The age of Intelligence

Empowering human-AI collaboration for a trusted future

A perspective on *Trust, attitudes and use of artificial intelligence: A global study 2025*

KPMG International | The University of Melbourne

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Foreword

About this report

Artificial Intelligence holds extraordinary promise, but realizing its full potential requires more than technological advancement. Since 2020, KPMG has collaborated with Professor Nicole Gillespie, Chair of Trust and Professor of Management at the University of Melbourne and Fellow of Oxford University's Centre for Corporate Reputation and Dr. Steve Lockey, Research Fellow at Melbourne Business School who have spearheaded research tracking public attitudes toward artificial intelligence with a focus on trust, expectations and impact.

This year's encompassing global research draws on evidence-based insights from 48,000 survey respondents across 47 countries into the impact AI is having on individuals and organizations. Alongside the key data from the research, this report presents KPMG professionals' perspectives on the implications of the findings for leaders who are navigating AI's evolving role in their organizations.

These latest findings reveal a complex tension: while AI technologies and capabilities are advancing rapidly, AI literacy and responsible governance are not keeping pace. This disconnect is fueling a climate of cautious optimism and concern for realizing the benefits and opportunities of AI, matched by growing concerns around its development, safety and societal impact. Many respondents recognize they may risk falling behind if they don't adopt AI, yet they're uncertain about how to use it in an informed, trusted and responsible way.

Ultimately, success will likely hinge on a collective ability to empower people to use AI responsibly, to elevate AI literacy and help ensure that trust is not treated as an afterthought, but is built into every AI initiative.

Click here to download the full research report Trust, attitudes and use of artificial intelligence: A global study 2025.

> "Given the rapid advancement and widespread adoption of AI technologies — and their impact on society, work, education and economies — bringing the public voice into the conversation has never been more critical. Through this research, our aim is to provide an evidence-based understanding of people's trust, use and attitudes towards AI — their views on its impacts and their expectations of AI management, governance and regulation going forward."

Nicole Gillespie
Chair of Trust and Professor of Management,
Melbourne Business School
University of Melbourne

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Closing the literacy gap is not simply a technical challenge — it's a leadership imperative for unlocking AI value.

KPMG professionals working alongside organizations on their AI journeys recognize the critical need to build AI literacy. It has consistently proven to be central to unlocking business value, embedding responsible AI practices and fostering public trust.

The shift to an era of human-AI collaboration has significant implications for organizational leaders. It's becoming increasingly clear that they must look beyond AI implementation to actively foster understanding, build trust and lead with purpose as AI systems and solutions continue to evolve.

No individual, company or industry sector can build understanding and trust in AI alone. It will require leadership across all parts of society — from business executives and educators to policymakers and the public.

Turning insights into action

The insights from *Trust, attitudes and use of artificial intelligence: A global study 2025* reinforce the importance of this multi-leadership imperative and to focus on what truly matters in many organizations: creating long-term value in the age of intelligent business transformation.

The findings offer a data-driven view of where leadership focus, strategic investment and workforce enablement are most urgently needed and how rising public expectations for strong AI regulation and governance need to be addressed.

It also demonstrates why AI strategies can't stand in isolation. They must be closely aligned with business strategies and priorities, while also helping to ensure that employees are fully equipped to engage with AI responsibly and effectively.

We invite readers to delve into the full research report. There you'll find the key data points with a view of how people perceive and interact with AI and where leadership focus and action are most needed — to shape AI strategies that drive innovation and create long-term value by earning the trust of employees, customers and the broader community.

Professor Nicole Gillespie
Chair of Trust and Professor of Management,
Melbourne Business School
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David Rowlands
Global Head of Artificial Intelligence
KPMG International

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Introduction

The age of AI has truly arrived

In 2025, the World Economic Forum (WEF), in collaboration with KPMG International, produced the *Blueprint for Intelligent Economies*. It outlined a vision for AI-powered economies that are prosperous, inclusive, secure and sustainable and emphasized the importance of expanding access to AI technologies to enhance economic growth and societal benefits.

The vision of this 'intelligent age' is to usher in a new era of opportunity where AI and data-driven technologies will be poised to transform industries, elevate decision-making and redefine everyday experiences.

It reimagines a future of human and machine collaboration — built on human values — where human and artificial intelligence will be working together to drive progress, fuel innovation and generate value.

But achieving the vision — and reaching it with speed — requires trust. The trust imperative is reinforced in the survey results as one of the strongest predictors of AI use and acceptance, based on users' AI knowledge and training, the benefits they expect to receive and their belief that laws, rules and organizational policies and practices will help ensure that AI is safe to use.

AI's expanding reach and impact

As the study shows, AI's influence is already extending well beyond the promise of automation. AI use is on the rise, with **66 percent** of respondents reporting that they are using AI regularly for personal, work or study purposes. **Seventy-three** percent are already experiencing or seeing the benefits through increases in efficiency, access to information and knowledge, improvements in effectiveness and decision making, and opportunities to achieve greater personalization and precision.

This is the dawn of human-AI collaboration

This is the beginning of a new era where humans and AI are working together to amplify human capability, cut through complexity and generate insights at unprecedented speed and scale.

73%

are already experiencing or seeing the benefits through increases in efficiency, access to information and knowledge, improvements in effectiveness and decision making, and opportunities to achieve greater personalization and precision.

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The experience of KPMG professionals shows that the use of AI at work is already beginning to deliver some of the promised performance-related benefits and opportunities — ranging from productivity gains to better resource utilization, greater access to information, enhanced innovation and knowledge sharing and a new wave of potential revenue-generation opportunities.

For the workforce, AI also is showing the potential for smarter decision-making, greater creativity and more time for people to focus on high-value work.

All of these gains are important indicators of the return on AI investments that organizations are seeking to realize. But, as the study also reveals, this potential can only be realized if AI can be trusted.

Trust in AI is not guaranteed

The study findings reveal that trust levels are low with fewer than one-half of the respondents saying they are willing to trust AI. The findings also show, however, that organizations and educational institutions can strengthen trust by investing in AI education and training, adopting clear governance practices to mitigate risks and ensuring that responsible use is built into the design and deployment of AI systems.

Fully realizing AI's potential will also require a collective commitment to responsible innovation along with collaboration on appropriate regulation, education programs and the development of skills to help individuals harness AI's full power.

Insights from the research

Trust in AI:

AI use has increased since the initial release of ChatGPT, but overall trust in AI remains low.

AI use varies across global economic regions:

There is greater AI adoption in emerging economies than in advanced economies.

AI use is on the rise:

Fifty-eight percent of employees are regularly using AI tools for work.

Publicly available general-purpose generative AI tools, such as GPT-3.5, are the most widely used for work — which is likely to be a concern for many organizations. Only two in five respondents report using tools provided by their employers.

Adoption is outstripping literacy:

Fewer than 40 percent of all survey respondents have received AI training or education; close to one-half say they have low AI knowledge.

Views of AI benefits and risks are mixed:

AI benefits are matched by concerns about diminishing critical skills, human collaboration and connections.

Organizations face risks from employees' complacent AI use:

Sixty-six percent of employees rely on AI output at work without evaluating or validating the information. Over one-half avoid revealing when they use AI to complete their work and are presenting AI-generated content as their own.

Multi-stakeholder regulation is needed:

There is increasing and broad support for coordinated regulation and organizational governance through a collaboration of national/international government policymakers and industry.

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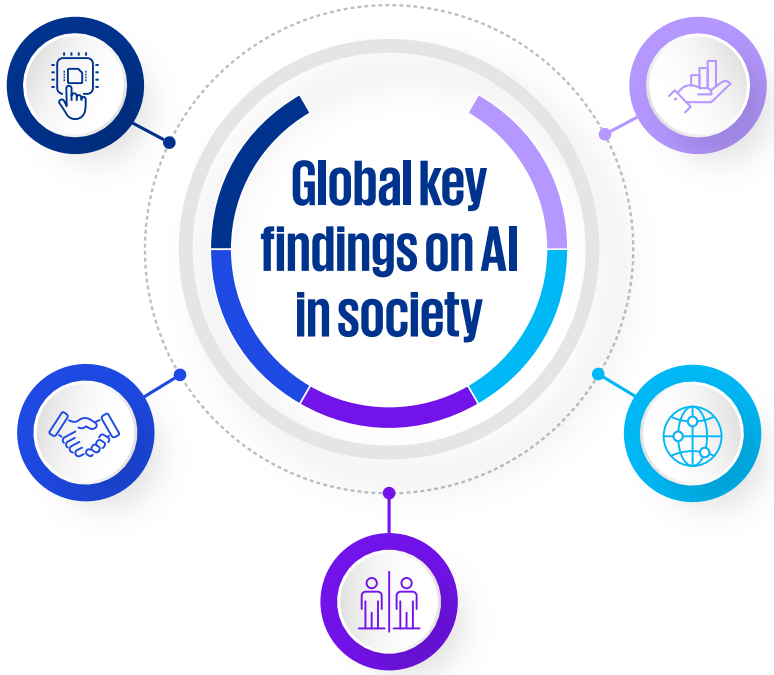
Key global findings

AI use and understanding

- **2 in 3** intentionally use AI on a regular basis.
- People in emerging economies report higher use (**80%** vs **58%**), training (**50%** vs **32%**), knowledge (**64%** vs **46%**) and efficacy (**74%** vs **51%**) than those in advanced economies.

AI trust and acceptance

- **54%** are wary of trusting AI; **72%** have some level of acceptance.
- People are both optimistic (**68%**) and worried (**61%**) about AI.
- Advanced economies are less trusting (**39%** vs **57%**) and accepting (**65%** vs **84%**) compared to emerging economies.



Demographic differences

- Trust, AI literacy and use levels are higher for younger, university-educated, higher-income and AI-trained individuals.
- High-income earners and the AI trained report more effective use and benefits.

AI regulation and governance

- People expect regulation of AI including international laws (**76%**), national government regulation (**69%**), and co-regulation with industry (**71%**).
- Only **43%** believe current regulations are adequate.
- **87%** want laws and stronger fact-checking to combat AI-generated misinformation.

AI benefits and risks

- **73%** experience benefits from AI use (e.g. improved efficiency, decision-making, accessibility, innovation).
- **79%** are concerned about risks; **43%** experience negative outcomes (e.g. loss of human connection, inaccurate outcomes, privacy loss, misinformation).
- **64%** worry elections are being manipulated by AI content and bots.
- Emerging economies perceive benefits outweigh risks; opinion divided in advanced economies.

Source: Key global findings from Gillespie, N., Lockey, S., Ward, T., Macdade, A. & Hassed, G. (2025). Trust, attitudes and use of artificial intelligence: A global study 2025. The University of Melbourne and KPMG. DOI 10.26188/28822919

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AI use at work

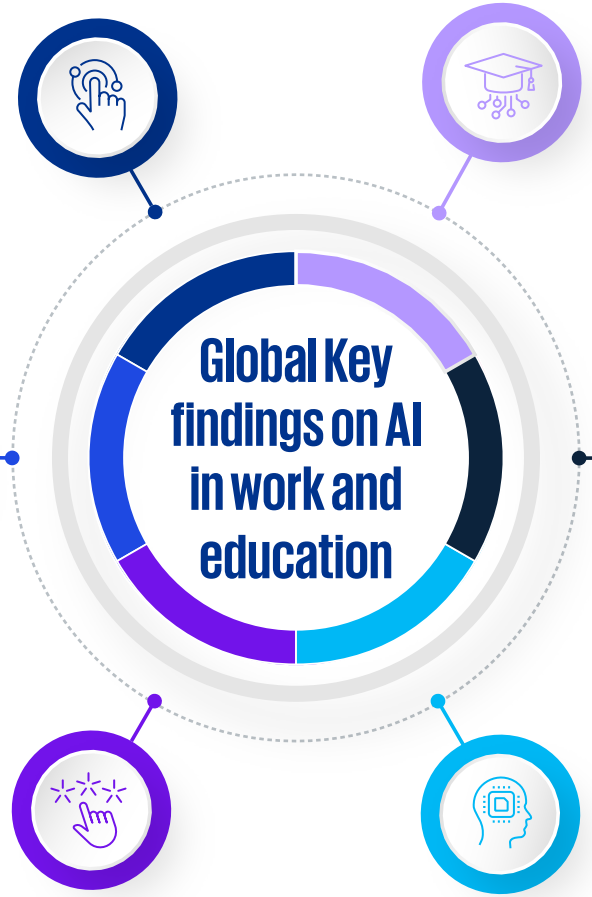
- **58%** of employees regularly use AI tools for work, with **31%** using them daily or weekly.
- Generative AI tools are the most widely used, primarily free public options (**70%**) rather than employer-provided tools (**42%**).
- Employee adoption is greater in emerging than advanced economies (**72%** vs **49%**).
- Trust in the use of AI at work is higher in emerging than advanced economies (**63%** vs **45%**).

Complacent and inappropriate use of AI at work

- **44%** of employees have used AI in ways that contravene organizational policies.
- **66%** report using AI output without evaluating it and **56%** have made work mistakes due to AI.
- More than half do not disclose AI use and have presented AI content as their own.
- **66%** have felt they cannot complete their work without AI assistance.

Benefits and impacts of AI on work and jobs

- Over half report performance benefits including increased efficiency (**67%**), information access (**61%**), and work quality (**58%**).
- Employees report increased workloads and stress (**26%**), compliance risks (**35%**), and time on repetitive tasks (**39%**).
- **40%** believe AI will replace jobs in their area, while **43%** think AI could perform key aspects of their work.



Impacts and governance of AI in education

- Benefits reported by students include efficiency (**69%**) and personalization (**51%**).
- However, more than **25%** report diminished critical thinking, communication and collaboration, and equity due to AI use.
- Half report their educational institutions have policies, resources and training for responsible AI use.

Student use of AI

- **83%** of students regularly use AI in their studies, with half using it weekly or daily.
- **59%** admit they have used AI in ways that breach policies.
- Critical evaluation of AI output is low: **76%** rely on AI without evaluation.
- **81%** have relied on AI rather than learning how to do tasks independently, and **64%** have presented AI-generated content as original work.

AI governance at work

- Governance and training to support responsible AI use is lagging adoption: **60%** of organizations using AI provide responsible AI training.
- Only **34%** report organizational policy or guidance on the use of generative AI tools.

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Survey highlights and KPMG insights

The survey findings reveal an important perspective on public sentiment regarding AI as well as regional differences in AI trust, use and expectations.

The following insights also reflect the views and experiences of KPMG professionals who are working with clients to align their AI strategies with the organization's goals. By embedding AI in their business operations in a trusted way, we have found that business leaders are able to identify the strongest opportunities for streamlining their operations, whether that means reducing the amount of time employees spend on mundane tasks, lowering costs, improving efficiency, enhancing creativity or driving innovations.

Trust in AI — not to be taken for granted

The study shows that trust is the **strongest predictor of AI use and acceptance**, earned through transparency, accountability and the consistent, responsible application of AI technology.

If people are willing to trust AI systems, they are more likely to accept and approve of the use of AI in society and at work.

However, as the study findings reveal, there is currently a trust deficit — **54 percent** of the respondents say they are wary of AI, and the perceived trustworthiness of AI systems has fallen from **63 percent in 2022** to **56 percent in the 2024 survey** — which is a cause for concern among many business leaders.

AI literacy has a direct influence on trust and acceptance

Individuals and organizations are more likely to trust AI systems when they understand how AI works and are able to see when and how it is used in common applications. AI education and training opportunities enhance AI literacy and can strengthen people's trust in using the technology.

Risks associated with AI can cause uncertainty and reduce trust and acceptance

The more concerns there are among individuals and organizations about the risks and potential negative outcomes of AI use in society, the less likely they are to trust or accept AI systems. This makes it crucial for organizations to invest in AI education, training, responsible AI use and governance.

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Understanding diverging global experiences

One of the most noteworthy insights from this year's research highlights significant differences in AI acceptance and trust across various regions. For example, country-level findings reveal important contrasts between the AI experiences of people within IMF emerging economies and those in IMF advanced economies in terms of how AI is understood, adopted and trusted.

Employees in emerging economies, for example, are more likely to believe that their organizations have dedicated AI strategies, invest more heavily in AI training and have a greater number of formal AI governance mechanisms compared to their advanced economy counterparts who do not appear to be keeping pace in several of these critical areas. Survey respondents from advanced economy countries expressed greater caution and uncertainty about using AI tools and systems.

The perceived benefits of AI are also markedly different. The majority of people in emerging economies are more likely to have observed or experienced AI benefits (**82 percent** compared to **65 percent** in advanced economies) and **90 percent vs 79 percent** expect AI to deliver positive outcomes.

Insights from the study show that a higher level of optimism in emerging markets may be linked to stronger AI upskilling efforts, governance and the integration of AI into organizational strategies. AI systems may be seen as more beneficial in these countries if they fill critical resource gaps and provide greater opportunities for people. For example, AI systems in healthcare can help improve service delivery and health outcomes in areas where people have limited access to medical professionals.

Uneven AI adoption can reshape the global economic landscape by advancing AI leadership in some regions and increasing the risk of marginalization for those that fall behind. Countries that act early and thoughtfully are more likely to reap the benefits of AI and shape the rules of the game.

Emerging economy countries included

- Argentina
- Brazil
- Chile
- Colombia
- Costa Rica
- Egypt
- Hungary
- India
- Mainland China
- Mexico
- Nigeria
- Poland
- Romania
- Saudi Arabia
- South Africa
- Türkiye
- UAE

Advanced economy countries included

- Australia
- Austria
- Belgium
- Canada
- Czech Republic
- Denmark
- Estonia
- France
- Greece
- Germany
- Ireland
- Israel
- Finland
- France
- Italy
- Republic of Korea
- Latvia
- Lithuania
- Netherlands
- New Zealand
- Norway
- Portugal
- Singapore
- Slovak Republic
- Slovenia
- Spain
- Sweden
- Switzerland
- UK
- US

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Key survey findings in global economies

69% of people in emerging economies view AI as trustworthy compared to **52 percent** in advanced economies.

55% in emerging economies are more confident in big tech's use and development of AI in the public interest compared to **30 percent** in advanced economies.

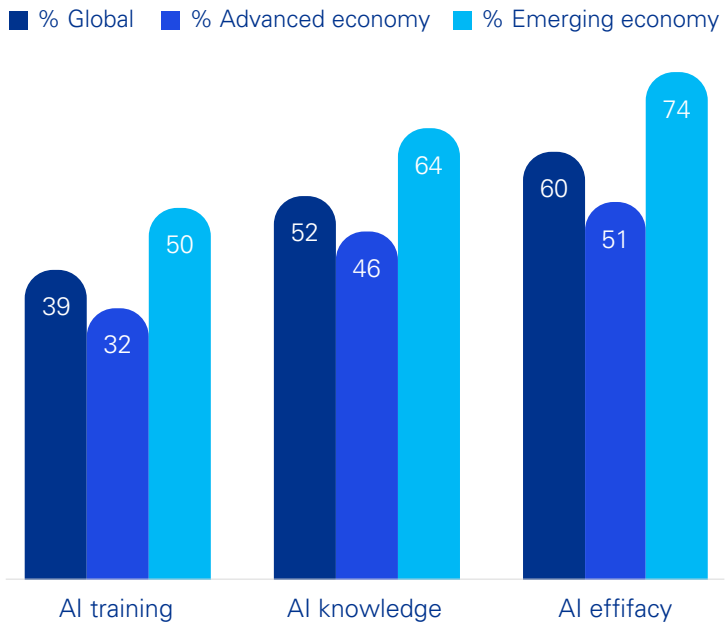
82% in emerging economies have personally experienced or observed positive outcomes from AI compared to **65 percent** in advanced economy countries.

The perceived benefits of AI foster increased trust and acceptance. **92 percent** of survey respondents from emerging economies report a strong desire to learn more about AI (compared to **78 percent** in advanced economies), reinforcing the importance of accelerated efforts in AI education and adoption in these countries.

AI literacy varies significantly across regions

While the research shows that the intentional use of AI has increased worldwide, AI literacy, training and general use of AI tend to be higher in emerging and developing economies vs. those in advanced markets.

AI training, knowledge and AI efficacy across economic groups



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Reimagining work in the age of AI

In this intelligent age, success in generating value will most likey belong to those who embrace AI as a powerful force that augments human potential.

As the research shows, this often requires redesigning work practices to ensure there is more accountability and transparency.

In working with many organizations globally, it has also become clear that hidden or misrepresented AI use can make it difficult to establish accountability for the impact that AI has on people's decisions. It makes it equally challenging for organizations to recognize productivity gains and opportunities to improve their work practices and deliver the value they expect from their AI investments.

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Transforming the workforce

According to the research, the rapid adoption of AI at work is already delivering a range of perceived benefits — from increased efficiency and innovation to higher-quality work and better decision-making. However, it is also introducing new risks that organizations can't afford to ignore.

While employees' use of AI is becoming more commonplace, this use is often unchecked and unverified. Globally, **44 percent** of employees admit to using AI in ways that contravene their organizations' policies and guidelines, and **61 percent** avoid revealing when they have used AI tools in their work.

Many are also producing AI-generated output without verifying its accuracy and presenting it as their own work. Others are relying too heavily on AI without fully understanding the output, potentially reducing their foundational and critical skills.

Without clear protocols or awareness of AI's limitations, employees risk compromising security and compliance, and damaging their own reputations as well as that of their employer.

Failing to verify AI-generated content, for example may put them at risk of making poor business decisions, compromising data integrity or violating company policies — especially if they don't disclose how they have used AI to support their work.

Questions are also arising regarding the impact that AI may have on human interactions and collaboration and how to retain human connectivity in AI-augmented workplaces.

Keeping "humans-in-the-loop"

With these concerns in mind, recognizing that AI is an enhancement, not a replacement, for human expertise. KPMG professionals continue to reinforce the importance of placing human judgment at the heart of AI-driven decision-making to ensure accuracy and ethical outcomes. This approach aims to build lasting trust as employees transition from being 'operators of' technology to 'collaborators with' AI.

Globally,

44%

of employees admit to using AI in ways that contravene their organizations' policies and guidelines, and **61 percent** avoid revealing when they have used AI tools in their work.

"In the past 18 months, the focus has shifted from AI experimentation to scaling and value realization — ROI. Unlocking AI's transformative potential requires more than just technology deployment; it depends on a collaborative synergy between human ingenuity and artificial intelligence. The currency between these two is trust.

At KPMG, we are enhancing our business through a robust AI strategy and Trusted framework. While individual adoption journeys can be complex, with strong leadership and governance organizations can derive significant value from AI. Simply acquiring AI tools is not enough; leaders must cultivate a culture that embraces AI's capabilities while empowering human expertise. This includes investing in upskilling, promoting an innovative and data-driven environment, and establishing clear ethical guidelines for AI application."

David Rowlands
Global Head of Artificial Intelligence
KPMG International

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Building confidence in AI systems

While AI technologies offer tremendous opportunities, they also carry significant risks if they're misused. Without proper oversight and guidance, we have observed how unchecked use can lead to inaccurate outcomes, unintentional rule-breaking and a breakdown in trust.

"From a governance perspective, the study findings reveal a critical gap and underscore the urgent need for organizations to proactively invest in responsible AI training and improving employees' AI literacy.

They also reinforce the need for mechanisms to guide and govern how employees use AI tools in their everyday work to ensure there is greater accountability and transparency. To date, most of the attention on AI governance has focused on how organizations integrate AI into service and product delivery through the application of trustworthy AI principles. But equal attention needs to be given to how employees are using AI tools in their work."

Nicole Gillespie
Chair of Trust and Professor of Management,
Melbourne Business School
University of Melbourne

Assurance mechanisms are also playing a vital role in promoting ethical and responsible use of AI in many organizations and helping to build employee confidence and trust in AI systems. Alongside training and awareness programs, these mechanisms often include regular assessments to ensure compliance with ethical standards, clear guidelines and practical policies that define acceptable AI practices and regular audits of AI outcomes.

What leaders can do to unlock value

To begin unlocking AI value, KPMG professionals suggest the following actions to drive organizational support for trusted and responsible use of AI in the workforce:

Adopting clear policies and mechanisms to help reduce risk and build a culture of trust and accountability.

Focusing on literacy and training to realize the benefits of responsible use.

Redesigning work practices and processes to better enable AI integration with human work.

Developing AI-use guidelines and policies to reduce organizational risk due to misinformation, biased outputs and unintended consequences.

Ensuring there is human oversight in critical processes with governance and assurance mechanisms alongside investments in AI literacy.

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Empowering the future — balancing AI's benefits and risks

As AI rapidly evolves, organizations continue to navigate the challenge of unlocking its power while also managing the potential risks.

This reinforces the importance of proactively working to mitigate the perceived risks and to communicate the mitigation strategies that are in place to help reduce uncertainty, provide reassurance to people and foster increased levels of trust in AI.

Experience matters and optimism continues to be high

As the research and personal experience suggests, the growing reliance on AI brings new challenges. For example, many students (who will become the workforce of the future) as well as current employees, are beginning to show an over-reliance on AI tools. For example, more than three-quarters of students say they feel unable to complete their work without the help of AI, and they're relying on these tools to perform tasks instead of learning how to do them themselves.

As the role of AI within organizations and wider society continues to change, finding the right balance between harnessing its benefits and addressing potential risks is crucial. KPMG professionals are encouraging leaders to undertake a deep exploration of how AI can be integrated responsibly across their operations. Building trust and confidence is the first step through education and training, then encouraging open experimentation and use of AI tools to realize the benefits.

As the role of AI within organizations and wider society continues to change, finding the right balance between harnessing its benefits and addressing potential risks is crucial.

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The organizations that will likely lead in the AI era are those that adopt the technology with clear intent — equipping every employee through targeted role — and skill-specific learning to work confidently and creatively with AI.

True capability won't emerge by chance; it must be built deliberately into culture, strategy and everyday practice. As AI takes on more tasks, humans will still play a critical role — making sense of complex outputs, applying judgment and ensuring responsible use. But that role is evolving, and people need support to grow into it.

Mixed signals about AI only slow the momentum. To drive a culture of confident adoption, leaders must be consistent, intentional and bold. AI isn't just transforming how we work — it's reshaping entire organizations. We must start planning now to attract, develop and retain talent — starting from the earliest stages of their careers.

Ruth Svensson
Global Head of People and HR, COE
KPMG International

The takeaways

- Fully embracing AI isn't just about learning the technology or maximizing the benefits — it's about ensuring those benefits are realized safely and effectively, and with positive, long-term impacts for people, businesses and society. By focusing on education and trust, organizations can confidently ignite AI's potential while minimizing any unintended consequences.
- Finding the right balance between harnessing the benefits of AI while also addressing potential risks can be achieved by cultivating an AI strategy and culture with responsible AI mechanisms; supporting employee AI training and literacy; and understanding AI capabilities while acknowledging the limitations and standards of responsible use.

No organization — or individual — can move faster than the speed of trust

The world continues to undergo profound digital transformation, shifting from a futuristic concept to a powerful force of change.

Experience across organizations of all types and sizes shows that trust has become the critical currency of the AI era. Without it, even the most advanced AI tools may be underused or not used to their full power.

Building AI literacy is essential to fostering this trust, helping to ensure that AI is understood, accepted and used effectively. Yet, despite the promise of AI, most of the users in the study admit to having limited knowledge about how these tools work.

Learnings from the KPMG client zero experience

By serving as the organization's own initial test case, KPMG employees became the first adopters of AI, embracing a 'client zero' approach to validate and refine the AI capabilities across the enterprise. This hands-on experience, combined with robust learning and development opportunities, has accelerated AI literacy throughout the workforce, and it has provided invaluable insights into usability, functionality and real-world challenges. The lessons learned from the client zero experience have strengthened the KPMG Trusted AI framework and built confidence in AI's ability to deliver meaningful value for client organizations.

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Building a coalition for trust in AI

For the successful adoption of responsible AI, there is also clear public support for **stronger AI regulation**, with many people and organizations expecting a coordinated, multi-pronged approach at both national and international levels, combined with close industry collaboration.

However, according to the survey respondents, the current regulatory landscape is falling short of expectations with only **43 percent** who believe that current AI regulations and laws are sufficient and **87 percent** who want stronger laws and more rigorous fact-checking to combat AI-generated misinformation.

The organizations that are going to be truly successful at adopting responsible AI are those that support their people through this change, foster a culture that encourages experimentation and curiosity with leaders who are equipped to role model what responsible AI usage looks like.

Appropriate regulation combined with strong organizational practices is the bridge that will connect trust and AI literacy for the effective and ethical deployment of AI.

> "There's a tension between the risk of AI and its value. It's a complexity that I believe is driving some uncertainty around AI policies and laws. For legacy technologies, the risks are focused primarily on cybersecurity and data privacy. But in the AI world, the risk ecosystem is much bigger and more diverse. Now, we're experiencing new risk areas around transparency, fairness, sustainability and reliability, among others.
>
> Managing this complex ecosystem requires a careful balance — making sure that strong systemic controls are in place around AI while keeping humans actively involved and engaging with the system ethically and responsibly. This approach is how we will build confidence that the technical, regulatory and reputational risks are being managed effectively to maximize the benefits of AI in delivering human, social and commercial value."

Samantha Gloede
Global Trusted AI Transformation Leader
KPMG International

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The takeaways

- Strong governance is essential to help ensure the responsible and ethical use of AI. Business leaders and government policymakers can work together to close the trust gap as AI becomes ingrained in our lives, and is perceived as a reliable, transparent and equitable tool.
- While public demand for stronger AI regulation is high, organizations must also proactively fill the current governance gap by implementing clear internal policies, providing targeted AI training, and supporting students and employees to better understand responsible AI use. Without this, businesses and education institutions risk inconsistent practices, ethical concerns and misuse of AI tools.

By acting decisively to address these areas, organizations can not only mitigate current risks but also drive sustainable innovation and growth.

Unlocking AI's value

To realize the value of AI in your organization and achieve a competitive advantage, there are four key actions to consider:

Transformational leadership

- Lead by example to actively inspire confidence and trust across the entire organization.
- Strategically guide investments in AI capabilities, across three phases of AI-driven transformation — Enable, Embed and Evolve.
- Redefine the business strategy, culture and operations to embrace AI-driven opportunities aligned with industry specific advantages.

Boost AI literacy

- Invest in continuous AI training and resources to upskill users and build confidence in its use.
- Foster a culture of curiosity, experimentation and learning to take the mystery out of AI.

Earn, sustain and enhance trust

- Earn trust through explainable AI outputs, consistent with organizational value.
- Communicate transparently about AI capabilities, outputs and potential limitations.
- Implement clear recourse mechanisms to address situations that may threaten to erode trust.

Strengthen responsible AI governance

- Establish clear internal policies for addressing ethical use, risk management and regulatory compliance.
- Advocate for clear and robust regulation aligned with organizational realities, values and AI use policies.

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Conclusion and implications

The age of working with AI is here

Turning AI investment into lasting value requires more than experimentation. It calls for clear strategic direction, coordinated action, a strong foundation of trust and a bold vision for reshaping the workforce.

Trust will be the decisive factor in how much value AI delivers

Business executives, policymakers and organizational leaders all have critical roles. By putting trust at the center of AI strategies and aligning AI implementation with broader business and societal goals, they can turn uncertainty into momentum.

The result? AI that not only drives efficiency, but also unlocks innovation, advances equity and fuels long-term growth in a trusted and responsible way.

> In the age of intelligent economies, we need a clear and robust view of the future for our children and the next generation of workers. 'What are our objectives and what are the essential capabilities that will be required?'
>
> AI-assisted learning, for example, can bring millions of people into the workforce, helping us to reimagine work, elevate the human experience and uplift human potential. To help ensure these opportunities reach everyone successfully, investing in digital infrastructure and fostering collaboration between governments, industries and educators will be essential."

Adrian Clamp
Global Head of Connected Enterprise
KPMG International

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Building a solid foundation for successful AI-driven transformation

KPMG helps organizations navigate their AI transformation journeys by working together to develop and deploy safe, responsible and scalable AI systems. It's a comprehensive approach that starts with the development of an effective AI strategy, followed by the implementation of robust AI governance frameworks to engage and empower the workforce and unlock the productivity and efficiency gains that generate value for the organization.

Experience shows that successful AI adoption begins with strong transformational leadership and a clear vision of AI's potential. The research findings further emphasize the importance of focusing on the following for leaders to achieve the value they're seeking from AI:

1 Building trust is #1

Organizations can strengthen trust in their use of AI by investing in assurance mechanisms that help to mitigate risks, signal responsible, trustworthy and safe use. This will help ensure that users have clear guidelines and training to unlock AI's full potential. Trust is further reinforced outside the organization by broad societal regulation and AI literacy.

2 Promoting AI literacy can help to galvanize trust

Low literacy, combined with limited support and guidance for responsible use, is allowing some to use it complacently, inappropriately and non-transparently. Ongoing training, education and upskilling to achieve AI-driven growth can help to ensure that employees and organizations are able to use AI effectively and responsibly.

3 Public support for AI regulation and organizational governance reinforces responsible AI use

The overwhelming majority of survey respondents support multiple forms of regulation. Most (**76 percent**) expect international laws and regulations, co-regulation by industry, government and existing regulators (**71 percent**) and support the creation of a dedicated, independent AI regulator (**64 percent**).

Currently, though, the public has limited awareness of any laws related to AI, which suggests a growing need for public education and communication and further development of legislation in countries where laws and concrete AI policies don't currently exist.

In addition to government regulation, business leaders can actively invest in employees' trusted and responsible use of AI by uplifting AI literacy and creating a culture of psychological safety and accountability.

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Guiding your trusted AI-driven transformation journey — How KPMG can help

With over 150 years of experience in technology, regulatory, risk management and workforce transformation expertise, KPMG is uniquely positioned to help you uncover AI opportunities, to work through critical business challenges, and empower and uplift your workforce to drive value from AI.

We've invested in an AI-enabled platform for organizational change that brings together our best thinking, trusted AI frameworks, strategies and tools so you can build confidence and trust in AI at every step.

From strategy to implementation, we guide you in taking practical steps to develop a foundation for trusted, responsible and scalable AI systems.

Wherever you are on your AI journey, KPMG can help.

You can with AI. You can with KPMG.

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Country snapshots

Country snapshots delve into the key research data from each of the 47 countries and jurisdictions surveyed for the research.

The individual reports highlight the key trends, challenges, and opportunities that are unique to that country with important insights on the key factors that are currently having an impact on growth and trust in AI.

The country snapshots are also a call to action for organizations, governments, and individuals to take proactive steps to continue to build and earn trust in AI in their jurisdictions through responsible development, enhanced governance, robust industry policies and increased AI literacy.

Discover where each country stands in the global AI landscape.

- Argentina
- Australia
- Austria
- Belgium
- Brazil
- Canada
- Chile
- China
- Colombia
- Costa Rica
- Czech Republic
- Denmark
- Egypt
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- India
- Ireland
- Israel
- Italy
- Japan
- Republic of Korea
- Latvia
- Lithuania
- Mexico
- Netherlands
- New Zealand
- Nigeria
- Norway
- Poland
- Portugal
- Romania
- Saudi Arabia
- Singapore
- Slovak Republic
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- Türkiye
- United Arab Emirates
- United Kingdom
- United States of America

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The research cited in this report was led by Professor Nicole Gillespie and Dr. Steve Lockey at the University of Melbourne.

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