CONGA & COGNIZANT X CHANGE MAKERS CLUB

AI DIDN'T BREAK YOUR CONTRACTS. IT EXPOSED THEM.

AI has not created a new way to lose value from contracts. It has made existing value leakage easier to detect. Contract success now depends on connected data and clear ownership after signature.

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01 THE VERDICT

AI did not create a new contract problem. It exposed the one you already had.

> *"I don't think AI is creating the disconnect. It's just exposing how fragmented we already were."*
>
> Roundtable Attendee

The clearest story of the evening was not about failure, but discovery. A transformation leader used an AI tool to conduct a routine review, expecting a faster analysis of a familiar contract. The tool reviewed a 200-page agreement, cross-referenced it against clauses embedded in three other contracts, and completed the analysis in two days rather than the month a manual review would normally require.

Nothing in the contract had changed. The links between the agreements had always existed, buried in appendices that few people had time to revisit. The agreement had been signed, archived and largely unmanaged for years. AI did not produce new information. It made it possible to review all the relevant material systematically, rather than focusing only on the sections someone remembered to flag.

IN THE ROOM

Two years ago, we had one AI pilot reviewing NDAs within the legal function. Today, AI agents interact with contract terms, CRM records, billing data and delivery information across systems that were not designed to work together.

Weak handoffs are no longer easy to overlook as AI can identify inconsistencies and gaps that may otherwise remain unnoticed.

BY THE NUMBERS

9.3%
Revenue lost annually by large French organisations because of poor contracting, including delayed payments, missed commitments and slow cycles (WC&C, 2026).

10%
Organisations that have implemented and scaled AI-connected contract management end to end (WC&C, 2026).

6%
Additional revenue generated by organisations that have achieved end-to-end implementation (WC&C, 2026).

TAKEAWAY

AI is not the reason contract value leaks after signature. It exposes value leakage that previously went unnoticed and makes fragmented processes more difficult to ignore.

02 WHERE IT BREAKS DOWN

Five gaps AI is already revealing in contract management.

1 Fragmented systems

Contract terms, CRM records, finance systems and delivery data are typically managed by different teams, on different platforms and according to different update cycles. The information needed to identify a missed commitment often already exists, but it is rarely available in one place when it is needed.

2 Limited visibility of contract data

When asked where contract data was stored, one organisation identified a CLM platform, three CRM instances and a shared drive that had not been audited for years. As AI connects findings across systems, gaps in data governance can translate directly into commercial risk and lost value.

3 Proofs of concept that do not scale

Many pilots are approved, demonstrated and then set aside. Success is measured through usage and satisfaction rather than against a business outcome defined before the pilot begins. As a result, organisations cannot determine with confidence whether the initiative delivered measurable value.

4 Governance not designed for AI-enabled processes

Contractual liability clauses and compliance frameworks generally assume that a person makes the decision and remains accountable if something goes wrong. Few organisations have adapted these frameworks for processes in which an AI agent produces the first draft or recommendation.

5 No end=to=end owner

Legal negotiates the contract. Sales closes the deal. Delivery, billing and customer success inherit the obligations, sometimes without visibility of the terms that created them. No single owner has the authority to ensure that all functions work from the same information.

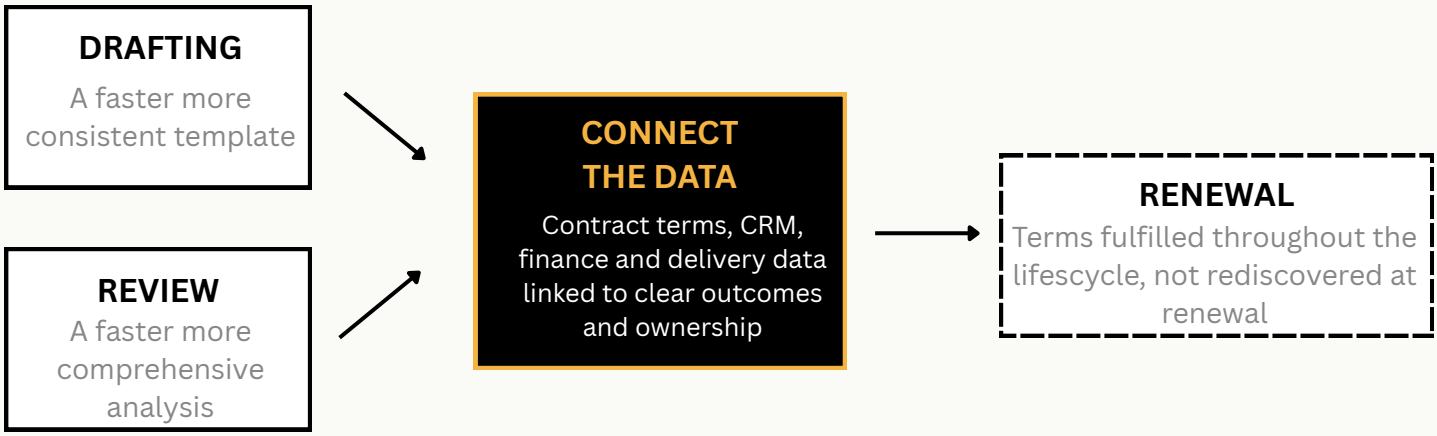
THE PATTERN

None of these weaknesses was created by AI. Disconnected systems, poorly measured pilots and contracts that receive little attention after signature all predate it. What has changed is the speed at which organisations can identify contractual risks, operational gaps and unfulfilled obligations. The underlying work is not new; the visibility is.

03 THE FIX

Connected data is now central to contract strategy.

Participants did not identify a need for an entirely new category of CLM technology. Instead, the discussion focused on three fundamentals: understand the obligations in each contract, connect contract data to the systems that support delivery, and define measurable business outcomes before launching a pilot.



Here are 5 best practices for enterprise's new contract strategy:

1 Scale beyond the pilot

A pilot demonstrates that a tool can work. Enterprise deployment demonstrates that it creates measurable value. Define the business KPI before the project begins, whether that is cash conversion, cycle time, revenue retained or another agreed outcome.

2 Move beyond adoption metrics.

Usage levels and satisfaction scores are useful operational indicators, but they do not demonstrate business impact. Evaluate AI initiatives through outcomes that finance leaders recognise, such as revenue retained, cash-flow improvement, reduced leakage and measurable operational performance.

3 Preserve human judgement where is adds the most value.

The value of AI is not limited to the time saved when reviewing a document. Its greater benefit may be the higher-value decision, expert analysis or client relationship that the time enables. Automate routine work with appropriate controls and focus human attention where judgement matters most.

4 Build governance for the full life of the contract.

Contracts in engineering, rail and defence may remain active for decades. Risk-based governance should therefore continue through delivery, renewal and final closeout, rather than ending at signature.

5 Appoint an owner before go-live.

Assign one person or function accountability for the post-signature journey from end to end. The owner does not necessarily need to sit within Legal or IT, but must be able to align business, risk and technology teams around shared information and outcomes.

04 MEASURE WHAT'S VALUABLE

Measure what matters now. Not what mattered before.

Many established contract metrics were designed for an environment in which missed obligations could take months to identify. AI changes that assumption by making it possible to detect issues earlier and connect them to commercial and operational outcomes. Measurement frameworks should evolve accordingly.

COMMON OPERATIONAL MEASURE	MORE VALUABLE BUSINESS MEASURE
Contract cycle time to signature	**Revenue retained through renewal**
Number of templates in the CLM library	**Conversion of contract terms into accurate, timely invoice**
Pilot usage and satisfaction scores	**The business KPI defined before the pilot begins**
Legal review turnaround time	**Time between a missed obligation and its detections**
Number of contracts stored in the system	**Contracts connected to delivery, billing and CRM data**

Quantify value, not activity.

Counting the number of agreements stored in a library does not show whether contractual obligations are being fulfilled. A low-risk assessment is not meaningful if missed obligations continue to surface downstream. The more useful approach is to estimate the financial consequence of a missed obligation and the value created by connecting the relevant systems and processes. Finance leaders also noted that this form of quantification can remain difficult, even after invoices and outcomes are available.

> *"There's no such thing as a fully governed contract portfolio. Only the illusion of one, because most organisations don't know which obligations they're already missing."*
>
> Anonymous Participant

On accountability.

Leaders who approve AI-assisted contracting without identifying who owns the outcome may be authorising a process they cannot govern effectively. Approval alone does not constitute oversight.

Final perspective.

AI has not made contract management inherently more complex. It has increased visibility into weaknesses that previously remained hidden within fragmented processes and systems. The organisations most likely to succeed will be able to explain what is in their contracts, where the related data resides, who owns each handoff and how quickly they can demonstrate that the process is delivering value.

The open question.

Visibility is only the first step. The next challenge is to establish the ownership, governance and execution mechanisms needed to address the issues that AI reveals.

CONTRIBUTORS

Anastasia Belova - Strategy Director - Dassault Systèmes
Benoit Chambert-Loir - Commercial Director - Vallourec
Erwan Conq - Director Transformation IT & Operations - SNCF Connect & Tech
Guillaume de Pommereau - CFO - Laboratoires Majorelle
Juliette Rouilloux-Sicre - VP Legal & Contracts and Chief Compliance Officer - Thales
Lies Benmiloud-Béchet - Transformation Programme Director - Assystem
Marie-Anne Effa Nguini - Finance Director - SPIE Global Services Energy
Nathalie Michel - Legal & Compliance Director (formerly Alstom)
Rosa Benouali - Formerly Société Générale
Sylvie Layec - SVP Parts & Services, Global Sales & Marketing - Stellantis
Yan Zhang - Salesforce CoE Manager - Modulaire Group
Marjorie Segui - Associate Director - Cognizant
Alexandre Molinero - AI/GenAI EMEA and Regional (France) Growth Lead - Cognizant
Fabien Sparfel - Enterprise Account Executive - Conga
Jerome Baux - Sales Director - Conga

HOSTED & FACILITATED BY

Marjorie Segui, Consulting Expert, Cognizant France

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The insights in this report were drawn from a private roundtable of senior legal, finance, commercial and technology executives.

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