampered by manual or inefficient processes.** This isn't a minor inconvenience; it is a significant and measurable drain on resources. These manual workflows, from order entry to invoicing, introduce the risk of human error, slow down transaction velocity and pull skilled employees, including sellers, CS, technology and marketing teams, away from higher-value strategic work.

A majority of financial leaders — 52% — find that their current commerce software is hampered by manual or inefficient processes.

This operational drag directly translates to the bottom line. Nearly half (49%) of the surveyed leaders point to high operational costs as a key challenge with their current software. Another 51% cite significant costs just to integrate their commerce platform with existing systems, highlighting a landscape of fragmented, patchwork solutions that require constant, expensive maintenance. The dream of seamlessly automated commerce processes remains elusive, replaced by the reality of costly, labor-intensive workarounds.

When core business processes become complex bottlenecks

This technological friction ultimately manifests as complexity in core business processes that drive the bottom line. When asked to rate the complexity of various operations, leaders painted a clear picture of widespread challenges:

- **Procurement and regulated sales:** 55% of leaders rate their procurement approval workflows as complicated. An identical 55% say the same for processes related to selling regulated products, such as healthcare products or manufacturing equipment. This complexity introduces delays and compliance risks into essential functions.
- **Order processing and inventory:** Nearly half of the surveyed leaders (48%) find their order processing to be complicated, directly impacting customer satisfaction and the order-to-cash cycle. Similarly, 45% describe their inventory management as complex, leading to potential stockout risks or excessive carrying costs.

For CFOs, procurement heads and financial leaders, this data validates their daily reality — a headache of complexities and inefficiencies. The limitations of their technology stack actively hinder their core responsibilities, creating operational bottlenecks that stifle growth and eat away at profit margins.

The data fragmentation problem

The roots of these inefficiencies are often found in the technology itself. A remarkable 64% of financial leaders say their organization's legacy commerce systems are the biggest barrier to digital success. These aging systems prevent the business from adapting to new market demands, and are inflexible, difficult to scale and create data silos that prevent a unified view of the business.

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This fragmentation thwarts one of the most critical functions for financial and procurement leaders: **Data interoperability.** When commerce and financial systems cannot communicate seamlessly, risk and inefficiency multiply, leading to costly errors, missed opportunities and disrupted decision-making. These challenges can hinder revenue growth and make it harder to maintain a competitive edge.

The alternative? A **unified commerce platform** that provides a complete view of your commerce data and operations. By enabling seamless data flow, this solution not only ensures compliance and proper audit trails — cited as the top challenge in this area, cited by 45% of leaders — but also boosts better decision-making, helping businesses identify and maximize revenue growth opportunities while reducing risk and inefficiency.

25% of leaders struggle to access real-time financial data from their commerce platforms.

The inability to easily track transactions from order to fulfillment to payment creates significant compliance risks. This is closely followed by the operational burden of manual data transfer and re-entry between systems (39%). Furthermore, a quarter of leaders (25%) struggle to access real-time financial data from their commerce platforms, forcing them to make critical decisions based on stale, incomplete information.

The clock is ticking: Why modernization is happening now

Widespread inefficiency and complexity in B2B commerce have created an undercurrent of dissatisfaction for financial leaders — one that's amplified by commercial and technology leaders who are equally frustrated by the limitations of legacy systems and are pressing for solutions. Now, this undercurrent is turning into an inescapable wave of change, because commerce technology stacks are reaching end-of-life, becoming unsupported by vendors, or simply can no longer meet the demands of modern business operations. The risks associated with inaction have become too great to ignore. This has created a clear and urgent mandate for modernization, driven not only by the need for the business to survive, but also by the strategic pursuit of growth.

Legacy systems at end of life: An imperative for change

The most pressing catalyst for change is **the second facet of The 52% Problem: 52% of B2B organizations report their current commerce technology stack will reach its end-of-life stage within the next two years.** The timeline is even more urgent for some, with 16% facing this reality in less than 12 months and another 36% seeing it happen in one to two years.

"End of life" is a deceptively simple term for a major business continuity risk. “End of life" (EOL) for systems refers to the point in time when a product — typically software, hardware or an operating system — reaches the end of its supported lifecycle. At this stage, the manufacturer or vendor stops providing security updates, bug fixes, technical support and new features. However, this process is often gradual, with new features and enhancements typically ceasing well before the official EOL announcement. It's like a slow decline, where innovation halts long before the product is formally retired, leaving businesses with a system that’s increasingly outdated.

Running a commerce platform under these conditions is akin to operating a factory with unmaintained machinery. It exposes the organization to significant security vulnerabilities, compliance issues, operational disruptions, higher costs and an inability to integrate with newer, more effective technologies. This is not a distant, theoretical risk; it is an immediate threat to business continuity that’s forcing leadership teams to act.

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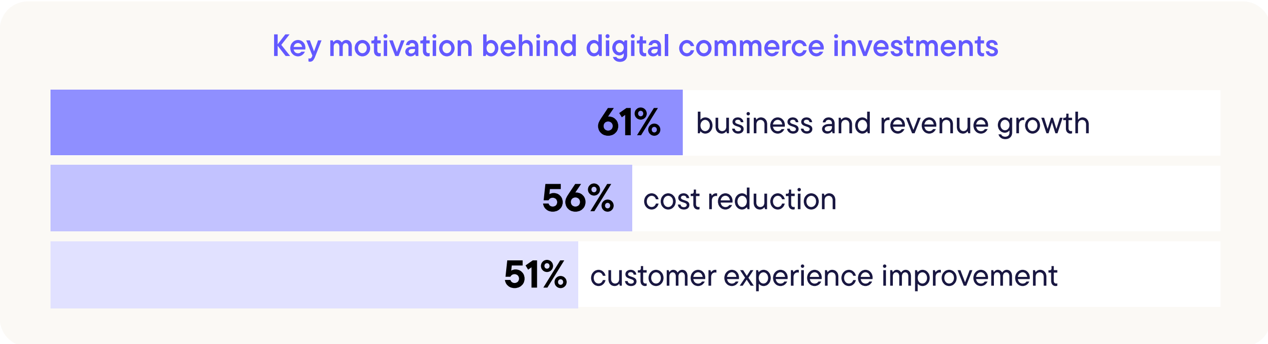
Investing for growth, not just survival

While the end-of-life deadline might be forcing the conversation, the strategic vision for modernization extends far beyond a simple technology replacement. When surveyed about the key motivation behind their digital commerce investments, 61% of leaders identified business and revenue growth as their top priority. This is closely followed by cost reduction (56%) and customer experience improvement (51%).



This data reveals a crucial insight: **B2B outperformers view this moment not as a burden, but as a strategic opportunity.** The goal is not just to replace an aging system to stay afloat; it's to rethink and reimagine the digital strategy and its potential, especially in light of future changes and emerging technologies like AI. By doing so, organizations can invest in a modern commerce architecture that drives customer acquisition, opens new markets and creates more efficient, profitable operations.

The metrics that matter: A focus on financial outcomes

Given this focus on growth, it's no surprise that all kinds of leaders, not just financial and operational leaders, are evaluating potential investments through a rigorous financial lens. When evaluating commerce technology investments, the most important metric is Return on Investment (ROI), selected by 35% of financial leaders. Notably, many leaders are also focused on the timeframe for achieving ROI, prioritizing investments that deliver measurable returns within a shorter period. This emphasis on quick results is reflected in the fact that ROI was more than double the next most important metric: Direct revenue impact (17%).

This investment mindset is further reinforced by their assessment of risk. The greatest financial risk of not modernizing is perceived as increasing operational costs (41%), followed by compliance and security vulnerabilities (21%). Interestingly, their focus leans heavily toward ROI over revenue impact — likely a reflection of the current stringent and uncertain economic climate. This underscores the importance of tying modernization investments to quickly measurable and tangible outcomes. **The case is clear: Investing in a modern platform is seen as a direct hedge against the escalating costs and risks of maintaining an outdated one.**

The benefits of modern commerce technology are clear and measurable

Financial leaders recognize that their current legacy commerce technology has been valuable in reaping the initial benefits of digital for their business growth. However, as those legacy systems reach end-of-life and buyer expectations continue evolving, B2B leaders are looking at the next phase of their commerce evolution. To achieve this, they need to kickstart a modernization process to unlock even more benefits.

Validating the investment: A tangible return

Despite the previously noted challenges with inefficiency and complexity, the vast majority of financial leaders recognize the foundational importance of their commerce platform to their business operations and bottom line. An overwhelming 95% agree they are getting value from their current commerce technology stack, particularly in enabling transactions and supporting essential digital commerce capabilities that are now fundamental to modern business. This highlights that, while current systems may be imperfect, they remain critical. It also emphasizes the immense potential for a truly modern, efficient system to drive even greater value.

The benefits for modern commerce that leaders cite as most significant are directly tied to core business health:

61% **Improved employee productivity:** By automating manual tasks and streamlining workflows, commerce platforms allow employees to focus on strategic initiatives, rather than data entry and administrative work.

57% **Increased sales/revenue from improved customer experience:** A modern, user-friendly commerce experience makes it easier for customers to buy, which directly translates to increased revenue.

48% **Better cash flow predictability:** Integrated systems with clean data that provide a clear view of orders, invoicing and payments give financial leaders the visibility they need to forecast cash flow more accurately.

48% **Enhanced data for financial forecasting/planning:** With unified data, leaders can move from reactive reporting to proactive forecasting, using real-world trends to inform their strategic plans.

Identifying the next frontier of automation

Leaders are also clear-eyed about where the next wave of value lies. When asked which processes hold the greatest opportunity for automation and cost savings, their answers point to the most complex and critical areas of their operations.

- **Inventory management** is seen by 57% of leaders as a prime area for improvement. A fully optimized inventory system moves beyond simple tracking to become a strategic asset — drastically reducing carrying costs by minimizing excess stock, preventing lost sales from costly stockouts and improving cash flow by aligning purchasing more closely with real-time demand. For the 45% of leaders who find this process complicated, automation provides the real-time visibility needed to make smarter, faster decisions about stock levels and replenishment.
- For 56% of financial leaders, streamlining the complex process of **custom product design** would accelerate the quote-to-cash cycle, reduce costly production errors and allow a business to scale its most complex offerings without a proportional increase in administrative overhead.
- 52% of financial leaders are looking to optimize **procurement approval workflows.** They want to increase business agility by ensuring purchase orders are approved swiftly. This automation also enforces spending controls to reduce maverick spend and creates a clear, auditable trail, strengthening the compliance that 45% of leaders find challenging to maintain between systems.

This highlights a clear roadmap for financial and procurement leaders: Investing in commerce platforms that excel in these specific areas is likely to yield the most significant returns in efficiency and cost reduction.

The new financial leader: From budget gatekeeper to strategic partner

The entire B2B commerce modernization effort hinges on a single, crucial factor: An effective procurement process that involves financial and operational leaders at early stages. Financial, operations and procurement leaders are central to these high-stakes decisions. However, the traditional roles they played as late-stage budget approvers are no longer sufficient. To navigate the complexities of modernization and ensure investments deliver on their strategic promise, a new model of proactive, early-stage partnership is required.

The power and the paradox of financial approval

There is no ambiguity about the financial, operations and procurement leaders' authority in technology purchases. A full 100% of respondents, all of whom hold titles ranging from Directors to VPs to C-Level executives, are responsible for providing budget approval and/or proposing the final budget for software purchases. **Their sign-off is the ultimate gate.**

Yet, herein lies a deep and problematic paradox. **This is the third, and perhaps most critical, facet of the 52% problem: 52% of these same financial decision-makers believe they are brought into technology decisions too late in the process to provide strategic input.** They hold the ultimate power of approval, but are often not involved in the early-stage discovery and evaluation phases, where the strategic direction is set. This disconnect means that by the time a proposal reaches their desk for financial review, critical decisions about functionality, architecture and vendor selection have already been made, often without financial input on long-term ROI, scalability or possible integration with financial systems.

At this point, financial leaders would have three choices:

1

Sign off without a thorough investigation. This risks repeating the same cycle within a few years, potentially falling even further behind. A poorly scoped, rushed decision could lead to wasted money and resources, compounding existing setbacks.

2

Send the team back to square one. Financial leaders may need to reevaluate the proposed solution's fit with long-term strategy, which could frustrate stakeholders, erode momentum for change and further delay progress. This could even lead to internal dissatisfaction, with digital champions losing faith in the process or leaving altogether.

3

Prolong the procurement process. Late involvement forces financial leaders to add critical steps like risk mitigation, due diligence and comprehensive financial analysis that should have been planned for earlier. These delays can lead to missed market opportunities for the business, causing it to fall even further behind competitors.

Ultimately, financial decision-makers' late involvement alienates them from the process, creates inefficiencies and risks stalling the business's digital transformation altogether. The longer this cycle continues, the more severe the repercussions become.

Future-proofing in an era of uncertainty

This procedural gap has become a significant strategic risk. Nearly four in five leaders (79%) agree that recent economic uncertainty has made financial future-proofing a higher priority in their technology decisions. They are actively trying to build a more resilient organization, yet not being involved in early-stage conversations directly undermines this goal. **How can a leader future-proof the business if they are only consulted after the blueprint for the future has already been drawn?**

This lack of early involvement contributes to a tangible lack of confidence:

- Over a third of financial leaders (36%) are only "somewhat confident" in their ability to forecast the financial impact of revenue.
- They are seeking better tools and greater visibility, with 59% stating that real-time visibility into transaction profitability is the single most valuable analytics capability they could have.

In short, financial leaders are asking for the very strategic insight that a modern, well-vetted commerce platform should provide, yet the process often prevents them from ensuring those capabilities are prioritized from the start.

Conclusion:
Solving The 52% Problem
with a new strategic approach

The research presented in this report has uncovered the critical 52% Problem facing B2B organizations, and it has three distinct parts.

1 | **The first** is the current state of B2B commerce, in which processes still rely on manual efforts and workarounds that create inefficiencies and drain resources.

2 | **The second** is a technological tipping point: 52% of B2B commerce technology stacks are set to reach their end of life within the next two years. This impending obsolescence forces a moment of reckoning and decision, creating both significant risks and a rare opportunity to modernize for future growth. However, simply replacing old technology is not the answer.

3 | **The third**, and most profound part of the problem, is strategic: 52% of financial leaders believe they are brought into the commerce technology decisions too late to provide strategic input.

This is the crux of the issue. Organizations cannot effectively solve the first two problems without addressing the third. A new technology stack chosen without early financial leadership risks repeating the inefficiencies of the past and failing to deliver on the metrics that matter most: ROI and revenue growth.

Therefore, the "new strategy" required is not about technology alone; it's about transforming the decision-making process. It begins with financial leaders moving from a reactive role as late-stage budget approvers to **proactive, early-stage strategic partners.** In an environment where 79% of leaders agree that economic uncertainty has made future-proofing a top priority, this shift is essential.

72%
of leaders agree that economic uncertainty has made future-proofing a top priority.

Solving The 52% Problem means turning a forced technology refresh into a strategic business overhaul. By ensuring financial oversight is embedded in the commerce technology process from the very beginning, organizations can finally align their commerce technology with their core financial objectives, building a truly resilient and profitable future.

About commercetools

commercetools is the leading enterprise commerce platform built to power innovation and versatility for the world's leading brands. Our composable, cloud-native technology provides the flexibility to design tailored, scalable commerce experiences across any channel, at any scale — whether in stores, on social media, through connected devices, or in augmented reality. By removing the constraints of legacy systems, commercetools enables companies to innovate freely, personalize at scale, and quickly launch new channels to meet the evolving demands of their customers.

As trusted partners to brands like Audi, Danone, Eurail, NBCUniversal, and Sephora, commercetools helps its customers set the pace of innovation, deliver exceptional experiences, and achieve sustainable growth. With commercetools, businesses don't just adapt to change — they lead it.

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