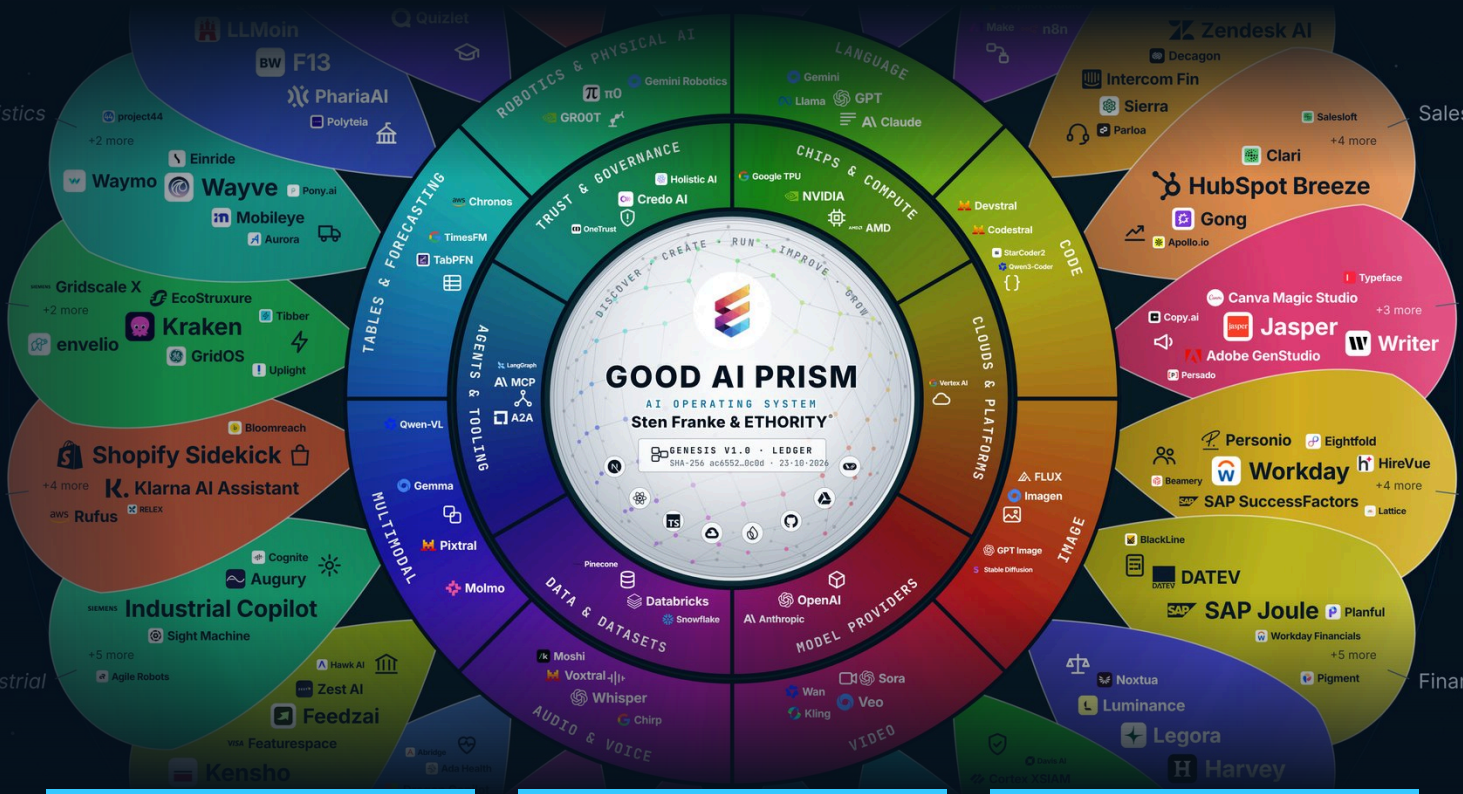
ETHORITY®
AI BUSINESS OPERATING SYSTEM

MARKET STUDY

GOOD AI PRISM · MARKET STUDY 2026/27 · GERMANY & US FOCUS

Mittelstand meets Silicon Valley: 961 offerings, 24 business areas.

Put AI to work: what the German Mittelstand, US businesses and enterprises need from AI now, sector by sector, function by function.



961
AI offerings mapped
GOOD AI PRISM, WAVE 1

24
business areas
GOOD AI PRISM

11
sectors analysed
GERMANY & US FOCUS EDITION

GERMANY & US FOCUS · EN · v2.2 · OCT 2026
Created by Sten Franke with a people and governance lens by Severin L. Wilson

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MARKET STUDY 2026/27 · GERMANY & US FOCUS

In this study.

Germany and the United States: the evidence first, then what it means, then tools to act on it.



Good AI Prism v3.12 · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

01 **Big spend, broad use, rare scale, and the clock is set.** 8
Spending grows by half; the EU and US states set dated duties.

02 **The majority uses AI; few run processes on it.** 14
The Mittelstand needs know-how and a cost case; large firms need steering.

03 **Which tool, and does it pay?** 20
Small firms need help choosing; enterprises need proof of profit and cost control.

04 **Which AI, how safely, and does it pay?** 24
Ten industry petals plus legal services: use is high, measured results are thin.

05 **High use, thin proof.** 30
Fourteen function petals: gains are real but narrower than the marketing.

06 **The facts a careful buyer needs are mostly not public.** 36
Prices, hosting and training terms, dependencies and identity: what providers publish.

07 **Decisions that hold when conditions change.** 40
Risks leaders name, the physical and financial foundations, and choices that stay reversible.

08 **From a first AI decision to a steered AI estate.** 46
Six conclusions, three phases and two gates, the people side, and who should do what.

Summary — **The idea in one minute · five answers · ten findings** 3

Fold-out — **The Good AI Prism v3.12: three rings, one AI market** 7

Tools — **Appendices A–D: buyer worksheet, pilot charter, workforce annex, scenarios** 53

About — **Method, evidence, authors, ETHORITY, sources, imprint** 57

THE IDEA IN ONE MINUTE

Germany crossed the majority line; the US asks whether it pays.

AI adoption is advancing unevenly. Organisations need practical ways to select useful applications, build capability and measure results.

In 2026, 57% of German firms with 20 or more employees use AI (Bitkom), yet across the US and the EU only about one firm in five uses it to produce goods or services (Census BTOS; Eurostat), and 37% of organisations in a global survey attribute some EBIT effect to AI (McKinsey, Aug 2026).

The constraint is no longer access to tools. It is know-how, comparable facts, a cost case and a decision that can be defended. Our review of 107 customer-service AI offerings shows how hard that is: 43 publish a price and 38 document an EU hosting option (Good AI Prism, Wave 1, provider information reviewed 19–20 October 2026).

The question is moving from whether to use AI to which AI, how safely, and whether it pays.

GOOD AI PRISM MARKET STUDY 2026/27

57%

of German firms with 20+ employees use AI, up from 36%

BITKOM, SEP 2026

85%

of German non-users lack technical know-how

BITKOM, SEP 2026

19.8%

of all US firms use AI to produce goods or services

CENSUS BTOS, MAY 2026

48%

of US small-business AI users struggle to choose the right tool

GOLDMAN SACHS 10KSB

37%

of organisations attribute some EBIT effect to AI

MCKINSEY, AUG 2026

1 Jan 2027

Colorado and California duties on automated decisions apply

COLORADO SESSION LAW

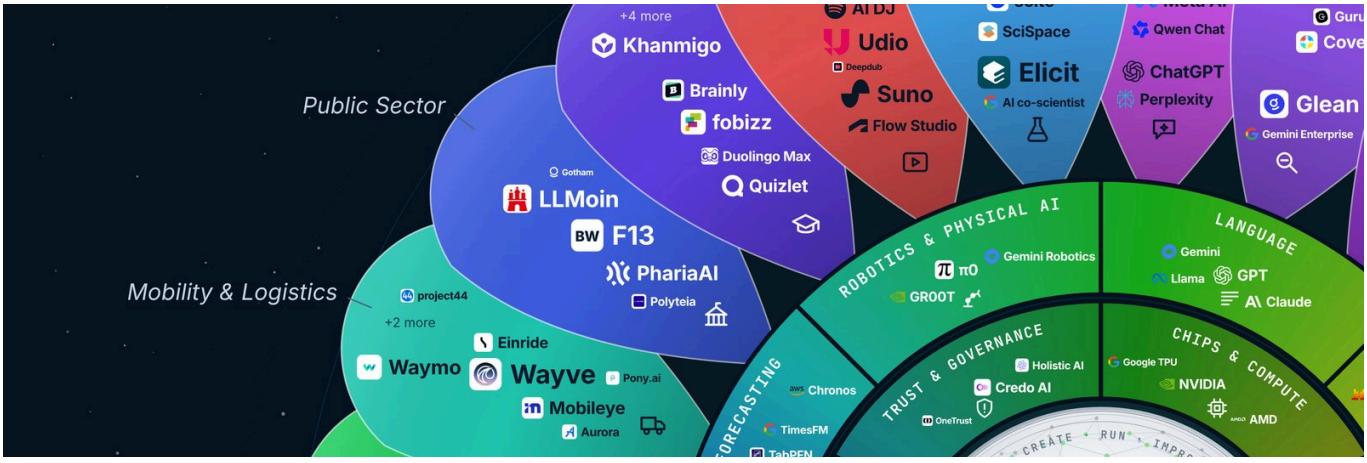
STUDY ANSWER IN ONE TABLE

Five questions leaders are asking, and what the evidence says.

QUESTION	FINDING	WHAT LEADERS SHOULD DO
How far has adoption come?	It differs widely: 57% of German firms with 20+ employees and close to 90% of larger organisations report use, while about one firm in five uses AI to produce goods or services (Census BTOS).	Move from tool trials to two or three measured use cases.
What holds the Mittelstand back?	Know-how (85% of non-users), legal uncertainty (66%) and costs that are hard to calculate (63%) (Bitkom).	Start with a readiness assessment and a cost case per process (AI opportunity case).
What do US businesses need?	Help choosing (48% of small-business users struggle), proof of profit (37% attribute some EBIT effect to AI) and control of usage costs (36% of large firms have it) (KPMG).	Choose by job and total cost; put usage-based spend under control.
Is regulation a blocker?	It is a timetable. EU high-risk duties apply from 2 December 2027 and 2 August 2028; Colorado and California rules from 1 January 2027 (Regulation (EU) 2026/1744).	Build the AI inventory and governance now, ahead of the dates.
Can buyers compare AI offerings?	Not easily. Of 107 customer-service offerings, 43 publish a price and 38 document an EU hosting option (Wave 1, provider information reviewed 19–20 Oct 2026); prices come in at least seven different units.	Ask for documentation before demos; convert prices to your own volume.

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.

GOOD AI PRISM MARKET STUDY 2026/27



Good AI Prism v3.12 · industries and functions, upper left of the wheel · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

EXECUTIVE CONCLUSION

Ten findings: Germany and the United States.

The ten findings show where the gaps sit, with different emphasis in Germany and the United States.

01 · Use is broad; scale is rare.

“Any use” among larger firms is near 90% in the US and EU, but production use across all firms is about one in five.

02 · Germany crossed the majority line in 2026.

57% of firms with 20+ employees use AI, up from 36% a year earlier (Bitkom). Most still use it for text, not processes.

03 · In Germany the gap is know-how, not access.

85% of non-users lack technical know-how; 66% rate their staff’s AI skills as low.

04 · German firms can’t yet calculate the cost.

Cloud, data preparation and integration drive cost far more than licences (51%, 50%, 41% vs 21%), and 64% of small firms can’t judge the benefit.

05 · Sovereignty is now a buying criterion.

75% of German firms call Germany too dependent on US cloud providers (Bitkom Cloud Report).

06 · Governance trails strategy.

Of German large firms, 98% have an AI strategy and 37% have clear governance. The AI Act high-risk dates are now fixed at 2 Dec 2027 and 2 Aug 2028.

07 · US small firms need help choosing; enterprises need cost control.

Among US small-business AI users, 48% struggle to choose the right tool and 73% want help to implement and evaluate AI (Goldman Sachs 10KSB). Only 37% of organisations attribute some EBIT effect to AI, and only 36% of large US firms have direct controls on token and usage costs (KPMG).

08 · Providers rarely publish the facts buyers need.

Of 107 customer-service AI offerings reviewed, 38 document an EU hosting option and 23 limits on training with customer data (Wave 1, provider information reviewed 19–20 Oct 2026).

09 · Across the sectors: which AI, how safely, does it pay?

Energy terminates 34% of AI initiatives; only 7% of logistics firms trust AI output highly; only 18% of legal firms track their return.

10 · Breadth is easy to find; verified depth is scarce.

Directories list 30,000 to 50,000 AI tools. Sourced, buyer-relevant facts with comparable alternatives are what decisions need, and they are rare.

FOUNDER'S PERSPECTIVE

The decisions that will shape 2027.

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

STEN FRANKE

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

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.

How to read this study

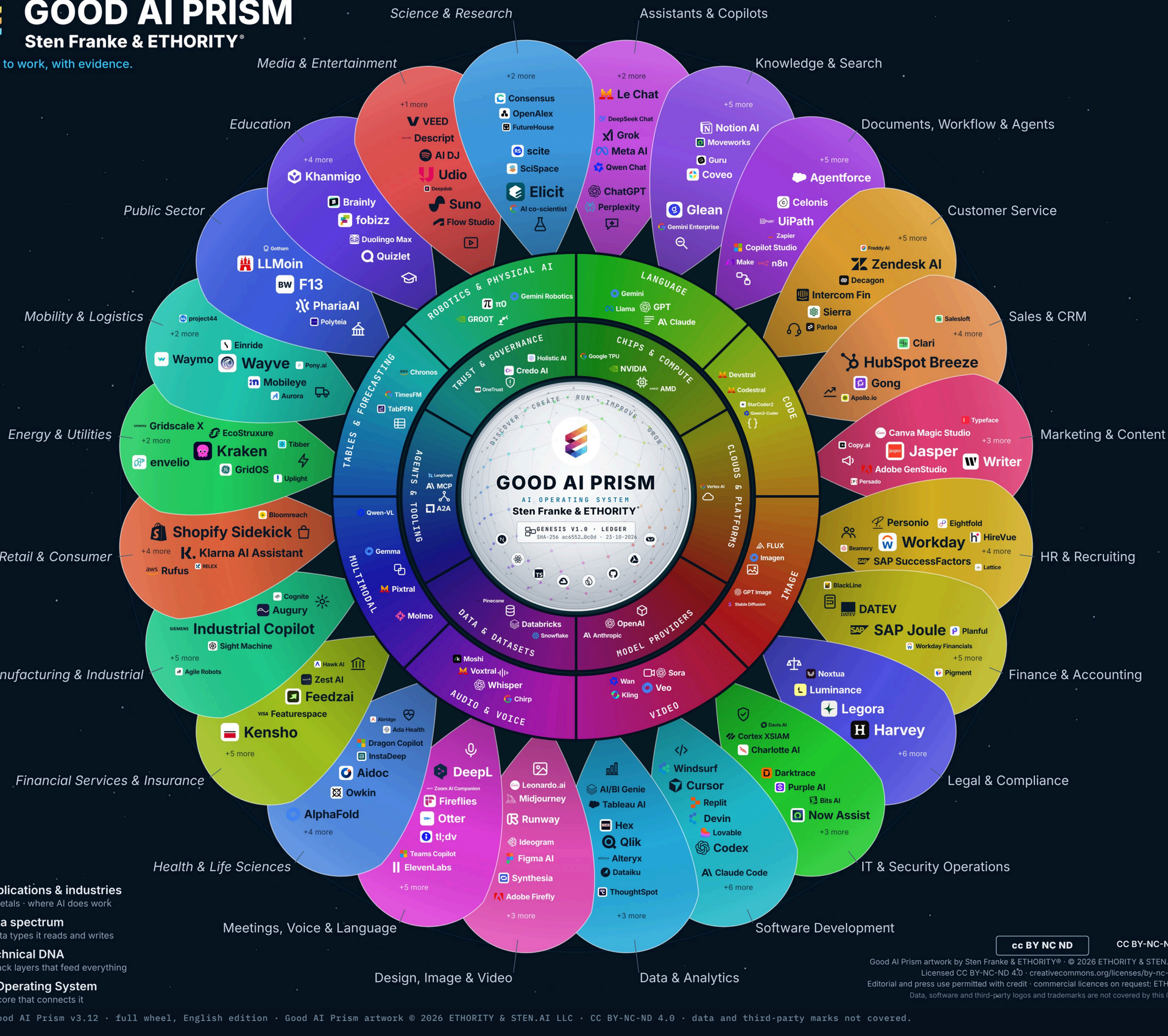
Each chapter separates three things: what the evidence shows (sourced), what it means (our interpretation) and what to decide now (a proposed action). The practical appendix turns them into tools you can use on one decision. The Good AI Prism starts outside the organisation: what is available, what providers 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? The chapter on AI decisions in an uncertain world shows how to build that test into the choice.

GOOD AI PRISM

Sten Franke & ETHORITY®

Put AI to work, with evidence.



- **Applications & industries** — 24 petals · where AI does work
- **Data spectrum** — 8 data types it reads and writes
- **Technical DNA** — 6 stack layers that feed everything
- **AI Operating System** — the core that connects it

FOLD-OUT · PRISM V3.12

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
AI offerings mapped from providers' own pages
GOOD AI PRISM, WAVE 1

24 · 8 · 6
business areas · data types · technology layers
GOOD AI PRISM

194
depth-research records: Customer Service and Manufacturing
GOOD AI PRISM, WAVE 1

11 · 14
sectors and business functions analysed
THIS STUDY

1,037
placements for 998 entries
GOOD AI PRISM, WAVE 1

779
placements in the outer ring: 444 functions, 335 industries
GOOD AI PRISM, WAVE 1

OUTER RING · APPLICATIONS AND INDUSTRIES

24 petals, where AI does work. Each petal links to its area page, for example Customer Service or Manufacturing.

MIDDLE RING · DATA SPECTRUM

8 data types AI reads and writes: 108 placements.

INNER RING · TECHNICAL DNA

6 stack layers that feed everything: 150 placements.

CORE · AI OPERATING SYSTEM

The core that connects it. Explore the online Prism.

Names on the wheel are a 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.

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01

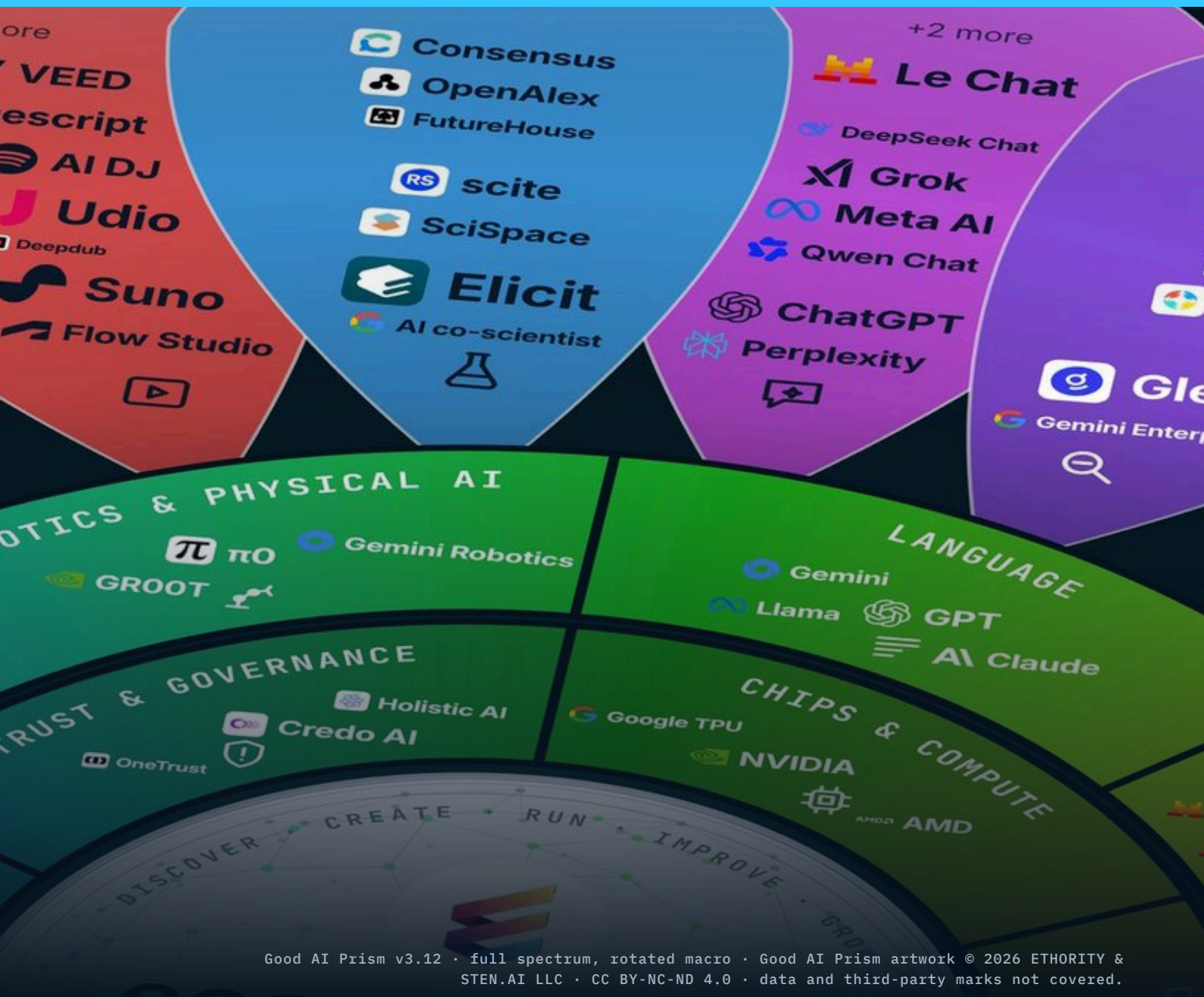
Big spend, broad use, rare scale, and the clock is set.

AI spending is forecast to rise by half in 2026, and more than half of it goes into infrastructure. Use is broad and shallow: most organisations run AI somewhere, few run it at scale or can show a return. On both sides of the Atlantic the rules now carry dates: EU high-risk duties from December 2027, US state duties from January 2027.

IN THIS CHAPTER

SPENDING RISES BY HALF; · 10
EVERY REGION GROWS · 11
THE CLOCK IS SET, · 12
UNITED STATES: · 13

Good AI Prism · 24 business areas



Good AI Prism v3.12 · full spectrum, rotated macro · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

US$2.67tn

worldwide AI spending forecast for 2026, up 49.5% in one year; US$1.48 tn of it is infrastructure

GARTNER, SEP 2026

THE MARKET IN 2026

Spending rises by half; an EBIT effect stays rare.

+49.5%

growth of worldwide AI spending in 2026

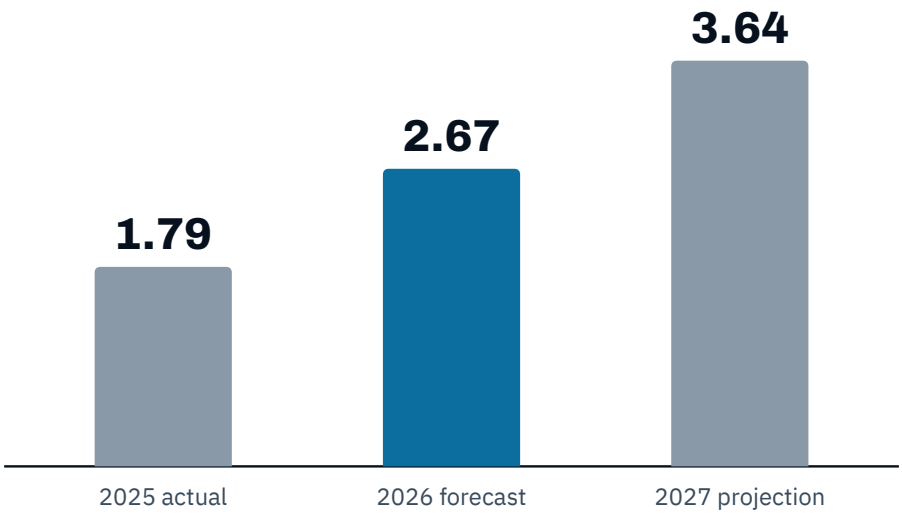
GARTNER, SEP 2026

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).

EXHIBIT 1.1

AI spending grows by half in one year.

Worldwide AI spending, US$ trillion: 2025 actual, 2026 forecast, 2027 projection



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

~90%

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

MCKINSEY, AUG 2026

44%

report scaling it across the enterprise

MCKINSEY, AUG 2026

37%

attribute some EBIT effect to AI

MCKINSEY, AUG 2026

18.8%

of working-age people worldwide use generative AI

MICROSOFT, SEP 2026

NOT A FUNNEL

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

THE MARKET IN 2026

Every region grows by a third or more a year.

EXHIBIT 1.2

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 (about +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

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

WHAT THIS SHOWS	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
Spending is rising fast and regular use is widely reported; an EBIT effect is reported by a minority of organisations.	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.	Name the one process where AI in production would matter most to your results, and its accountable owner.

REGULATION

The clock is set, on both sides of the Atlantic.

The Digital Omnibus on AI, Regulation (EU) 2026/1744, has applied since 27 July 2026. It moves high-risk obligations under Annex III to 2 December 2027 and AI in regulated products (Annex I) to 2 August 2028. Generative AI already on the market has until 2 December 2026 for machine-readable marking; the AI literacy duty in Article 4 now requires measures to support staff literacy.

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: US state duties begin on 1 January 2027, and EU high-risk duties follow eleven months later (Regulation (EU) 2026/1744).

EXHIBIT 1.3

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.

REGULATION

United States: dated state rules, no federal AI act.

JURISDICTION	WHAT APPLIES
Colorado	SB 26-189, signed 14 May 2026, repeals and re-enacts the 2024 Colorado AI Act as a narrower law on automated decisions. From 1 January 2027 deployers must give notice before use, explain an adverse consequential decision within 30 days, offer correction and human review where commercially reasonable, and keep records for three years (Colorado session law; Eckert Seamans).
California	CCPA regulations effective 1 January 2026 (CPPA); businesses using automated decision-making technology for significant decisions must comply from 1 January 2027, or before first use if adopted later (Hunton).

Small US firms see regulation mainly as cost: 65% worry about a patchwork of state AI laws.

U.S. CHAMBER

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. AI Act readiness sprint.



Good AI Prism v3.12 · technical DNA · trust & governance layer · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

02

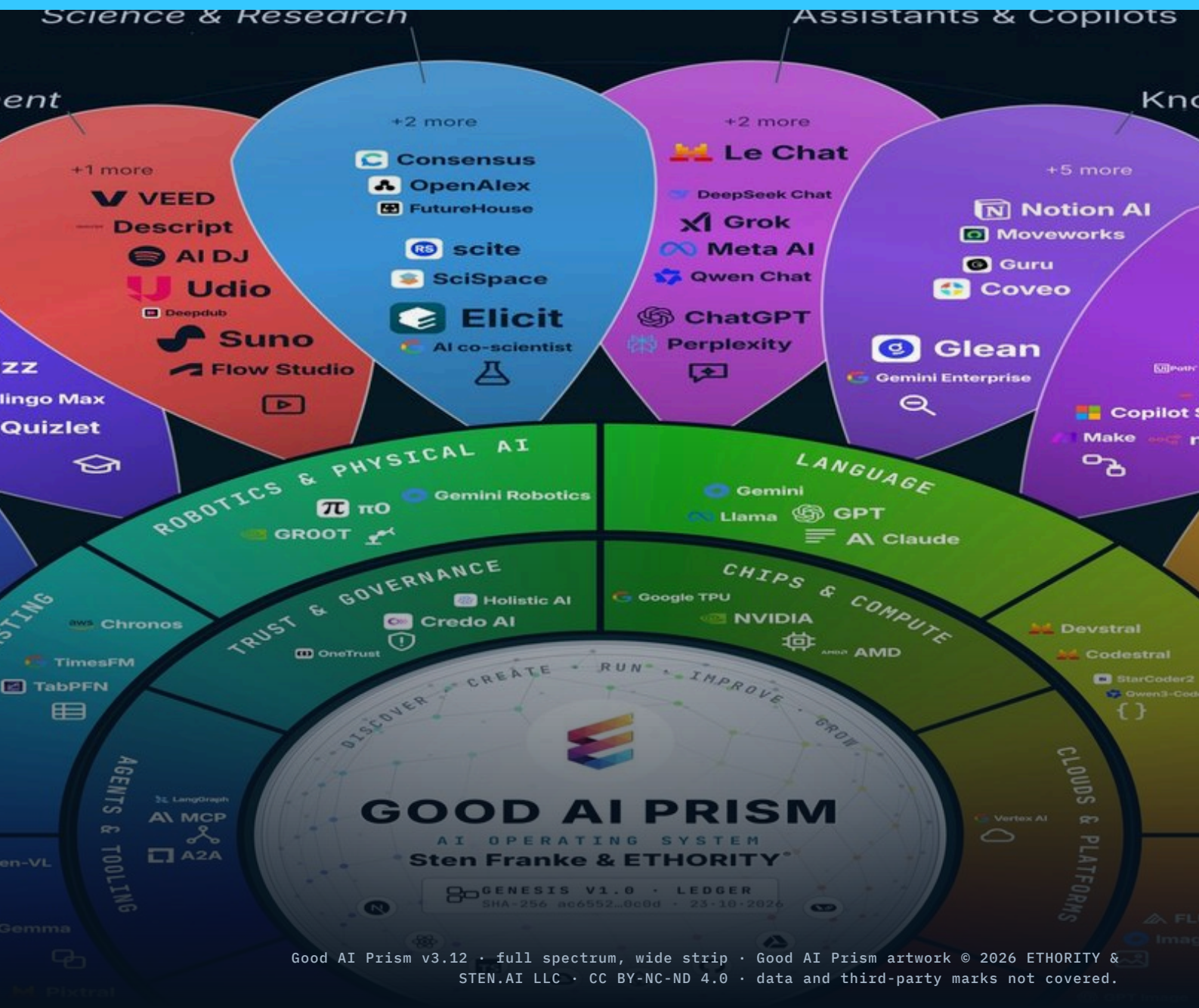
The majority uses AI; few run processes on it.

German firms crossed the majority line in 2026. Most still use AI for text work, 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. Large firms have strategies but rarely governance, and sovereignty is becoming a buying criterion.

Germany · Mittelstand and large enterprises

IN THIS CHAPTER

AI CROSSED · 16
BROAD BUT SHALLOW: · 17
WHAT THE MITTELSTAND NEEDS: · 18
WHAT LARGE ENTERPRISES NEED: · 19



Good AI Prism v3.12 · full spectrum, wide strip · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

57%

of German firms with 20+ employees use AI, up from 36% in 2025 and 20% in 2024

BITKOM, SEP 2026

GERMANY

AI crossed the majority line.

5%

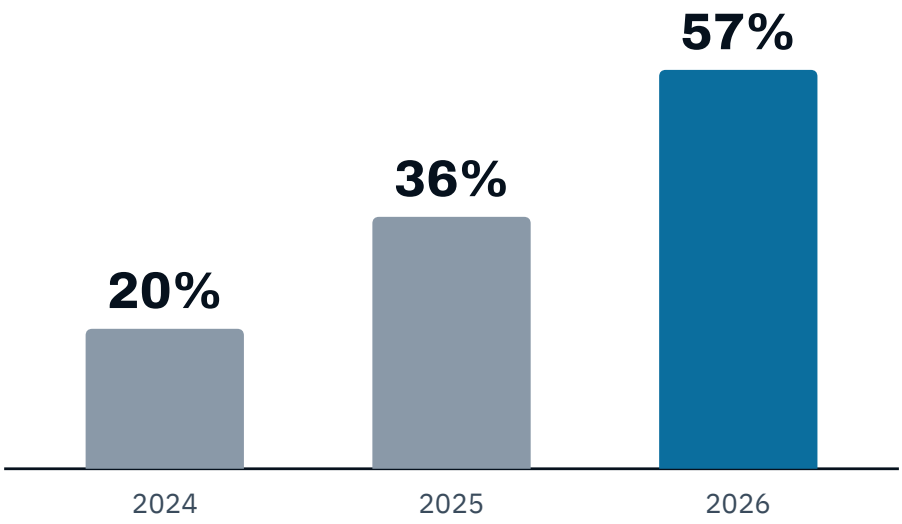
of the Mittelstand use AI for automation and decision support; 14% for text generation

KFW FOKUS 554

EXHIBIT 2.1

AI crossed the majority line in German firms.

German firms with 20+ employees using AI; 50% majority line

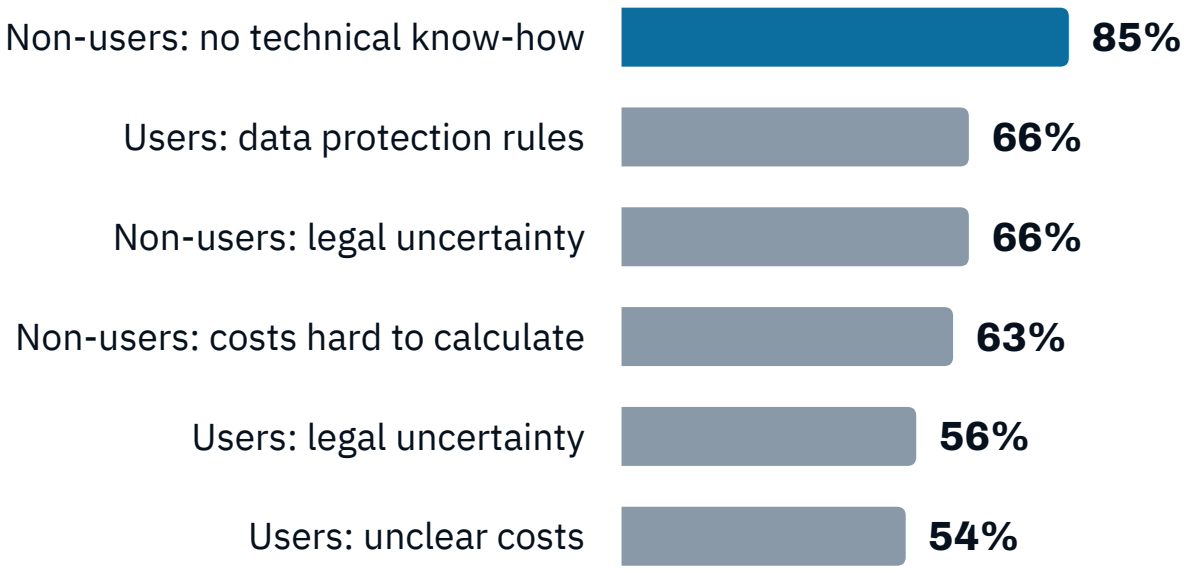


Source · Bitkom, Sep 2026 (n = 603). Base differs from Eurostat (10+ staff).

EXHIBIT 2.2

Know-how, law and cost hold firms back.

Share of German firms naming each barrier



Source · Bitkom, Sep 2026

GERMANY

Broad but shallow: strategies without governance.

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	OUR INTERPRETATION	NEXT DECISION	2027 IMPLICATION
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%).	German adoption is broad but shallow. Large firms have strategies (98%) but rarely governance (37%); sovereignty (75%) is becoming a buying criterion.	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.	High-risk dates and sovereignty expectations will shape supplier choices in 2027; firms without an inventory will decide under time pressure.

GERMANY

What the Mittelstand needs: know-how and a cost case.

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

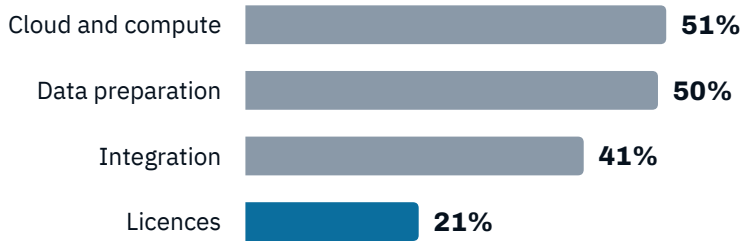
CHANNELS

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.

EXHIBIT 2.3

The licence is the smallest cost.

Main AI cost drivers named by German firms



Source · Bitkom, Sep 2026

GERMANY

What large enterprises need: steering, inventory, sovereignty.

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 return tracking	Value realised per use case

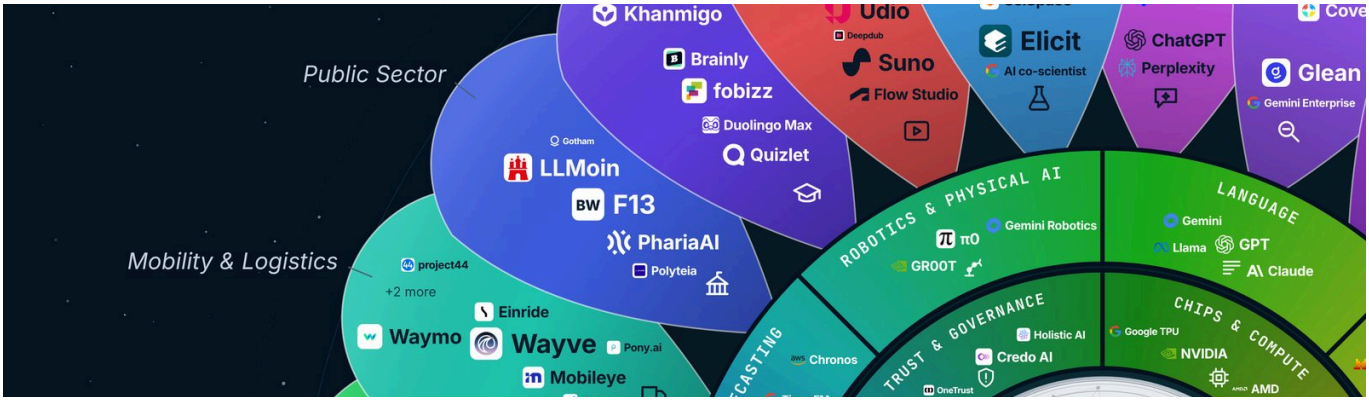
Sovereignty is becoming a buying criterion: 75% of German firms call Germany too dependent on US cloud providers.

BITKOM CLOUD REPORT 2026

37%

of large German firms have clear AI governance; 98% have a strategy

KPMG, JUN 2026



Good AI Prism v3.12 · industries and functions, upper left of the wheel · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

03

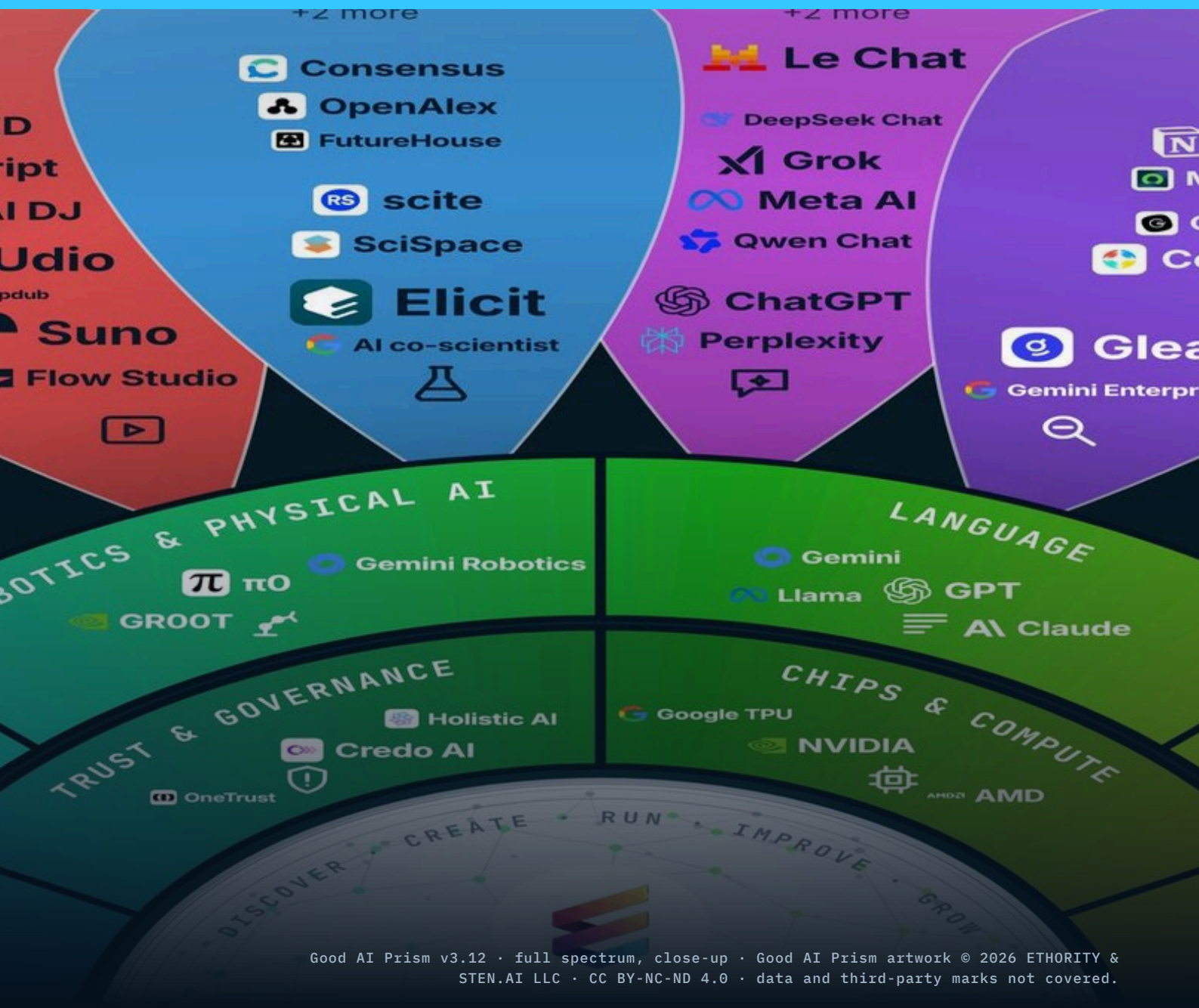
Which tool, and does it pay?

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. Usage-based pricing makes cost control the next management task, and Colorado and California rules on automated decisions apply from January 2027.

United States · small businesses and enterprises

IN THIS CHAPTER

WHAT US SMALL BUSINESSES · 22
NEEDS, PROBLEMS · 23



14%

of US small businesses have AI integrated into core operations, while 76% use it

GOLDMAN SACHS 10KSB, MAR 2026

UNITED STATES

What US small businesses and enterprises need.

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 (AI opportunity case)	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	Readiness check: automated-decision notices, human review, records	Notices, opt-out route and records in place before the compliance date

REGIONAL CONCLUSION · UNITED STATES	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.

04

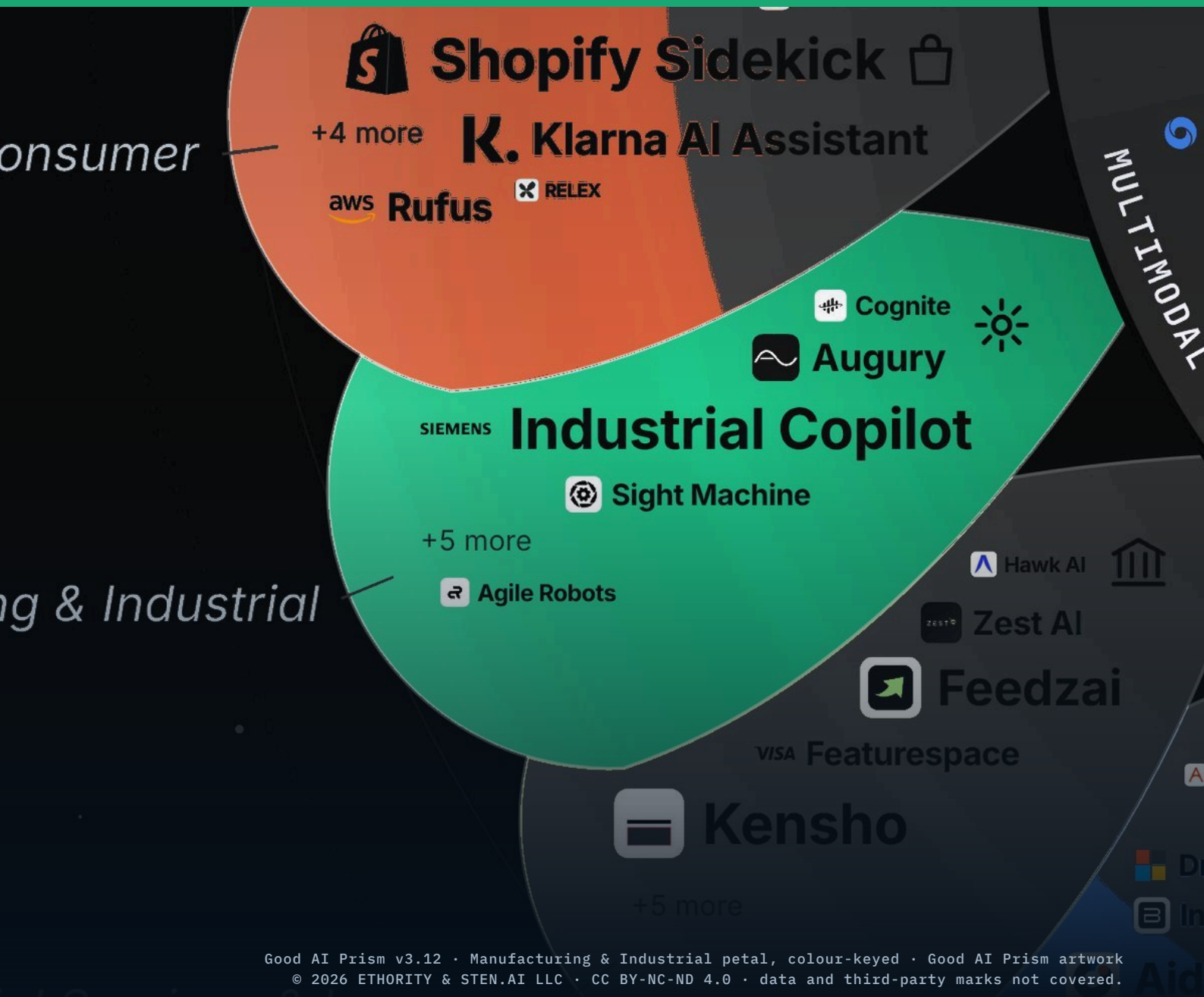
Which AI, how safely, and does it pay?

In the sectors we reviewed, organisations are past “whether” and now ask 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: an evidence-based choice, a readiness step and a measured outcome.

IN THIS CHAPTER

TEN INDUSTRY PETALS, · 26
REPORTED USE IS HIGH; · 27
RETAIL TO THE PUBLIC SECTOR: · 28
ANNEX III FIXES THE DATES; · 29

Outer ring · 10 industries



Good AI Prism v3.12 · Manufacturing & Industrial petal, colour-keyed · Good AI Prism artwork
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34%

of energy and utility AI initiatives were terminated, against 26% across industries

S&P 451

OUTER RING · INDUSTRIES

Ten industry petals, 335 placements.

The outer ring of the Good AI Prism shows where AI does work. Its ten industry petals hold 335 Wave-1 placements (Good AI Prism, Wave 1). Each petal has an area page with sources, profiles and the briefs behind it, for example Health & Life Sciences, Financial Services & Insurance or Public Sector.

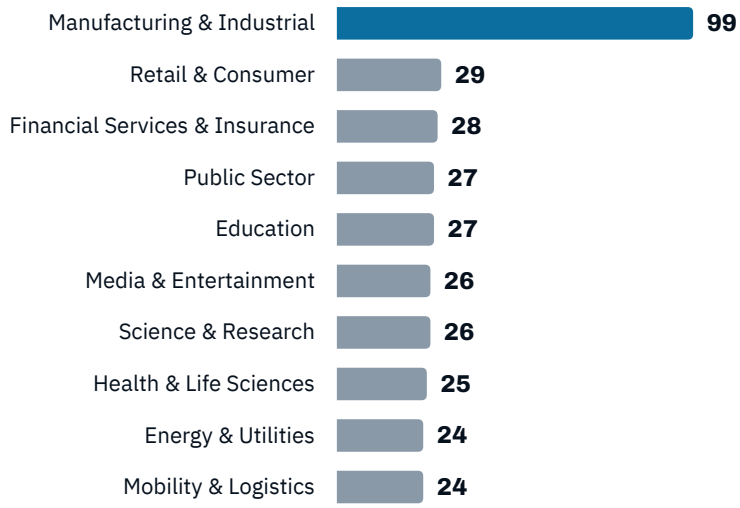
DEPTH, NOT SIZE

Placement counts show research coverage, not market size. Manufacturing and Customer Service carry the 2026 depth-research cohorts.

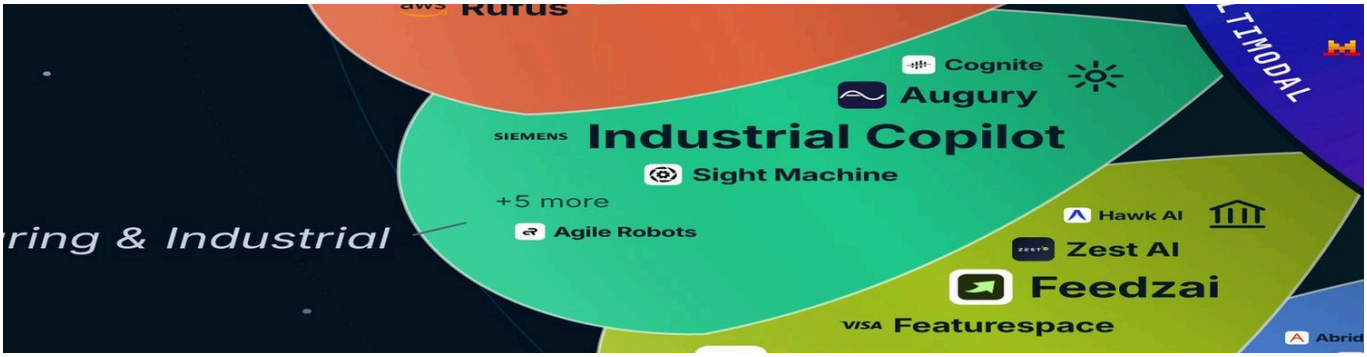
EXHIBIT 4.1

Manufacturing leads the industries after depth research: 99 placements.

Wave-1 placements in the 10 industries of the outer ring (335 in total)



Source · Good AI Prism research edition, Wave 1, 20 Oct 2026 · placements per petal; an offering can sit in more than one area. Manufacturing includes 87 depth-research records added in 2026.



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OUTER RING · INDUSTRIES

Reported use is high; measured results are thin.

SECTOR · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Health & Life Sciences · 25 placed	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 · 28 placed	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 · 99 placed	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 return behind 30%	Use-case portfolio (maintenance, inspection, copilots) with a data-readiness check and stop/go gates	Downtime, scrap rate, OEE
Retail & Consumer · 29 placed	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

OUTER RING · INDUSTRIES

Retail to the public sector: trust and failure rates decide.

SECTOR · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Energy & Utilities · 24 placed	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 a return
Mobility & Logistics · 24 placed	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 · 27 placed	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 · 27 placed	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



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OUTER RING · INDUSTRIES

Annex III fixes the dates; elsewhere the test is return and risk.

SECTOR · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Media & Entertainment · 26 placed	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 · 26 placed	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 · 25 placed	40% of professional-services organisations use GenAI, 15% agents (Thomson Reuters 2026); only 18% of firms track their return	Clients question value; liability; shadow AI	Compare legal AI on documented accuracy; governance and return tracking	Hours saved, matter cost, return tracked

WHAT THIS SHOWS	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
Reported use is high in most sectors we reviewed, but measured results are thin and failure rates are material where reported.	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.	Check the intended use of your first candidate process against Annex III and sector rules, and set the outcome measure before comparing tools.

05

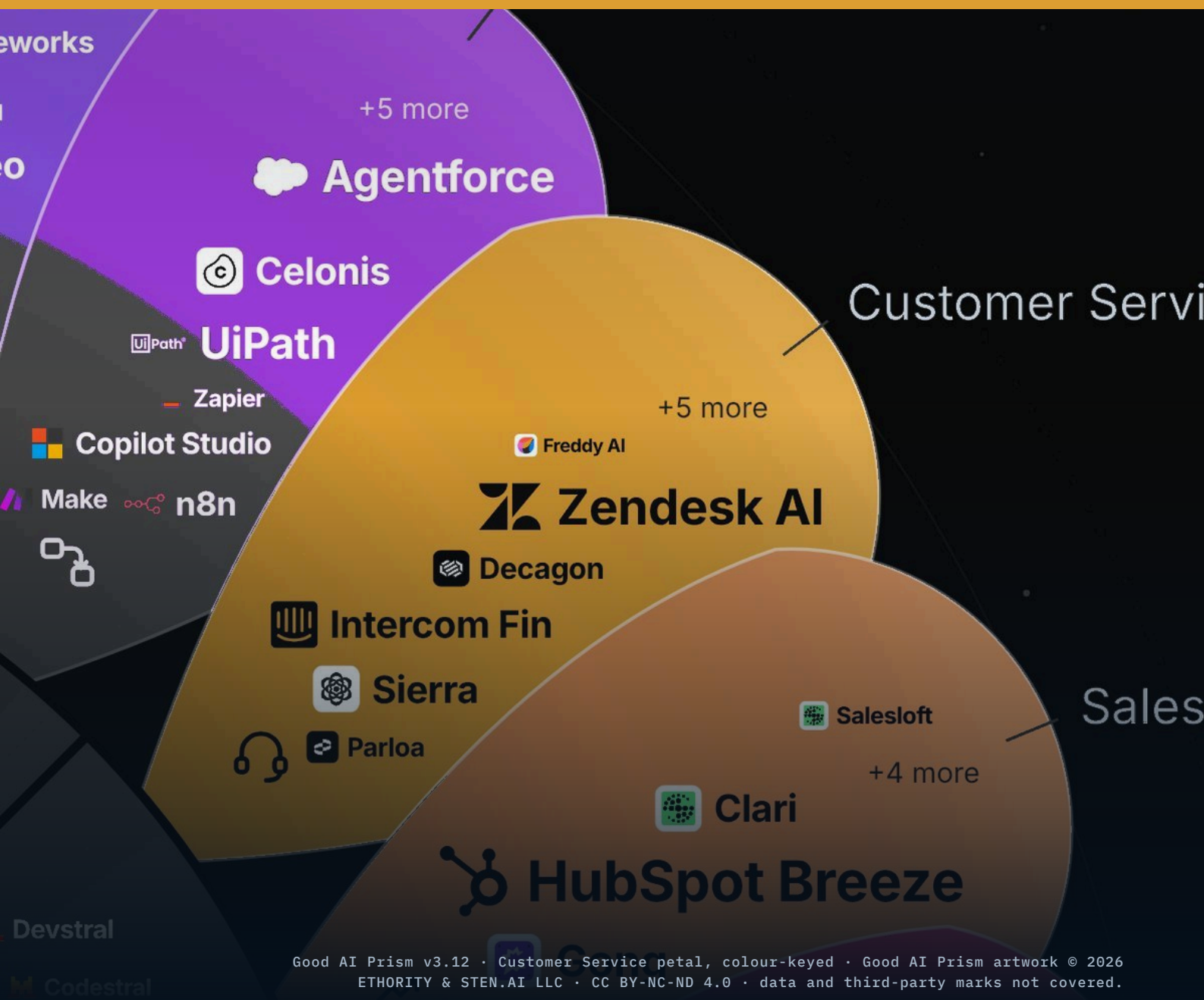
High use, thin proof.

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: choose well, measure honestly, govern the risk.

Outer ring · 14 business functions

IN THIS CHAPTER

FOURTEEN FUNCTION PETALS, · 32
CUSTOMER SERVICE TO SALES: · 33
MARKETING TO IT SECURITY: · 34
SOFTWARE TO MEETINGS: · 35



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+14%

issues resolved per hour with AI in customer support; +34% for less experienced agents

NBER WORKING PAPER 31161

OUTER RING · BUSINESS FUNCTIONS

Fourteen function petals, 444 placements.

The 14 function petals hold 444 Wave-1 placements (Good AI Prism, Wave 1). Every petal opens an area page, for example Customer Service, Software Development or HR & Recruiting.

+21%

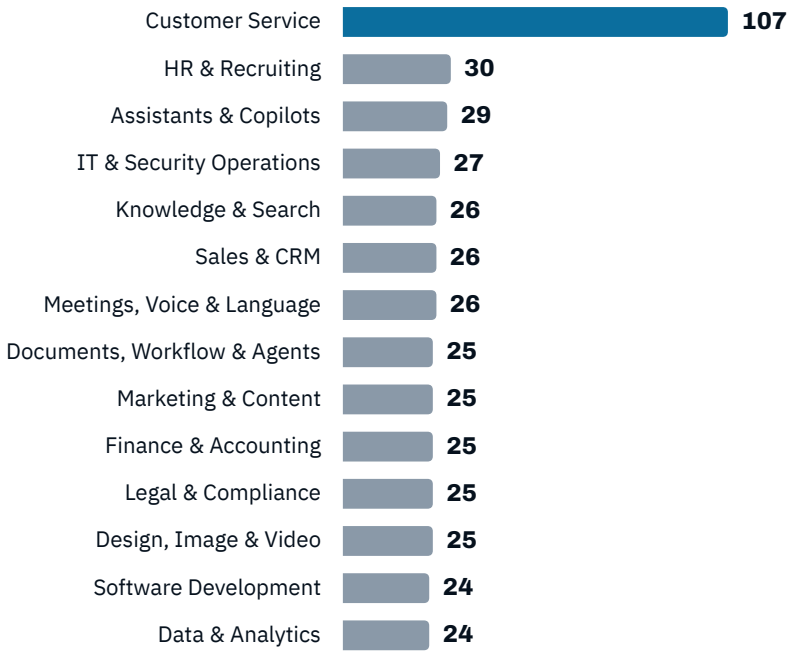
faster software work in one Google RCT; METR measured 19% slower

METR · GOOGLE RCT

EXHIBIT 5.1

Customer Service leads the functions after depth research: 107 placements.

Wave-1 placements in the 14 business functions of the outer ring (444 in total)



Source · Good AI Prism research edition, Wave 1, 20 Oct 2026 · placements per petal; an offering can sit in more than one area. Customer Service includes 95 depth-research records added in 2026.

OUTER RING · BUSINESS FUNCTIONS

Customer Service to Sales: use is high, proof is thin.

FUNCTION · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Customer Service · 107 placed	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 · 29 placed	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 · 26 placed	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 · 25 placed	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 · 26 placed	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

OUTER RING · BUSINESS FUNCTIONS

Marketing to IT security: value unproven, risk visible.

FUNCTION · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Marketing & Content · 25 placed	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 · 30 placed	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 codetermination	AI Act high-risk readiness; works-council involvement from the start	Time to hire, retention, audit readiness
Finance & Accounting · 25 placed	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 · 25 placed	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 · 27 placed	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

OUTER RING · BUSINESS FUNCTIONS

Software to Meetings: measure before you believe.

FUNCTION · WAVE-1 PLACEMENTS	WHERE IT STANDS	BUSINESS PROBLEM	WHAT HELPS	OUTCOME TO MEASURE
Software Development · 24 placed	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 · 24 placed	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 · 25 placed	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 · 26 placed	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: at least 40% of SaaS spend usage-, agent- or outcome-based by 2030. Comparing prices across units becomes a core buying skill.

GARTNER, CITED BY DELOITTE

WHAT THIS SHOWS	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
Measured gains exist, but they are specific to tasks and people, and some studies find no gain or a loss.	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.	For the function you start with, write down today's cost, volume, quality and cycle time before any pilot begins.

06

The facts a careful buyer needs are mostly not public.

Of 107 customer-service AI offerings, 43 publish a price and 38 document an EU hosting option. Prices come in at least seven units, and the applications rest on a few hubs in the data and technology rings. A shortlist is decided less by features than by facts most providers do not publish.

Middle and inner rings · data and technology

IN THIS CHAPTER

PRICE AND DATA TERMS · 38
THE SAME PATTERN RUNS · 39



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4 in 5

offerings added in 2026 are described only on marketing pages, not in technical documentation

GOOD AI PRISM RESEARCH EDITION, WAVE 1

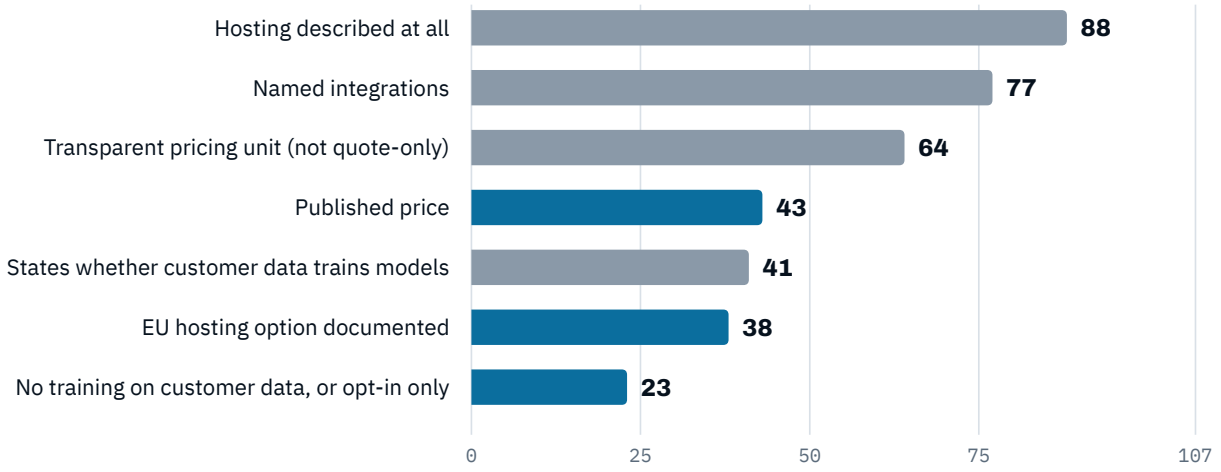
WHAT THE MARKET DOCUMENTS

Price and data terms are the facts most often missing.

EXHIBIT 6.1

Price and data terms are the facts most often missing.

Of 107 customer-service AI offerings, number whose own pages document each fact



Source · Good AI Prism research edition: 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.

WHAT THIS SHOWS	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
For a European buyer with data-protection duties, hosting and training terms decide the shortlist. Of 107 offerings, 38 document an EU hosting option and 23 limits on training with customer data (Customer Service hub).	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 offerings may qualify, but the buyer has to ask.	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.

WHAT THE MARKET DOCUMENTS

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 (564 of 701 new placements).

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.

108

placements in the middle ring: 8 data types AI reads and writes

GOOD AI PRISM, WAVE 1

150

placements in the inner ring: 6 technology layers, from chips to trust and governance

GOOD AI PRISM, WAVE 1

216

verified relationships between offerings in this edition

GOOD AI PRISM, WAVE 1

COMPARE ON FACTS

Compare offerings side by side and check each fact against its source page and date.

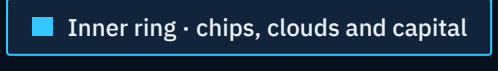


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07

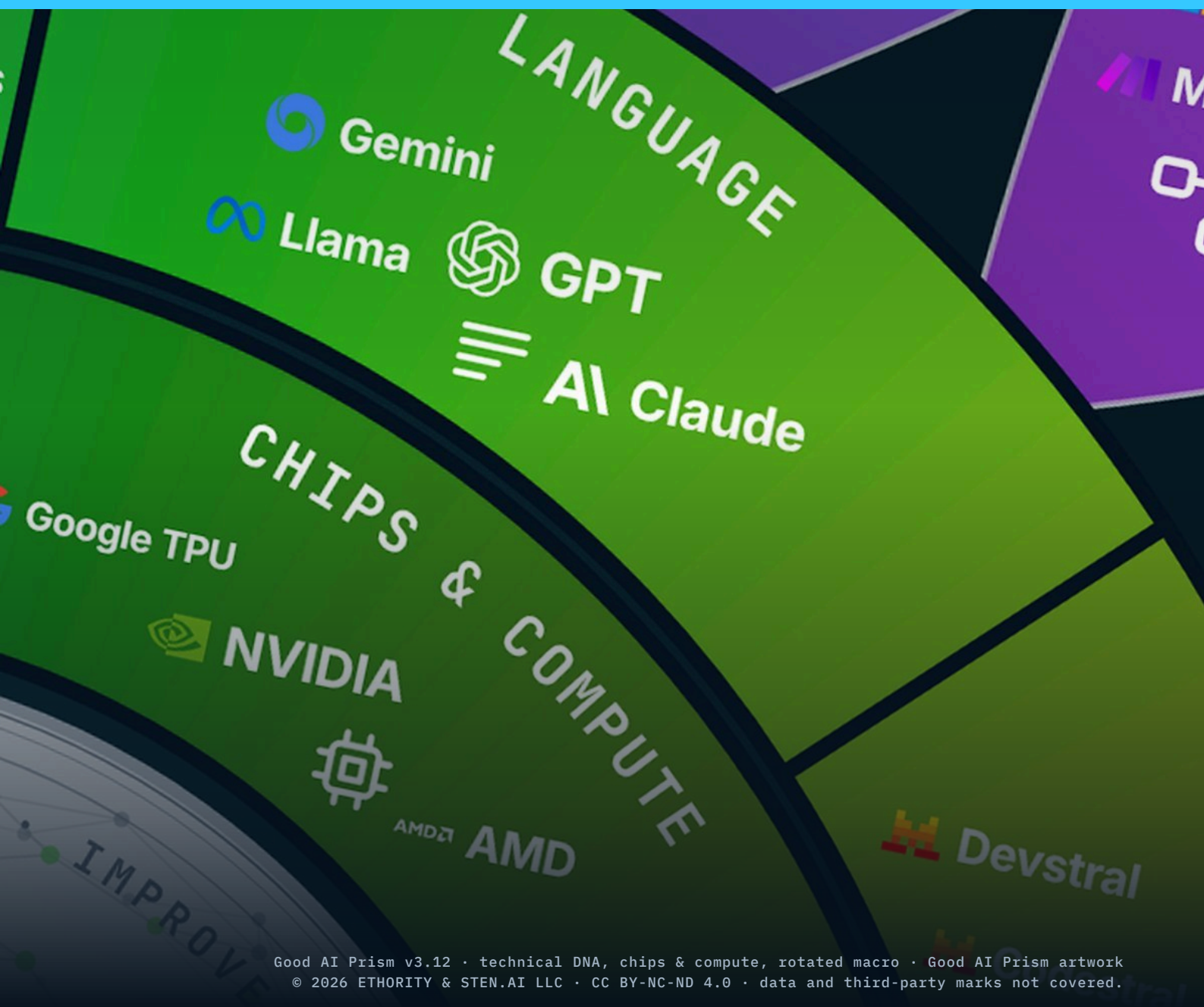
Decisions that hold when conditions change.

Companies are choosing AI while the conditions for using it change: markets, rules, financing, infrastructure and the organisation's own priorities. AI looks like software to the buyer, but it depends on chips, data centres, grids, water, capital and law. A credible AI strategy must remain useful when those conditions change.



IN THIS CHAPTER

WHAT LEADERS · 42
SIX DECISIONS, · 43
AI RUNS ON PHYSICAL · 44
FROM ANNOUNCEMENT · 45



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US$700bn+

hyperscaler capital expenditure expected in 2026, mostly on new data centres; grids, permitting and equipment set the pace

IEA, POWERING ARTIFICIAL INTELLIGENCE

AI DECISIONS IN AN UNCERTAIN WORLD

What leaders are trying to avoid.

#1

Geoeconomic confrontation: the risk most likely to trigger a global crisis in 2026; 18% chose it. Also first for severity over the next two years

WEF GLOBAL RISKS PERCEPTION SURVEY, 14 JAN 2026

42%

Cyber incidents: top risk for the fifth year, first in every region. Artificial intelligence 32%: up from 10th in 2025 to 2nd, the largest jump; business interruption 29%

ALLIANZ COMMERCIAL, 14 JAN 2026

56%

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

PWC, 19 JAN 2026

THREE SURVEYS, THREE POPULATIONS

WEF: over 1,300 global leaders and experts, risk perception. Allianz: companies of all sizes, several answers possible. PwC: 4,454 CEOs in 95 countries and territories, fieldwork Sep–Nov 2025 (sources as cited). The percentages are not comparable with one another; survey results describe perceptions, not incident rates or outcomes.

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.

ETHORITY INTERPRETATION



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AI DECISIONS IN AN UNCERTAIN WORLD

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

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.

SEVERIN L. WILSON, WORKFORCE LENS

AI DECISIONS IN AN UNCERTAIN WORLD

AI runs on physical and financial foundations.

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).

485 TWh

electricity used by data centres worldwide in 2025 (all data centres, not AI alone)

IEA, KEY QUESTIONS ON ENERGY AND AI, 2026

945 TWh

projected for 2030 in the base case, roughly double 2025; AI-focused data centres grew even faster

IEA, 2026

EXHIBIT 7.1

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

What an AI application depends on, from the process down to the site. Jurisdiction and data rules, funding and capital apply at every layer.

Application and workflow	the process the business changes
Model and provider	access, pricing, terms, roadmap
Compute and cloud region	chips, quotas, availability by region
Data centre and network	build, grid connection, latency
Electricity, water and cooling	supply at a site, an hour and a price

Source · ETHORITY dependency model. 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.

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 debt and concentrated exposures. That is a conditional risk, not a forecast; for buyers it is a reason to check supplier continuity and exit terms.

AI DECISIONS IN AN UNCERTAIN WORLD

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	WHAT IT MEANS FOR YOU	WHAT TO DECIDE NOW
AI capacity is being built at record pace, but physical and financial constraints decide where and when it becomes available.	For most buyers the risk is not a power cut. It is capacity, price or terms in their region changing during a contract.	For each critical AI use, record the region, the provider, the fallback and the contract terms for capacity and exit.



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08

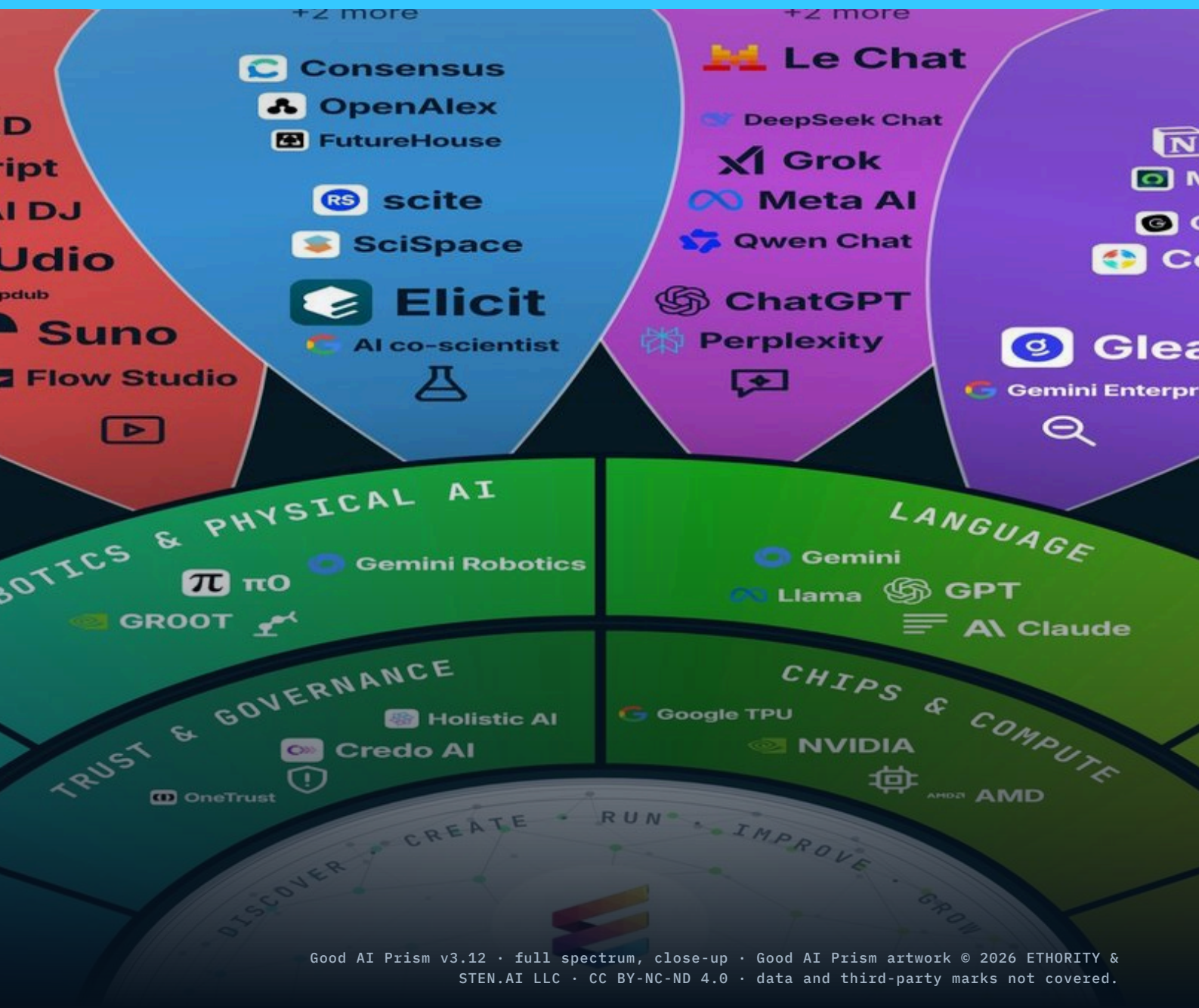
From a first AI decision to a steered AI estate.

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. Only a minority of organisations can show a profit effect today; the decisions of the next twelve months decide who joins them.

IN THIS CHAPTER

WHAT THE EVIDENCE · 48
GOVERNANCE AND RESILIENCE · 49
THREE PHASES, · 50
AI CHANGES WORK BEFORE IT CHANGES · 51
WHAT LEADERS · 52

Good AI Prism · 24 business areas



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37%

of organisations in a global survey attribute some EBIT effect to AI

MCKINSEY, AUG 2026

CONCLUSIONS

What the evidence adds up to.

AI creates an opportunity to improve work. 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.

SEE · THE MARKET

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.

SEE · GERMANY

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.

SEE · GERMANY AND THE UNITED STATES

CONCLUSIONS

Governance and resilience are part of progress.

1 Use published evidence to improve the shortlist.

EVIDENCE Of 107 Customer Service offerings, 38 document an EU hosting option and 23 limits on training with customer data. Wave 1 documents 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.

SEE · WHAT THE MARKET DOCUMENTS

2 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.

SEE · THE RULES

3 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.

SEE · AI DECISIONS IN AN UNCERTAIN WORLD

THE 2027 AGENDA

Three phases, two gates.

EXHIBIT 8.1

From a first AI decision to a steered AI estate.

Three phases and two gates

01

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.

02

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.

03

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 · threshold met	No scale-up without the agreed result on accepted outcomes.

Source · ETHORITY recommendation, derived from the evidence in this study. 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.

EXHIBIT 8.2

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? If not: choose another process.
2	Do we have a measured baseline and an owner? If not: measure first (Gate 1).
3	Do the deciding facts exist in writing for at least two options? If not: 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? If not: redesign or stop. If so: scale and steer (Gate 2).

Source · ETHORITY decision sequence. 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 appendix B).

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 (Norton Rose Fulbright).

The gains can be real. In a field experiment with about 70,000 applicants, AI-led interviews raised job starts by 18% (Erasmus). In customer support, measured productivity rose by 14% on average and by 34% for less experienced agents (NBER working paper 31161). 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.

66%

of German firms rate their staff's AI skills as low

BITKOM, SEP 2026

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 (appendix C) turns these questions into a form.

IMPLICATIONS

What leaders should do next.

The evidence points to the same sequence for every type of organisation: decide on facts, start small and measured, govern before the deadlines, and keep what meets its objectives.

Founders and solopreneurs

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.

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. Classify every AI use under the AI Act before December 2027.

Large enterprises

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

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: of 107 customer-service offerings, 64 leave the price off their pages.

Boards and investors

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

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

COMPARE FIRST

Start the shortlist in the Good AI Prism and compare offerings side by side: each fact keeps its page, excerpt and date.

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

USE CASE

A support team, one month

10,000 cases a 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.

WORKED CALCULATION, ETHORITY METHOD

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 = (usage or licence + amortised integration + monitoring, change and training + human review + handling of failed or escalated cases) ÷ (attempted cases × acceptance rate)

ETHORITY METHOD

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

BEST PRACTICE

Count returned capacity, not saved time

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.



Good AI Prism v3.12 · Documents, Workflow & Agents petal, wide strip · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

PRACTICAL APPENDIX · D

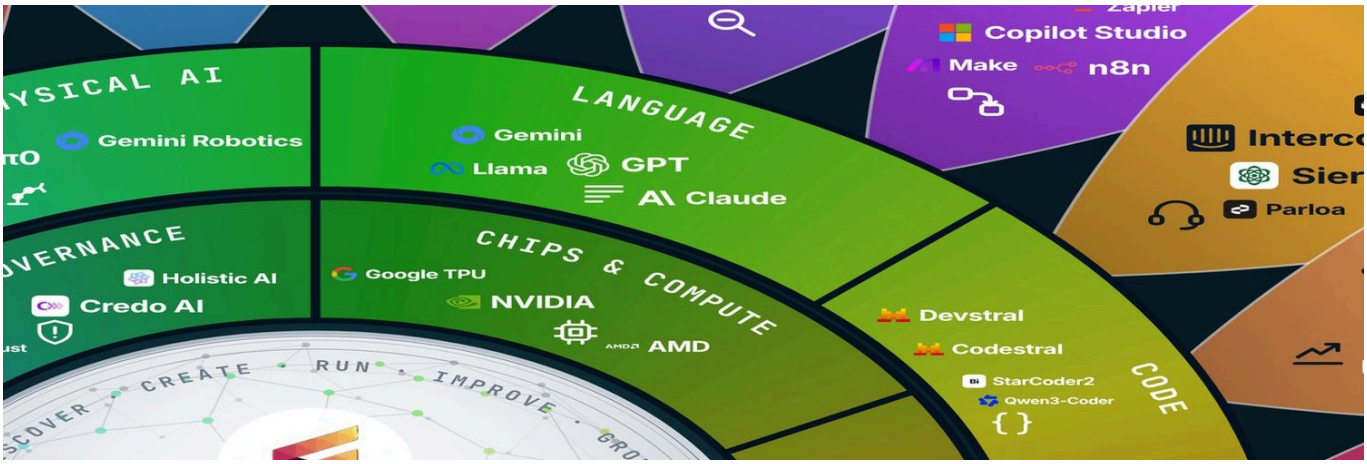
Scenario worksheet: one AI decision, three futures.

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	Compare price certainty with flexibility; keep the integration portable	Know your fallback and where your data and workloads run	Stage investment with measurable pilots and a continuity plan
Trigger to revisit the decision			
Owner and review date			

HOW TO USE IT

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.



Good AI Prism v3.12 · technical DNA · chips & compute · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

ABOUT THIS STUDY · METHOD

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 (Good AI Prism research edition).

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. 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 provider information ETHORITY reviewed on 19–20 October 2026 (Good AI Prism research edition); changes are recorded in subsequent waves.

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.

SURVEYS MEASURE DIFFERENT THINGS

"Any use", "regular use" and "production use" are not comparable. Each figure is shown with its source, sample and date; secondary and vendor-sponsored sources are labelled.

NOT LEGAL ADVICE

References to the AI Act and the Digital Omnibus describe the public record as of October 2026.

ABOUT THIS STUDY · COUNTS

Counts, denominators and taxonomy.

998 market entries	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 (outer ring 779, middle ring 108, inner ring 150).
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.
Customer Service facts	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).
Wave-1 placements per area	The base map plus the placements added in this edition, per petal; they reconcile with the ring totals (779 + 108 + 150 = 1,037). An offering can sit in more than one area, so area counts do not add up to 961.
Taxonomy	The Prism's 24 business areas are 14 functions and 10 industries. The 11 sectors in chapter 4 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.
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.



Good AI Prism v3.12 · core of the wheel: AI Operating System, technical DNA and data spectrum · Good AI Prism artwork © 2026 ETHORITY & STEN.AI LLC · CC BY-NC-ND 4.0 · data and third-party marks not covered.

ABOUT THIS STUDY · EVIDENCE

Every number has a source.

The figures describe the frozen research edition of 20 October 2026 (Good AI Prism). 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

GOOD AI PRISM, WAVE 1

998

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

GOOD AI PRISM, WAVE 1

194

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

GOOD AI PRISM, WAVE 1

775

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

GOOD AI PRISM, WAVE 1

216

relationships between offerings recorded in this frozen edition

GOOD AI PRISM, WAVE 1

103

decision values re-checked in a separate research pass: 97 confirmed, 6 minor wording issues

GOOD AI PRISM, WAVE 1

Where the claims come from

1 · Observed	A source row with locator and date. Every entry, 998 entries.
2 · Identified	Name, provider and entity type recorded.
3 · Inspected	Fields hold source excerpts and evidence classes.
4 · Research profile	Decision fields assembled for a buyer task: 194 records; coverage can be incomplete and terms change.
5 · Human reviewed	ETHORITY reviews the pages behind the finding: the Customer Service finding, Wave 1.

Operating evidence (results observed in a defined real-world context) and independent verification and assurance are separate activities beyond the scope of Wave 1 (Good AI Prism research edition).

564

of the 701 placements added in this edition are sourced from provider marketing pages; 137 from provider documentation

GOOD AI PRISM, WAVE 1

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.

HOW FACTS ARE KEPT

Each fact keeps its page, excerpt and date, and the product, plan and region it applies to. Providers and readers can submit corrections at ethority.ai/ai-prism-study; confirmed corrections are dated in the next edition.

ABOUT THE AUTHORS

Created by Sten Franke, with Severin L. Wilson.

STEN FRANKE
Founder, Principal Architect & Lead Creator · Sten Franke on LinkedIn

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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

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.

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.

Our purpose: help organisations make progress with AI. Start with a useful objective, involve the people affected, build confidence through evidence.

ETHORITY

ABOUT ETHORITY

From understanding markets to building AI capability.

ETHORITY connects market intelligence, research and practical delivery to help organisations put AI to work. It 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 (company records). 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. More on ETHORITY, the company.

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.

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.

SELECTED REFERENCES AND 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 from the group's market-intelligence and advisory heritage, in projects or through former group companies.

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.

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 are dated and published with the next wave.

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 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.

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 edition is a shorter reading of the Global edition for Germany and the United States; it does not replace the global analysis. Regional and sector briefs follow as separate editions. Each edition carries its edition line on the cover and imprint; 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 on risk, finance and energy 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).

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HOW TO READ THE LIST

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IMPRINT

Imprint, licence and lineage

GERMANY & US FOCUS · EN · v2.2 · OCT 2026

PUBLICATION

Put AI to Work: The Good AI Prism Market Study 2026/27 · Germany & United States Focus · English · version 2.2 · 25 Oct 2026 · Wave 1 of ETHORITY's longitudinal research programme.

EDITION HISTORY

v1.0 to v1.9: October 2026, first edition, Wave 1 (v1.9: 22 Oct 2026, 33 pages). v2.1: 25 Oct 2026, new editorial design, restructured finding-first, one chapter per Prism ring or area cluster, Good AI Prism v3.12 artwork, Wave-1 placements per business area; content and figures of v1.9. One combined Customer Service count printed in v1.9 is being re-checked and will be reported with Wave 2. v2.2: 25 Oct 2026, IEA data-centre projection aligned with the primary source (945 TWh for 2030). Earlier editions remain available.

CREDIT

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

METHOD AND DATA

Good AI Prism research edition of 20 October 2026 (Wave 1). External figures as cited; see Sources.

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