Tech jargon businesses need to know for 2026

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Generative AI, preemptive cybersecurity, multi-factor authentication and AI agents are among the tech terms businesses will need to get to grips with in 2026.

That's according to tech expert Juliet Moran from TelephoneSystems.Cloud who has looked at some of the technological advances small businesses need to be aware of.

Recent statistics from the Office for National Statistics has revealed nearly a quarter (23%) of businesses are using some form of artificial intelligence, up from 9% two years ago.

For those that are adopting, four percent has seen headcount decrease as a result, with early adopters benefiting from streamlining systems and processes.

As we enter 2026, advancements in AI tools and improvements in security will continue to grow and if businesses fail to keep up, they could fall behind.

Juliet Moran from TelephoneSystems.Cloud said: "Tech advancements are moving at pace and for businesses to compete, they need to keep up. That could be about utilising AI to improve and streamline processes, it could be focusing on improving cyber security. .

"Expect to be discussing generative AI, unified customer data layer and AI agents with colleagues. These can all work together to improve business processes and enhance the customer journey.

"Addressing the threat of cyber crime should be high on the list of business priorities too. In 2026 expect to hear preemptive cybersecurity and zero trust security both come up in conversation. Taking the threats seriously and being in a position to identify and prevent cyber crime, particularly if you hold sensitive customer data, will be crucial."

Here is Juliet's guide to some of the tech terms and advancements small businesses need to be aware of as we enter 2026.

Generative AI

Generative AI is a type of artificial intelligence which creates new, original content by learning patterns from existing data. Content it can create includes text, images, music, video or code. Traditional AI analyses existing data, generative AI produces something novel.

AI Agents

These autonomous AI systems are designed to perform complex tasks and communicate with other services with minimal human input. Think of them as virtual coworkers. They can plan, use external tools, learn from experience and adapt strategies in real time.

Preemptive Cybersecurity

Cybersecurity breaches have made headlines over the last 12 months and hit some big high street names. Preemptive cybersecurity is a strategy focussing on anticipating, identifying and neutralising cyber threats before they happen or cause harm.

Multi-Factor Authentication

Multi-factor authentication adds additional security beyond just a password, requiring two or more verification types to make it harder for hackers. The verification could be something you know - so your password or pin, something you have - a code sent to your phone and something you are like your fingerprint, face scan or voice.

API (Application Programming Interface)

API is a set of rules which enables software applications to communicate with each other. This can help

small businesses boost efficiency, cut costs and improve customer experience.

RAG (Retrieval-Augmented Generation)

Retrieval-augmented generation enhances large language models (LLMs) by giving them access to external, up to date information before they generate a response. The responses are from verifiable facts, which reduces errors, and provides current information.

Zero-Trust Security

Put simply, this assumes no user or device should be trusted whether inside or outside a network. It verifies access requests using strict checkers on identity, device health and context. This is a positive for small businesses, protecting them against sophisticated threats, protecting data and offering a cost effective way to secure cloud based working.

Unified Customer Data Layer

A unified customer data layer collects, organises and standardises the information a business has on its customers. This allows a team to see a full customer story, so recent website activity or shopping history.

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