ETHORITY®

AI BUSINESS OPERATING SYSTEM

FIRST EDITION · WAVE 1 · OCTOBER 2026

RESEARCH STUDY · GLOBAL EDITION 2026/27

Put AI to work.
The Good AI Prism
Global Market Study 2026/27

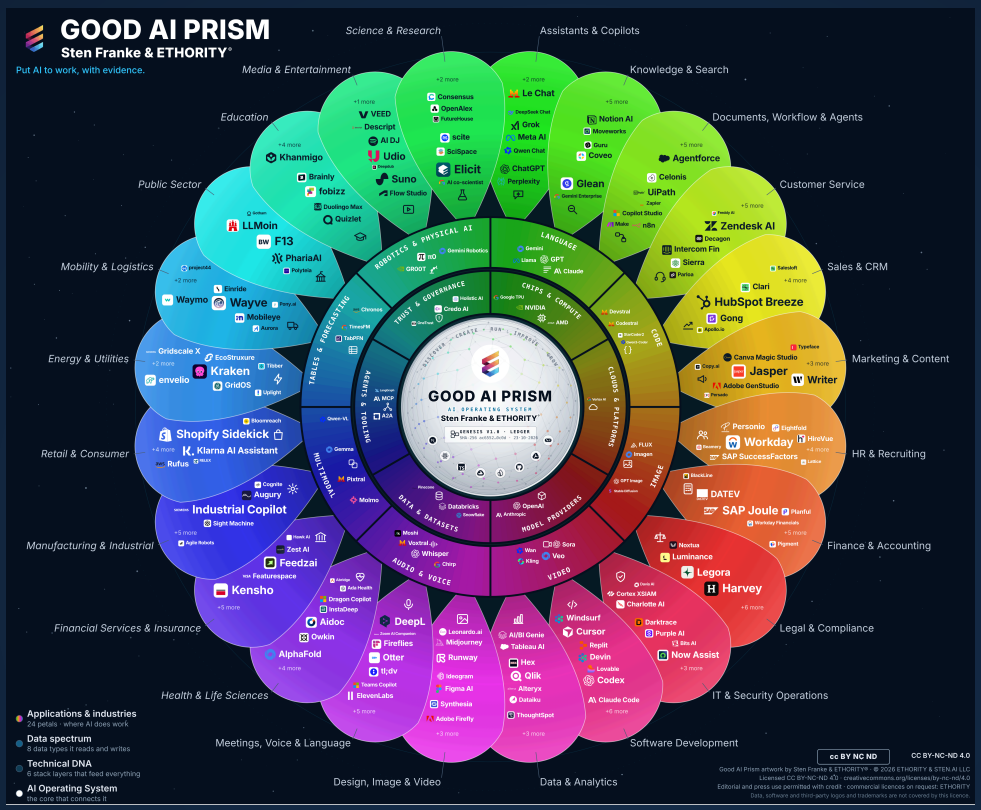
What businesses in Europe, the Americas, Asia-Pacific, the Middle East and Africa need from AI now, and the decisions that will shape 2027.

US$2.67 tn
AI SPENDING IN 2026

30+
ECONOMIES COMPARED

961
AI OFFERINGS MAPPED

10 of 107
DOCUMENT BOTH KEY DATA FACTS · WAVE 1



Artwork: v3.11, reference selection of 17 October 2026. Statistics: separate research inventory, 20 October 2026.

Created by **Sten Franke**
with a people and governance lens by Severin L. Wilson
October 2026

Source-based market research
Global · regional · sector

FOUNDER'S PERSPECTIVE

The decisions that will shape 2027

No business needs another reason to pay attention to AI. It needs a way to decide where AI belongs, what it must deliver, and who is responsible when it acts.

The figures in this study describe different parts of that challenge. Investment shows where capacity is being built. Adoption shows where organisations are experimenting. Neither tells a board which process to change, which supplier to choose, or whether the money will create value.

Our reading is that the advantage in 2027 will go to organisations that connect these questions. Start now: choose one important process, measure how it performs today, compare credible options, examine the evidence, and agree in advance when a pilot proceeds and when it stops.

> "An AI decision should say what we expect to improve, what evidence supports the choice and who is accountable for the result. That is where putting AI to work begins."
>
> Sten Franke, Founder, Principal Architect & Lead Creator

The Good AI Prism starts outside the organisation: what is available, what providers document and what is still unknown. A business decision adds what lies inside: objectives, data, systems, people, costs and responsibilities. ETHORITY connects the two, from market possibility to an accountable decision, and from a chosen pilot to an outcome you can measure.

Every one of those choices is now made under changing conditions: prices, providers, capacity, regulation and the organisation's own priorities. So we add one test to every AI decision: *will it still work if those conditions change?* Chapter 12 shows how to build that test into the choice.

This study is a starting point: a global view of adoption, a closer look at the evidence buyers need, and an agenda for the decisions to take next.



Sten Franke
Founder, Principal Architect & Lead Creator

Creator and architect of ETHORITY's AI systems, connecting business strategy, market intelligence and engineering.

HOW TO READ THIS STUDY

Each chapter separates three things: **what the evidence shows** (sourced), **what it means** (our interpretation) and **what to decide now** (a proposed action). The practical appendix turns them into tools you can use on one decision.

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How this study is built

From the market to your next decision: the evidence first, then what it means, then tools to act on it.

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IN 90 SECONDS

AI adoption is advancing unevenly. Organisations need practical ways to select useful applications, build capability and measure results. Worldwide AI spending is forecast to rise by half to US$2.67 trillion in 2026, and nearly nine in ten organisations in a global survey report regular AI use in at least one function. In the same survey, 44% report scaling it and 37% report any effect on profit; these are separate answers, not stages of one funnel. Official statistics make the gap plainer: in the EU, one firm in five with ten or more staff uses AI, and in the national studies we compared, large firms adopt more often than small ones, by 1.6 to 4.3 times. Know-how is the barrier named most often. Our review of 107 customer-service AI offerings shows how hard choosing is: we found public documentation of both an EU hosting option and limits on training with customer data for 10 of them: 8 state that customer data is not used for training and 2 use it only with opt-in consent. The finding is part of Wave 1 of ETHORITY's longitudinal research programme. Wave 1 documents the state of the provider information ETHORITY reviewed on 19–20 October 2026. Changes are recorded in subsequent waves.

STUDY ANSWER IN ONE TABLE

Five questions leaders are asking, and what the evidence says

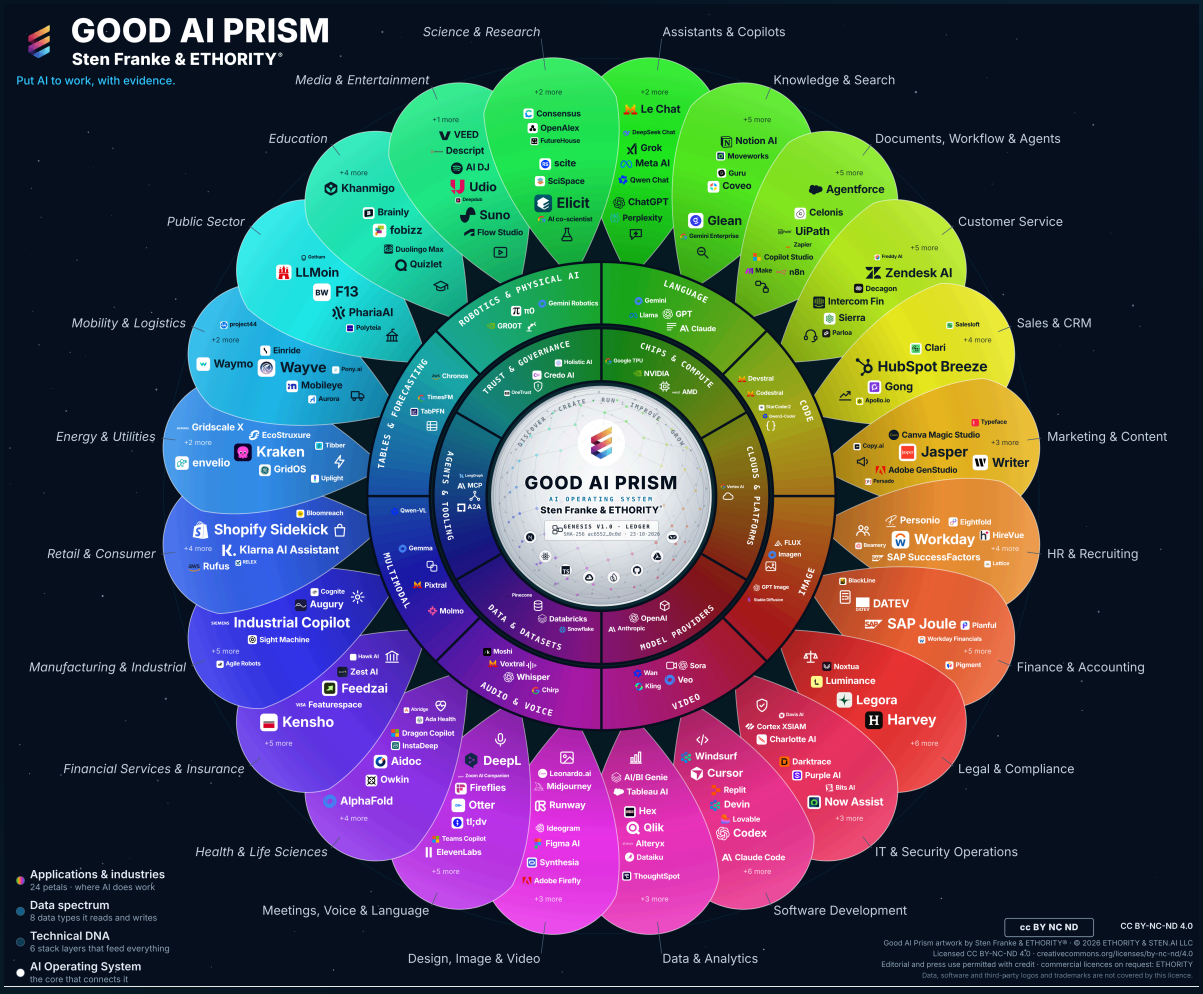
QUESTION	FINDING	WHAT LEADERS SHOULD DO
How far has adoption come?	It differs widely. In a global survey about 90% of organisations report regular use and 44% report scaling it; statistics offices count between 5% and 42% of firms in organised use.	Move from tool trials to two or three measured use cases.
Where is the gap widest?	In small firms: EU 17% against 55% for large firms; Singapore 14.5% against 62.5%; South Korea 29% against 77%.	Offers and programmes built for small firms, including supplier programmes run by large ones.
What holds firms back?	Know-how is named most often (EU 71%, Germany 85%, 81% of Korean manufacturers without AI specialists). Legal uncertainty follows in Europe; in Brazilian industry, cost is named first.	Readiness and staff AI literacy first; a cost case per process.
Is regulation a blocker?	Deadlines differ by jurisdiction and use: Korea and Vietnam already; covered automated decisions in Colorado and California from 1 January 2027; EU Annex III high-risk uses from 2 December 2027 and Annex I product-related systems from 2 August 2028; India from 13 May 2027.	One AI inventory, mapped to every jurisdiction you operate in.
Can buyers compare AI offerings?	Not easily. In 10 of 107 customer-service offerings we found both key data facts documented (8 no training, 2 opt-in only; Wave 1, provider information reviewed 19–20 Oct 2026); prices come in at least seven units.	Ask for documentation before demos; convert prices to your own volume.

The question is moving from whether to use AI to which AI, how safely, and whether it pays. The evidence shows how to answer it step by step: a useful task, a measured baseline, supported learning and a result that can be reviewed.

THE GOOD AI PRISM

Three rings. One AI market.

The Good AI Prism maps the AI market from the outside in. The outer ring shows where AI does work: 14 business functions and 10 industries. The middle ring shows the kind of data it handles, the inner ring the technology underneath. For this study we mapped 998 market entries, 961 of them AI offerings and 33 provider records (4 await classification), each recorded with a dated source from the provider's own pages.



961	24 · 8 · 6	194	11 · 14
AI offerings mapped from providers' own pages	business areas · data types · technology layers	depth-research records by research ID: Customer Service and Manufacturing	sectors and business functions analysed

Names on the wheel are an illustrative selection from the map. Colour and position show where AI does work; colour strength shows research depth. An entry can appear in more than one area; the map counts 1,037 placements for 998 entries.

EXECUTIVE CONCLUSION

Ten findings

AI adoption is advancing unevenly. Organisations need practical ways to select useful applications, build capability and measure results. The ten findings below show where the gaps sit, with different emphasis in each region.

01 **Use is broad; scale is rare.**

Nearly nine in ten organisations in a global survey report regular AI use; 44% report scaling it and 37% attribute some EBIT effect to it (McKinsey, Aug 2026). Self-reported, separate answers, not a funnel.

02 **Official statistics tell a soberer story.**

Counted by statistics offices, one firm in five with ten or more staff used AI in the EU in 2025; about one in three in the UK; about one in eight Australian businesses.

03 **Large firms adopt more often than small ones in every study we compared.**

By 1.6 to 4.3 times in the selected national studies, whose size bands differ: EU 55% vs 17%, France 58 vs 15, Singapore 62.5 vs 14.5, UK 49 vs 28, Mexico 69.9 vs 43.7.

04 **Use by people and adoption by firms tell different stories.**

In France 47.8% of working-age people use generative AI (usage telemetry), while 18% of firms with ten or more staff use AI (official statistics). The measures differ; neither shows what happens inside a given firm.

05 **Know-how is the barrier named most often.**

Lack of expertise is named by 71% of EU firms that considered AI and 85% of German non-users; 81% of Korean manufacturers have no AI specialists. Legal uncertainty follows in Europe; cost leads in Brazilian industry.

06 **Spending grows by half, mostly into infrastructure.**

Worldwide AI spending is forecast at US$2.67 tn in 2026 (+49.5%), of which US$1.48 tn is infrastructure. Asia/Pacific spending grows 4.6-fold by 2030.

07 **AI has become a running cost.**

About one organisation in five says operating costs constrain use. In Germany licences are the smallest cost driver; cloud, data preparation and integration cost more. In Mexico, 46% struggle to understand AI cost structures.

08 **Agents are the growth story, and they widen the size gap.**

Spending on AI agents and assistants is forecast to grow from US$16.5 bn (2025) to US$65.5 bn (2027). 40% of large organisations scale agents, against 22% of smaller ones.

09 **Rules diverge, but the deadlines are concrete.**

AI laws are in force in South Korea and Vietnam. Covered automated decisions in Colorado and California face requirements from 1 January 2027; EU Annex III high-risk uses from 2 December 2027 and Annex I product-related systems from 2 August 2028. India's data-protection duties phase in from 13 May 2027. Check each regime's scope and exceptions.

10 **Buyers can rarely compare offerings on facts.**

In 10 of 107 customer-service AI offerings we found public documentation of both an EU hosting option and limits on training with customer data (8 no training, 2 opt-in only; Wave 1, provider information reviewed 19–20 Oct 2026); prices come in at least seven different units.

1 · THE GLOBAL MARKET

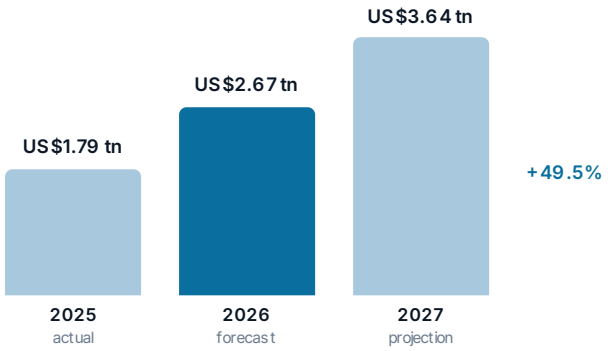
Big spend, broad use, rare scale

AI spending is forecast to rise by half in 2026, and more than half of it goes into infrastructure. In the wider economy, use is broad and shallow: most organisations run AI somewhere, and few run it at scale or can show a return.

EXHIBIT 1

AI spending grows by half in one year

Worldwide AI spending, US$ trillion



Source: Gartner, Sep 2026. Broad definition including infrastructure; 2027 is a projection.

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≈90%
of organisations in a global survey report regular AI use in at least one function

44%
report scaling it across the enterprise

37%
attribute some EBIT effect to AI

18.8%
of working-age people worldwide use generative AI

Sources: McKinsey, Aug 2026 (1,719 respondents, 97 countries; self-reported); Microsoft, Sep 2026 (telemetry, Q2 2026). The three survey figures are separate answers, not stages of a funnel.

EXHIBIT 2

Every region grows by a third or more a year

Latest regional AI spending forecasts

REGION	LATEST FORECAST	WHAT DRIVES IT	SOURCE
World (broad definition)	US$2.67 tn in 2026, +49.5%; US$3.64 tn in 2027	Includes infrastructure; agents and assistants US$29.2 bn (≈+77%, calculated)	Gartner, Sep 2026
United States	More than 55% of the global AI market in 2025	US and China together about 70%	IDC, Sep 2025
Europe	US$290 bn by 2029; 33.7% a year	Software 58.5% and banking 12.5% of 2026 spend	IDC, Apr 2026
Asia/Pacific	US$121.5 bn (2025) to US$555.2 bn (2030); 35.5% a year	China about half; Japan fastest at 39.8% a year	IDC, Sep 2026
Latin America	About US$10 bn in 2026; Brazil US$4.2 bn	Mexico US$2.4 bn	IDC via EuQueroInvestir, Apr 2026
Middle East, Türkiye, Africa	US$7.2 bn in 2026; 37% a year	Fastest growth from the lowest base	IDC, May 2024

Regional forecasts come from different releases and a narrower definition than the worldwide total; they cannot be added up into shares.

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Where the private capital goes. Private AI investment reached US$285.9 billion in the United States in 2025, more than 23 times China's US$12.4 billion; the United Kingdom followed with US$5.9 billion. Organisational AI use rose to 88% of surveyed organisations, from 78% in 2024 (Stanford AI Index 2026, via Burges Salmon).

WHAT THIS SHOWS

Spending is rising fast and regular use is widely reported; an EBIT effect is reported by a minority of organisations.

WHAT IT MEANS FOR YOU

Budget alone does not buy results. The distance between trying AI and running it in a core process is where value is won or lost.

WHAT TO DECIDE NOW

Name the one process where AI in production would matter most to your results, and its accountable owner.

2 · ADOPTION AROUND THE WORLD

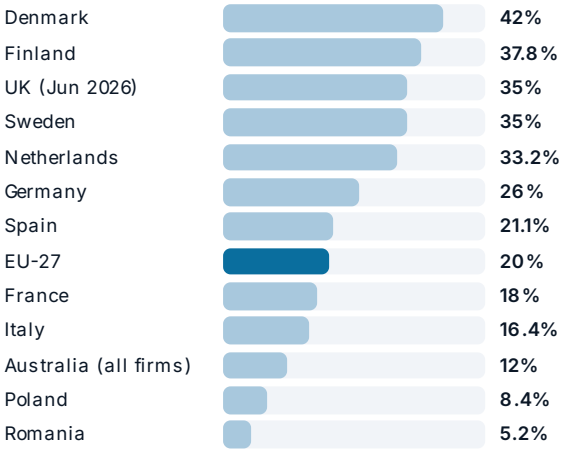
Who actually uses AI

Two measures describe adoption, and they diverge. Statistics offices count firms that use AI; usage telemetry counts people. The two measures give different pictures and do not consistently move in the same direction: in Denmark and Finland, for example, the firm share is higher than the population share. Their populations, definitions and periods differ, so this is a contrast between two pictures, not evidence about the same organisations.

EXHIBIT 3

One firm in five in the EU, two in five in Denmark

Firms with 10+ staff using at least one AI technology, 2025 unless stated



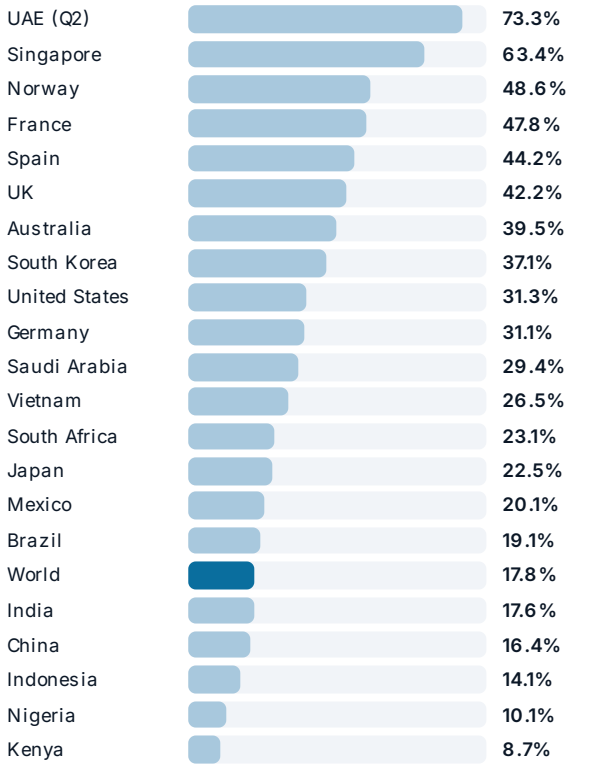
Sources: Eurostat, ONS, INE, INSEE, Istat, ABS. Values for Germany and the Netherlands checked against the Eurostat publication. Definitions differ by country.

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EXHIBIT 4

People in the Gulf and Singapore lead

Working-age population using generative AI, Q1 2026



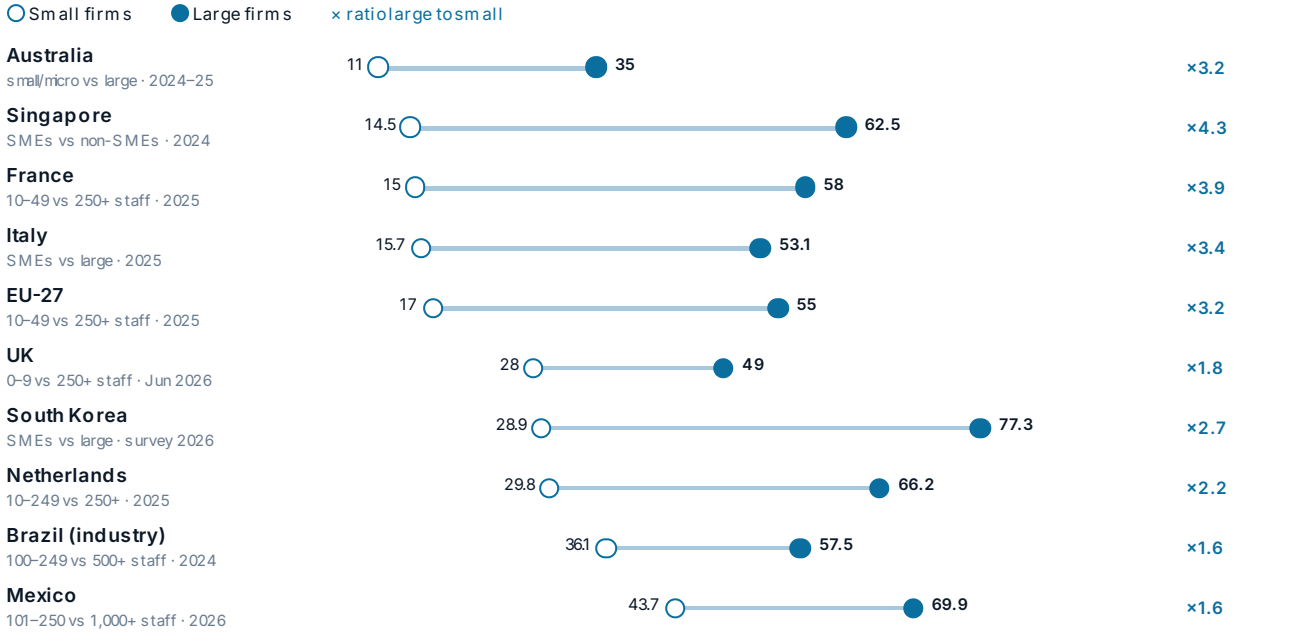
Source: Microsoft AI Diffusion Report 2026 (vendor telemetry; UAE Q2 2026). Measures people, not firms; Microsoft notes China is likely understated.

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EXHIBIT 5

In the selected studies, large firms adopt more often than small ones, by 1.6 to 4.3 times

Share of firms using AI, by size band, %; size bands and populations differ by study, so compare within a row, not across rows



Sources: ABS, IMDA, INSEE, Istat, Eurostat, ONS, Hankook Research for JoongAng, CBS, IBGE via Poder360, Banxico via Ecosistema Startup. Size bands differ by country, as labelled; rows are not a ranking.

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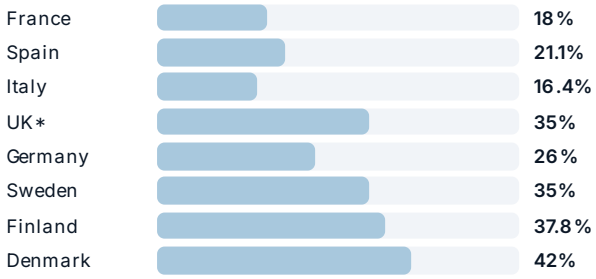
EXHIBIT 6

Two measures, two pictures: firm adoption and population use

Separate panels: different populations, definitions and periods; not a comparison of the same organisations

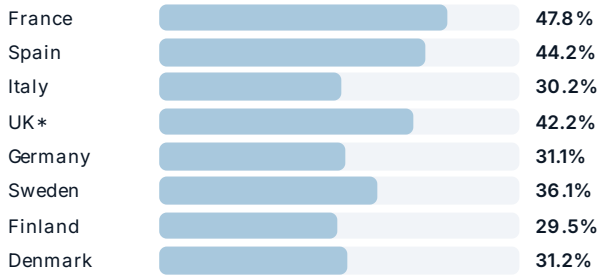
Firms with 10+ staff using AI, 2025

Official statistics (enterprise survey)



Working-age people using generative AI, Q1 2026

Vendor usage telemetry (Microsoft)



Sources: Eurostat and national statistics offices as in Exhibit 3; Microsoft. *UK firms: 10+ employees, June 2026 (ONS). The panels cannot show whether a firm's own staff use AI before the firm does.

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WHAT THIS SHOWS

In every national study we compared, large firms report AI use more often than small ones. Population use of generative AI and firm adoption are separate measures that point in different directions in several European economies.

WHAT IT MEANS FOR YOU

Small firms face a capability and cost gap that large firms have closed faster. Wide personal use means employees may meet AI at work whether or not the firm has a policy; the data cannot say how often.

WHAT TO DECIDE NOW

Small firms: set a short AI use policy and one sanctioned use case with clear data rules. Large firms: include small suppliers in your AI programmes.

3 · WHAT HOLDS FIRMS BACK

Know-how first, then law and cost

Asked why they do not use AI, or why they do not use more of it, firms in most regions put lack of expertise first or second. In Europe legal uncertainty follows; where budgets are tight, as among Brazilian and Korean manufacturers, cost comes close or ranks first.

EXHIBIT 7

Lack of expertise tops the list in most economies we compared

Share of firms naming each barrier; bases differ by country

ECONOMY AND BASE	LACK OF EXPERTISE	LEGAL UNCERTAINTY	COST	SOURCE
EU-27 firms that considered AI	70.9%	52.5%	–	Eurostat 2025
Germany non-users	85%	66%	63%	Bitkom 2026
Denmark considered, not using	80%	–	–	Danmarks Statistik
Italy non-users	58.6%	47.3%	43%	Istat 2025
France non-users	54%	38%	32%	INSEE 2026
United Kingdom firms with 5+ staff	60%	28%	23%	DSIT 2026
Brazil industry non-users, digital tech	60.6%	–	**74.3%**	IBGE via Poder360
South Korea manufacturers	80.7%	–	73.6%	KCCI 2025

A dash means the barrier was not asked in comparable form. Surveys are not pooled. Brazilian industry is the exception: cost is named more often than expertise. Sources: Eurostat, Bitkom, Danmarks Statistik, Istat, INSEE, DSIT, IBGE via Poder360, KCCI via JoongAng.

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What small firms need

- A clear first use case: 19% of Australian SMEs that do not use AI do not know how to start.
- Low entry cost: 79.7% of small Korean manufacturers feel budget strain.
- Know-how and people, before tools.
- Trust and human control: about 65% of Australian non-adopters name trust.

What large organisations need

- A path from pilot to scale: 10% of large Indian firms scale; 16% of large Japanese firms use AI company-wide.
- Data readiness: 47% in South-East Asia and Greater China name it.
- ROI measurement: 47% of Korean firms lack a reliable method.
- Governance that meets each jurisdiction's deadlines.

Sources: NAIC, KCCI, EY India, Reuters/Nikkei, UOB; Korean ROI figure from an AWS-commissioned survey.

WHAT THIS SHOWS

Expertise is the barrier named most often; legal uncertainty and cost follow, and their order depends on the economy.

WHAT IT MEANS FOR YOU

Buying another tool will not remove the first barrier. Skills, a clear first use case and a calculable cost case come before the purchase.

WHAT TO DECIDE NOW

Fund literacy for the people who will use AI, and write a one-page cost case for the first process before any vendor demo.

4 · REGULATION WORLDWIDE

Different models, concrete dates

There is no single global rulebook. Three models now coexist: binding horizontal AI laws (EU, South Korea, Vietnam), targeted binding rules (China, India, US states) and promotion through guidance and existing law (UK, Japan, Singapore, Australia, the Gulf). Several jurisdictions, including Brazil, have bills pending. Labelling of AI-generated content is the rule most of them share.

3
horizontal AI laws in force: EU, South Korea, Vietnam

1 Jan 2027
Colorado and California duties on automated decisions

13 May 2027
India's core data-protection duties

2 Dec 2027
EU high-risk duties (Annex III uses)

271
ISO/IEC 42001 certificates worldwide at end-2025 (ISO Survey, via DQS)

EXHIBIT 8

The EU AI Act timetable after the Digital Omnibus

Application dates under Regulation (EU) 2026/1744, in force since 27 July 2026

2 Aug 2026
Article 50 transparency duties apply

2 Dec 2026
Machine-readable marking for generative AI already on the market (Art. 50(2))

2 Dec 2027
High-risk obligations for uses listed in Annex III, e.g. in employment, credit, insurance, education and public services

2 Aug 2028
High-risk AI in regulated products, Annex I; some public-sector systems 2 Aug 2030

Source: EUR-Lex, Regulation (EU) 2026/1744; dates cross-checked against the Council text PE-CONS 30/26. Whether a system is high-risk depends on its intended use. This study is not legal advice.

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Reading the dates

Application dates differ from enactment dates. Map each system to its jurisdiction, covered use and applicable duty. Colorado and California requirements for covered automated decisions apply from 1 January 2027. EU Annex III high-risk uses follow from 2 December 2027 and Annex I product-related systems from 2 August 2028. The EU Omnibus changes high-risk dates; existing transparency and AI literacy duties remain relevant.

WHAT THIS SHOWS

Rules differ by model and jurisdiction, but every major regime now has dated obligations, and labelling of AI-generated content is common to most.

WHAT IT MEANS FOR YOU

Regulation is a schedule to plan against, not a reason to wait. The organisations that know what AI they run will meet the dates at the lowest cost.

WHAT TO DECIDE NOW

Build one inventory of the AI systems in use, record where each is deployed, and map it to the earliest deadline that applies.

EXHIBIT 9

Three regulatory models, and jurisdictions with bills pending

Status on 20 October 2026; "bill or draft pending" describes a status, not a fourth model

JURISDICTION	MODEL	WHAT APPLIES, AND WHEN	SOURCE
European Union	Binding AI law	AI Act as amended by Regulation (EU) 2026/1744, in force since 27 July 2026. Machine-readable marking by 2 December 2026 for generative AI already on the market; high-risk duties from 2 December 2027 (Annex III) and 2 August 2028 (Annex I; some public-sector systems 2030).	EUR-Lex
Italy	Binding AI law	National AI law 132/2025 in force since 10 October 2025; employers must inform staff when AI is used at work.	Norton Rose Fulbright
United Kingdom	Guidance and existing law	No AI act; sector regulators apply existing law. 38 of 50 Action Plan commitments met in year one.	CMS
United States	Targeted binding rules	No federal AI act. Colorado SB 26-189 (signed 14 May 2026) applies to consequential automated decisions made from 1 January 2027: notice before use, an explanation within 30 days of an adverse decision, correction and human review where commercially reasonable, three-year records. California ADMT rules apply to significant decisions from 1 January 2027.	Colorado session law · Eckert Seamans · Hunton
Canada	Guidance and existing law	National AI Strategy "AI for All" (June 2026): privacy modernisation, SME adoption, sovereign compute.	ISED
Brazil	Bill or draft pending	PL 2338/2023 passed the Senate in December 2024; awaiting a committee report in the Chamber.	CASRAI
China	Targeted binding rules	Labelling of AI-generated content since 1 September 2025; AI clause in the amended Cybersecurity Law since 1 January 2026.	Loeb · Reed Smith
South Korea	Binding AI law	AI Basic Act in force since 22 January 2026: duties for high-impact AI, labelling of generative output; grace period of at least one year on fines.	ITA
Vietnam	Binding AI law	Law on AI in force since 1 March 2026; grace periods to 1 March 2027 and, for health, education and finance, 1 September 2027.	Baker McKenzie
Japan	Guidance and existing law	AI Promotion Act fully in force since 1 September 2025 (no penalties); first AI Basic Plan adopted 23 December 2025.	White & Case
India	Targeted binding rules	Governance guidelines (November 2025); labelling of synthetic content since 20 February 2026; main data-protection duties for businesses from 13 May 2027 (Data Protection Board rules since November 2025; consent-manager registration from 13 November 2026).	HLC · HLC
Singapore	Guidance and existing law	Model framework for agentic AI (22 January 2026); MAS AI risk guidelines for all financial institutions (response published 7 October 2026).	MDDI · MAS
Australia	Guidance and existing law	Guidance for AI Adoption with six practices (October 2025); mandatory guardrails for high-risk AI dropped in the National AI Plan.	White & Case · Scimex
Malaysia · Indonesia	Bill or draft pending	Malaysia consulted on an AI Governance Bill in July 2026; Indonesia's AI regulations are pending.	Baker McKenzie
UAE	Guidance and existing law	Federal Authority for AI and Data announced June 2026; no horizontal AI statute; central-bank guidance and free-zone rules apply.	Morgan Lewis
Saudi Arabia	Guidance and existing law	Binding data-protection law; AI rules are guidance and a national risk framework; draft Global AI Hub Law under consultation.	Modulos
South Africa · Nigeria	Bill or draft pending	South Africa published a draft National AI Policy (April 2026); Nigeria has three AI bills pending.	Bowmans · DPA

Summaries of law-firm and official sources; not legal advice. Dates are application dates unless stated.

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5 · EUROPE

From one firm in twenty to two in five

Europe spans the widest range of adoption in the study: from 5% of firms in Romania to 42% in Denmark. The barriers are the same everywhere: expertise first, unclear law second. The EU AI Act gives the region a shared timetable.

ECONOMY	WHERE IT STANDS	MAIN PROBLEM	WHAT HELPS
EU average	20% of firms with 10+ staff use AI (2025), up 6.5 points; small firms 17%, large 55% (Eurostat)	Lack of expertise (71%) and unclear legal consequences (53%) among firms that considered AI	Practical skills programmes; plain-language AI Act guidance; use the Omnibus delay to build governance
United Kingdom	About 35% of firms with 10+ staff (June 2026), up from about 12% in 2023 (ONS)	71% of firms see "no identified need"; 60% lack skills (DSIT)	Use-case discovery for small firms; clarity from sector regulators
France	18% (2025), tripled since 2023; 58% of large vs 15% of small firms (INSEE)	71% of non-users see no use for AI; 54% lack expertise	Diagnostics and AI ambassadors under Osez l'IA, with a target of 80% SME adoption by 2030 (Ministère de l'Économie)
Italy	16.4% (2025), doubled in a year; SMEs 15.7% vs large 53.1% (Istat)	Skills (58.6%), unclear law (47.3%), data quality (45.2%)	Sector rules under the national AI law; SME skills programmes
Spain	21.1% of firms with 10+ staff and 13.4% of micro firms (2025) (INE)	Uneven spread: construction 11.4%; a national sanctions regime in preparation	A single enforcer and sandbox (AESIA)
Netherlands	SMEs 29.8%, large firms 66.2%, micro firms 13.8% (2025) (CBS)	Micro firms lag; several regulators share oversight	A clear map of who supervises what
Nordics	Denmark 42%, Finland 37.8%, Sweden 35%: the EU's top three (Eurostat)	Even leaders lack knowledge: 80% in Denmark (Danmarks Statistik)	Moving from use to measured productivity

REGIONAL CONCLUSION · EUROPE

OBSERVED CONSTRAINT

Lack of expertise (71%) and unclear legal consequences (53%) among EU firms that considered AI; adoption from 5% of firms in Romania to 42% in Denmark.

OUR INTERPRETATION

The European gap is capability and legal confidence, not access to tools. The Nordic figures show that organised adoption at two in five firms is reachable.

NEXT DECISION

Pair skills support with a plain-language map of the AI Act duties that apply to your first use case.

2027 IMPLICATION

Annex III duties for listed uses apply from 2 December 2027. An inventory and classification give organisations a basis for identifying the requirements and preparing evidence for their uses.

5 · EUROPE · GERMANY IN DEPTH

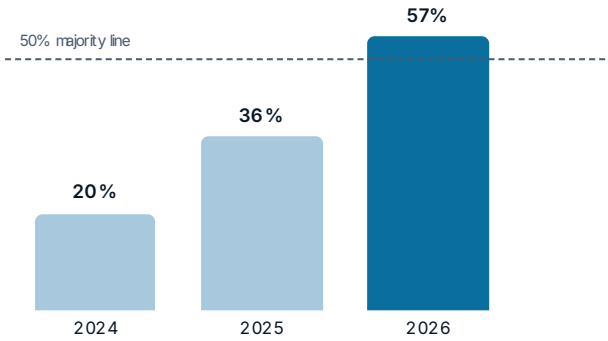
What the Mittelstand and large enterprises need

German firms crossed the majority line in 2026. Most still use AI for text work, though, not for processes. The constraint is no longer access to tools. It is know-how, clarity on the law and a cost case firms can calculate.

EXHIBIT 10

AI crossed the majority line

German firms with 20+ employees using AI



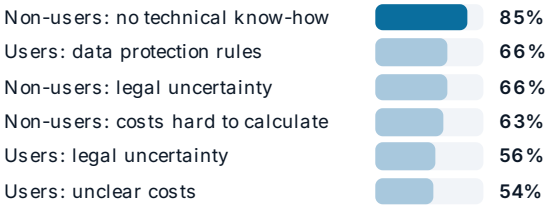
Source: Bitkom, Sep 2026 (n = 603). Base differs from Eurostat (10+ staff).

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EXHIBIT 11

Know-how, law and cost hold firms back

Share of firms naming each barrier



Source: Bitkom, Sep 2026

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INDICATOR	VALUE	SOURCE
Firms (20+ employees) using AI	57% (2025: 36%, 2024: 20%)	Bitkom, Sep 2026
Use by firm size	Large 67.2%, small 51.2%, medium 47.2% (54.5% overall)	ifo, Jun 2026
Mittelstand using AI (2022–24)	20%, about 780,000 firms; text generation 14%, automation and decision support only 5%	KfW Fokus 554
German AI market	€28.7 bn in 2026 (+48%), €40.3 bn forecast for 2027	Bitkom/IDC
Firms that see their AI potential as fully used	0%; 59% say "not at all"	DIHK 2026
Firms that call Germany too dependent on US cloud providers	75%; 98% say a provider's country of origin matters	Bitkom Cloud Report 2026
Large firms: AI strategy and governance	98% have a strategy; 37% have clear governance	KPMG, Jun 2026
AI "leaders"	6% in Germany, 15% globally	BCG AI Radar 2026

REGIONAL CONCLUSION · GERMANY

OBSERVED CONSTRAINT

85% of non-users lack know-how; 63% find costs hard to calculate; in the Mittelstand, text generation (14%) far outweighs automation and decision support (5%).

OUR INTERPRETATION

German adoption is broad but shallow. Large firms have strategies (98%) but rarely governance (37%); sovereignty (75%) is becoming a buying criterion.

NEXT DECISION

Mittelstand: one process, one owner, the full cost written down. Large enterprises: an inventory of AI in use with a named owner for each system.

2027 IMPLICATION

High-risk dates and sovereignty expectations will shape supplier choices in 2027; firms without an inventory will decide under time pressure.

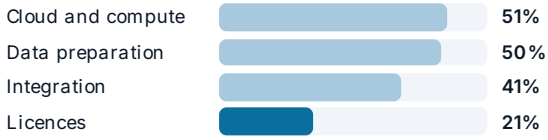
What the Mittelstand needs

BUSINESS PROBLEM	EVIDENCE	WHAT HELPS	OUTCOME TO MEASURE
No know-how	85% of non-users lack technical know-how; 66% rate staff AI skills as low (Bitkom)	Readiness assessment; staff AI literacy training	First process live and reviewed at an agreed horizon
A cost case they can't calculate	63% of non-users find costs hard to calculate; 64% of small firms can't judge the benefit (IW)	Compare pricing units; business case with a stop/go gate	Cost per process, payback in months
Legal and data protection	Data protection 66%, legal uncertainty 56% among users (Bitkom)	Check EU hosting and training terms before purchase; AI Act readiness review	Documented tool decisions; staff AI literacy measures
Hidden costs	Cloud/compute 51%, data preparation 50%, integration 41%; licences only 21% (Bitkom)	Assess integration effort and prerequisites; total cost of ownership	Total cost of ownership, not only the licence

EXHIBIT 12

The licence is the smallest cost

Main AI cost drivers named by German firms



Source: Bitkom, Sep 2026

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Channels. The Mittelstand buys AI through people it already trusts: system houses, chambers of commerce (IHKs) and the Mittelstand-Digital centres. No survey we found puts a percentage on these channels, so this is our inference. The practical route into the Mittelstand runs through these intermediaries.

What large enterprises need

BUSINESS PROBLEM	EVIDENCE	WHAT HELPS	OUTCOME TO MEASURE
Strategy without steering	Only 39% say top management actively steers AI (KPMG)	Governance with named owners and KPIs per use case	Owner and KPIs for every use case
Unknown AI inventory and shadow AI	Supplier sprawl; high-risk deadlines 2 Dec 2027 and 2 Aug 2028 (Digital Omnibus)	Complete AI inventory with risk classification, kept separate from supplier marketing	Full register; risk classes assigned
Sovereignty and lock-in	59% cite lock-in as a reason not to switch; 80% want German or EU hyperscalers (Bitkom Cloud)	Sovereignty criteria: hosting, provider origin, exit options	Share of critical AI with an EU option
Scale beyond pilots	Germany has 6% AI leaders, 15% globally (BCG)	Business case per use case with ROI tracking	Value realised per use case

6 · THE AMERICAS

The United States leads on spend; Latin America grows from a low base

US buyers ask "which tool, and does it pay?" Casual use is near-universal; integrated, profitable use is rare. Small firms need help choosing; enterprises need proof of profit, agent governance and cost control.

SEGMENT	STATUS	SOURCE
All US firms	19.8% use AI to produce goods or services; 37% at 250+ employees, under 20% at 1–4; no significant growth below 20 employees since Dec 2025	Census BTOS, May 2026
Small businesses	76% use AI, only 14% have it integrated into core operations (n=1,256)	Goldman Sachs 10KSB, Mar 2026
SMBs (QuickBooks base)	77% use AI regularly; 43% report higher revenue; only 12% pay for dedicated AI tools, but 86% of payers renew	Intuit AI Impact Report, May 2026
Solopreneurs	86% try an AI tool before paying a person; about 65% find checking AI output a drag (n=500)	FreshBooks / Wakefield, Sep 2026
Enterprises	Gen-AI spend US$37 bn in 2025 (3.2× 2024); 76% of use cases bought, not built; 27% of app spend product-led	Menlo Ventures, Dec 2025
Enterprises	2025 survey (1,993 respondents, 105 countries, fielded Jun–Jul 2025): 88% used AI, 39% saw any EBIT impact, mostly under 5%; about 6% high performers. August 2026 edition (1,719 respondents, 97 countries): 37%	McKinsey State of AI 2025
Large firms (US$1 bn+)	53% deploy agents; 35% cite AI cost management as a barrier; 26% have real-time cost visibility	KPMG AI Pulse Q2 2026

United States: needs, problems and responses

NEED	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Choose the right tool	48% of small-business AI users find tool choice hard; 49% lack expertise (Goldman Sachs)	Task-based comparison with normalised pricing	Time to a confident choice; tools kept after 90 days
Trust the output and the data	Privacy and security top barrier (50%)	Data-use and hosting documentation for every tool in use	Data-handling terms checked for every tool in use
Prove profit, not pilots	Only 37% attribute some EBIT effect to AI (McKinsey, Aug 2026)	Business case with a decision gate	Cases that reach production; EBIT attributed
Govern agents and spend	Only 21% have mature agent governance (Deloitte); over 40% of agentic projects expected to be cancelled by 2027 (Gartner)	AI inventory, dependency map and governance	Inventory coverage; cost per outcome; cancelled-project rate
Meet new state rules	Colorado (SB 26-189) and California (CPPA) automated-decision duties from 1 January 2027 for covered uses (see section 4)	Readiness check: automated-decision notices, human review, records	Notices, opt-out route and records in place before the compliance date

REGIONAL CONCLUSION · UNITED STATES

OBSERVED CONSTRAINT	OUR INTERPRETATION	NEXT DECISION	2027 IMPLICATION
Integration and proof of profit: 14% of small businesses have AI in core operations; 37% of organisations attribute some EBIT effect to AI (McKinsey, Aug 2026); 26% of large firms see AI costs in real time.	The US market is a market of choice and return. Usage-based pricing makes cost control the next management task.	Compare tools for one job on total cost at your volume; make usage costs visible per use case before adding agents.	Colorado and California rules on automated decisions apply from 1 January 2027 for covered uses; map automated decisions now.

Canada and Latin America

ECONOMY	WHERE IT STANDS	MAIN PROBLEM	WHAT HELPS
Canada	National AI Strategy "AI for All" announced June 2026	SME adoption and compute capacity	Privacy modernisation, SME programmes, sovereign compute (ISED)
Brazil	41.9% of industrial firms with 100+ employees used AI in 2024, up from 16.9% in 2022 (IBGE, PINTEC Semestral, Sep 2025)	Among firms not using advanced digital technologies, 74.3% cite high costs and 60.6% a lack of qualified staff (IBGE); legal uncertainty while the AI bill stalls	Risk-based law once passed; industrial programmes
Mexico	48.5% of firms with 100+ workers used at least one AI technology in June 2026, against 24.3% in September 2025 on a differently worded question (Banco de México, 2026)	Only 7% of larger firms report consolidated ROI; 46% of Mexican respondents struggle to understand AI cost structures (KPMG Global AI Pulse Q2 2026; firms with revenue above US$50 m)	Cost transparency per use case

Latin America is forecast to invest about US$10 bn in AI in 2026, with Brazil accounting for 42% of it (IDC). Brazil's AI bill has stalled in the Chamber of Deputies, so firms plan for a risk-based law without a date (CASRAI).

7 · MIDDLE EAST AND AFRICA

Highest personal use, thinnest firm data

The UAE has the highest share of people using generative AI in the world, and Saudi Arabia made the biggest jump in the rankings. For neither did we find official firm-level adoption figures. In Africa, use among formal firms is spreading quickly but remains shallow.

ECONOMY	WHERE IT STANDS	MAIN PROBLEM	WHAT HELPS
UAE	73.3% of working-age people use generative AI, the highest rate worldwide (Microsoft); 85% of CEOs say their culture enables AI (PwC)	Layered rules: federal, central-bank and free-zone	The new Federal Authority for AI and Data; enterprise ROI measurement
Saudi Arabia	Biggest rank gain in population use, to 25th worldwide (29.4% in Q1 2026); private AI investment US$2.03 bn in 2025	Binding data-protection law alongside non-binding AI guidance	Risk framework and the draft Global AI Hub Law
South Africa	67% of large enterprises had adopted generative AI in 2025, up from 45% in 2024 (World Wide Worx with Dell Technologies and Intel, n>100, July 2025; vendor-sponsored)	No binding framework yet	A phased, risk-based national AI policy
Nigeria · Kenya	In Nigeria, about 40% of formal firms with 5+ employees used AI in 2025, up from under 5% in 2022, with a similar rise reported for Kenya (World Bank, WDR 2026, figures as reported by Nairametrics)	Shallow use and dependence on foreign models; AI investment about 2% of revenue in Africa (PwC)	Mobile-first tools; depth of use, not only incidence

Middle East, Türkiye and Africa AI spending is forecast at US$7.2 bn in 2026, growing about 37% a year (IDC). The UAE's national strategy targets an economic contribution of AED 335 bn by 2031 (Morgan Lewis).

REGIONAL CONCLUSION · LATIN AMERICA · MIDDLE EAST AND AFRICA

OBSERVED CONSTRAINT	OUR INTERPRETATION	NEXT DECISION	2027 IMPLICATION
In Brazil, firms without advanced digital technologies cite cost (74%) and a lack of qualified staff (61%); 7% of larger firms report consolidated AI ROI (KPMG). In the Gulf and Africa, firm-level statistics are thin.	Growth comes from a low base and is cost-sensitive. High personal use in the Gulf does not, by itself, show enterprise depth.	Ask which population and definition a figure covers; build cost transparency per use case before scaling.	Brazil awaits its AI law; the UAE has a new federal authority; Saudi Arabia consults on a draft law. Plan for evolving, risk-based frameworks.

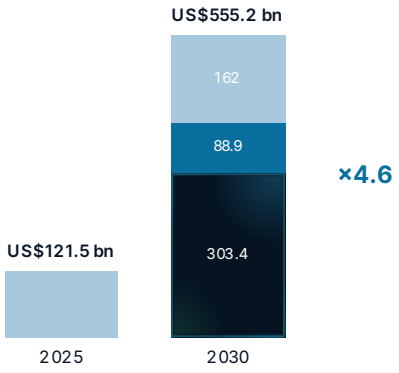
Fourfold growth forecast, and the widest size gap in our sample

Asia/Pacific AI spending is forecast to grow more than fourfold by 2030, from a base far larger than that of the Middle East and Africa. Firm-level data show the same size gap as in Europe, sharpest in Korean manufacturing.

EXHIBIT 13

Asia/Pacific AI spending grows 4.6-fold by 2030

US$ billion; China, Japan and the rest of the region



Source: IDC, Sep 2026 (forecast). Segments may not sum exactly due to rounding.

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35.5%
annual growth of Asia/Pacific AI spending, 2025–2030

16%
of large Japanese firms use AI company-wide

4.2%
of small and mid-sized Korean manufacturers use AI

42.8%
of China's population used generative AI by December 2025

Asia-Pacific by economy

ECONOMY	WHERE IT STANDS	MAIN PROBLEM	WHAT HELPS
China	602 million generative-AI users, 42.8% of the population (Dec 2025) (CNNIC); 98.1% of surveyed firms use generative AI (MIC Japan)	From broad use to measurable value; labelling and security compliance	Industry-specific models; label-ready content pipelines
Japan	86.4% of firms use generative AI for some task, but only 16% company-wide (MIC; Reuters/Nikkei)	Shallow use; nearly 30% of firms have no organisational effort behind it	Use policies (68.9% now have one); know-how transfer; use-case catalogues for SMEs
India	47% of large firms have several generative-AI use cases live; 10% are scaling (EY)	Pilot-to-production gap; data quality; data-protection duties from May 2027	Fast-to-deploy solutions; consent and data handling ready for the DPDP Rules
South Korea	77.3% of large firms vs 28.9% of SMEs use AI at work (Korea JoongAng Daily)	Only 4.2% of small and mid-sized manufacturers use AI; 80.7% have no AI talent (KCCI)	Supplier programmes run by large firms; compliance kits during the AI Basic Act grace period
Singapore	Non-SMEs 62.5% vs SMEs 14.5% (2024); 73.8% of workers use AI tools (IMDA)	SME gap; governance of AI agents	Agentic AI framework; AI Verify testing; MAS guidelines in finance
Australia	About 12% of all businesses, 35% of large and 11% of small firms (2024–25) (ABS)	Trust is the top SME barrier (about 65%); 54% see AI as not relevant (NAIC)	Six practices for AI adoption; worked use cases by industry
South-East Asia	65% of firms in a regional sample use some AI, 15% at an advanced level (UOB, bank survey)	Data and system readiness (47%), funding (47%), talent (39%)	SME grants; sandboxes; local data centres; Vietnam's law in force

REGIONAL CONCLUSION · ASIA-PACIFIC

OBSERVED CONSTRAINT
A sharp size gap (South Korea: SMEs 28.9% vs large 77.3%; 4.2% of small manufacturers) and shallow company-wide use (16% of large Japanese firms).

OUR INTERPRETATION
Scale is concentrated in large firms and in China; small suppliers risk falling behind the customers they serve.

NEXT DECISION
Large firms: run supplier AI programmes. All firms: adopt a written AI use policy, as 68.9% of Japanese firms now have.

2027 IMPLICATION
Grace periods end in 2027 (Vietnam 1 March; health, education and finance 1 September) and India's core data-protection duties apply from 13 May 2027.

9 · SECTORS

Across the sectors we reviewed: which AI, how safely, and does it pay?

In the sectors we reviewed, the surveys describe organisations that are past "whether" and are now asking which AI, how safely, and whether it pays. Where an intended use is listed in Annex III of the AI Act, fixed dates apply; elsewhere the test is mainly return and risk. The response repeats with sector facts: an evidence-based choice, a readiness or audit step, and a measured outcome.

SECTOR	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Health & Life Sciences	81% of US physicians use AI, mostly documentation (AMA, Mar 2026); fastest-growing AI spender in Europe, 41% a year (IDC)	Documentation burden; validated safety; health-data rules	Choose documentation and triage tools on documented medical-device and data-handling facts	Clinician time saved; share of tools with documented clinical validation
Financial Services & Insurance	92% of EU banks deploy AI (EBA); banking is Europe's largest AI spender	Creditworthiness assessment and life and health insurance pricing are listed Annex III uses; DORA third-party risk	AI Act readiness for credit and insurance models; supplier-dependency map for third-party risk	Audit readiness by Dec 2027; fraud loss; cost to serve
Manufacturing & Industrial	88% of US mid-market manufacturers have integrated AI, 56% use agentic AI (RSM, 2026); Prism: 87 offerings researched in depth	Data quality behind 51% of failed pilots; unclear ROI behind 30%	Use-case portfolio (maintenance, inspection, copilots) with a data-readiness check and stop/go gates	Downtime, scrap rate, OEE
Retail & Consumer	About 14% of US retail firms use AI (Census); about 50% of consumers uneasy with autonomous AI purchases (Bain)	AI-driven discovery shifts traffic; trust in agentic commerce	Choose service, personalisation and pricing tools on documented facts; prepare for AI-driven discovery	Conversion, AI-referred traffic, forecast accuracy
Energy & Utilities	81% of North American utilities use AI (Itron); 34% of energy AI initiatives terminated vs 26% across industries (S&P 451)	High failure rate; safety components of critical infrastructure are listed in Annex III	Business case with a stop/go gate before scaling; governance for critical infrastructure	Outage minutes, forecast error, projects that reach ROI
Mobility & Logistics	Active AI use rose from 16% to 43% in a year; only 7% highly trust AI output (Logistics Management, Sep 2026)	Trust, document fraud, shadow AI (65% use AI with or without approval)	AI inventory to surface shadow AI; quality checks that build trust in AI output	Cost per shipment, on-time rate, fraud losses
Public Sector	64% exploring GenAI, 90% plan agentic AI (Capgemini); 60% of OECD cases still pilots	Only 36% of EU public bodies feel AI Act-ready; sovereignty	Sovereignty criteria, procurement-ready evidence, AI Act readiness review	Processing time, backlog, compliance
Education	60% of US teachers used AI; weekly users save 5.9 hours a week (Gallup-Walton); 19% of universities have a formal AI policy	Admission and assessment uses are listed in Annex III; missing policies; minors' data	A written AI policy, staff and student AI literacy, checks for high-risk assessment uses	Teacher hours saved; policy in place
Media & Entertainment	97% of news leaders see AI automation as important, 13% call results transformational; search traffic expected to fall 43% in three years (Reuters Institute)	Traffic loss to AI answers; licensing and IP	Rights and licence checks per tool; visibility in AI-generated answers	Cost per content unit, licensing revenue
Science & Research	84% of researchers use AI, up from 57% (Wiley); only 41% get adequate institutional support	Hallucinations (64% concerned); integrity; compute access	Open data and methods; documented model and data choices	Time to publication; reproducibility
Legal services	40% of professional-services organisations use GenAI, 15% agents (Thomson Reuters 2026); only 18% of firms track ROI	Clients question value; liability; shadow AI	Compare legal AI on documented accuracy; governance and ROI tracking	Hours saved, matter cost, ROI tracked

WHAT THIS SHOWS

Reported use is high in most sectors we reviewed, but measured results are thin and failure rates are material where reported.

WHAT IT MEANS FOR YOU

Your sector's adoption rate says little about your next decision. What matters is the intended use, the data it needs, the rules that apply and how you will measure it.

WHAT TO DECIDE NOW

Check the intended use of your first candidate process against Annex III and sector rules, and set the outcome measure before comparing tools.

10 · BUSINESS FUNCTIONS

High use, thin proof

Most functions we reviewed show high reported use and thin measured proof. Where measured studies exist, gains are real but narrower than the marketing: +14% issues resolved per hour in customer support, and anywhere from 19% slower to 21% faster in software work. The common need is the same: choose well, measure honestly, govern the risk.

FUNCTION	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Customer Service	91% of leaders under pressure to implement AI (Gartner); measured +14% resolutions per hour, +34% for novices (NBER)	Supplier noise, incomparable pricing, data-use risk	Compare tools on pricing unit and data use; pilot against resolution metrics	Cost per resolution, resolution rate, CSAT
Assistants & Copilots	UK government Copilot trial: 72% satisfied, no robust productivity evidence (The Register)	Licences bought, value unproven	Inventory licences; adoption and literacy programme with usage targets	Active use, hours saved, cost per active user
Knowledge & Search	Agents most used in IT and knowledge management (McKinsey)	Staff do not trust internal AI answers	Compare search and retrieval tools on hosting and answer accuracy	Answer accuracy, time to information
Documents, Workflow & Agents	No function above 10% scaled agents (McKinsey); over 40% of agentic projects expected to be cancelled by 2027 (Gartner)	"Agent washing", pilots that never ship	Business case with a stop/go gate; tightly scoped agent permissions	Cycle time, straight-through rate, cases in production
Sales & CRM	87% of sales organisations use AI (vendor survey, Salesforce)	Sellers spend 40% of time selling; disconnected systems	Check CRM and data integration before buying	Selling time, win rate, pipeline per rep
Marketing & Content	27% of CMOs report limited or no GenAI use in campaigns (Gartner)	Spend without proven payoff; brand and IP risk	Choose tools by job; check IP and licence terms	Content cost per asset, conversion
HR & Recruiting	Field experiment (about 70,000 applicants): AI interviews raised starts by 18% (Erasmus); EU high-risk duties from 2 Dec 2027 (Ogletree)	Recruitment and worker-management uses are listed in Annex III; bias; works-council co-determination	AI Act high-risk readiness; works-council involvement from the start	Time to hire, retention, audit readiness

10 · BUSINESS FUNCTIONS, CONTINUED

FUNCTION	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Finance & Accounting	59% of finance functions use AI, flat year on year; 91% report low or moderate impact (Gartner)	Low impact despite use	Start with payables and close; measure against a baseline	Days to close, cost per invoice, DSO
Legal & Compliance	Hallucination rates of 17–33% in legal research tools (LLRX)	Accuracy and liability	Require source citations and evidence classes; human review of outputs	Verified-citation rate, review time
IT & Security Operations	Highest reported cost benefits (McKinsey); shadow AI behind breaches at 20% of firms (IBM, vendor, via Help Net Security)	Shadow AI and agent sprawl	AI inventory and dependency map; shadow-AI policy	Mean time to resolve, incidents, shadow-AI share
Software Development	84% use or plan to use AI, 46% distrust its accuracy (Stack Overflow); measured effects from −19% (METR) to +21% (Google RCT)	Speed claims versus quality and stability	Compare coding tools on data and licence terms; measure lead time and failure rate	Lead time, change failure rate
Data & Analytics	About 90% of data leaders not yet using the full AI capability set (Gartner, via vendor summary)	Data readiness, trust in numbers	Data-readiness and semantic-layer checks before scaling	Decision latency, forecast error
Design, Image & Video	86% of creators use generative AI (Adobe, vendor); IP law unsettled (Cleary Gottlieb)	Licence and IP risk	Commercial-use and training-data checks per tool	Cost per asset, rights incidents
Meetings, Voice & Language	33% of US workers have met with an AI notetaker; 65% of them say consent was inconsistent or missing (survey via KRDO)	Consent and recording law	Consent and hosting checks per tool	Meeting time saved, consent compliance

Pricing is shifting from seats to usage and outcomes: Gartner, cited by Deloitte, expects at least 40% of SaaS spend to be usage-, agent- or outcome-based by 2030. Comparing prices across units becomes a core buying skill.

WHAT THIS SHOWS

Measured gains exist, but they are specific to tasks and people, and some studies find no gain or a loss.

WHAT IT MEANS FOR YOU

A supplier's productivity figure is not your baseline. Your own measurement before and after a pilot is the number a board should rely on.

WHAT TO DECIDE NOW

For the function you start with, write down today's cost, volume, quality and cycle time before any pilot begins.

11 · WHAT THE MARKET DOCUMENTS

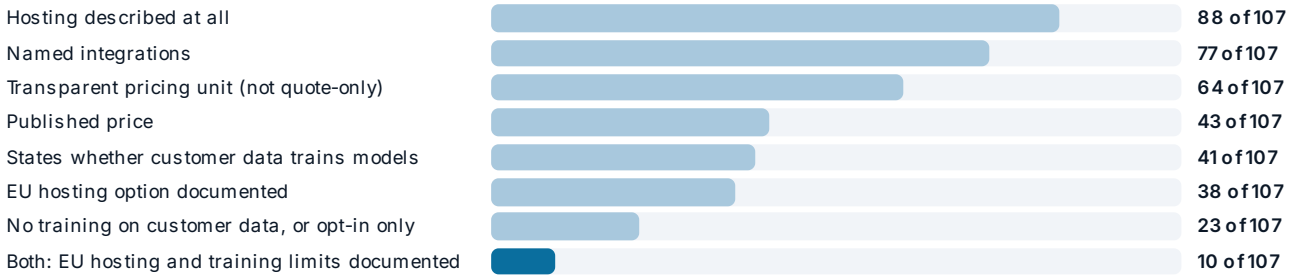
The facts a careful buyer needs are mostly not public

Of 107 customer-service AI offerings reviewed, we found public documentation for both criteria in 10: an EU hosting option, and either a statement that customer data is not used to train the provider's models (8 offerings) or that it is used only with opt-in consent (2). The two kinds of disclosure are not identical guarantees. The count was recomputed by offering ID from the frozen 107-row fact matrix of the research edition.

EXHIBIT 14

In 10 of 107 offerings we found public documentation of both facts

Customer-service AI offerings whose own public pages document each fact; provider information reviewed by ETHORITY on 19–20 October 2026; Wave 1 of ETHORITY's longitudinal research programme



Missing documentation does not mean a capability is missing. 'Training limits': customer data not used to train the provider's models (8 offerings) or used only with opt-in consent (2).

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WHAT THIS SHOWS

For a European buyer with data-protection duties, two facts decide the shortlist. Ten offerings document both; for 97, the public pages leave at least one open.

WHAT IT MEANS FOR YOU

The shortlist is decided less by features than by facts most providers do not publish. Not documented is not the same as not available: many of the 97 may qualify, but the buyer has to ask.

WHAT TO DECIDE NOW

Write both conditions into the request for proposal before any demo. Ask for the hosting region and the training-use clause in writing; treat an unanswered question as an open risk.

The same pattern runs across the market

- **Marketing, not documentation.** Four in five offerings we added in 2026 are described only on marketing pages, not in technical documentation.
- **Price is hard to compare.** Customer-service offerings bill in at least seven different units: per resolution, per seat, per conversation, per minute, credits, plan tier and quote only. Without a common unit, prices cannot be compared.
- **Dependencies are hidden.** Verified relations between offerings show applications resting on a few hubs: Zendesk, Salesforce and the Model Context Protocol on the application side; OpenAI, Anthropic, Amazon Bedrock and Hugging Face underneath. One model or platform change can move many products at once.
- **Identity moves fast.** 34 renames and 26 ownership changes surfaced within a few weeks of research, for example Acrolinx to Markup AI and LivePerson to SoundHound AI.

What leaders are trying to avoid

Companies are choosing AI while the conditions for using it change: markets, rules, financing, infrastructure and the organisation's own priorities. A credible AI strategy must remain useful when those conditions change.

WEF · GLOBAL RISKS REPORT 2026

Over 1,300 global leaders and experts; risk perception

#1	Geoeconomic confrontation: the risk most likely to trigger a global crisis in 2026
18%	of respondents chose it as that most likely trigger
#1	Also first for severity over the next two years

Source: Global Risks Perception Survey, 14 Jan 2026

ALLIANZ · RISK BAROMETER 2026

Companies of all sizes; share of responses, several answers possible

42%	Cyber incidents: top risk for the fifth year, first in every region
32%	Artificial intelligence: up from 10th in 2025 to 2nd, the largest jump
29%	Business interruption, outside the top two for the first time

Source: Allianz Commercial, 14 Jan 2026

PWC · 29TH GLOBAL CEO SURVEY

4,454 CEOs in 95 countries and territories; fieldwork Sep–Nov 2025

42%	name keeping pace with technological change, including AI, as their top concern
12%	report both lower costs and higher revenue from AI
56%	report no significant financial benefit from AI so far

Source: PwC, 19 Jan 2026

Three different populations and questions, shown separately; the percentages are not comparable with one another. Survey results describe perceptions, not incident rates or outcomes. Fieldwork for all three predates this study by up to a year.

Our reading: the practical fear is committing to a system that becomes expensive, unavailable, unsuitable or strategically irrelevant before its value has been realised. The opposing fear is waiting while competitors redesign the work. Leaders need choices that create useful capability now and keep room to change direction.

Six decisions, two risks each

DECISION	RISK OF MOVING TOO FAST	RISK OF MOVING TOO SLOWLY	A REVERSIBLE WAY THROUGH
Invest now or stage it	Paying for capability that is soon cheaper or obsolete	Falling behind competitors who redesign the work	Staged commitments with a review date
Buy, build or combine	Lock-in to one supplier's roadmap	Owning maintenance the business cannot staff	Hybrid with clear exit and export terms
Keep control of data	Data used or stored beyond what is agreed	Blocking the uses that create value	Documented hosting, training and access terms
Rely on which providers	Concentration: price, capacity or access changes	Integration cost of too many suppliers	A tested fallback for each critical use
Redesign whose work	Resistance, skill gaps and unowned errors	Gains that stay as unused saved time	Participatory change plan with owners
Evidence before scale	Scaling an unproven result	Endless pilots that never decide	Stop/go criteria agreed in advance

Workforce lens (Severin L. Wilson). When agendas change quickly, the people side breaks first: half-adopted tools, skills that lag the system, employees who were not involved, and decisions no one owns. Plan adoption, training, employee participation and accountable oversight as part of every staged commitment, not after it.

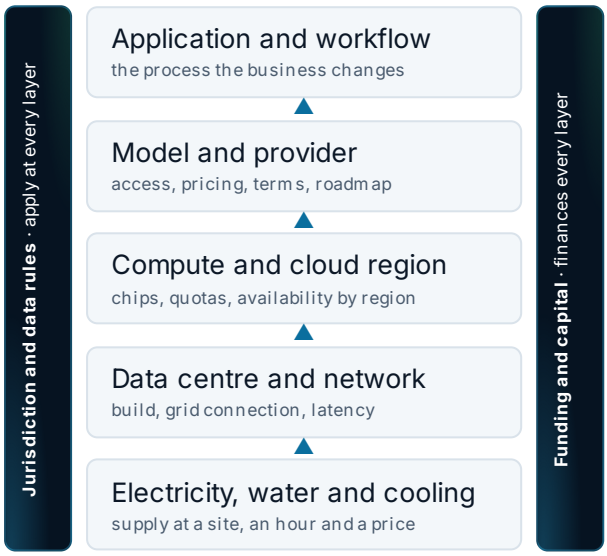
AI runs on physical and financial foundations

AI looks like software to the buyer, but it depends on chips, data centres, grids, water, capital and law. Hyperscalers are expected to spend more than US$700 billion in capital expenditure in 2026, mostly on new data centres, while grids, connection queues, permitting and electrical equipment set the pace (IEA).

EXHIBIT 15

What an AI application depends on

Each layer rests on the ones below; law and capital apply throughout



A dependency is not a forecast of failure. It shows where a change outside the organisation can reach a business process, and where to ask for evidence.

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EXHIBIT 16

Electricity used by data centres worldwide

All data centres, not AI alone; terawatt-hours per year



About 3% of global electricity demand in 2030. Use by AI-focused data centres rose 50% in 2025 alone.

Source: IEA, Key Questions on Energy and AI, 2026. Projection, base case.

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FINANCIAL CONDITIONS

The IMF's October 2026 Global Financial Stability Report warns that weaker or less durable investment and profitability in AI could trigger a correction in AI-linked assets, amplified by rising leverage and concentrated exposures. That is a conditional risk, not a forecast; for buyers it is a reason to check supplier continuity and exit terms.

From announcement to usable capacity

STATUS	WHAT IT SHOWS	WHAT TO ASK
Announced	Intent and headline value	Is there a site, a customer and a date?
Financed	Capital committed	By whom, and on what conditions?
Permitted	Planning and environmental approval	Which approvals remain outstanding?
Connection agreed	Grid connection contract signed	What capacity, from which date?
Energised	Power physically available at the site	Since when, and at what load?
Commissioned	Capacity operating	IT load, or total power?
Customer-available	Capacity a buyer can actually use	In which region, with what quota and SLA?

Announced amounts are not operating infrastructure, and capital expenditure is not spending on usable AI or customer return; the two must not be added to AI software spend. In Texas, Virginia, Finland and the UK, queued data-centre projects already exceed today's peak demand, and queues include speculative and duplicate requests. Enough electricity worldwide does not guarantee power at a given site, hour or price.

WHAT THIS SHOWS

AI capacity is being built at record pace, but physical and financial constraints decide where and when it becomes available.

WHAT IT MEANS FOR YOU

For most buyers the risk is not a power cut. It is capacity, price or terms in their region changing during a contract.

WHAT TO DECIDE NOW

For each critical AI use, record the region, the provider, the fallback and the contract terms for capacity and exit.

Decisions that hold when conditions change

One test belongs in every AI decision: will it still work if prices, providers, capacity, regulation or business priorities change? The table turns each source of uncertainty into a buying response and the evidence to request.

UNCERTAINTY	BUYING RESPONSE	EVIDENCE TO REQUEST
Agenda changes	Staged commitments with scheduled reconsideration	Decision owner, trigger and review date
Provider or model change	Portability and a fallback	Export formats, switching cost, notice periods, tested substitute
Geopolitical restrictions	Jurisdiction and dependency review	Deployment region, legal supplier, subprocessors, access restrictions
Compute or energy constraints	Capacity and service review	Availability in your region, quotas, SLA and support boundaries
Financing or market correction	Continuity review	Public financial disclosures, contract protections, exit plan
Workforce resistance	Participatory change plan	Affected roles, training, oversight, plan for released capacity
Uncertain return	Measured, reversible pilot	Baseline, full cost, quality threshold, stop/go, opportunity cost

Three scenarios for 2027

SCENARIO 1

Prices fall, capability jumps

Inference becomes much cheaper and new models change what is possible.

No-regret move. Compare price certainty with flexibility; keep the integration portable.

SCENARIO 2

Supply or jurisdiction shock

Access to a provider, region or component is restricted or delayed.

No-regret move. Know your fallback and where your data and workloads run.

SCENARIO 3

Demand weakens, budgets reset

Returns disappoint and investment is cut back.

No-regret move. Stage investment with measurable pilots and a continuity plan.

Scenarios, not predictions; no probabilities are assigned. Practical appendix D turns them into a worksheet.

Questions to assess by region

REGION	WHAT TO ASSESS BEFORE COMMITTING
Europe	Regional capacity, data jurisdiction, exit options and operating cost. EU hosting alone is not complete sovereignty: ask about the legal supplier, subprocessors and support access.
United States	Provider concentration, contract terms, capacity availability by region and state-specific duties for automated decisions from 2027.
China and East Asia	Access and export controls, ecosystem compatibility and local deployment rules; confirm each against the primary source for the country concerned.
Gulf states	Power, cooling and water, delivery milestones and legal and data boundaries; an announced campus is not a commissioned one.
Emerging economies	Affordable access, connectivity, skills and practical deployment modes, more than rankings.

Assessment prompts for each region; they are not new regional findings.

WHAT THIS SHOWS

The sources of uncertainty differ by region, but the buying responses repeat: staged commitments, portability, documented jurisdiction and a measured pilot.

WHAT IT MEANS FOR YOU

Resilience is cheapest when it is written into the first contract and the first pilot charter, not added after a disruption.

WHAT TO DECIDE NOW

Pick your most critical AI use and complete the scenario worksheet (appendix D) for it before the next renewal or purchase.

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CONCLUSIONS

What the evidence adds up to

AI creates an opportunity to improve work. These six conclusions translate the evidence into decisions organisations can take now.

1 Connect adoption with outcomes.

Evidence. Global surveys show widespread use alongside uneven financial results: about nine in ten organisations report regular use, 37% an EBIT effect. Official statistics count about one firm in five in the EU using AI.

What to do. Track adoption, accepted outcomes, quality and full cost together; do not read separate surveys as one conversion funnel. · Chapters 1–2

2 Build capability around a useful first task.

Evidence. Know-how is the barrier named most often: 71% of EU firms that considered AI, 85% of German non-users, 81% of Korean manufacturers without AI specialists.

What to do. Choose one worthwhile process, measure a baseline and give people the time, skills and support to learn. · Chapter 3

3 Adapt the route to the organisation.

Evidence. In every national study we compared, large firms report AI use 1.6 to 4.3 times as often as small ones; the gap differs by country.

What to do. Offer smaller firms proportionate entry points, reusable sector patterns and practical support; give large enterprises clear ownership across systems and functions. · Chapters 2, 5, 8

4 Use published evidence to improve the shortlist.

Evidence. The research matrix records 10 of 107 Customer Service offerings with both an EU hosting option and limits on training with customer data, including two opt-in-only cases. Wave 1 documents the state of the provider information ETHORITY reviewed on 19–20 October 2026. Changes are recorded in subsequent waves.

What to do. Treat missing documentation as an open question: ask suppliers to confirm plan, region and terms in writing. · Chapter 11

5 Make governance part of progress today.

Evidence. Duties already apply in many jurisdictions, and further rules phase in through 2027 and beyond: covered automated decisions in Colorado and California from 1 January 2027, EU duties for listed high-risk uses from 2 December 2027.

What to do. Keep an AI inventory with named owners and proportionate privacy, security, workplace and sector checks; confirm the operative law for the intended use before relying on a date. · Chapter 4

6 Invest in learning and resilience.

Evidence. More than US$700 billion of hyperscaler investment meets grid and permitting limits; 56% of CEOs report no significant financial benefit from AI so far.

What to do. Run staged pilots with measurable hypotheses; compare price certainty with flexibility, keep tested fallbacks and exit options, and scale when the evidence supports the objective, including service quality or public benefit. · Chapter 12

13 · AGENDA

The decisions that will shape 2027

The evidence turns into an agenda for practical progress: establish the baseline, run a supported pilot, learn from the result and scale where the outcome justifies further investment.

EXHIBIT 17

From a first AI decision to a steered AI estate

Three phases and two gates

Now

BEFORE THE PILOT

- Choose one process that matters to results
- Name the person accountable for it
- Measure today: volume, cost, quality, time
- Write down, before any demo, the result that justifies a pilot and the one that stops it

Next 90 days

FROM YOUR START DATE

- Shortlist three credible options for that task
- Get the deciding facts in writing: billing unit, data location, training use, integration
- Run one pilot under a written charter
- Count accepted outcomes, not activity

2027

SCALE AND STEER

- Scale only what met its threshold
- Track cost per accepted outcome over time
- Keep one accountable owner per AI system
- Review the whole AI estate at least once a year

◆ **Gate 1: baseline agreed.** No pilot starts without a measured starting point and a named owner.

◆ **Gate 2: pilot meets its threshold.** No scale-up without the agreed result on accepted outcomes.

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EXHIBIT 18

Pilot, ask for more evidence, redesign or stop

Five questions, in order; each has a defined next step

1	Is the process important enough to change?	No → choose another process.
2	Do we have a measured baseline and an owner?	No → measure first (Gate 1).
3	Do the deciding facts exist in writing for at least two options?	No → request evidence before any demo.
4	Have the baseline checks been done, and is the intended use high-risk?	Every pilot: privacy, security, workplace, contract and sector rules. If the intended use is high-risk, add the additional readiness controls first.
5	Did the pilot meet its threshold on accepted outcomes?	No → redesign or stop. Yes → scale and steer (Gate 2).

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The cost of the decision is part of the decision: licences or usage, integration, human review and rework, divided by the outcomes the business accepts (see the practical appendix). Each phase ends with a decision the reader can name: proceed, request more evidence, redesign or stop. Value is judged against the objective that was set: financial return, service quality, rights protection or public benefit, over a review horizon that fits the risk.

A SECOND LENS · WORK, PEOPLE AND OVERSIGHT

AI changes work before it changes the organisation chart

A credible AI pilot needs a workforce plan alongside its technical plan. The evidence in this study shows why: in a Bitkom survey of German firms, 66% rate their staff's AI skills as low; in South Korea, 81% of surveyed manufacturers have no AI specialists; and where AI already touches decisions about people, the rules are explicit. Uses in recruitment and worker management are listed in Annex III of the EU AI Act, with duties from 2 December 2027, and Italy's national AI law requires employers to inform staff when AI is used at work.

The gains can be real. In a field experiment with about 70,000 applicants, AI-led interviews raised job starts by 18%. In customer support, measured productivity rose by 14% on average and by 34% for less experienced agents. But these gains depend on who reviews the outputs, how errors are handled and whether the released capacity is put to use.

The business case should therefore show more than hours saved. It should show whether the capacity released improves service, quality or growth, and who is responsible for that conversion.



Severin L. Wilson
Chief Business & Transformation Officer · Human Capital, AI Transformation & Governance

Connecting enterprise relationships, organisational transformation and responsible AI adoption.

Five questions to answer for every pilot

1 **Which tasks change?**
List the tasks the AI takes over, supports or creates, before the pilot starts.

2 **Which skills do people need?**
Name the skills for operating, reviewing and improving the system, and who provides the training.

3 **Who reviews consequential decisions?**
Assign a named person for outputs that affect customers, applicants or employees.

4 **How can people challenge an error?**
Provide a route for employees and affected people to question an output and get a human answer.

5 **What happens to released capacity?**
Decide in advance whether freed time goes into service, quality or growth, and who is responsible for making that happen.

Sources: Bitkom, Sep 2026; KCCI via JoongAng Daily; Regulation (EU) 2026/1744; Norton Rose Fulbright on Italian law 132/2025; Erasmus field experiment; NBER working paper 31161. The workforce annex to the pilot charter (practical appendix C) turns these questions into a form.

14 · IMPLICATIONS

What leaders should do next

The evidence points to the same sequence in every region we reviewed: decide on facts, start small and measured, govern before the deadlines, and keep what meets its objectives.

Founders and small firms

- Pick one recurring task, not a platform.
- Compare three tools on cost per unit at your volume and on data terms.
- Keep a tool if it meets its objective at your volume; review it at a short, agreed horizon.

Mid-sized firms and the Mittelstand

- Start with a readiness assessment and staff AI literacy.
- Put one process live, track cost per accepted outcome and review it at an agreed horizon.
- Map every AI use to the rules where you operate.

Large and multinational enterprises

- Build one AI inventory, including shadow AI, mapped to every jurisdiction.
- Name an owner and KPIs for each use case; add stop/go gates.
- Control usage-based costs and set sovereignty criteria.

Governments and business associations

- Fund know-how before tools: it is the barrier named most often.
- Publish firm-level adoption data by size; several large economies have none.
- Help small suppliers keep pace with large customers.

Public sector, science and education

- Set sovereignty and openness criteria before procurement.
- Ask for procurement-ready evidence, not demos.
- Publish an AI policy; train staff and students.

AI providers

- Publish pricing units, hosting regions and data-use terms.
- Documentation is becoming a buying criterion: 97 of 107 offerings leave at least one key fact undocumented.

Boards and investors

- Ask for outcomes, not usage: 37% report any profit effect.
- Treat AI governance as a 2027 deadline, not a future project.

Media and analysts

- Separate firm-level statistics from surveys of people and of large firms.
- Ask which definition and size band a figure uses.

PRACTICAL APPENDIX · A

Buyer worksheet

One page per decision. Fill it in before the first supplier conversation; it turns this study into a decision your organisation can defend.

FIELD	YOUR ANSWER
Process and owner The process to improve and the person accountable for the result	
Baseline today Volume per month · cost per case · quality measure · cycle time	
Accepted outcome The outcome you will count (resolved case, approved invoice, reviewed code change)	
Shortlist Three options, with the reason each is on the list	
Data requirements Which data each option needs, where it lives, who may share it	
Full cost Licence or usage · integration · human review · rework · change	
Decision rule The result that justifies a pilot · the result that stops it	

Provider evidence checklist

Ask each shortlisted provider for these facts in writing, with the date and the document they come from. An unanswered item is an open risk, not a pass.

- [ ] Product and plan in scope
- [ ] Use of customer data for training
- [ ] Integrations with your systems of record
- [ ] Certifications and their scope
- [ ] Human oversight and escalation
- [ ] Hosting region and subprocessors
- [ ] Retention and deletion
- [ ] Billing unit and what drives it
- [ ] Exit: data export and notice periods
- [ ] Incident and change notification

PRACTICAL APPENDIX · B

Pilot charter

Agree it before the pilot starts. A pilot without a threshold and a stop condition cannot fail, and so cannot prove anything.

ELEMENT	AGREED
Scope and duration Process, users, volume and the weeks the pilot runs	
Success threshold The level of accepted outcomes that justifies scaling	
Quality controls Who reviews which outputs, and how errors are recorded	
Budget ceiling Total spend the pilot may not exceed, including integration and review	
Stop conditions The results or incidents that end the pilot early	
Decision date and owner When the go/stop decision is taken, and by whom	

Cost per accepted outcome

The measure that makes AI options comparable across billing units and suppliers. Use one currency, one period and the same cost boundary for the AI option and for today's process. Count every attempted case; if no outcome is accepted, the measure is undefined, not zero. Savings are a separate calculation.

Cost per accepted outcome

$$\frac{\text{usage or licence + amortised integration + monitoring, change and training + human review + handling of failed or escalated cases}}{\text{attempted cases} \times \text{acceptance rate}}$$

Worked example (illustrative)

A support team receives 10,000 cases a month. Per month, in euros: usage €6,000; amortised integration €1,500; monitoring, change and training €500; human review €2,000; handling of the 6,000 failed or escalated cases €1,000 (rework counted here only, not twice). The tool resolves 4,000 cases (40%) to the customer's acceptance.
€11,000 ÷ (10,000 × 0.40) = €2.75 per accepted outcome, to compare with today's cost per resolved case on the same monthly boundary.

Evidence ledger

Keep one line for every number you rely on: the claim, the exact source, publication and access dates, the population, the definition and the limitations. This study follows the same rule; corrections and exclusions are listed by edition.

PRACTICAL APPENDIX · C

Workforce annex to the pilot charter

Complete it with the pilot charter. It makes the people side of the decision as concrete as the technical and financial side.

ELEMENT	AGREED
Affected roles Which roles and how many people the pilot touches	
Baseline workload Volume, time and quality of the work today, measured before the pilot	
Skills needed Operating, reviewing and improving the system; training plan and owner	
Employee consultation Works council or staff representatives where applicable; when and how they are involved	
Oversight owner The named person accountable for outputs that affect people	
Escalation and appeal How employees and affected people can challenge an output, and the response time	
Capacity plan Where released time goes: service, quality, growth or redeployment; who decides	
Measured quality Error rate, complaints and review findings, tracked with the outcome measure	

Saved time is not realised value. Count the value only when released capacity has demonstrably gone into service, quality or growth, using the same boundary as the cost-per-accepted-outcome calculation.

PRACTICAL APPENDIX · D

Scenario worksheet

Use it for one AI decision. Fill in each column before the commitment and revisit it when an indicator moves.

ELEMENT	1 · PRICES FALL, CAPABILITY JUMPS	2 · SUPPLY OR JURISDICTION SHOCK	3 · DEMAND WEAKENS, BUDGETS RESET
Our assumptions in this scenario			
Early indicators we will watch			
What changes for our AI use case			
No-regret action now			
Trigger to revisit the decision			
Owner and review date			

These are scenarios, not predictions. Do not assign probabilities you cannot support; record the assumptions instead, so that the decision can be reviewed against what actually happens.

ABOUT THIS STUDY

Method and limitations

The study combines public market and buyer research published in 2025 and 2026 (official statistics, industry associations, academic studies and consulting surveys, each cited where it is used) with the Good AI Prism research edition of 20 October 2026. Survey figures are not pooled: samples, questions and definitions differ. The Prism contains 998 market entries, including 961 AI offerings, across 24 business areas, 8 data types and 6 technology layers; each entry has a dated provider source. The depth-research set contains 194 records by unique research ID across Customer Service and Manufacturing, including 12 earlier Customer Service profiles: pricing unit, published price, hosting, use of customer data for training, integrations and limitations. Record counts do not establish independent product uniqueness or verified performance.

The global comparison uses official statistics wherever they exist (Eurostat and national statistics offices, IMDA, ABS, IBGE, Banxico), labels vendor and sponsored surveys as such, and does not add up regional spending forecasts that come from different releases and definitions. More than 30 economies are covered; for several, including the UAE, Saudi Arabia, India and China, no official firm-level adoption statistic was available.

Research was carried out with AI tools under human direction. A random sample of recorded facts was re-checked against the cited pages in a separate review. ETHORITY reviewed the provider pages behind every finding, and every named provider can submit corrections. The authors retain editorial responsibility.

A longitudinal research programme. This study is Wave 1 of ETHORITY's longitudinal research programme. The programme observes the same provider sources repeatedly: in each wave ETHORITY reads the providers' own pages, records what they document with source and date, and compares the result with the previous wave. Wave 1 documents the state of the provider information ETHORITY reviewed on 19–20 October 2026. Changes are recorded in subsequent waves. The market and buyer figures are a separate synthesis of external studies from 2025 and 2026; each is cited with its own source, sample and method and is not pooled.

Reading the figures

- **Interpretation is marked.** Under each exhibit, "What this shows" restates the evidence; "What it means" and "What to decide now" are the authors' interpretation and proposals.
- **Survey answers are not a funnel.** Shares of organisations that use, scale or profit from AI come from separate questions; they are not shown as stages through which the same firms pass.
- **Not legal advice.** References to the AI Act and the Digital Omnibus describe the public record as of October 2026.
- **Surveys measure different things.** "Any use", "regular use" and "production use" are not comparable. Each figure is shown with its source, sample and date. Where a figure comes from a secondary or vendor-sponsored source, the row says so.
- **Germany by firm size.** ifo shows medium firms (47.2%) below small ones (51.2%), but does not define its size classes. The Eurostat 2025 split by size (about 23% vs 57%) comes from a secondary analysis.
- **Channels are inferred.** No German survey we found measures system houses or IHKs as buying channels; the role of these channels is our judgement.

Counts and denominators

- **998 market entries** in the research edition of 20 October 2026: 961 AI offerings (641 products, 306 products named after their provider, 14 products identified by provider), 33 provider records and 4 entries awaiting classification. They hold 1,037 placements on the wheel.
- **194 depth-research records**, counted by unique research ID: 182 in this edition (95 in Customer Service, 87 in Manufacturing), plus 12 Customer Service profiles researched earlier. The Customer Service cohort is therefore 107 records. Records are not a verified count of distinct commercial products; possible overlaps are documented separately.
- **10 of 107**: recomputed by offering ID from the frozen fact matrix: 38 document an EU hosting option, 23 document limits on training (20 no training, 3 opt-in only), 10 document both (8 no training, 2 opt-in only).

Taxonomy

The Prism's 24 business areas are 14 functions and 10 industries. The 11 sectors in chapter 9 are a reading of those industries plus legal services, which the Prism maps as a function (Legal & Compliance). Telecoms, construction and real estate, professional services and hospitality have no industry petal yet; sector briefs for them will be assembled from the functions they use.

ABOUT THIS STUDY · EVIDENCE

Every number has a source

The figures describe the frozen research edition of 20 October 2026. Research depth and publication clearance are different dimensions: neither a populated profile nor a source check establishes operational performance.

1,037
placements on the Prism wheel

998
market entries, including 961 AI offerings, each with a dated provider source

194
depth-research records by unique research ID, including 12 earlier profiles

775
sourced decision values: pricing unit, price, hosting, integrations, prerequisites, limits

216
relationships between offerings recorded in this frozen edition

103
decision values re-checked in a separate research pass: 97 confirmed, 6 minor wording issues; not independent assurance

How to read the evidence

Each step needs recorded evidence. Wave 1 reaches step 4 for 194 records and step 5 for the Customer Service finding, whose pages ETHORITY read and reviewed on 19–20 October 2026; steps 6 and 7 are not claimed.

1	**Observed**	A source row with locator and date	Every entry
2	**Identified**	Name, provider and entity type recorded	998 entries
3	**Inspected**	Fields hold source excerpts and evidence classes	Research profiles
4	**Research profile**	Decision fields assembled for a buyer task; coverage can be incomplete and terms change	194 records
5	**Human reviewed**	ETHORITY reviews the pages behind the finding	Wave 1
6	**Operating evidence**	Results observed in a defined real-world context	Not claimed
7	**Verification and assurance**	Separate independent activities	Not claimed

Where the claims come from

Sources behind the 701 placements added in this edition. These counts describe sources, not independent validation.

Provider marketing pages	564 of 701
Provider documentation	137 of 701

How facts are kept

- Each fact keeps its page, excerpt and date, and the product, plan and region it applies to.
- A separate research pass re-opens the cited page for a random sample.
- Providers and readers can submit corrections at ethority.ai/ai-prism-study; confirmed corrections are dated in the next edition.

Unknown is a research question

A missing published fact does not mean a capability is absent. Ask the provider, record the answer, update the edition.

Colour shows depth

Position and colour on the wheel show where AI does the work and how deeply it has been researched.

Market and client data stay apart

Market research stays separate from an organisation's private AI estate and implementation evidence.

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APPENDIX

The ten offerings behind Exhibit 14

- **Cohort:** all 107 Customer Service offerings with decision research, researched in two waves in 2026. Inclusion was by buyer job (chat, voice, agent assist, knowledge and self-service, omnichannel), not by size or popularity.
- **Criterion 1, EU hosting:** a first-party page states that customer data can be hosted in the EU. Values such as "region unclear", "UK only", "EU for models only" or a self-host option do not count.
- **Criterion 2, training:** a first-party page states that customer data is not used to train the provider's models, or is used only with opt-in consent. "Own use not stated" does not count.
- **Reading the result:** 97 offerings lack public documentation for at least one criterion. That is a finding about what providers publish, not about what their products can do.

OFFERING	TRAINING ON CUSTOMER DATA	FIRST-PARTY SOURCES
BOTfriends X	Not used (stated)	GDPR page
Dynamics 365 Customer Service	Only with opt-in	Data and privacy FAQ, geographic availability
eesel AI	Not used (stated)	Security and privacy
Kauz	Not used (stated)	Customer service page
Observe.AI	Not used (stated)	Trust centre, LLM information
PolyAI	Only with opt-in	Compliance, security
Replicant	Not used (stated)	Safety and security
sipgate AI Agents (Flow)	Not used (stated)	Data protection FAQ
Superchat AI Agent	Not used (stated)	Security
Typewise	Not used (stated)	Security

Listed alphabetically. Every named provider is offered a correction window before final release.

ABOUT THE AUTHORS

Created by Sten Franke, with Severin L. Wilson



Sten Franke

Founder, Principal Architect & Lead Creator

THE CREATOR BEHIND THE STUDY

Sten Franke is a digital pioneer, entrepreneur and AI systems architect who has built companies since 1997. Through mediatime, Gridpatrol and ETHORITY, his work has served hundreds of national and international brands and public institutions. His contributions include the Social Media Prisma and industry work involving BITKOM and BVDW.

He creates ETHORITY's vision, products and research methods, including the Good AI Prism and AI Business Operating System. His work also extends into biomedical innovation: from advising the Dr. Rurainski Foundation and developing its digital presence to EpiTrace.AI and an agenda focused on cancer research, longevity and healing. Across these fields, he connects market intelligence, engineering and entrepreneurship to build useful AI systems with clear economics, evidence and human accountability.

Sten Franke on LinkedIn



Severin L. Wilson

Chief Business & Transformation Officer · Human Capital, AI Transformation & Governance

PEOPLE TURN CAPABILITY INTO VALUE

Severin L. Wilson connects business ambition with the people, capabilities and governance needed to deliver change. Drawing on experience involving Detecon, SAP SuccessFactors and E.ON, he brings expertise in human capital management, digital transformation and international organisational change.

At ETHORITY, his focus is developing client relationships and translating AI opportunities into organisational progress: aligning leadership, developing workforce capabilities, involving employees and establishing accountable human oversight. His contribution to the study examines how organisations turn technical capability into improvements they can sustain.

Severin L. Wilson on LinkedIn

OUR PURPOSE

Help organisations make progress with AI.

Start with a useful business or public-service objective. Make room for learning, involve the people affected, and build confidence through evidence. This study offers a route from an opportunity to a practical next step, with responsibilities and outcomes that can be understood and reviewed.

ABOUT ETHORITY

From understanding markets to building AI capability

ETHORITY connects market intelligence, research and practical delivery to help organisations put AI to work. ETHORITY is built as an AI1st organisation: humans and AI agents work on one AI Business Operating System, with the research, engineering and operations to build and run AI after the pilot.

Its roots lie in the digital intelligence business Sten Franke founded in 2005. As search, social platforms and online communities changed the relationship between companies and their markets, ethority combined monitoring, research and advisory work to help organisations interpret that change and respond.

ETHORITY & STEN.AI LLC was established in 2023. It builds on that heritage while addressing a larger question: how can an organisation turn rapidly changing AI capabilities into useful, accountable work?

The Good AI Prism is the entry into the market: research profiles, documented relationships and comparisons help users investigate the options. Advisory, governance and transformation work connect those options with an organisation's objectives, data, systems, people and operating conditions.

A project can begin with an opportunity, a system already in use, a governance need or a research question. The aim is continuity: knowledge that informs the decision, implementation that tests the assumptions, results that guide the next improvement.

The operating cycle

01
Discover
Find and qualify the opportunity: market options, evidence, constraints

→

02
Create
Design and build the solution with the organisation's data, systems and people

→

03
Run
Operate it responsibly, with owners, controls and support

→

04
Improve
Measure performance against the objective and adjust

→

05
Grow
Develop new capability and new sources of value from what was learned

AVAILABLE TODAY

The Good AI Prism research edition and this study; research profiles and comparisons; advisory, assessment, governance and transformation work.

DIRECTION

An AI Business Operating System through which organisations retain intelligence, coordinate their AI estate and develop capability over time. Individual functions are described at their actual stage of availability.

SELECTED REFERENCES & PARTNERS · SINCE 2005

Bosch	Bayer	BMW	Siemens	Mercedes-Benz	Coca-Cola
Deutsche Bank	T-Mobile	Telefónica o2	DHL	EDEKA	AIDA Cruises

Since 2005, the ETHORITY brand and its predecessor businesses have worked with hundreds of brands across industry, finance, consumer goods, energy, travel and telecommunications, including international groups listed in the Fortune 500. Among the 30 companies in the DAX 30 of 2012, 22 appear in ETHORITY's historical client and contact records, about three quarters. Long-running projects included Telefónica o2, Bayer, T-Mobile, EDEKA and AIDA Cruises.

Selected historical references and partners from the group's market-intelligence and advisory heritage, in projects or through former group companies. They describe the group's earlier work.

This background makes the purpose of the study concrete. It combines a view of the market with the questions organisations must answer inside their own operations: what should improve, which options are credible, what evidence is missing, what implementation requires and who owns the outcome.

ABOUT THIS EDITION

Disclosure, quality and corrections

ETHORITY provides advisory, assessment and implementation services related to the topics of this study. Every Prism entry carries its source, the date it was read and the depth of research behind it. Research and drafting were supported by AI tools under the direction of the authors, who retain final editorial responsibility. All web sources were accessed in October 2026. This study is not legal advice.

Editions

This Global Edition is the flagship. The Germany & United States Focus edition is a shorter reading of the same source for those two markets; it does not replace the global analysis. Regional and sector briefs follow as separate editions. Each edition carries an edition ID in its footer; the matching file fingerprints (SHA-256) will be listed at ethority.ai/ai-prism-study when the edition is released.

HOW THIS EDITION WAS CHECKED

- Review and author approvals confirmed by Sten Franke on 21 October 2026, covering founder and company texts, quotations, portraits and historical reference names.
- Legal dates checked against the operative EU and Colorado texts and the California and India rules.
- Primary releases cited for Brazil (IBGE), Mexico (Banco de México, KPMG) and the Gartner forecast; Eurostat country values checked; vendor-sponsored sources labelled as such.
- Worldwide figures in chapter 12 read at source (WEF, Allianz, PwC, IMF, IEA).
- Prism counts recomputed from the frozen research edition of 20 October 2026 (998 entries, 194 depth-research records, 775 decision values, 216 relationships, 103 re-checked values).

NEXT WAVE

- Wave 2 re-reads the Customer Service pages by product, plan and region and reports every change with its date.
- Provider responses to the correction invitation, dated and published with the next wave.
- Regional and sector briefs and further language editions.

Corrections. Providers and readers can submit corrections and new documentation at ethority.ai/ai-prism-study. A missing published fact is treated as an open question, not as an absent capability.

Note for citation. Quote the Customer Service finding with both criteria: “10 of 107 customer-service AI offerings publicly documented both an EU hosting option and limits on training with customer data: 8 state no training, 2 train only with opt-in consent (Good AI Prism Market Study, Wave 1; provider information reviewed 19–20 October 2026)”. Do not shorten it to training alone. Quote 194 as depth-research records, not as distinct products. Cite as: ETHORITY (2026), Put AI to Work: The Good AI Prism Market Study 2026/27.

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Every entry links to the page that was read. Sources are also linked where they are used in the text, tables and exhibit notes; provider facts are linked in the appendix. All web sources were accessed in October 2026.

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