SEPTEMBER 2025

Insights provided by

IDC

DATA AND AI IMPACT REPORT:

The Trust Imperative

sas

What People are Saying About The Data and AI Impact Report

"The findings from the "Data and AI Impact Report" prove that European firms that close the 'trust gap' and align early with the EU AI Act convert regulatory pressure into measurable returns. In AI, trust is the ultimate performance multiplier."

Richard Eudes
Managing Director, Deloitte France

"Trust is essential to create impact. This report aligns with our own findings on the importance of improving employee trust in AI adoption, and this research will aid organizations in that process."

Roy Ikink
Technology Lead, Accenture the Netherlands

"Trying to scale GenAI on weak data foundations is like building a skyscraper on quicksand. This The Data and AI Impact Report by SAS and IDC unpacks important nuances for trust in AI and the impact of AI and offers essential guidance for leaders navigating the fast-moving world of technology."

Derek Yueh
Research Lead, LinkedIn B2B Institute

"As an organization deeply committed to leveraging data and AI responsibly, we found Data and AI Impact Report to be a powerful validation of what drives real business value – trust, governance and scalable data foundations. This analysis goes beyond surface-level insights, offering a global and actionable view into how AI maturity correlates with strategic impact. For leaders navigating the shift from experimentation to enterprise transformation, this report is a must-read."

Ryan Bishara
EVP, Revenue & Data Strategy, LAFC and BMO Stadium

Contents

Executive Summary

The success of the data and AI market requires businesses to overcome the trust dilemma.

Why is this so important?

In just the last two years, generative AI has already eclipsed the use of traditional AI. As the market rapidly advances to agentic AI, the impact on decision making will be pervasive, often concealed behind automation and integration.

For the good of society, businesses and employees: Trust in AI is imperative.

In order to achieve trust, the AI industry must increase the success rate of implementations, humans must critically review AI results and leaders must empower the workforce with AI.

We set out to tackle these important topics and other questions in a global survey around the use, impact and trustworthiness of data and AI.

In these pages, you'll learn:

We tend to overly trust more humanlike technology.

In spite of evidence that GenAI can be error-prone, organizations have more faith in this technology than in other types of AI, including machine learning.

Tangible ROI increases with trust.

To realize greater value from AI initiatives, the survey found businesses must focus on governance, explainability and ethical safeguards.

Businesses must move beyond cost cutting.

Saving money is often a top goal when it comes to AI initiatives, but the study showed it delivered the lowest ROI compared to other AI goals. Organizations with more strategic AI initiatives significantly expand market share and improve customer experiences.

Agentic AI requires groundwork.

The study revealed that agentic AI progress will likely stall when faced with nonoptimized cloud data environments, poor data governance or talent shortages.

Quantum AI is quickly becoming a reality.

Quantum applications are currently being explored in logistics, finance, cybersecurity, life sciences, climate modeling and materials science. Although this technology is in an experimental phase, survey respondents shared that the excitement for its potential is very real.

In addition to these findings, you will also learn about the AI Trust Index and the AI Impact Index – two new measurements we are introducing to compare the use and impact of AI across regions and industries.

For AI to reach its next growth phase, it must be grounded in delivering tangible ROI to businesses.

This requires everyone to overcome the trust dilemma.

Bryan Harris
Executive Vice President and Chief Technology Officer, SAS

A Message from the Analyst Team

Chris Marshall

Vice President, Data, Analytics, AI, Sustainability, and Industry Research, IDC

From an academic perspective, the trust dilemma represents one of the most consequential barriers to realizing AI's full potential. Our research shows that while 78% of organizations claim to fully trust AI, only 40% have invested to make systems demonstrably trustworthy through governance, explainability and ethical safeguards. This misalignment leaves much of AI's potential untapped, with ROI lower where there is a lack of trustworthiness. Conceptually, the trust dilemma illustrates the difference between perception and practice: The trust in AI's promise versus the organizational capacity to ensure its reliability. Solving this dilemma is not optional; it is the prerequisite for sustainable impact.

Neil Ward-Dutton

VP AI, Automation, Data & Analytics Europe, IDC

From a global perspective, but grounded in Europe's regulatory maturity, it is clear that AI's success depends less on hype and more on the strength of its underlying data foundations. Our survey shows that weak cloud environments, siloed data and limited governance are consistently holding back the adoption of all types of AI. The most advanced use cases, ranging from fraud detection in banking to personalized health care, only succeed when powered by high-quality, well-governed data. Stronger infrastructure and compliance frameworks improve the trust dilemma, but globally, many organizations must still invest in data strategy before scaling transformative AI.

Dave Schubmehl

Research Vice President,
AI & Automation, IDC

What stands out in this research is how rapidly the center of gravity has shifted from traditional machine learning toward generative and agentic AI. Organizations are no longer experimenting on the edges; they are embedding these technologies into workflows that span customer service, coding and decision support. Yet, the real differentiator is not just adoption but integration: The ability to unify structured and unstructured information, apply governance and embed explainability into automated processes. Companies that align trustworthy AI practices with their automation strategies are seeing the clearest improvements in efficiency and workflow impact, while those that don't risk amplifying inefficiencies at scale.

Kathy Lange

Research Director,
AI Software, IDC

What this research makes clear is that the conversation about AI trust and impact cannot be separated from the AI life cycle itself. From data preparation and labeling to model training, deployment and monitoring, every stage introduces opportunities and risks that directly affect outcomes. Too often, organizations focus on adoption metrics without investing in life cycle automation, governance and continuous oversight – leaving them exposed to bias, drift or compliance failures. The data shows that those building maturity across the full AI pipeline not only solve the trust dilemma, but also realize greater business value. Trustworthy AI is not a final checkpoint; it is embedded in every phase of the life cycle.

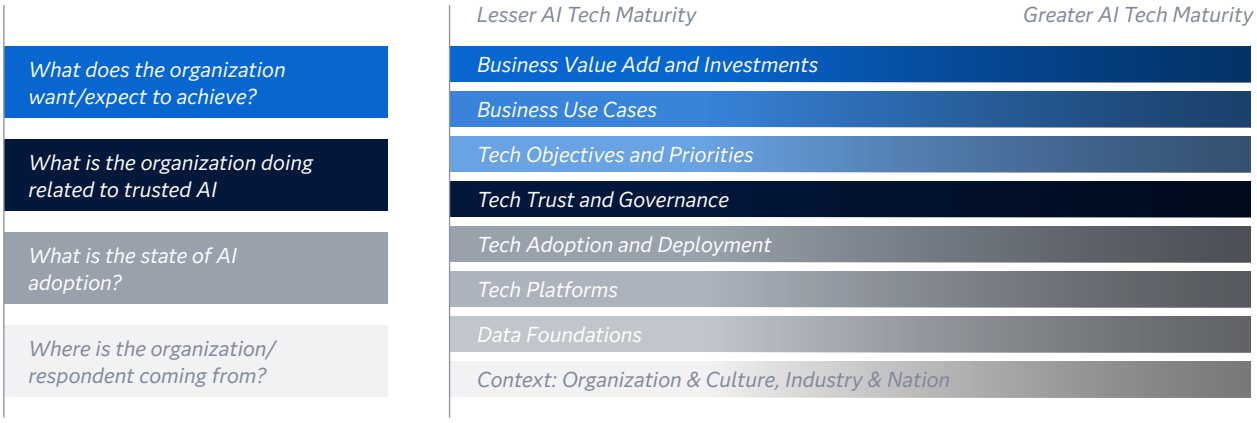
Methodology

This research draws on a global survey of 2,375 respondents conducted across North America, Latin America, Europe, the Middle East and Africa and Asia Pacific. Participants included a balanced mix of IT professionals and line-of-business leaders, offering perspectives from both technology and business functions. The sample covered a wide range of industries, with a particular focus on banking, insurance, life sciences and government, while also including responses from sectors such as manufacturing, retail and telecommunications.

The questionnaire was designed to explore how organizations are approaching AI adoption and how they are embedding trust into their AI initiatives. It examined a broad set of dimensions, including business value, use cases, governance frameworks, deployment practices and data foundations. AI maturity was assessed across a spectrum, from early-stage efforts to advanced implementations, allowing for comparative analysis.

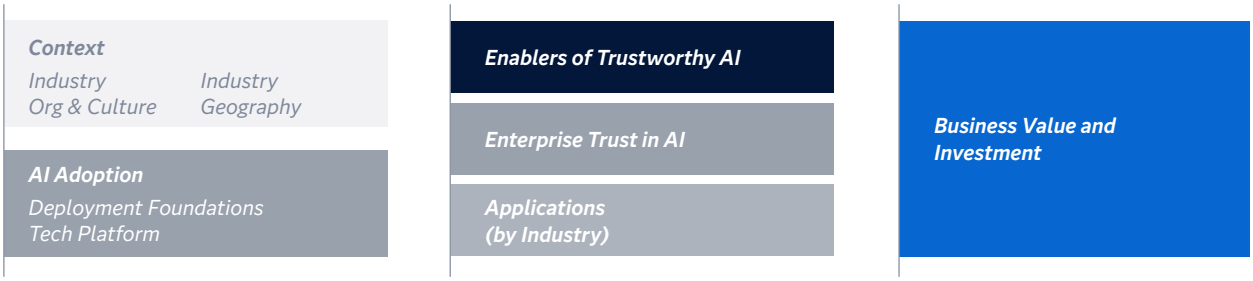
The first graphic on this page outlines the key research questions, showing how AI maturity was evaluated across strategic, technical and organizational layers. The second graphic presents the research framework and shows how the questionnaire was structured around five core themes: Organizational context, AI adoption, enablers of trustworthy AI, enterprise trust in AI and industry-specific applications. Together, these elements provided the foundation for the findings presented in this report.

Research Questions



Research Framework

Survey Sample of 2,375 respondents worldwide across industries



Introduction

Once the domain of rule-based systems and neural networks, the AI market now finds itself energized and redefined by the advent of generative AI. This wave of innovation has not only accelerated the adoption of AI (65% currently using AI, 32% planning to in the next 12 months) but has fundamentally shifted the way businesses and individuals perceive, trust and harness AI capabilities.

GenAI, with its ability to automate knowledge work and tackle complex tasks, has quickly eclipsed traditional AI in both visibility and application (81% vs. 66%). In just a few short years, GenAI has moved from an emerging curiosity to a mainstream essential.

And, of course, the AI landscape continues to evolve beyond GenAI.

Agentic AI (52% current adoption), which can act autonomously and make decisions in dynamic environments, is poised to further expand the boundaries of automation and intelligence. Likewise, quantum AI promises to solve problems previously considered intractable due to computational limitations. While these technologies are still emerging, their potential has captured the imagination of decision makers eager to experiment and innovate (61% seek greater process efficiency, only 32% seek cost savings).

This moment brings with it new requirements and responsibilities. As AI systems become more autonomous and deeply integrated into critical processes, data foundations (16% siloed or ad hoc) also become more important. The quality, diversity and governance of data directly influence AI outcomes, making smart data strategies essential to realizing benefits and mitigating risks.

Central to this new landscape is the question of trust. Two elements are at play:

1. The degree to which users trust AI shaped by factors such as training data, usage patterns and observed results (78% say they have complete trust in AI).
2. The inherent trustworthiness of the technology itself, including capabilities for explainability and transparency, along with strong governance practices (only 40% show advanced or higher levels of AI trustworthiness).

As the AI market matures, organizations must address both dimensions of trust to drive adoption and unlock the full transformative potential of artificial intelligence.

This report goes beyond tracking change: It introduces the key metrics that define AI's progress, uncovers the forces reshaping the market and highlights how trust is emerging as the foundation for impact. By examining enabling technologies, implementation strategies and evolving standards of responsibility, it provides a guide not just to where AI stands today, but to where it must go to deliver lasting value.

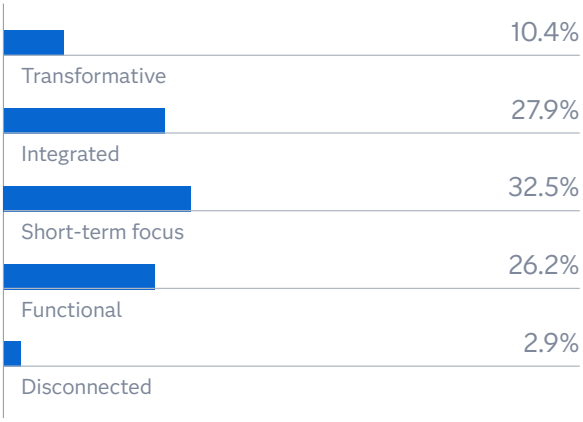
> "AI should give clear justifications for its choices, because ethical and long-term AI adoption is fueled by trust."
>
> Survey respondent,
> asked about trustworthy AI and why it matters

The Global State of Data and AI

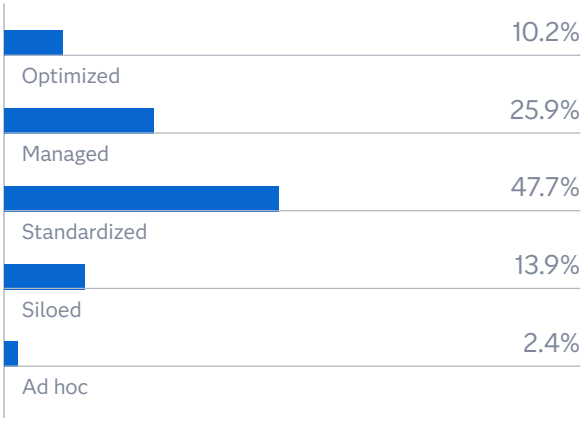
AI TECHNOLOGIES USED

Percent of Respondents

CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Current status of AI

Disconnected. AI initiatives are tactical and disconnected from organizational strategy.

Functional. AI initiatives are initiated at the function or line of business (LOB) level, with some connection to organizational strategy.

Short-term focus. AI initiatives are organization-oriented but typically have a short-term focus.

Integrated. Integrated, continuous organization-wide AI innovation is in place with operations and customer/service experiences.

Transformative. There is a longer-term investment plan in place, and the organizational strategy is to use governed AI to transform markets and customers by creating new business models and product/service experiences.

Current status of data infrastructure

Ad hoc. Data architecture is unstructured and lacks formal processes or governance. Data is siloed and inconsistently managed and decisions are reactive.

Siloed. Basic frameworks and processes begin to emerge, but they remain fragmented with gaps in consistency and governance.

Standardized. Clear governance procedures, standards and operating models are established, but compliance is incomplete.

Managed. Data architecture processes are integrated across the organization, with iterative updates reflecting business needs.

Optimized. Data architecture is fully optimized and continuously improved using metrics like KPIs.

Core Metrics of this Research

To understand how organizations approach and benefit from AI, this report introduces three core metrics. The **Trustworthy AI Index** captures the strength of practices that ensure AI systems are built responsibly and deserving of trust. The **Impact Index** measures the tangible business value organizations derive from AI investments. Finally, the concept of the **trust dilemma** highlights where trust and trustworthiness fall out of alignment, exposing either underutilized potential or elevated risk. Together, these measures provide a comprehensive view of how AI is governed, how it delivers impact and where organizations must act to align trust with outcomes.

The Trustworthy AI Index

The Trustworthy AI Index measures how far organizations have invested in practices, technologies and governance frameworks that make AI systems reliable, ethical, transparent and worthy of trust. This includes data governance, responsible AI, compliance, explainability and risk management.

The Impact Index

The Impact Index is a quantitative measure that captures the realized business value and outcomes from AI investments. It aggregates factors such as productivity, innovation, customer experience, operational efficiency and financial returns. A higher score indicates greater tangible benefits from AI.

The interplay of trustworthiness and impact

The table shows how countries cluster differently across trustworthiness and impact. Ireland and Australia and New Zealand combine high trustworthiness with strong impact, proving the value of governance and responsible AI. Others achieve high impact but with weaker foundations, gaining short-term benefits while risking long-term setbacks. Meanwhile, some invest in trustworthiness but fail to translate it into impact, underutilizing their capabilities. These patterns highlight the need to align trust in AI with actual trustworthiness to realize sustainable benefits.

COUNTRY	TRUSTWORHTY AI	IMPACT
Australia & New Zealand	3.01	3.53
Benelux	2.86	2.9
Brazil	3.35	2.84
Canada	3.52	3.01
China	2.67	2.51
France	3.35	3.35
Germany	2.88	2.8
India	2.96	3.33
Ireland	3.26	4.06
Italy	2.73	3.01
Japan	2.92	3.01
Mexico	3.55	3.36
Nordics	2.72	2.64
Poland	2.76	2.9
Saudi Arabia	2.86	2.84
South Africa	2.72	3.24
South Korea	2.82	2.64
Spain	3	3.44
Thailand, Malaysia & Singapore	2.93	3.3
Turkey	3.76	3.3
UAE	2.28	2.6
UK	3.1	2.93
US	3.12	3.1

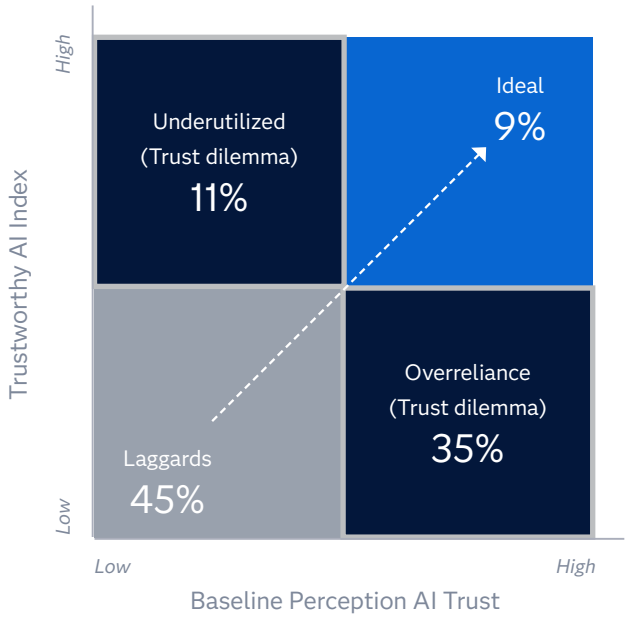
The chart on this page presents a cross-country view of AI trustworthiness and the self-reported impact organizations are achieving. Both are measured on a scale of 0-5, with 5 being the best.

The Trust Dilemma

The chart below plots the relationship between the perceived trust in AI systems and their actual trustworthiness, illustrating the "trust dilemma." This misalignment, evident across all regions, represents a critical barrier to effective AI adoption. Most organizations experience this misalignment, with relatively few achieving the ideal balance. Two risks emerge: underutilization of reliable systems when trust remains low and overreliance on unproven systems when confidence is disproportionately high. The challenge is particularly acute for generative AI, where rapid enthusiasm has outpaced governance and data quality.

GLOBAL TRUST DILEMMA

The matrix presents clear categories, but both trust in AI and its trustworthiness lie on a continuum. While the report uses a 2x2 framework, readers should keep in mind that shifts between levels are gradual, not binary.

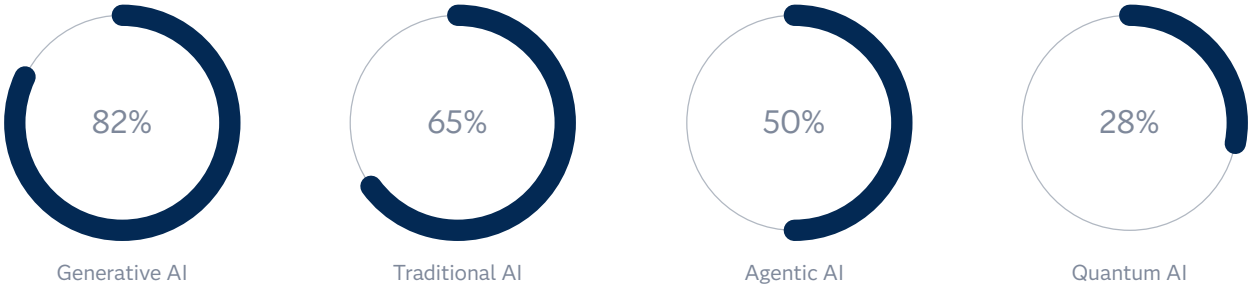


The trust dilemma is a persistent global issue, affecting nearly half of organizations worldwide (46%). It is slightly more pronounced in Asia Pacific and North America, where 47% of organizations face misalignment between trust in AI and actual system trustworthiness. META (Middle East, Turkey and Africa) and Latin America perform slightly better at 45%, though the dissonance remains significant. Even in Europe, where regulatory oversight is stronger, 46% of organizations still fall into this dilemma. Solving it will require sustained investment in governance frameworks, the development of skilled talent and robust infrastructure to ensure that organizational confidence in AI technologies is firmly grounded in demonstrable reliability and integrity. Ultimately, solving this trust dilemma is essential if organizations are to unlock the full impact and value of AI.

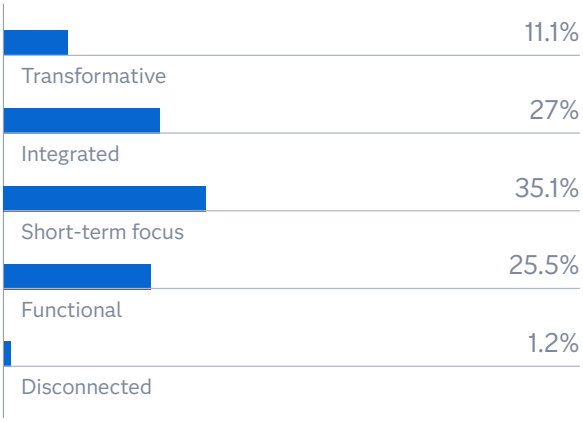
The State of Data and AI In Europe

AI TECHNOLOGIES USED

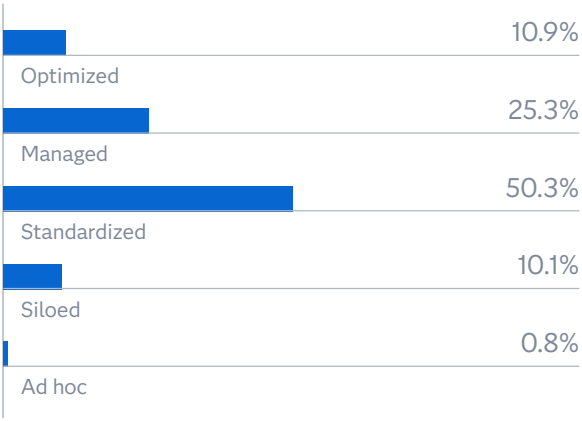
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Overall, European organizations are in line with organizations globally for the use of GenAI technologies (81.5% vs. 81.4% globally). For all other types of AI, European adoption lags slightly behind the global average.

Though Europe tends to lag slightly behind North America – where organizations typically adopt new technologies earlier – European economies have several features that encourage organizations to develop technology usage more carefully, consistently and safely than in some other regions. The influence of industry regulations relating to data management and data-driven decision-making is a key part of the story. As a result, European industries tend to spend more time and effort on topics like technology architecture, governance and strategy than organizations in some other regions.

This is borne out by our survey findings relating to AI and data infrastructure maturity, where European organizations are slightly ahead of the global average. As a result, European industries tend to spend more time and effort on topics like technology architecture, governance and strategy compared to other regions. When it comes to AI maturity, European organizations are slightly further ahead than the global average. Among organizations, 11.1% report they are at the "transformative" stage, where organizations are directing AI investment strategically to shape new business models, products and services (compared to a global average of 10.4%); and 25.5% report they are at the "functional" stage, where AI initiatives are initiated at the function or line of business level, with only a limited connection to organization strategy (compared to a global average of 26.2%).

When looking at data infrastructure maturity, we also see European organizations ahead of the overall global picture – 10.9% of European organizations report they are at the "optimized" level of maturity (compared to a global average of 10.2%), the highest level possible. Only 10.1% report they are at the "siloed" level of maturity (compared to a global average of 13.9%), where basic frameworks and processes are emerging, but they remain fragmented with gaps in consistency and governance.

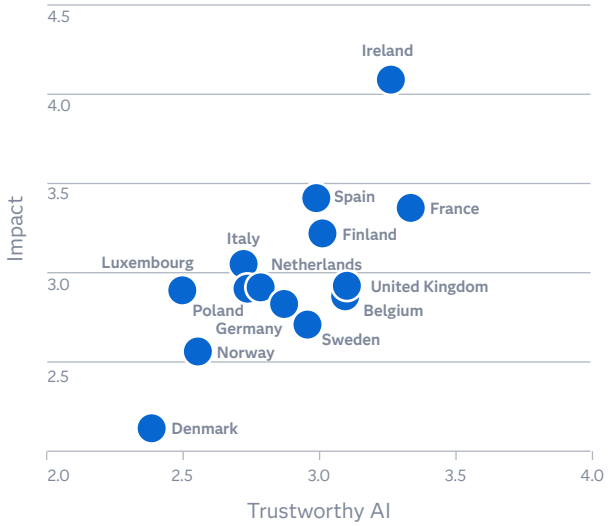
Europe – Key findings

A strong link between trustworthy AI and AI impact, though with significant country variations

Across Europe, there is significant variation between countries in terms of the extent to which organizations take actions to deliver trustworthy AI and the level of business impact that they receive from AI implementation.

Ireland delivers significantly higher business impact from AI relative to other countries, whereas Danish organizations struggle significantly to deliver business impact and create trustworthy AI.

Crucially, though, wherever individual countries are positioned on this chart, there is a clear correlation in Europe between actions taken to deliver trustworthy AI and the extent of business impact from AI. Organizations that have achieved more success in delivering trustworthy AI systems are seeing better results in terms of business impact.



A strong link between data maturity and AI adoption

European organizations are clear that the biggest challenges they experience in implementing AI relate to a lack of effective data governance (cited by 48.1%) and a lack of data centralization / optimization (45%) – though governance is less of an issue for organizations experiencing greater business impact from AI.

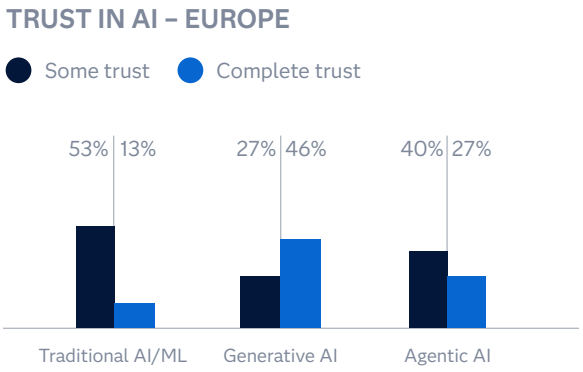
As the chart here shows, data-related challenges must nevertheless be addressed head-on – there is a strong link between AI adoption and data maturity. Organizations that report they are currently using AI are significantly more likely to have a higher level of data maturity, whereas organizations with the lowest levels of data maturity are more likely to be only considering or planning AI adoption.

DATA MATURITY VS. AI ADOPTION

Data Maturity	Considering AI	Planning to use AI	Currently using AI
Ad hoc	0	2	5
Siloed	6	38	49
Standardized	20	177	293
Managed	0	61	173
Optimized	2	8	91

Europe – Key findings

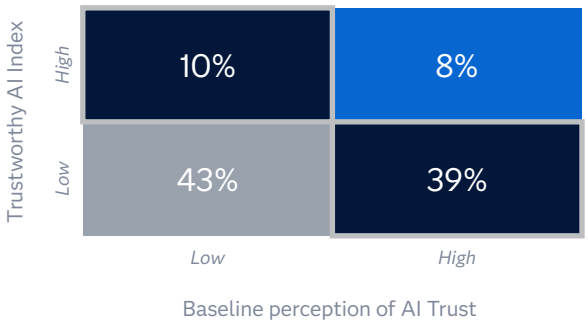
GenAI is significantly more trusted than traditional AI/ML in Europe



Europe's top 5 priorities for managing and operationalizing AI projects

01	Build an AI technology architecture	51.2%
02	Support AI training and reskilling	44.8%
03	Build and run a data science and AI team	41.9%
04	Develop a data architecture that supports AI	39.3%
05	Create an AI strategy and roadmap	31.3%

39% of European organizations are in an "AI trust danger zone," only 8% are geared up for AI success



As is the case worldwide, European organizations are more likely to say that they have complete trust in GenAI than in any other type of AI technology – despite GenAI's innate trust-related weaknesses. That said, European organizations are marginally less likely than the global average to declare they have complete trust in either traditional AI/ML or in agentic AI.

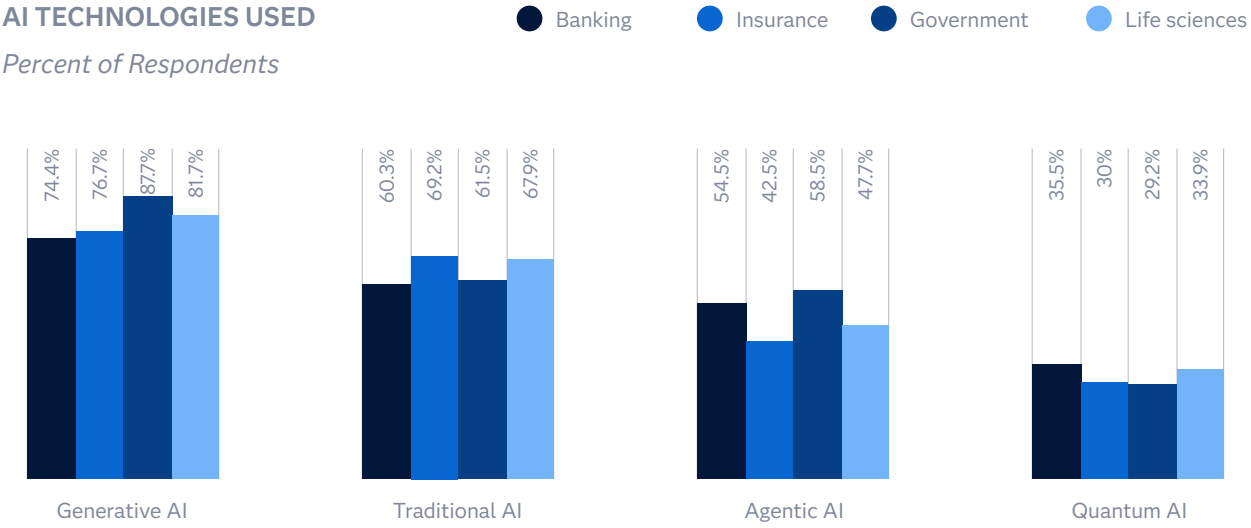
Only 8% of organizations in Europe fall into the category of being positively aligned regarding GenAI trust – in other words, demonstrating both high levels of focus on delivering trustworthy AI through specific actions (represented by our Trustworthy AI Index) and showing high levels of innate trust in the AI being implemented. Meanwhile, 39% are in a "danger zone," where organizations exhibit a high level of innate trust in GenAI, but this level of trust is not matched by the delivery of trustworthy AI.

In this context, Europe's top priorities for managing and operationalizing AI projects are not entirely surprising: Actions relating to architecture and skills dominate, and actions relating to compliance, security, trust and risk mitigation fall well outside the top five (with only around 7% citing this topic as a priority).

Europe Industry Overview

AI TECHNOLOGIES USED

Percent of Respondents



In the European region, there are some clear differences in how our focus industries – banking, insurance, government and life sciences – are implementing and dealing with AI.

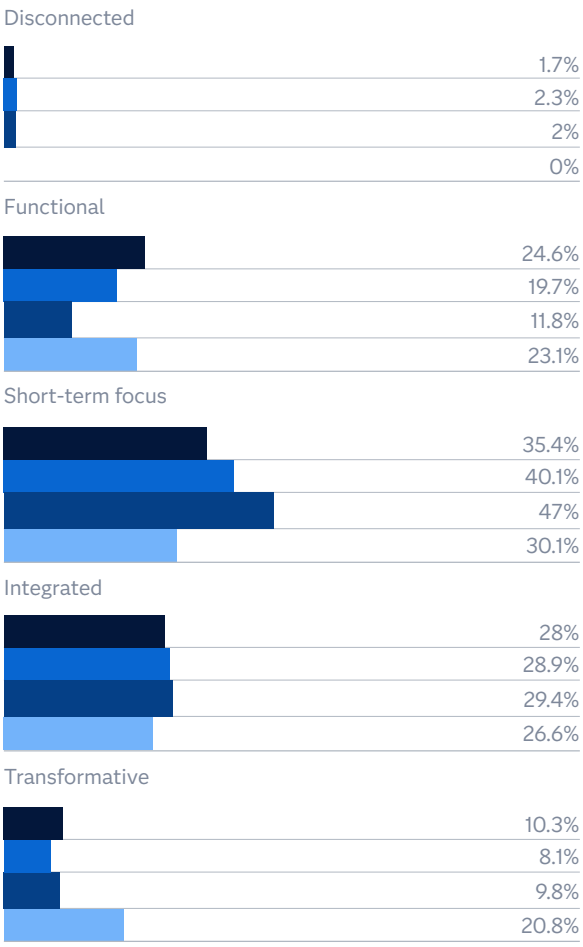
The first thing that is clear is that there is a split between industries that skew towards the use of "traditional" AI (with machine learning techniques) and industries that skew towards the use of the new wave of AI – generative and agentic AI.

Government organizations in Europe appear to lead on GenAI, whereas life sciences and insurance report a lead on traditional AI adoption. We learn more about this distribution when we ask organizations how long they have been using AI technologies overall: Life sciences organizations are significantly more likely than others in Europe to say they have longer than 5 years' experience working with AI, whereas banking and insurance organizations are most likely to say they have fewer than 2 years' experience. In other words, insurance organizations in Europe appear to have been on a "fast track" of AI adoption across both GenAI and traditional AI.

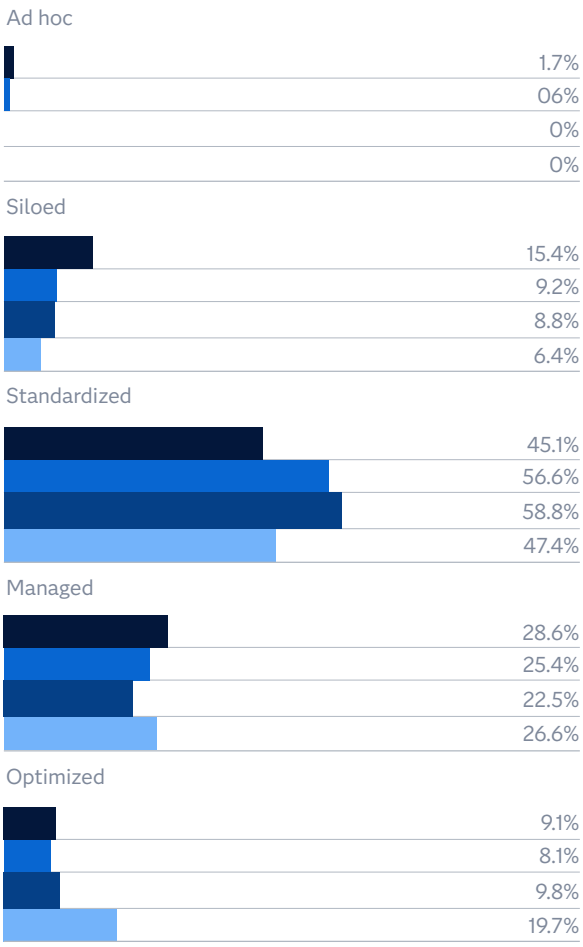
Looking at AI maturity in Europe across industries, it's no surprise to see that of the organizations placing themselves in the "transformative" stage of maturity, life sciences organizations dominate: 20.8% of life sciences organizations in Europe are at this stage, far exceeding the proportion in banking (10.3%), insurance (8.1%) and government (9.8%). However, a significant portion of European life sciences organizations are also placed at lower levels of maturity. Banking lags, with almost a quarter placing themselves in the "functional" stage of maturity.

Europe Industry Overview

CURRENT STATUS OF AI

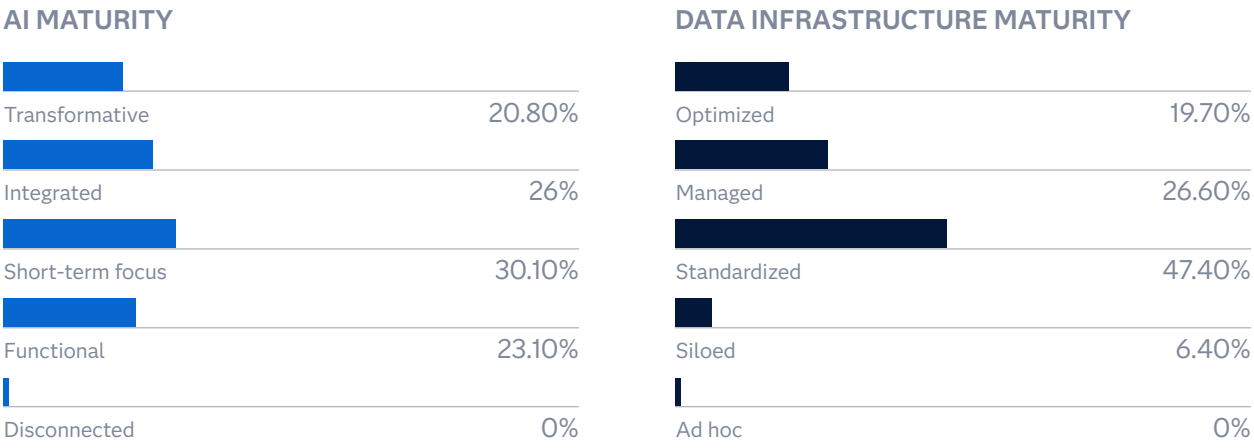


CURRENT STATUS OF DATA INFRASTRUCTURE



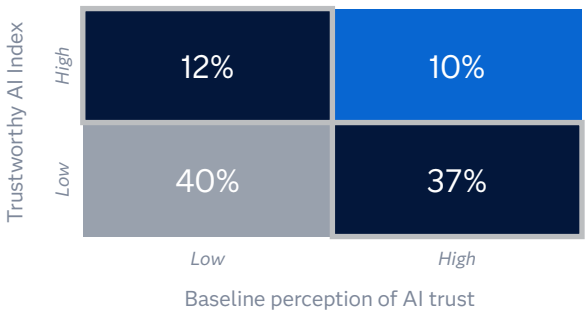
Europe – Life Sciences

Life sciences are the most advanced in both AI and data infrastructure maturity



Of the four industries we focus on in this study, life sciences stands out in terms of maturity – for both AI and data infrastructure. The share of life sciences organizations in Europe that declare themselves at the "transformative" stage of AI maturity is at least twice that of banking, insurance and government organizations, and the same lead over other industries also exists for data infrastructure maturity. However, while life sciences leads the way, a plurality of respondents in this sector still place themselves in the "short-term focus" or "standardized" stages, highlighting significant room for improvement and continued growth in AI maturity.

High AI trustworthiness, the strongest degree of positive trust alignment; however, the most in the "danger zone"



Life sciences organizations in Europe also perform well in terms of efforts made to deliver trustworthy AI: 22% of respondents put appropriate levels of resources into trustworthy AI.

However, 37% fall into the "danger zone," where organizations report high levels of trust in AI but have yet to match that with equally strong efforts to ensure trustworthy AI. In the case of life sciences, this dilemma is likely a reflection of the industry's characteristic caution and rigorous awareness around safety and efficacy.

It's also important to note that the trust dilemma was not measured by different use cases, which can vary in sensitivity.

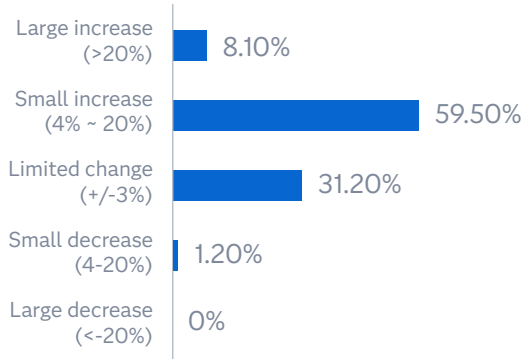
Europe – Life Sciences

European life sciences organizations are bullish on AI investment, focused on architecture development and keen to see process efficiency outcomes

TOP 5 CHALLENGES

01	Data foundation not centralized / optimized	50.5%
02	Lack of specialized tech personnel	49.5%
03	Lack of data governance	37.6%
04	Lack of clear evaluation criteria for AI solutions	36.7%
05	Lack of skilled employees	34.9%

EXPECTED AI INVESTMENT GROWTH



TOP 5 IMPLEMENTATION PRIORITIES

01	Build an AI technology architecture	58.7%
02	Develop a data architecture that supports AI	51.4%
03	Build and run a data science and AI team	39.4%
04	Support AI training and reskilling	33.9%
05	Develop and tune AI models	33.0%

HOW LEADERS SEE AI BUSINESS VALUE

01	Process efficiency / effectiveness	64.2%
02	Product / service innovation	54.9%
03	Personal productivity	54.9%

Life sciences organizations bring a strong legacy of AI adoption and, given the critical importance of safety and efficacy in the industry, approach new technologies with caution and responsibility. In Europe, this sector demonstrates notable strengths.

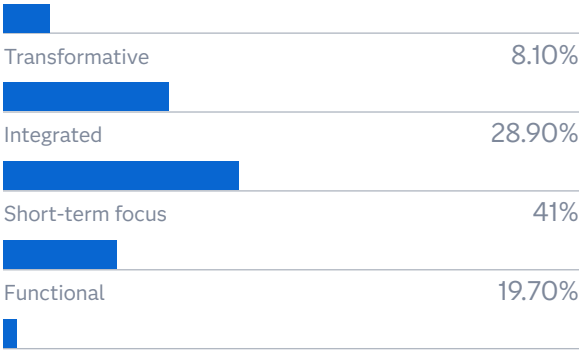
Life sciences organizations not only show higher levels of AI maturity than their peers in other industries but also report a comparatively strong outlook for future investments, with more respondents anticipating meaningful increases in AI spending. At the same time, significant challenges remain. Many organizations report gaps between their trust in AI and the concrete actions taken to ensure its trustworthiness, alongside persistent difficulties related to data foundations, governance and access to specialized personnel.

Together, these strengths and challenges provide a balanced view of the distinctive European life sciences AI landscape, underscoring both the progress already achieved and the critical work still required to scale AI responsibly.

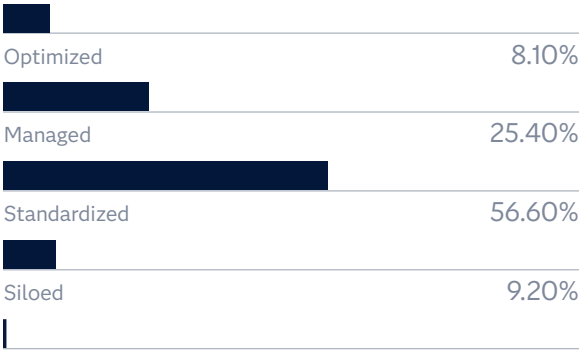
Europe – Insurance

Insurers are on a fast track to AI and data infrastructure maturity

AI MATURITY

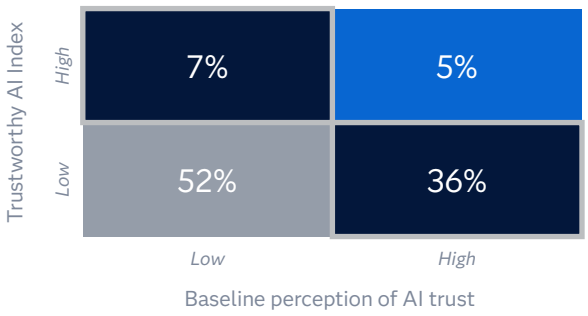


DATA INFRASTRUCTURE MATURITY



Insurance organizations in Europe are moderately advanced in terms of both AI maturity and data infrastructure maturity when compared to the other three of our four focus industries: banking, life sciences and government. Given the comparative lack of experience that insurance organizations in Europe claim to have with using AI, in aggregate, this demonstrates an impressive level of time, energy and focus from insurers.

Low AI trustworthiness and the lowest degree of positive trust alignment



Reflecting their relatively limited experience with AI, only 5% of insurers in Europe report both a high level of trust in AI and strong capabilities to deliver trustworthy AI in practice. While 43% of European Insurance organizations show signs of a “trust dilemma,” more than half have low innate trust in AI and have done little to implement more trustworthy AI, demonstrating caution in implementing AI across the industry.

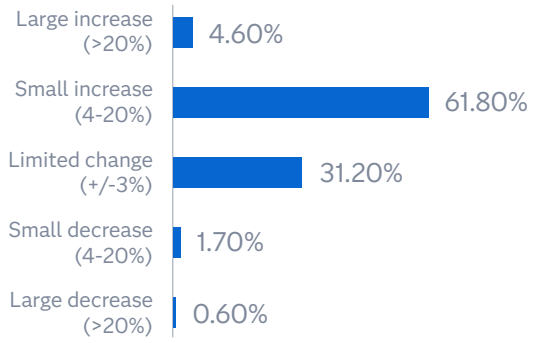
Europe – Insurance

European insurance organizations have somewhat modest AI investment expectations, focus on skills acquisition and are keen to see process efficiency outcomes

TOP 5 CHALLENGES

01	Lack of data governance	56.7%
02	Lack of specialized tech personnel	45%
03	Data foundation not centralized / optimized	38.3%
04	Lack of skilled employees	34.9%
05	Costs	32.5%

EXPECTED AI INVESTMENT GROWTH



TOP 5 IMPLEMENTATION PRIORITIES

01	Support AI training and reskilling	55.8%
02	Build and run a data science and AI team	53.3%
03	Build an AI technology architecture	42.5%
04	Develop and tune AI models	33.3%
05	Customize GenAI models	31.7%

HOW LEADERS SEE AI BUSINESS VALUE

01	Process efficiency / effectiveness	65.9%
02	Product / service innovation	53.2%
03	Personal productivity	52.6%

In Europe, insurers report modest levels of planned AI investment growth – under 5% expect a large investment increase, and over 30% expect only a limited change in investment in the coming year. Business leaders are overwhelmingly likely to highlight process efficiency and effectiveness as a key way for AI to deliver business value: Almost two-thirds of organizations highlighted this factor.

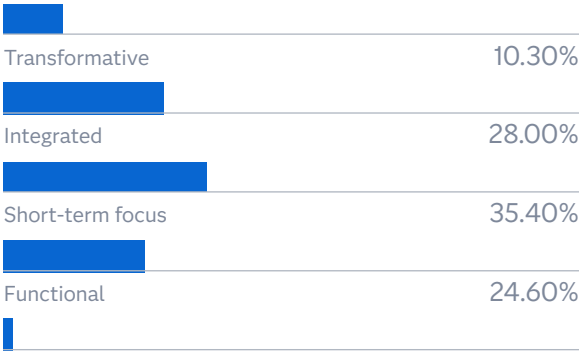
Like the general population of respondents in Europe, insurers highlight key AI implementation challenges relating to data foundations, data governance and a lack of access to specialized AI technology personnel. However, insurers were most likely of all our four focus industries to highlight data governance as a key implementation challenge.

Responding to these challenges, European insurers overall are prioritizing skills acquisition and development, both within general employee populations and in technical specialist roles relating to data and AI. Architectural responses to insurers' data governance challenges are surprisingly absent. Also noteworthy is insurers' highlighting of the development of proprietary models and customization of GenAI models as top-five implementation priorities.

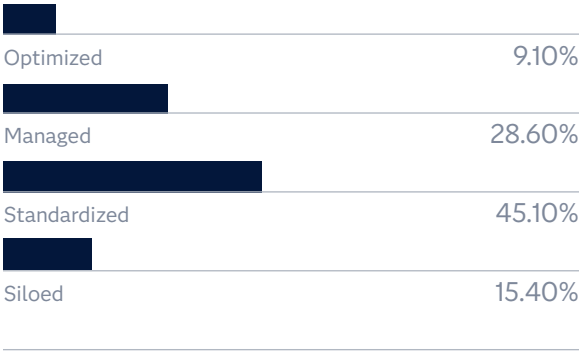
Europe – Banking

Banking shows modest AI and data infrastructure maturity

AI MATURITY

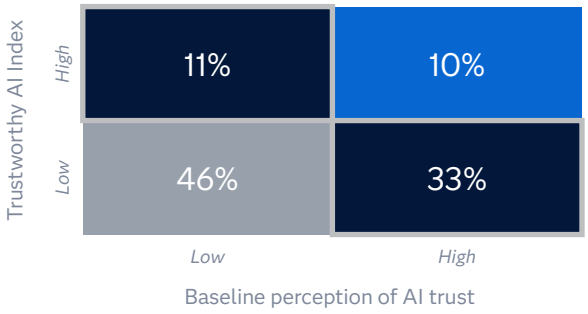


DATA INFRASTRUCTURE MATURITY



European banking organizations are moderately advanced in terms of both AI maturity and data infrastructure maturity, when compared to the other three of our four focus industries: insurance, life sciences and government. Banking organizations in Europe report only modest levels of AI adoption overall, compared to other industries. This is to be expected, given the strong regulatory regime that banks are subject to across the region. Banking organizations tell us that regulations constrain how they can store, use and move data, and the AI use cases that they can pursue. Data maturity is often constrained by the siloed operating models that are prevalent in the banking sector.

A clear focus on trustworthy AI, but more to do



Compared to our other focus industries (life sciences, insurance and government), banking organizations in Europe clearly place a considerable degree of emphasis on delivering trustworthy AI – 21% are allocating resources at a high level, according to the Trustworthy AI Index. Only around a third are in what we might call the “danger zone,” where organizations report a high level of innate trust in AI, but do not match this with equivalent levels of effort and investment into delivering trustworthy AI.

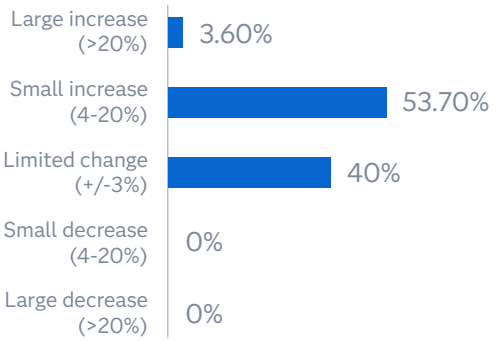
Europe – Banking

European banking organizations have modest AI investment expectations, focus on architecture development and are looking for process efficiency outcomes

TOP 5 CHALLENGES

01	Lack of data governance	52.9%
02	Lack of specialized tech personnel	42.1%
03	Data foundation not centralized / optimized	39.7%
04	Costs	35.5%
05	Lack of skilled employees	31.4%

EXPECTED AI INVESTMENT GROWTH



TOP 5 IMPLEMENTATION PRIORITIES

01	Build an AI technology architecture	58.7%
02	Develop a data architecture that supports	51.4%
03	Build and run a data science and AI team	39.4%
04	Support AI training and reskilling	33.9%
05	Develop and tune AI models	33%

HOW LEADERS SEE AI BUSINESS VALUE

01	Process efficiency / effectiveness	64.6%
02	Product / service innovation	59.4%
03	Personal productivity	56%

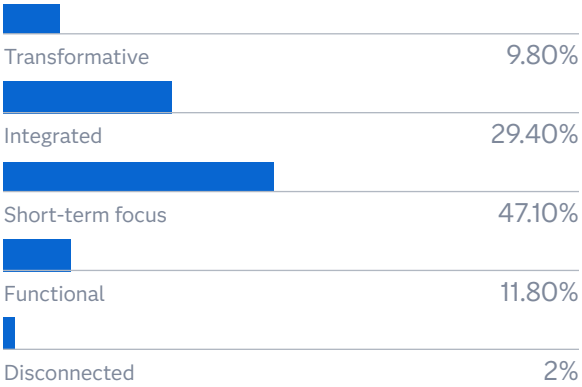
Like European insurers, banking organizations in the region place a lack of data governance at the top of the list of AI implementation challenges. Over a third of respondents in this group cited implementation costs as an implementation challenge – the most out of our four focus industries. Banking organizations appear to be responding to these challenges through clear prioritization, which is welcome: Both AI technology architecture and data architecture development are at the top of the list of banking organizations' AI implementation priorities. Banking organizations are also keen to address talent gaps in both general employee populations and in specialist technical roles, and also plan to focus on developing proprietary AI models.

Most banking organizations in Europe expect investment in AI to grow by at least 4% over the coming year, which is notable – but the most modest response from our four focus industries. As is also the case for life sciences and insurance organizations, leaders in banking are prioritizing process efficiency and effectiveness as a key way to measure AI's business value.

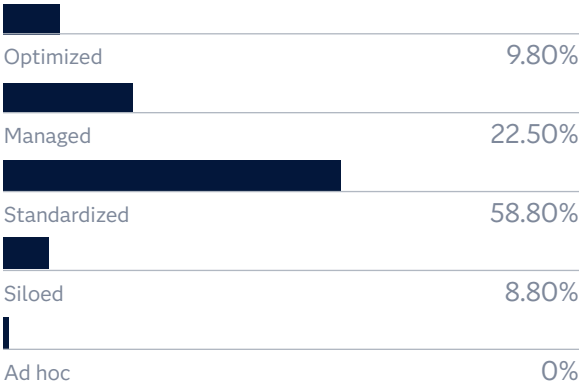
Europe – Government

Government organizations show very modest levels of AI and data infrastructure maturity

AI MATURITY

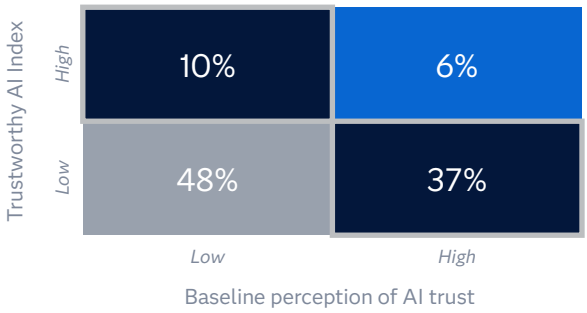


DATA INFRASTRUCTURE MATURITY



Government organizations in Europe stand out among our focus industries for their rapid embrace of generative AI, signaling strong interest in leveraging new technologies to enhance public services and operations. While many are still in the middle stages of AI and data infrastructure maturity, with nearly half at the median level of AI maturity and close to 60% at the same stage for data infrastructure, this reflects a solid foundation from which to build. The speed of GenAI adoption demonstrates both ambition and adaptability, and the next opportunity lies in translating this momentum into higher levels of maturity and impact.

Comparatively low levels of trust in AI



Despite European government organizations' rush to adopt AI, almost 60% report some level of skepticism about the technology (low trust). Overall, just 6% have both a high level of innate trust in AI and a high level of capability in delivering trustworthy AI. Overall, 16% are working effectively to deliver trustworthy AI –more than insurance, but less than life sciences and banking organizations.

European government organizations are particularly concerned about data privacy and security risks associated with AI, which plays into the overall modest trust levels shown here.

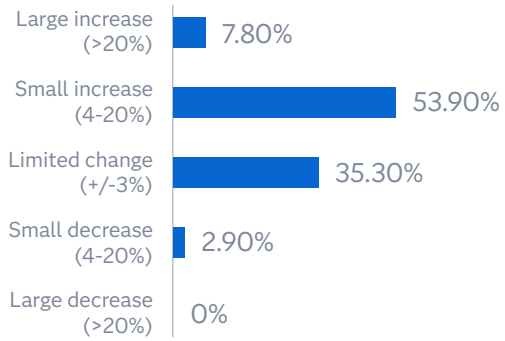
Europe – Government

European government organizations are bullish on AI investment, focused on architecture development and skills acquisition and keen to see personal productivity outcomes

TOP 5 CHALLENGES

01	Data foundation not centralized / optimized	55.4%
02	Lack of data governance	52.3%
03	Lack of specialized tech personnel	33.8%
04	Costs	32.3%
05	Lack of skilled employees	30.8%

EXPECTED AI INVESTMENT GROWTH



TOP 5 IMPLEMENTATION PRIORITIES

01	Build an AI technology architecture	64.6%
02	Build and run a data science and AI team	43.1%
03	Develop a data architecture that supports AI	35.4%
04	Create AI strategy and roadmap	35.4%
05	Support AI training and reskilling	35.4%

HOW LEADERS SEE AI BUSINESS VALUE

01	Personal productivity	70.6%
02	Process efficiency / effectiveness	66.7%
03	Product / service innovation	53.9%

European government organizations report strong investment plans for AI over the coming year, with over 60% expecting AI investment to grow by at least 4% and only around a third of organizations expecting a limited change in investment.

Government organizations, like others in our four focus industries, are particularly challenged by foundational data issues and a gap in skills availability. Around one-third of respondents (32.3%) cite AI costs as being a key challenge. Government organizations in Europe are the most likely, among our four focus industries, to cite a lack of data centralization and optimization as a key challenge.

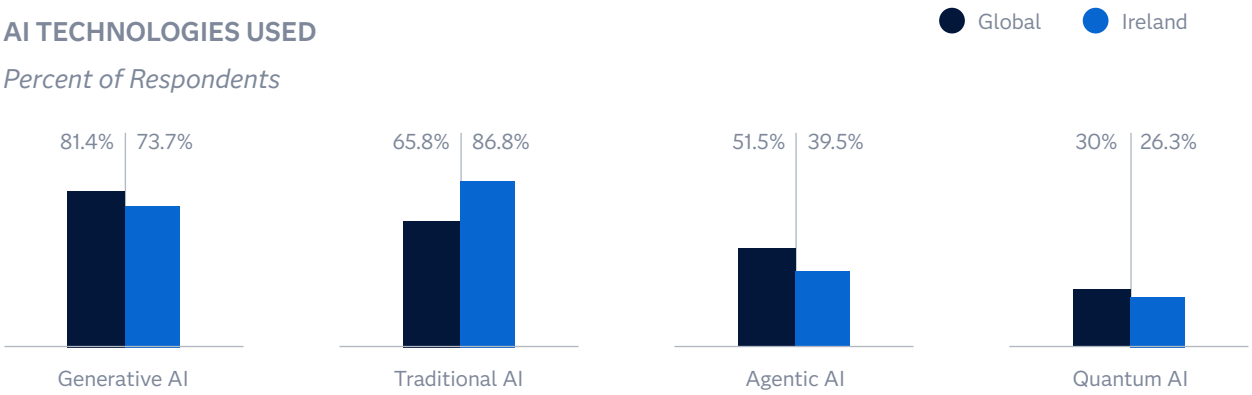
Key implementation priorities going forward focus on a blend of architecture and skills acquisition, with European government organizations the most likely of our four focus industries to cite construction of an AI technology architecture as a key priority.

Unlike those of our other focus industries, leaders in European government organizations are most likely to be looking for AI business value in improved personal productivity – over 70% say this is a key focus. Given government organizations' accelerated adoption of GenAI, this is understandable – but personal productivity can be accomplished by the use of traditional AI as well, as it complements the employee in performing complex tasks with a high degree of accuracy and transparency.

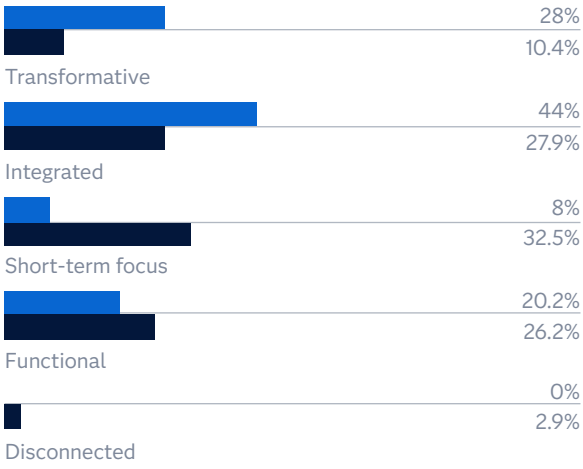
Ireland Dashboard

AI TECHNOLOGIES USED

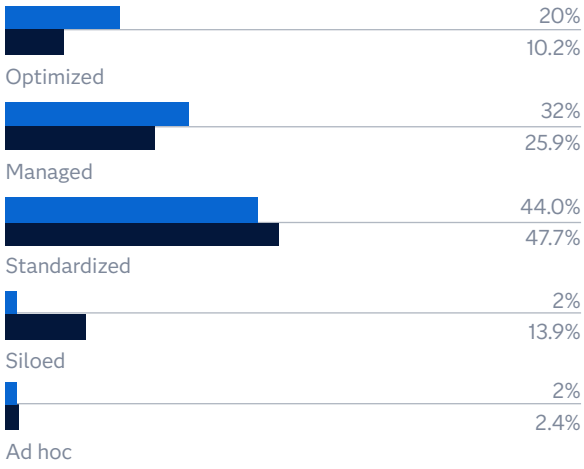
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



For the types of AI that receive the most attention today, Ireland currently lags a little behind the global average in terms of usage. However, when it comes to traditional AI (using machine learning techniques), which has been leveraged in discrete use cases across industries for many years, Ireland is ahead of the global average by some distance.

This comparison is also reflected in survey responses from Ireland on the question of AI maturity. Irish organizations seem well ahead of the global average when it comes to the maturity of their AI systems - with 28% at the most mature "transformative" stage (compared to 10.4% globally), and 44% at the "integrated" stage (compared to 27.9% globally). The same is true when it comes to data infrastructure maturity – 20% of respondents from Ireland are at the highest "optimized" level of maturity (compared with 10.2% at the global level) and almost one-third (32%) at the "managed" level of maturity, compared to around a quarter (25.9%) globally.

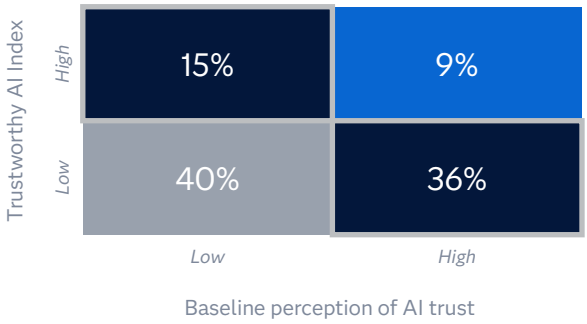
Ireland – Key findings

Over one-third of Irish organizations are in the "trust danger zone"

The degree of alignment on the extent to which Irish respondents trust AI, and the actions organizations are taking to implement trustworthy AI, broadly mirrors the global average.

In Ireland, 9% exhibit a strong and positive alignment, while 51% have some degree of "trust dilemma," where there is a misalignment between the level of innate trust in AI and the work being done to deliver trustworthy AI.

More than a third of organizations (36%) are in the "danger zone," aligning with the global average of 35%. These organizations express a level of trust in AI that doesn't align with a corresponding degree of investment in delivering trustworthy AI.



Organizations in Ireland are challenged by foundational data issues, but access to specialized tech resources is less of a problem

Irish organizations stand out most for the significant challenges they face around data governance. Concerns in this area are reported at a much higher rate (+42.4%) than the global average.

Costs also emerge as a more pressing issue for Ireland than elsewhere, with organizations citing them considerably more often (+17.6%) than the global benchmark. By comparison, access to skilled AI talent is less of a barrier thanks to Ireland's strong technology ecosystem and long heritage as a hub of technology implementation.

TOP 5 CHALLENGES

01	Lack of data governance	+42.4%
02	Data foundation not centralized / optimized	+6.1%
03	Costs	+17.6%
04	Lack of skilled employees	+2.8%
05	Lack of specialized tech personnel	-6.5%

Ireland – Key findings

Irish organizations' behaviors are strongly shaped by data-related regulations and policies

As part of the EU, regulations that restrict how businesses in Ireland operate are harmonized across the union.

In line with this, survey responses from Irish businesses strongly reflect concerns about data privacy and data transfer.

Irish organizations appear to use policies to shape service delivery more strictly: They are significantly more likely than the global average to follow policies that control where data is stored and that services must be delivered from within the country.

REGULATION IMPACT

Regulations require us to protect data privacy	+35.1%
Regulations limit transferring data across regional / national boundaries	+26.4%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	+24.5%
Policies dictate that data must stay in our country / region	+16.5%

Data privacy and ethical concerns also shape trust priorities and create data readiness challenges

Given that Ireland has a comparatively mature technology ecosystem, a strong heritage in the use of AI, and is a member of the EU, it's perhaps expected that Irish organizations are more concerned than the global average about the data privacy and security implications of AI implementation.

They are also significantly more concerned than the global average about tackling challenges related to ethical use, bias and fairness in AI systems.

The data readiness challenges are likely due to the burden of legacy systems and privacy and compliance issues arising from regulation.

AI TRUST PRIORITIES

Data privacy and security	+20.2%
Ethical use, bias and fairness	+21.8%

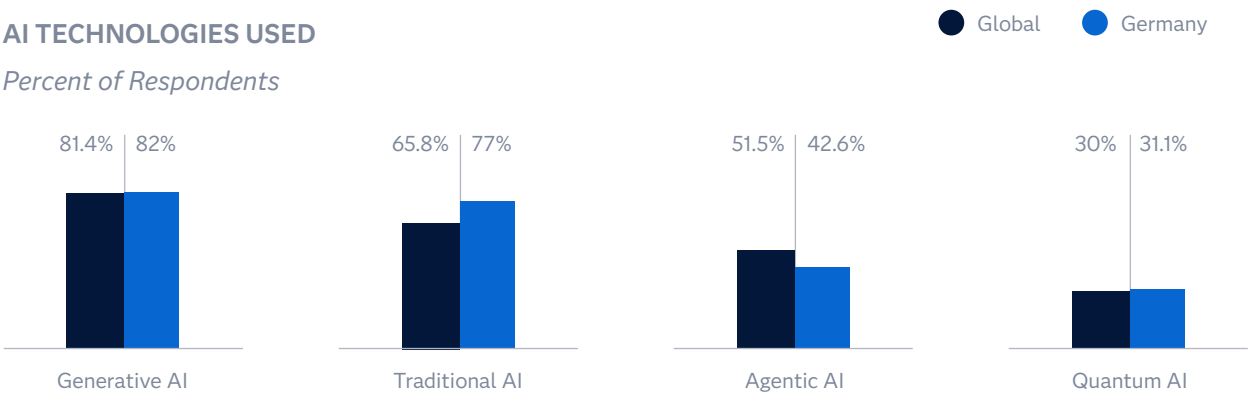
DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+20.2%
Data privacy and compliance challenges	+11.4%

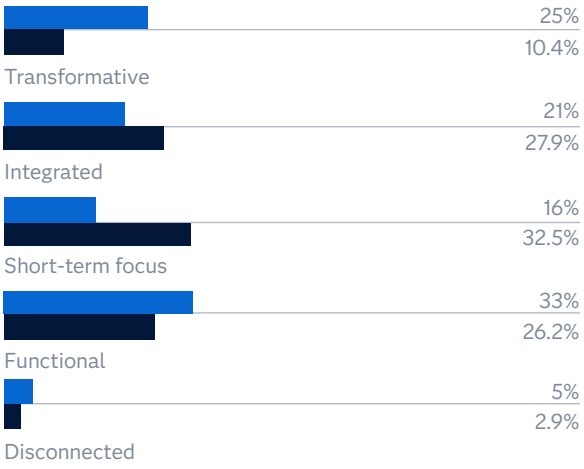
Germany Dashboard

AI TECHNOLOGIES USED

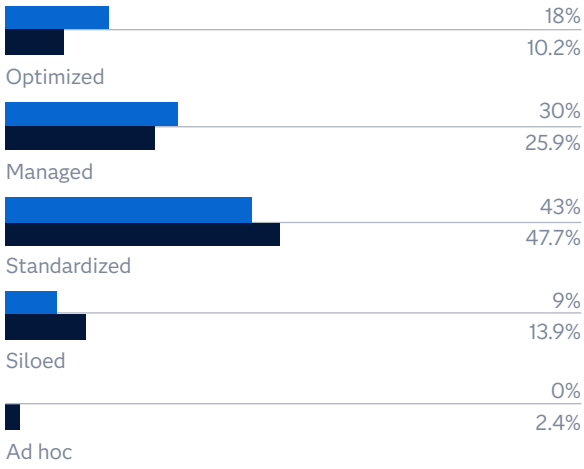
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Germany is fairly aligned with global averages in terms of AI adoption, but skewed a little towards the use of traditional AI. German organizations show a mixed picture when it comes to AI maturity – many lag behind the global average, with Germany having more disconnected (5%) and functional (33%) AI systems than average, yet others are well ahead, with 25% of organizations claiming to be in a transformative state compared to just over 10% globally.

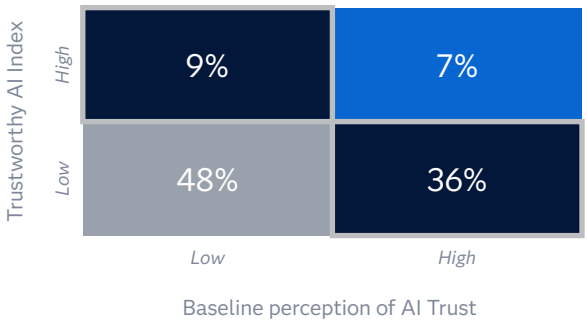
Germany – Key findings

Much trust but little trustworthiness delivered

German organizations are more likely than the European average to declare they have complete trust in either GenAI (52% vs 47%), agentic AI and machine learning.

The good news is that 7% of organizations demonstrate both high levels of trust in AI and a high amount of focus on delivering trustworthy AI through specific actions.

Around 45% of German organizations display signs of the "AI trust dilemma." Most of these (36%) fall into the dangerous category of trusting the technology without investing properly in trustworthy AI. Germany is behind the region with fewer organizations delivering appropriately trustworthy AI. While there is a relatively mature data infrastructure, a significant proportion of organizations are behind the curve in terms of the status of AI projects.



More governance and skilled AI personnel needed

For German organizations, the most prominent challenge compared to the global average is the lack of data governance (+8.5%). A shortage of skilled AI personnel also stands out, as do concerns around costs, both of which are reported at higher-than-average rates. By contrast, German organizations are less likely than the global average to identify weak data foundations or low executive support as barriers, suggesting that leadership backing and centralized data structures are comparatively stronger in this market.

The results indicate that German organizations can unlock greater value from AI by addressing governance gaps.

TOP 5 CHALLENGES

01	Lack of data governance	+8.5%
02	Lack of skilled AI personnel	+5,2%
03	Data foundation not centralized / optimized	-5.0%
04	Cost savings	+2,7%
05	Low executive support	-5,9%

Germany – Key findings

German organizations' behaviors are strongly shaped by AI regulations and policies

For German organizations, regulatory requirements around AI standards are cited as impacting behaviors more often than the global average, reflecting heightened scrutiny of algorithmic quality and compliance.

Policies mandating local service delivery also appear as a concern more commonly in Germany than elsewhere. By contrast, restrictions on cross-border data sharing and requirements for data residency are viewed as less of a challenge than in other markets.

This suggests that while German organizations face elevated demands to meet regulatory standards, they are comparatively less constrained by data localization policies, giving them more flexibility in managing international data flows.

REGULATION IMPACT

Regulations require AI algorithms to meet certain standards	+10%
Regulations restricts sharing data across organisation / national boundaries	-9%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	+3.5%
Policies dictate that data must stay in our country / region	-9%

Ethical concerns shape trust priorities, and legacy technology creates data quality challenges

For German organizations, building trust in AI is prioritized more strongly than in many other markets. Ethical use, bias and fairness, as well as transparency and explainability, are listed as priorities at a rate well above the global average (+12%; +10.8%). Alongside these priorities, data-related challenges also stand out in comparison to peers: Concerns over data quality and consistency are significantly higher, and difficulties accessing relevant data sources are also more frequently reported.

This combination shows that, relative to the global picture, German organizations are placing greater emphasis on both the responsible use of AI and on addressing persistent data readiness gaps

AI TRUST PRIORITIES

Ethical use, bias and fairness	+12%
Transparency and explainabiluty	+10.8%

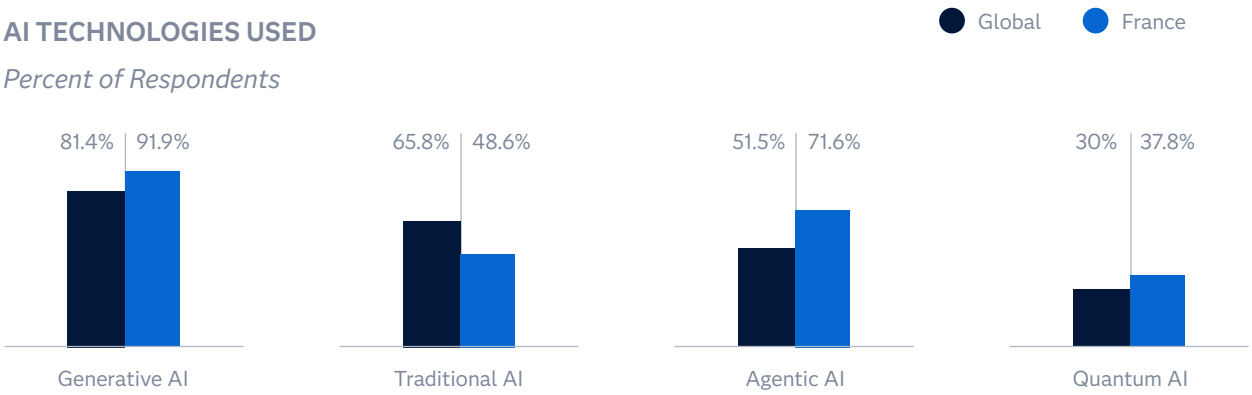
DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+3.1%
Data quality and consistency	+16%

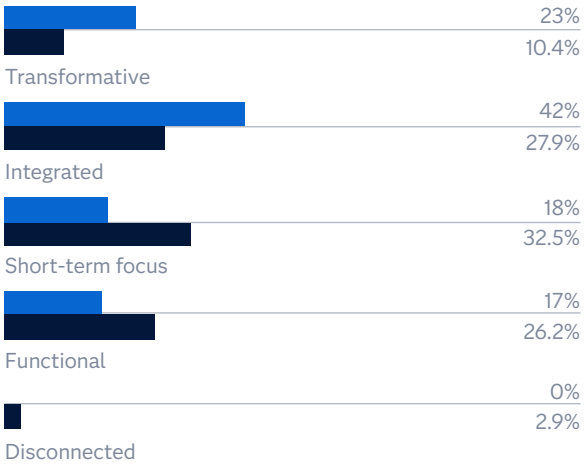
France Dashboard

AI TECHNOLOGIES USED

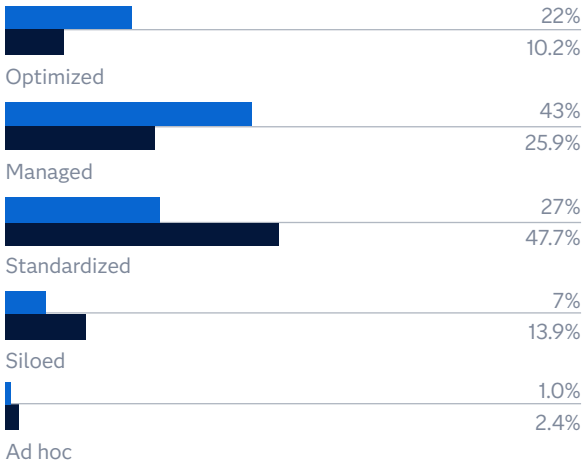
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Adoption of leading-edge AI technologies (GenAI, agentic AI, quantum AI) in France is significantly above the global average – this is particularly the case for agentic AI. In contrast, adoption of "traditional" AI (machine learning) is significantly behind the global average.

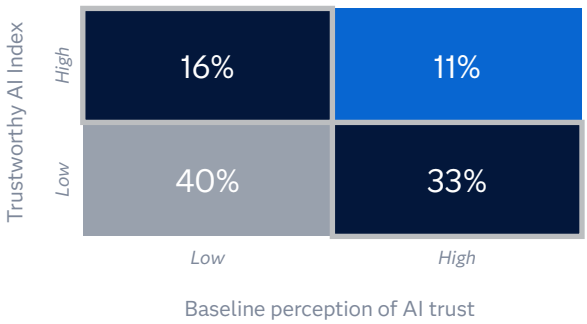
What is more, AI maturity levels in France are significantly higher overall than the global average, with 23% of organizations at the most mature "transformative" stage, more than double the global average of 10.4%. Data infrastructure maturity shows a similar picture: Over one-fifth (22%) of French organizations are at the highest "optimized" level of maturity, compared with 10.2% globally. Lastly, 43% are at the "managed" level of maturity compared to around a quarter (25.9%) globally.

France – Key findings

49% of French organizations have a “trust dilemma,” but fewer are in the “trust danger zone” than the global average

The degree of alignment between how French respondents trust AI and the actions organizations are taking to implement trustworthy AI is above the global average. Among French organizations, 11% exhibited a strong and positive alignment (compared to 9% globally), and 49% had some degree of “trust dilemma.”

Around a third of organizations (33%) are in the “danger zone” when it comes to AI trust (though this compares favorably to the global average of 35%). These organizations say that they have a high degree of trust in AI – but at the same time, they don’t underpin that level of trust with corresponding efforts in delivering trustworthy AI.



Organizations in France are challenged by access to specialized technology resources, a lack of clear evaluation criteria and AI governance weakness

For French organizations, the standout challenges in AI implementation compared to the global average are governance and talent. A lack of AI governance and risk management, as well as unclear evaluation criteria for AI solutions, are both cited much more often as challenges than the global average, highlighting concerns around oversight and accountability.

Shortages of specialized technical personnel also weigh heavily on France relative to its peers. By contrast, issues such as data governance or centralized data foundations are less pronounced than elsewhere. This suggests that while France has comparatively stronger data structures, addressing governance frameworks and talent shortages will be critical to advancing AI adoption at scale.

TOP 5 CHALLENGES

01	Lack of specialized tech personnel	+10.7%
02	Data foundation not centralized / optimized	-0.6%
03	Lack of clear evaluation criteria for AI solutions	+10.4%
04	Lack of data governance	-8.8%
05	Lack of AI governance & risk management	+13.1%

France – Key findings

French organizations' behaviors are strongly shaped by sovereignty considerations

For French organizations, the most distinctive regulatory and policy impact on AI implementation compared to the global average is the requirement that providers must be based in-country. This reflects a stronger emphasis in France on sovereignty and local control within the AI ecosystem.

By contrast, other regulatory constraints, such as restrictions on automated decision-making, limits on data sharing or mandates for local service delivery, are perceived as less burdensome than in many other markets. Overall, the French landscape suggests that while data-related regulations are less of a barrier, domestic provider requirements stand out as a defining challenge.

REGULATION IMPACT

Regulations require us to restrict data sharing with external partners	-1.4%
Regulations limit use of AI for automated decision-making	-3.4%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	-3.5%
Policies dictate that providers must be based in our country / region	+9.1%

Ethical concerns shape trust priorities, and legacy technology creates data readiness challenges

For French organizations, priorities in building AI trust and addressing data readiness challenges differ in important ways from the global average. Ethical use, bias and fairness are emphasized more strongly, reflecting a commitment to responsible AI practices.

Data-related hurdles are also notable: difficulties in accessing relevant data sources and the high costs of data storage and processing are cited more often than in other markets. By contrast, concerns around data privacy and security are reported less frequently in France than globally, suggesting greater confidence in existing protections.

Overall, this points to a landscape that emphasizes responsible AI principles and managing the economic and structural aspects of data.

AI TRUST PRIORITIES

Ethical use, bias and fairness	+2.8%
Data privacy and security	-10.8%

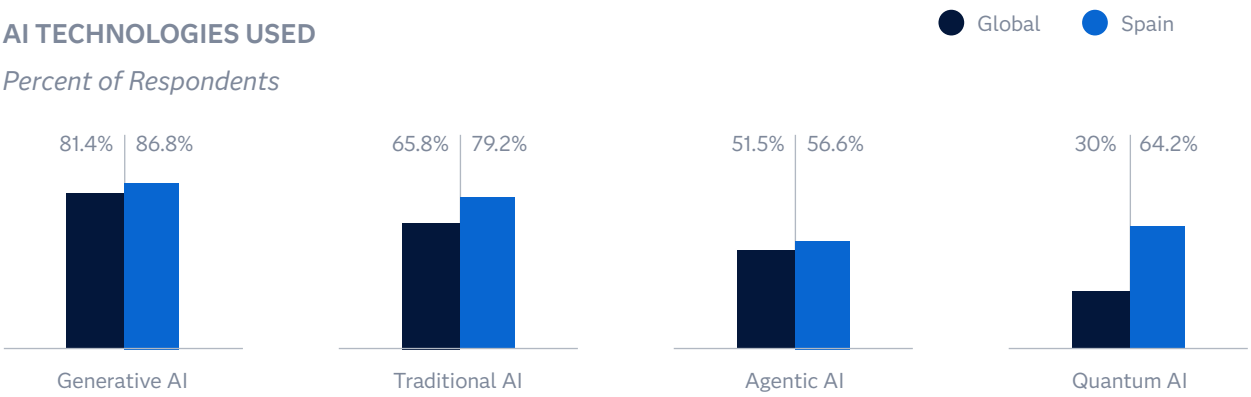
DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+3.1%
High costs associated with data storage & processing	+8.2%

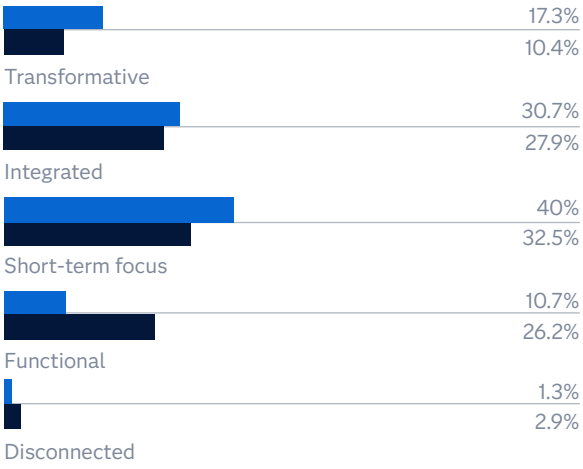
Spain Dashboard

AI TECHNOLOGIES USED

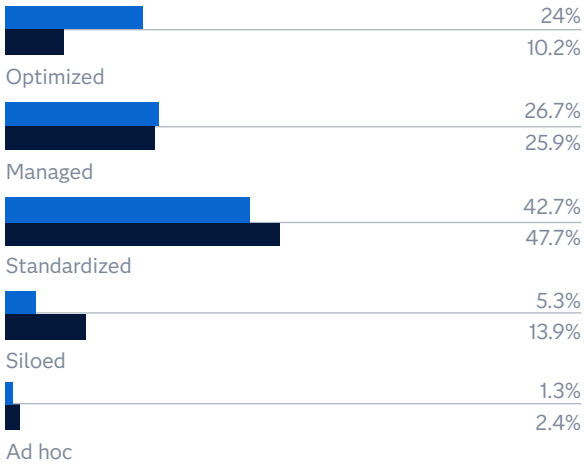
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Spanish organizations report a distribution of AI maturity that broadly aligns with global patterns, though with some distinct differences. Spain has fewer organizations at the earliest stages of AI adoption compared to the global average, and slightly more at the “integrated” and “transformative” levels. This indicates that while Spain is still building momentum, its organizations are relatively advanced in embedding AI into operational practices. Compared to other southern European countries, all the indicators are better than average, marking Spain as a potential European leader when it comes to AI adoption.

When it comes to data infrastructure, Spain performs better than the global average at the more mature stages. A larger share of Spanish organizations report having “optimized” and “managed” data environments, suggesting a solid foundation to support AI systems. At the same time, fewer organizations are at the lowest levels of data maturity, underlining progress in building the data capabilities required for scaling AI responsibly.

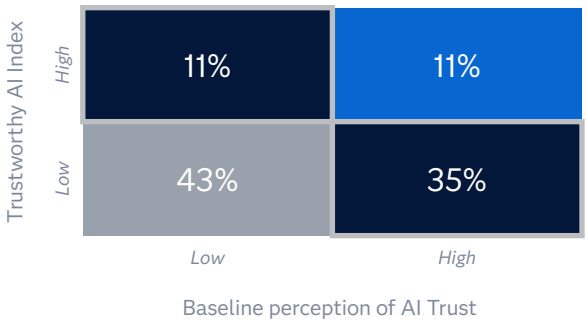
Spain – Key findings

A leader in AI trust for southern Europe

Spanish organizations are apparently close to the European average in their perceived trust in AI and in the level of trustworthy AI being delivered.

The country's results are nevertheless slightly more positive than the continental average, with more companies aligning their trust in AI with efforts to deliver trustworthiness (11% vs. 9%) and with fewer laggards (low perceived trust and few efforts in trustworthiness).

The country's positive results can be explained by the charts on the right: All the indices about the AI technology used and the level of maturity of AI and Data Infrastructure are performing better than the global average. This puts Spain as a potential leader of AI developments for Southern Europe.



An AI-mature country with "soft" challenges

For Spanish organizations, the challenges of AI implementation compared to the global average are relatively modest in most areas, but two stand out more clearly. Low executive support is reported at a much higher rate, suggesting that leadership engagement remains a key barrier to scaling AI initiatives.

Cost pressures are also cited more frequently, reflecting concerns over the investment required to implement and sustain AI. Other issues, such as data governance, access to skilled AI personnel, and employee AI skills, are only slightly above global levels, indicating that Spain's primary hurdles lie less in technical capability and more in leadership commitment and financial prioritization.

TOP 5 CHALLENGES

01	Lack of data governance	+1,4%
02	Lack of skilled AI personnel	+0,8%
03	Lack of employees with AI skills	+1%
04	Low executive support	+6,9%
05	Cost savings	+3,7%

Spain – Key findings

Spanish organizations' behaviors are strongly shaped by data-related regulations and policies

For Spanish organizations, the impact of regulation and policy on AI implementation is more pronounced than the global average across several dimensions. Regulations requiring restrictions on data sharing with external partners and stricter algorithmic standards are cited as impacting organizations more often than the global average, underscoring the heightened compliance environment in Spain.

At the policy level, organizations face stronger requirements that providers be locally based and closely aligned with internal policies, with both factors standing out well above the global benchmark. Together, these findings suggest that Spain's AI landscape is shaped less by technical barriers and more by a regulatory and policy environment that emphasizes control, compliance, and localization.

REGULATION IMPACT

Regulations restricts sharing data with external partners	+11 %
Regulations require AI algorithms to meet certain standards	+8%

POLICY IMPACT

Policies dictate that providers must be located from our country / region	+12%
Policies dictate that providers must show compliance with organisation's policies	+16.5%

Ethical concerns shape trust priorities, and legacy technology creates data readiness challenges

For Spanish organizations, priorities in building AI trust and strengthening data readiness show a profile distinct from the global average. Ethical use, bias, and fairness are highlighted more strongly, reflecting a clear emphasis on responsible AI practices.

At the same time, Spain faces sharper challenges around data quality and consistency, as well as the high costs of data storage and processing, both of which stand out well above global levels. By contrast, concerns over data privacy and security are reported less frequently, suggesting comparatively greater confidence in existing protections.

Together, this indicates that Spain's path to advancing AI trust lies in addressing structural data issues and cost pressures while maintaining its focus on ethical AI.

AI TRUST PRIORITIES

Ethical use, bias and fairness	+5%
Data privacy and security	-5%

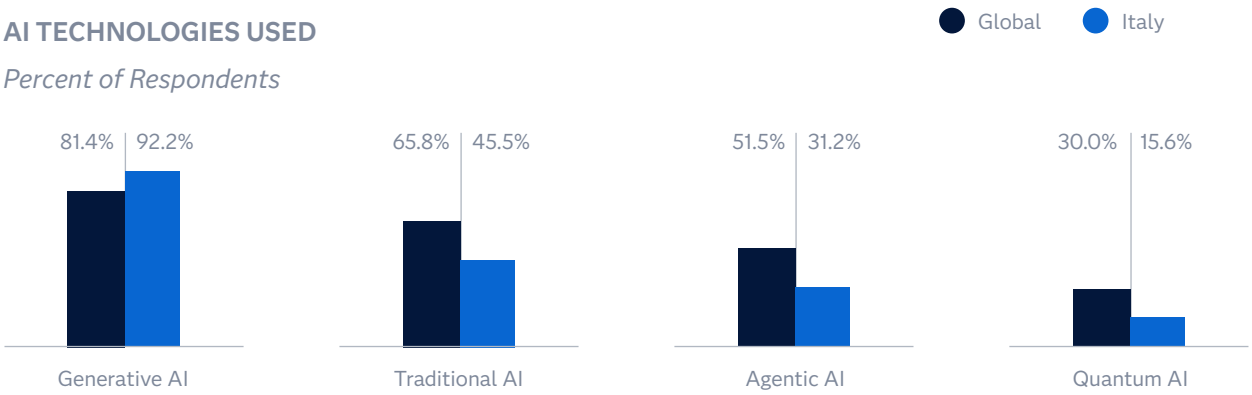
DATA READINESS CHALLENGES

Difficulty with data quality and consistency	+10%
High costs associated with data storage & processing	+15%

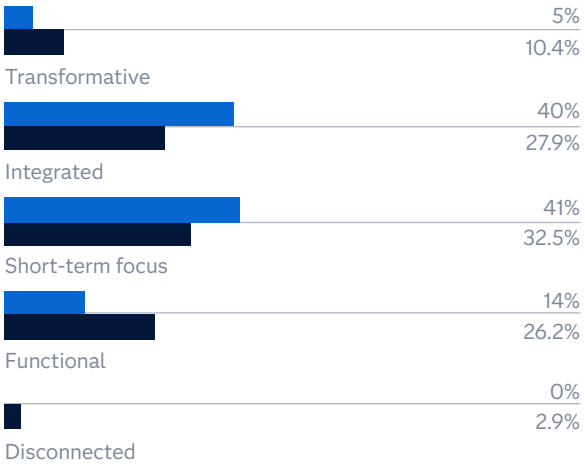
Italy Dashboard

AI TECHNOLOGIES USED

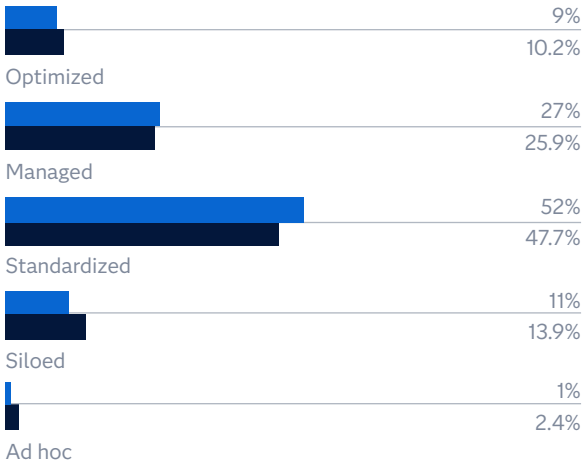
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Italian organizations broadly align with global patterns of AI adoption, but with some notable differences. Italy has fewer organizations at the earliest stages and a slightly stronger presence at the “short-term focus” and ”integrated” levels compared to the global average. This indicates that AI adoption in Italy is progressing, with many organizations moving beyond pilots and experiments into more structured integration of AI.

On data infrastructure, Italy performs close to the global average, but with relative strengths at the “standardized” and “managed” levels. This suggests that Italian organizations have invested in building stronger data foundations, creating a supportive environment for scaling AI initiatives. The comparatively smaller share at the lowest levels of data maturity further underscores progress in moving toward more robust and consistent data practices.

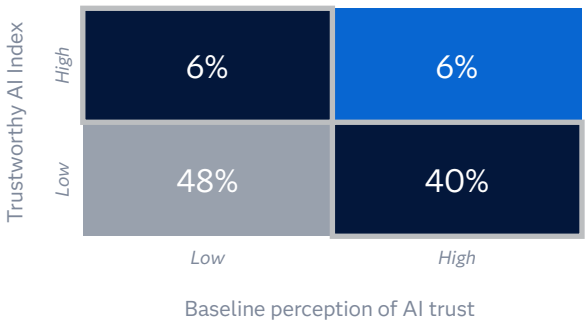
Italy – Key findings

Trustworthiness lags behind despite high trust

For Italy, the chart reveals a clear "trust dilemma," with a large share of organizations falling into the "danger zone" of high trust in AI but low trustworthiness of their systems and vice versa. This imbalance points to a risk of overreliance on unproven or insufficiently governed solutions.

At the same time, many organizations remain in the low trust – low trustworthiness quadrant, signaling untapped potential if stronger governance and practices were introduced.

Only a small proportion (less than the global average) have achieved alignment between trust and trustworthiness, underscoring an opportunity for Italian organizations to solve the trust dilemma and build a more sustainable foundation for AI adoption.



Lack of skills hinders AI maturity

For Italian organizations, the most significant barrier to AI implementation is the shortage of skilled AI personnel, a concern cited far above the global average. Broader gaps, including limited executive support, data governance and general AI skills, further constrain organizational readiness. These challenges are particularly likely to slow the adoption of emerging AI technologies, where specialized expertise is critical.

At the same time, Italian organizations report fewer difficulties with centralized data foundations, suggesting a relatively strong base for structured data environments. In short, Italy's AI progress depends less on infrastructure and more on addressing talent and leadership gaps.

TOP 5 CHALLENGES

01	Lack of skilled AI personnel	+12,8%
02	Lack of data governance	+1,6%
03	Data foundation not centralized / optimized	-12,8%
04	Lack of employees with AI skills	+1%
05	Low executive support	+4%

Italy – Key findings

Italian organizations' behaviors are strongly limited by regulation on AI-led decision making

For Italian organizations, regulatory and policy pressures create a mixed environment for AI adoption. The most significant challenge lies in strict data localization policies, with far more organizations than the global average reporting requirements to keep data within national borders.

Similarly, restrictions on automated decision-making are cited much more frequently, underscoring heightened regulatory caution around AI use. At the same time, concerns about general data-use regulation are mentioned less often than elsewhere, suggesting this is a comparatively lighter burden.

Overall, Italy's regulatory environment appears to shape AI adoption more through constraints on automation and data movement than through broad data-use rules.

REGULATION IMPACT

Regulations limit the use of AI for automated decision making	+14%
Regulations how we use data	-13%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	+6%
Policies dictate that data must stay in our country / region	+17.5%

Data quality and access as biggest priorities and challenges

The top AI trust and data readiness challenges center on data quality, which is cited as a challenge far more often than the global average. This points to a fundamental barrier: Without reliable, high-quality data, organizations will struggle to scale AI initiatives or ensure trustworthy outcomes.

Additional hurdles include difficulties accessing relevant data sources and the rising costs of storage and processing, both of which can limit experimentation and adoption of emerging AI technologies. Interestingly, fewer organizations in Italy emphasize ethical use, bias and fairness as a top priority compared to peers elsewhere.

While this may reflect a stronger focus on technical and infrastructural challenges, it also raises the risk that trust-related issues could be underprioritized, leaving organizations exposed as regulatory and societal expectations around responsible AI grow.

AI TRUST PRIORITIES

Ethical use, bias and fairness	-5%
Data quality	+10.8%

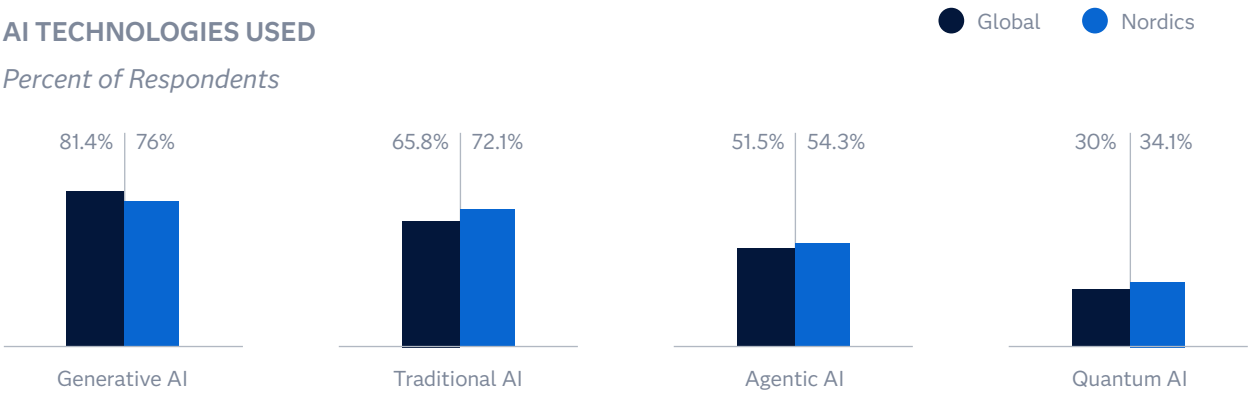
DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+2%
High costs associated with data storage & processing	+4%

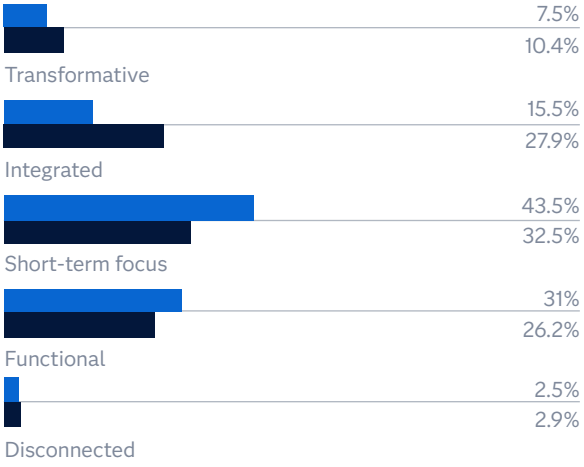
Nordics Dashboard

AI TECHNOLOGIES USED

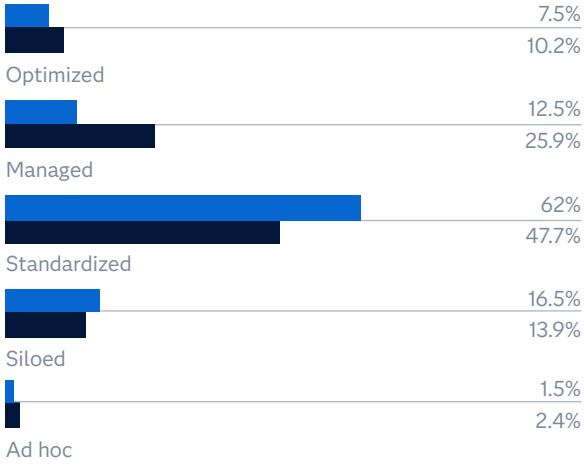
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Across all types of AI explored in our survey, organizations across the Nordics are broadly in line with the global average in terms of AI adoption – though organizations are marginally behind in GenAI adoption, and marginally ahead in other forms of AI.

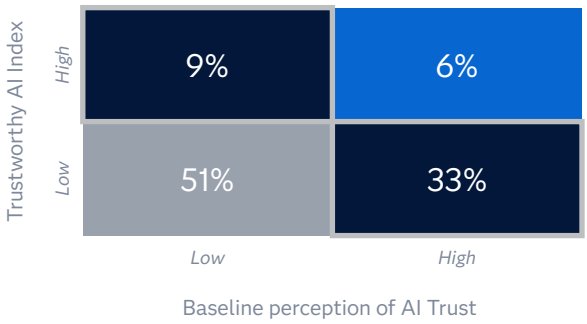
Nordic organizations are marginally behind the global average in terms of AI maturity: Just 7.5% are at the most mature "transformative" stage, in comparison with 10.4% globally; and in contrast, 43.5% are at the "short-term focus" stage, compared to 32.5% globally. It's a similar story regarding data infrastructure maturity: Only 7.5% of Nordic organizations are at the highest "optimized" level of maturity, compared with 10.2% at the global level, and almost two-thirds (62%) are at the median "standardized" level of maturity – compared to less than half (47.7%) of organizations globally.

Nordics – Key findings

More Nordic organizations than average are in the “trust danger zone”

The degree of alignment between how Nordic respondents trust AI and the actions organizations are taking to implement trustworthy AI broadly mirrors the global average. Only 6% exhibit a strong and positive alignment (compared to 9% globally), and 42% have some degree of “trust dilemma,” where there is a misalignment between the level of innate trust in AI and the work being done to deliver trustworthy AI.

A third of Nordic organizations (33%) are in the “danger zone” – just shy of the global average of 35%. These organizations say that they have high levels of trust in AI, but don’t underpin that level of trust with a corresponding degree of investment in delivering trustworthy AI.



Nordic organizations are particularly challenged by data governance concerns and access to specialized technology resources for AI

Nordic organizations face a distinct set of challenges in implementing AI, with several factors standing out compared to the global average. The region struggles particularly with executive support (+8.8%) and clear evaluation criteria for AI solutions (+7.2%), both of which highlight a gap in leadership alignment and strategic clarity. Issues of governance (+7.3%) and the shortage of specialized technical talent (+3.5%) also weigh more heavily here than elsewhere, pointing to structural barriers that slow adoption. Interestingly, data centralization and optimization are less of a concern (-6.6%), suggesting that Nordic organizations may have stronger data foundations but lack the organizational cohesion and leadership support needed to fully capitalize on AI investments.

TOP 5 CHALLENGES

01	Lack of data governance	+7.3%
02	Lack of specialized tech personnel	+3.5%
03	Data foundation not centralized / optimized	-6.6%
04	Lack of executive support	+8.8%
05	Lack of clear evaluation criteria for AI solutions	+7.2%

Nordics – Key findings

EU regulations shape behavior and sovereignty considerations

For Nordic organizations, internal and external controls around data access and service location shape AI deployment. The most prominent pressure in this view is the requirement that services be delivered from within the country/region, followed by restrictions on sharing data with external partners and limits on transferring data across organizational or national boundaries.

By contrast, mandates that data itself must remain in-country appear least cited among the items shown, suggesting service location and data-sharing rules are the primary policy levers influencing AI rollouts in the Nordics.

REGULATION IMPACT

Regulations require us to restrict data sharing with external partners	+5.6%
Regulations limit transferring data across organizational / national boundaries	+3.4%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	+7.5%
Policies dictate that data must stay in our country / region	-4.5%

Ethical concerns shape trust priorities, and legacy technology creates data readiness challenges

For Nordic organizations, the path to trusted AI is shaped by both ethical considerations and practical data challenges. Concerns about data quality and the high costs of storage and processing stand out sharply, suggesting that readiness hinges on strengthening foundational capabilities.

At the same time, ethical use, bias and fairness are prioritized more strongly than average, underscoring the region's focus on responsible AI principles. Interestingly, data privacy and security appear somewhat less pressing, indicating that organizations feel relatively confident in this area compared with other challenges. The balance of ethics and data fundamentals is central to Nordic AI trust strategies.

AI TRUST PRIORITIES

Ethical use, bias and fairness	+6.8%
Data privacy and security	-2.3%

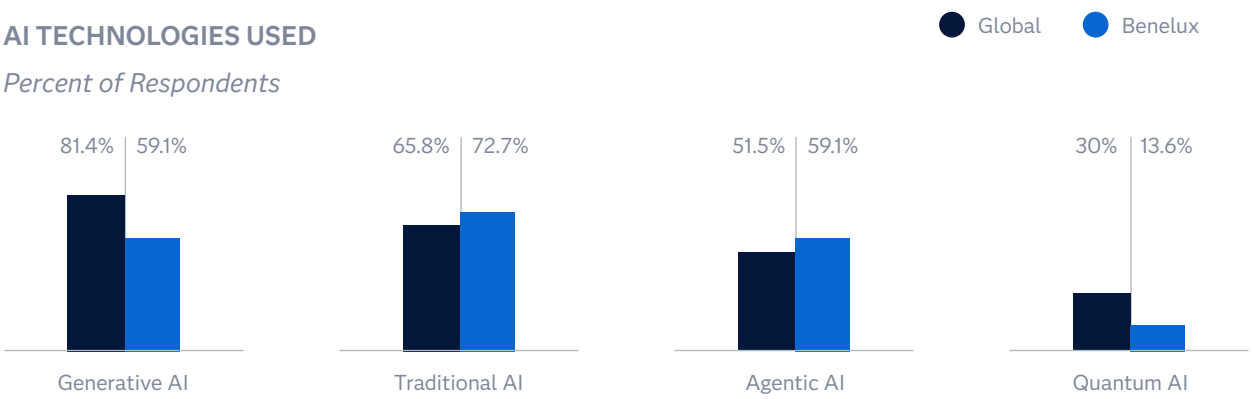
DATA READINESS CHALLENGES

Data quality	+12.3%
High costs associated with data storage & processing	+12.3%

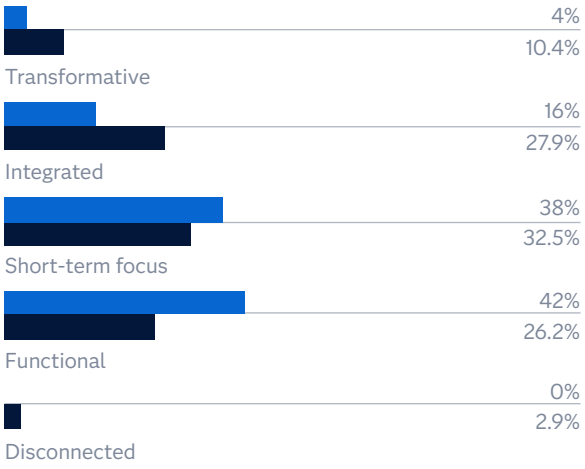
Benelux Dashboard

AI TECHNOLOGIES USED

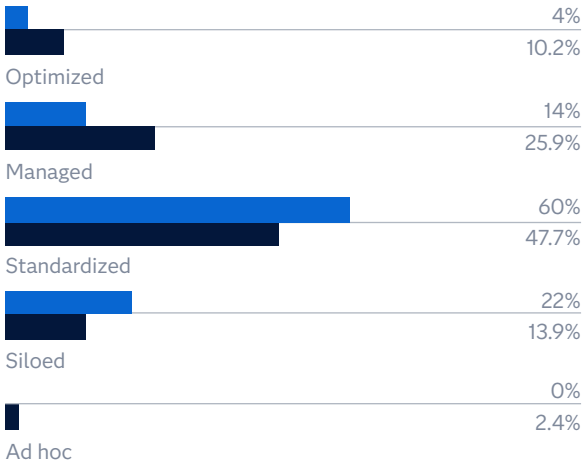
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



Across all types of AI explored in our survey, organizations across the Benelux are broadly in line with the global average in terms of AI adoption – though organizations are significantly behind in GenAI and quantum AI adoption, and marginally ahead in other forms of AI.

From a maturity point of view, though, organizations from Benelux are significantly less mature than the global average in both AI maturity and data infrastructure maturity.

In terms of AI maturity, only 4% of organizations are at the most mature "transformative" stage in Benelux, in comparison with 10.4% globally; in contrast, 42% are at the "functional" stage, compared to 26.2% globally. In terms of data infrastructure maturity, only 4% of Benelux organizations in our survey are at the highest "optimized" level of maturity, compared with 10.2% at the global level, and 22% are at the "siloed" level of maturity – almost twice as many as globally (13.9%).

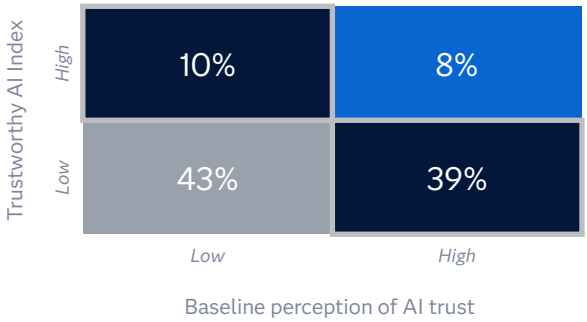
Benelux – Key findings

Lack of AI maturity shows in low levels of trust alignment

The comparative lack of AI maturity in Benelux is emphasized when we consider the "trust dilemma" in this region.

In line with the global average (9%), 8% of organizations in the Benelux region report a significant degree of positive alignment between how they trust AI and the actions they are taking to implement trustworthy AI. This means that 49% have some degree of "trust dilemma."

39% of organizations in the Benelux region are in the "danger zone" of high trust and low trustworthiness – higher than the global average (35%). These organizations say that they have complete trust in AI, but don't support that level of trust with a corresponding level of action in delivering trustworthy AI.



Benelux leaders are looking for efficiency and innovation from AI

Across the Benelux region, organizational leaders are significantly more likely than average to expect business value from AI relating to increased process efficiency and increased product/service innovation.

By contrast, leaders in Benelux are significantly less likely to seek AI business value through improved decision-making.

TOP 5 CHALLENGES

01	Greater process efficiency	+8.9%
02	Increased product/service innovation	+10.1%
03	Greater personal productivity	-1.6%
04	Cost savings	+12%
05	Improved decision-making	-18.5%

Benelux – Key findings

Benelux organizations' behaviors are strongly shaped by EU regulations

As part of the EU, the regulations restricting how businesses in Benelux countries operate are harmonized across the union. Correspondingly, survey responses from Benelux countries reflect concerns about data storage, data use and data transfer. However, respondents from Benelux countries are significantly less likely than the global average to be impacted by policies that ensure local service delivery.

REGULATION IMPACT

Regulations limit transferring data across organizational / national boundaries	+4.4%
Regulations restrict how / where we can store data	+8.0%

POLICY IMPACT

Policies dictate that data must stay in our country / region	+8.5%
Policies dictate that services must be delivered from our country / region	-11.5%

Data privacy concerns shape trust priorities, and security and regulatory risk loom large

The Benelux countries are core members of the EU, so it is natural that the implications of regulations like the GDPR and the EU AI Act will be felt strongly. This comes through in Benelux respondents' emphasis on data privacy, the focus on protecting against security breaches and concerns about regulatory risk.

It is noteworthy, however, that Benelux respondents are significantly less likely than the global average to be focused on ensuring transparency and explainability of AI systems.

AI TRUST PRIORITIES

Transparency and explainability	-4.9%
Data privacy and security	+4.2%

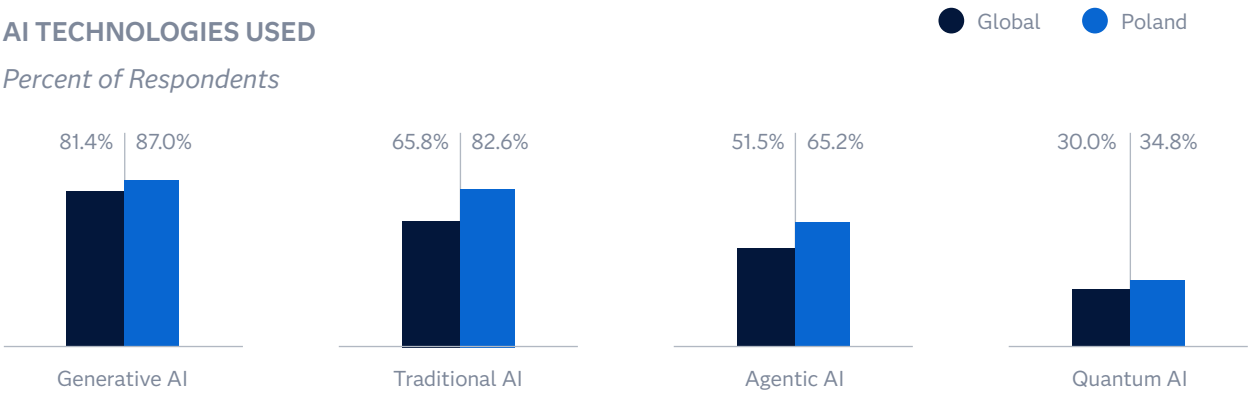
RAI CONCERNS

Security breaches	+12.2%
Criminal liability / regulatory risk	+4.3%

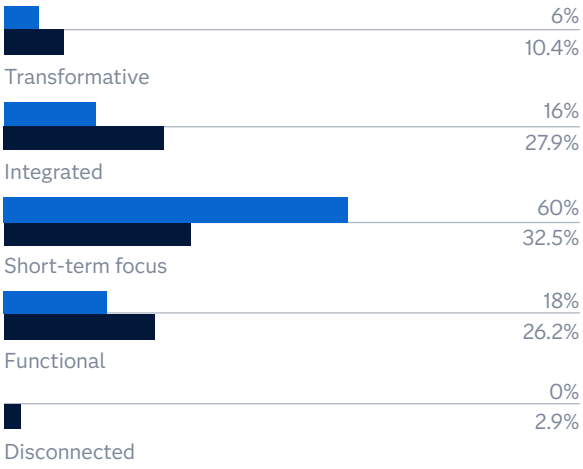
Poland Dashboard

AI TECHNOLOGIES USED

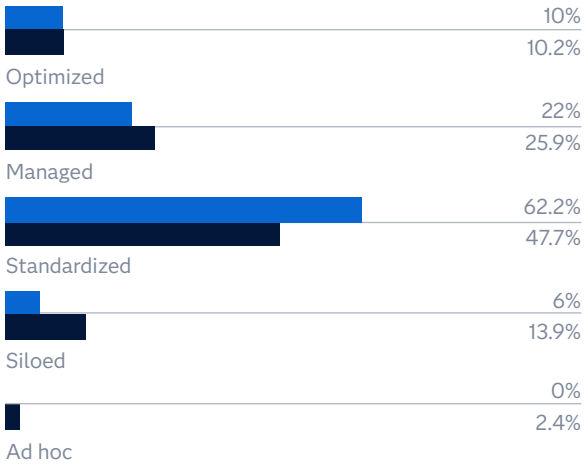
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



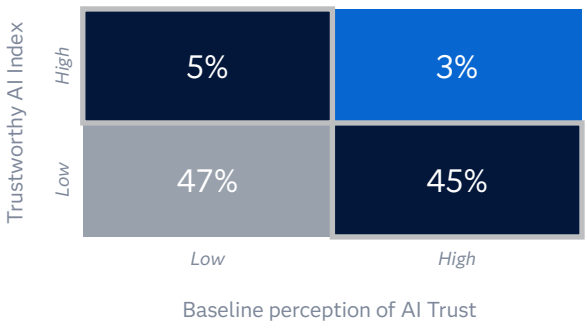
Poland presents a distinctive AI landscape marked by high adoption but uneven maturity. Organizations report above-average engagement with a wide range of AI technologies, from traditional machine learning to generative and agentic AI, signaling a strong appetite for innovation and experimentation. Yet, when examining the current state of AI, most enterprises remain concentrated at the “short-term focus” level, indicating that while initiatives are being consolidated, they have not yet scaled into fully “integrated” or “transformative” deployments.

In terms of data infrastructure, Poland is closer to the global average, with many organizations already moving beyond siloed setups into more “standardized” and “managed” approaches. Nonetheless, progress at the top end of maturity remains limited, suggesting that while data foundations are improving, they still need strengthening to fully support trustworthy and enterprise-wide AI.

Poland – Key findings

High adoption and trust, but low AI trustworthiness

Polish organizations stand out for having one of the lowest levels of alignment between AI trust and trustworthiness, with only 3% achieving this balance (compared to 9% globally). They are also far more likely than their European peers to fall into the AI trust "danger zone" (45% versus 36%), leading to a critical situation where many Polish organizations place high trust in AI yet lack the trustworthy underpinnings needed to justify that trust.



Need for a better data foundation and clearer evaluation of AI

Poland's main barriers to operationalizing AI differ from global patterns. The most significant challenge is the lack of clear evaluation criteria for AI solutions, reported at a rate well above the global average (+17.4%). This reflects difficulties in moving from experimentation to measurable outcomes. Other obstacles include insufficiently centralized data foundations (+3%) and shortages of skilled and specialized AI personnel (+2.8%). By contrast, Poland reports fewer issues with data governance (-9%) and general AI skills availability amongst existing employees (-6.3%), suggesting relative strengths in these areas. Overall, Poland shows strong technical and governance foundations, but without clearer evaluation methods and more optimized data structures, scaling AI remains constrained.

TOP 5 CHALLENGES

01	Data foundation not centralized / optimized	+3%
02	Lack of clear evaluation criteria for AI solutions	+17,4%
03	Lack of skilled AI personnel	+2,8%
04	Lack of data governance	-9%
05	Lack of employees with AI skills	-6,3%

Poland – Key findings

Polish organizations' behaviors are strongly shaped by data-related regulations and policies

Polish organizations feel stronger-than-average regulatory and policy pressures, particularly around data use. The greatest challenge is regulation limiting data sharing across organizations and national partners, reported 22.5% more than the global average. Policies requiring data to remain within national borders (+19%) are another major barrier, constraining cross-border collaboration and cloud use. In contrast, Poland reports less impact from algorithm standards (-9%) and provider location rules (-10%), indicating fewer concerns about compliance in these areas. Overall, Poland's AI landscape is strongly shaped by data sovereignty and sharing restrictions, which risk slowing innovation despite fewer pressures elsewhere.

REGULATION IMPACT

Regulations restricts sharing data across organisation / national partners	+22,5 %
Require algorithms to meet certain standards	-9%

POLICY IMPACT

Policies dictate that providers must be located in our country / region	-10%
Policies dictate that data must stay in our country / region	+19%

AI accuracy and data access as priorities

Polish organizations place particular emphasis on the accuracy and reliability of AI outputs, rating this as a priority 9% more than the global average. Data readiness challenges also surface, with Polish enterprises reporting greater-than-average difficulty accessing relevant data sources (+5%), reflecting ongoing struggles in integrating and mobilizing data for AI. By contrast, ethical concerns such as bias and fairness (-8%) and issues around data privacy and compliance (-2%) are reported less often compared to global peers. This suggests that while Poland recognizes the importance of ethics and privacy, the more immediate priority lies in strengthening technical reliability and data accessibility to enable trustworthy AI at scale.

AI TRUST PRIORITIES

Accuracy and reliability of AI outputs	+9%
Ethical use, bias and fairness	-8%

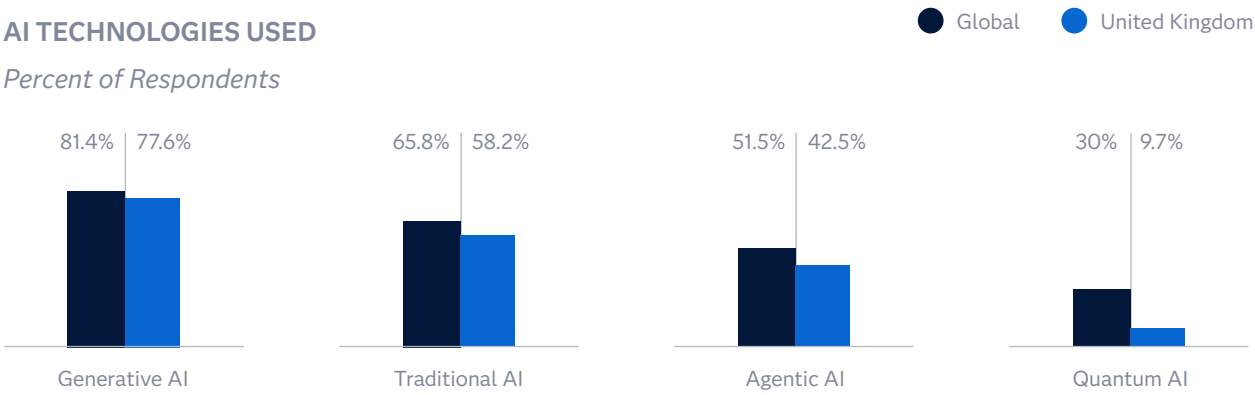
DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+5%
Data Privacy and compliance challenges	-2%

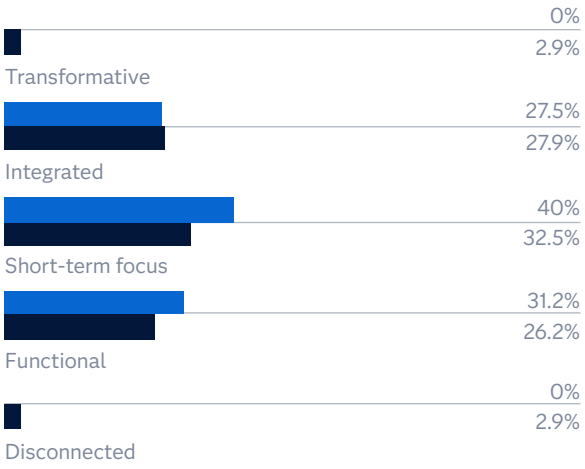
UK Dashboard

AI TECHNOLOGIES USED

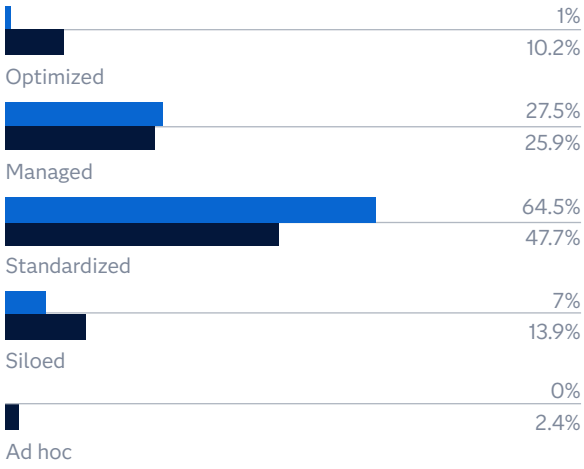
Percent of Respondents



CURRENT STATUS OF AI



CURRENT STATUS OF DATA INFRASTRUCTURE



UK enterprises have rapidly embraced Generative AI, with 77.6% adoption close to the global average. Yet uptake of Traditional AI (58.2% vs. 65.8% globally) and Agentic AI (42.5% vs. 51.5%) lags, pointing to a reliance on new models without fully exploiting proven or next-generation approaches. Quantum AI remains at an early stage, with UK adoption (9.7%) well below the global benchmark (30%).

AI maturity in the UK is concentrated in the "short-term focus" and "integrated" stages, reflecting progress in consistency and governance. However, fewer organizations have advanced to "transformative," where AI scales and drives large-scale transformation. Without stronger lifecycle management and oversight, many risk plateauing before realizing full value.

The underlying barrier is data infrastructure. UK organizations show strength at the standardized and managed levels but trail global peers in reaching "optimized" maturity. To progress, enterprises must treat data as a strategic enabler, not just a technical asset. SAS plays a key role here, providing the governance and analytics foundations needed to move from experimentation to enterprise-wide transformation.

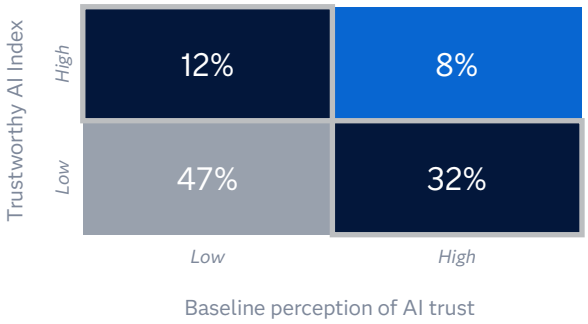
UK – Key Findings

44% of UK organizations have an "AI trust dilemma", and only 8% are aligned

Although only 8% of organizations in the UK report a significant degree of alignment between how they trust AI, and the actions they are taking to implement trustworthy AI, this is close to, but below, the global average (9%).

When it comes to the trust dilemma, however, 44% of UK organizations experience the trust dilemma, compared to 46% globally.

Most crucially, almost a third of UK organizations – 32% - are in the "danger zone". These organizations say that they have complete trust in AI – but at the same time, they don't underpin that level of trust with a corresponding degree of investment in delivering trustworthy AI.



UK organizations are challenged by foundational data issues, and concerned about costs – but access to specialized tech resources is less of a problem

Although UK organizations are slightly less likely than the global average to be using AI, the survey findings indicate that talent shortages are not the main barrier. In fact, UK respondents are less likely to cite a lack of specialized technical personnel as a challenge, suggesting skills availability is not the gating factor often assumed. Instead, the most pressing issues center on data foundations and governance, both of which are reported more frequently in the UK than globally. This reflects the legacy of complex, fragmented systems that many UK enterprises continue to manage. Cost pressures are also more commonly cited in the UK, underlining the importance of demonstrating ROI and efficiency gains from AI investments.

TOP 5 CHALLENGES

01	Data foundation not centralized / optimized	+3%
02	Lack of data governance	+4.6%
03	Lack of skilled employees	+0.6%
04	Lack of specialized tech personnel	-5.6%
05	Costs	+2.7%

UK – Key Findings

Regulation as a double-edged sword for AI in the UK

UK organizations are more likely than global peers to cite restrictions on automated decision-making (+7.1%) and data storage (+8.5%) as barriers, reflecting a stringent compliance environment. Data sovereignty also features slightly above average (+3.0%), while requirements for local service delivery are seen as less of an issue (–12.5%). This mix highlights regulation as both constraint and catalyst: slowing experimentation but reinforcing the need for trusted, transparent AI. UK enterprises that treat compliance as an enabler will be best placed to deliver AI systems that balance innovation with resilience.

REGULATION IMPACT

Regulations limit use of AI for automated decision-making	+7.1%
Regulations restrict how / where we store data	+8.5%

POLICY IMPACT

Policies dictate that services must be delivered from our country / region	12.5%
Policies dictate that data must stay in our country / region a	+3.0%

Data privacy and security concerns also shape trust priorities, and create data readiness challenges

For UK organizations, trust in AI is strongly tied to privacy and compliance. Respondents are far more likely than their global peers to cite data privacy and security (+9.7%) and compliance challenges (+8.3%) as barriers. This reflects the UK's heightened sensitivity to regulatory oversight and the need for transparent, well-governed AI systems that meet both customer and regulator expectations. At the same time, difficulty accessing relevant data sources is a significant challenge (+7.5%). This points to a readiness gap: without seamless, secure access to high-quality data, scaling AI becomes difficult. Interestingly, UK organizations are less concerned about accuracy and reliability (–8.7%), suggesting confidence in technical performance but underscoring the importance of building secure and accessible data foundations to sustain AI maturity.

AI TRUST PRIORITIES

Data privacy and security	+9.7%
Accuracy and reliability	-8.7%

DATA READINESS CHALLENGES

Difficulty accessing relevant data sources	+7.5%
Data privacy and compliance challenges	+8.3%

Glossary of Important Terms

AI governance	*The framework of policies, processes and controls that guide the responsible development, deployment and oversight of AI systems, ensuring they are ethical, transparent, trustworthy and aligned with organizational and regulatory standards.*
Agentic AI	*A class of artificial intelligence systems composed of autonomous, goal-driven agents that collaborate through orchestration layers to perform complex tasks with minimal human supervision, leveraging memory, reasoning and dynamic tool use to adapt and act independently.*
AI Impact Index	*A quantitative benchmark that reflects the realized business value of AI by aggregating outcomes such as productivity, innovation, customer experience, operational efficiency and financial returns to show how effectively AI supports strategic and operational goals.*
AI maturity	*The degree to which an organization has embedded AI into its strategy, operations and culture. Maturity ranges from early experimentation to transformation.*
Data infrastructure maturity	*The degree to which an organization's data architecture is structured, governed and integrated, ranging from ad hoc and siloed practices to fully optimized, continuously improving systems.*
Generative AI	*A branch of artificial intelligence that creates original content, such as text, images, audio or code, by using models trained on existing data to respond to prompts with new outputs.*
Responsible AI	*A set of practices and technologies designed to ensure AI is ethical, transparent and aligned with societal and organizational values.*
Traditional (predictive) AI	*A form of artificial intelligence that uses rule-based or statistical models to perform narrowly defined tasks, such as prediction, classification or optimization, within structured environments – relying on human-defined inputs and outputs rather than generating new content.*
Trust dilemma	*The misalignment between perceived trust in AI and its actual trustworthiness. This can lead to underuse of reliable systems or overreliance on unproven ones.*
Trust in AI	*A subjective willingness to rely on AI, shaped by user experience, perception and organizational context. Trust may exist even when the system lacks trustworthy foundations.*
Trustworthy AI	*An objective measure of an AI system's reliability, integrity and transparency. It reflects whether the technology is built and governed in ways that justify trust and minimize risk.*
Trustworthy AI Index	*A measure of how extensively an organization has adopted practices, technologies and governance frameworks to ensure its AI systems are ethical, transparent, reliable and aligned with societal and regulatory expectations.*
Quantum AI	*The fusion of quantum computing and artificial intelligence that leverages quantum phenomena, such as superposition and entanglement, to accelerate learning, optimization and simulation in high-dimensional systems.*