EVIDENCE ANNEX

The full evidence behind the 40-page research edition

These pages come from the first edition (v1.9) and keep its evidence in full: country rankings, barriers, the regulation table by jurisdiction, Germany in depth, the risk surveys, the conclusions and audience actions, two worksheets, the ten offerings behind Exhibit 14, the authors, ETHORITY, the edition notes and the complete reference list. Page references inside these pages refer to the first edition.

First-edition pages: 8 10 11 12 14 15 23 26 29 32 33 36 37 38 39 40

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



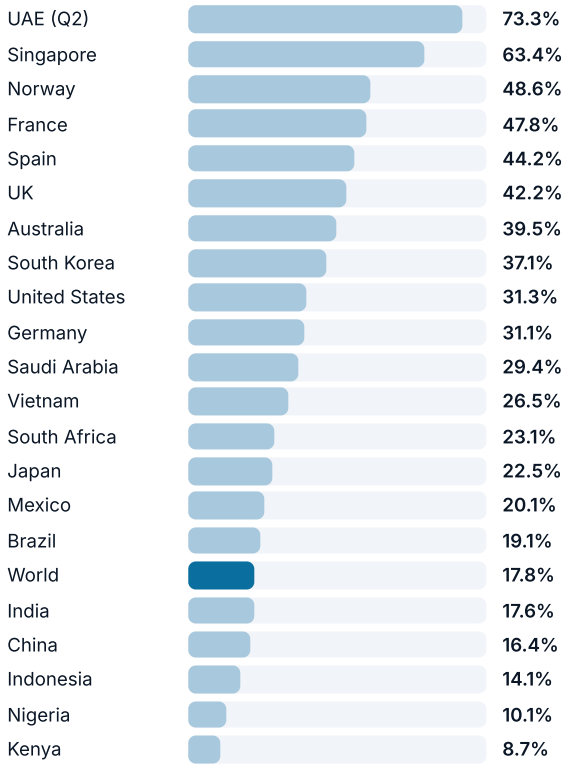
Sources: Eurostat, ONS, INE, INSEE, Istat, ABS. Values for Germany and the Netherlands checked against the Eurostat publication. Definitions differ by country.

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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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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

Dates are application dates, not the dates laws were passed. For a multinational, the earliest obligation in any market it serves sets its timetable: Korean and Vietnamese duties already apply, US state duties begin on 1 January 2027, and EU high-risk duties follow eleven months later. The EU Omnibus moved the high-risk dates; it did not remove the duties, and transparency and AI literacy measures apply now.

WHAT THIS SHOWS	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
Rules differ by model and jurisdiction, but every major regime now has dated obligations, and labelling of AI-generated content is common to most.	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.	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 · GERMANY IN DEPTH

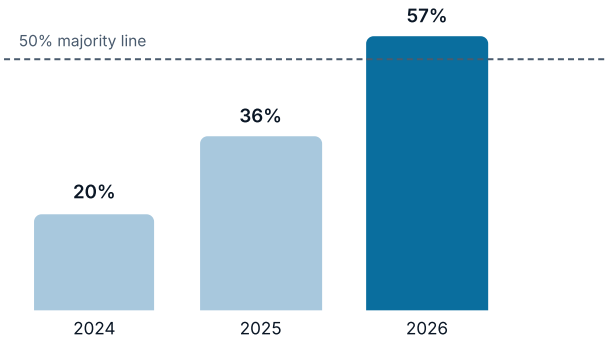
What the Mittelstand and large enterprises need

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



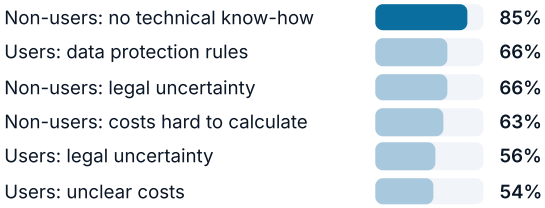
Source: Bitkom, Sep 2026 (n=603). Base differs from Eurostat (10+ staff).

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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.

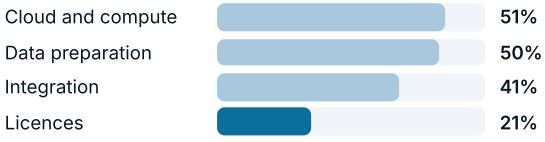
What the Mittelstand needs

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

12 · AI DECISIONS IN AN UNCERTAIN WORLD

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.

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

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.

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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.

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.

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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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