

AI & Cloud Insights Report

The benchmarks, the gaps,
and what to do next

2026

This report was produced with

FT LONGITUDE

What's Inside

01

**Agentic AI moves
into real work**

02

**Turning capability
into value**

03

**From technical objectives
to business outcomes**

04

**Security as the driver
of safe and scalable AI**

Our research identifies four key strategies for seizing the opportunities that will define the next era of enterprise technology:

Prepare agentic AI for real work

Organizations are focusing on agentic AI experimentation, and 75% see it as critical to managing cloud complexity. At the same time, fears that agentic AI will cause job displacement have decreased by 25 percentage points since last year's research. As organizations' understanding deepens, their focus is shifting from broad pilots to targeted, scalable use cases tied to operational impact. This will move AI from optional to indispensable.

Start with outcomes, then align technology

Many organizations still approach digital transformation as a technology exercise rather than a business impact driver. Up to 65% are unsure whether their organization focuses too much on service-level agreements when evaluating IT spend. And technical modernization remains the top priority, even though the fastest route to better results may lie in simplifying estates, reducing complexity, and removing barriers to execution. Organizations that start with the business outcome they want to achieve — and then work backward to deliver this — will be best positioned to realize value.

Close the gap between capabilities and value

IT confidence is growing for both business and technology leaders: 90% of organizations now say they have the architecture to support data-driven decision-making. But that confidence is outpacing results. Compared with last year's results, fewer organizations are exceeding operational efficiency goals (down 15 percentage points, from 80% in 2025 to 65% in 2026). Organizations that do more with their existing technology foundation, rather than building more, will pull further ahead.

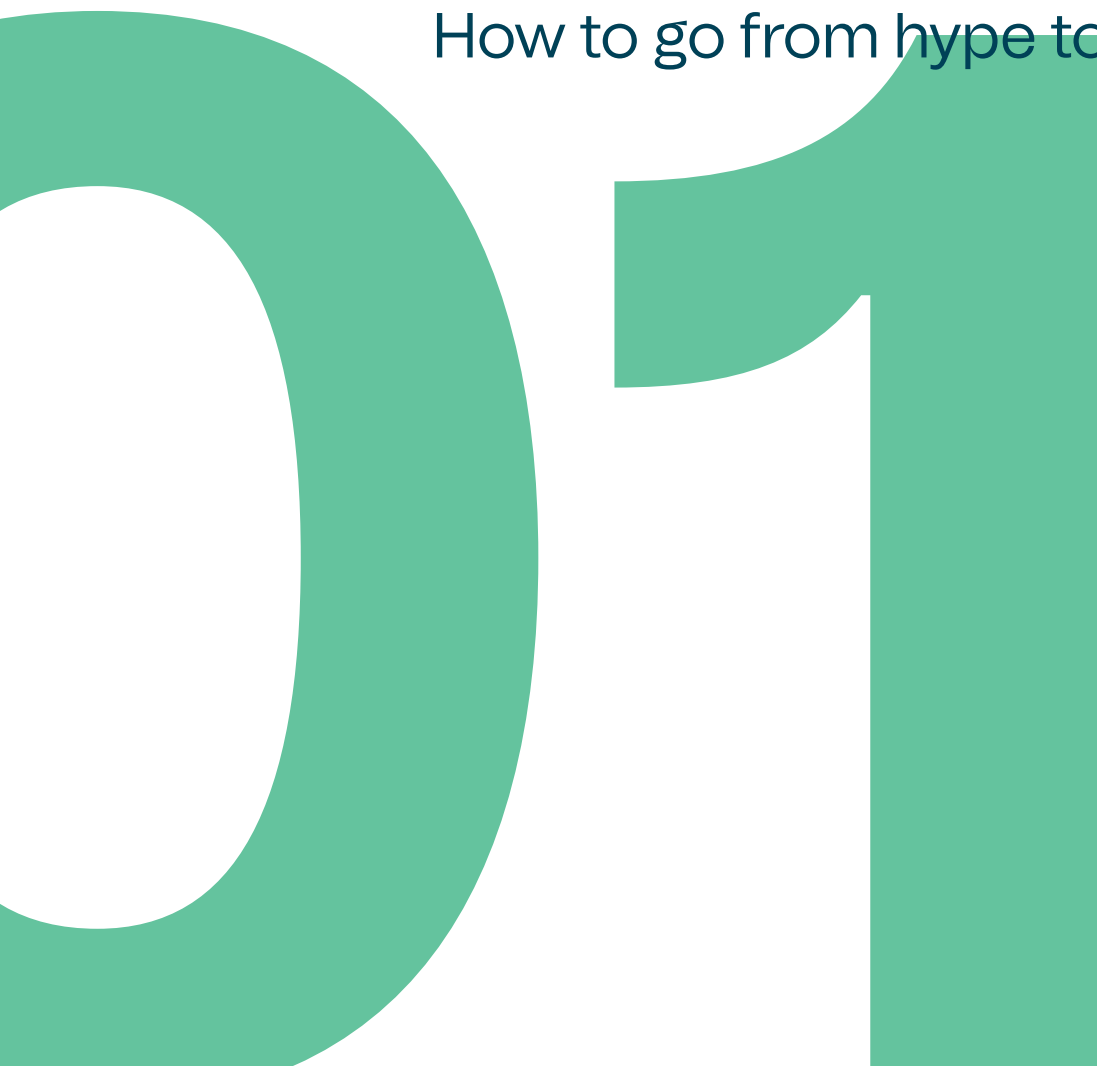
Align AI and cybersecurity strategies

Cybersecurity has become the control layer for enterprise AI, and that is a good thing. Threats are escalating, with nearly three times as many organizations reporting a cybersecurity breach in the prior 12 months compared with last year's research. As a result, organizations are rapidly strengthening their security capabilities, putting sovereignty, governance, and data control at the center of their AI strategy. When done right, 96% believe that security will enable them to innovate faster.



Agentic AI moves into real work

How to go from hype to control



Fast facts

75%

of organizations say agentic AI will be essential to managing their growing number of cloud applications.

Only 23%

of organizations have begun scaling agentic AI across their business.

93%

of organizations plan to increase or maintain current agentic AI spending levels.

25-point

year-over-year decline in job displacement fears due to agentic AI (7% in 2026 vs. 32% in 2025).



The organizations winning right now have figured out how to turn what they already have into outcomes their boards can see and measure. The technology itself matters less than the discipline to act on it.

Mike Thomson
CEO and President
Unisys

As cloud environments become more distributed and application ecosystems more complex, organizations are increasingly looking to agentic AI to help manage scale, automation, and decision-making. 82% of business leaders now say that agentic AI will be essential to managing their growing number of cloud applications, up sharply from 32% in 2025. IT leaders saw a similar jump but are not quite as bullish (71% compared to 34% in 2025).

Joe Fuqua, head of enterprise intelligent automation architecture and governance at Truist, a top 10 U.S. commercial bank, says AI and cloud are now deeply interconnected: "Today, I can't separate cloud strategy from AI strategy. They are blended into a single overall technology view. This allows us to think about it at a macro level and across all dimensions."

At the same time, organizations are moving from hype-driven urgency to deploying agentic AI more deliberately. Most are experimenting or are in the early stages of adoption (77%), and 23% have begun scaling across functions.

The earliest use cases are likely to drive the greatest impact when they focus on productivity rather than on business growth. "Agentic AI will improve efficiency initially, not necessarily grow the business," says Mike Thomson, CEO and President of Unisys. "It will improve cloud management, making it less expensive and more effective, and over time, this hyper-productivity will lead to growth."

Fuqua agrees. "In the immediate term, agentic AI has the potential to be a great productivity tool," he says. "The really exciting results will come later, but somewhat boring use cases are usually more manageable."



Organizations are committed to investing in agentic AI's potential.

50% plan to increase spending over the next 12 months,

while a further **43%** expect to maintain their current investment levels.

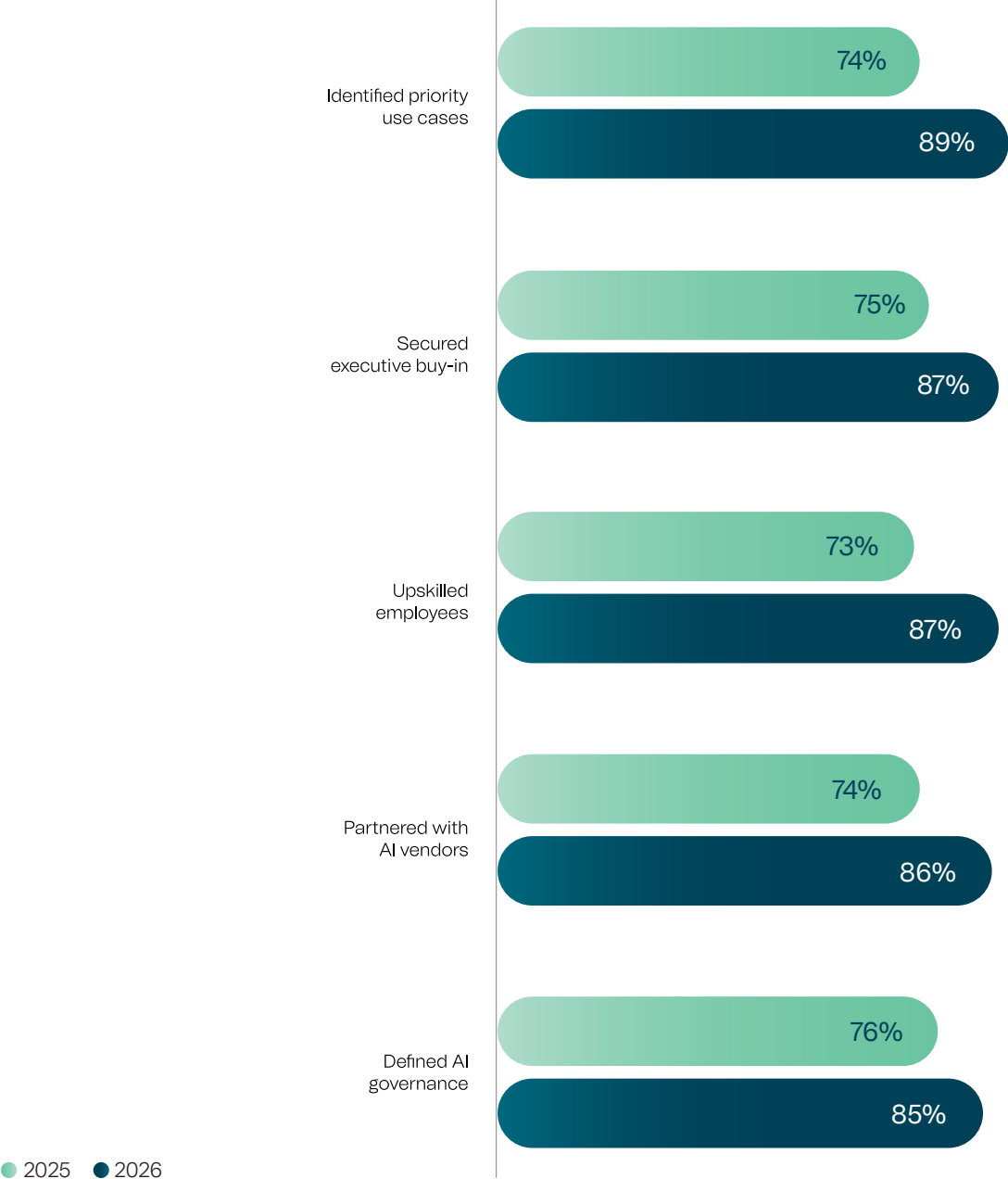
Five foundations for agentic preparation

On its own, rapid adoption of agentic AI does not guarantee business outcomes. The technology needs solid foundations for organizations to scale it successfully.

Our research results contain encouraging signs of agentic AI preparation. Compared with 2025, organizations reported increased progress in identifying priority use cases (89%, up 15 points from 2025), securing executive buy-in (87%, up 12 points from 2025), and upskilling employees (87%, up 14 points from 2025).

FIGURE 1 Progress in agentic AI preparations continues

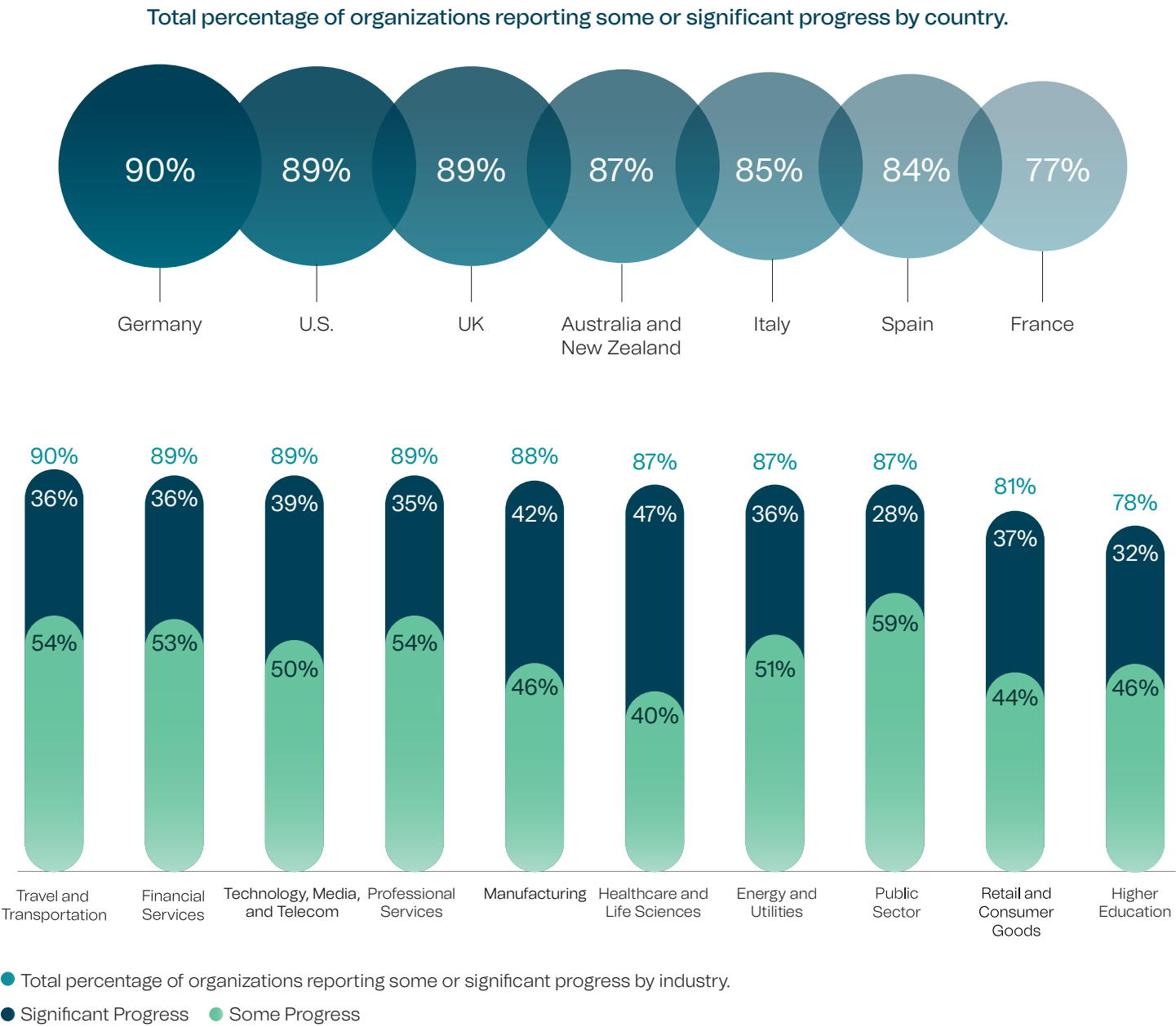
How much progress has your organization made in securing executive buy-in and leadership support for agentic AI? (Chart shows those answering “some progress” or “significant progress.”)



Executive buy-in is highest in Germany (90%), the U.S. (89%), and the UK (89%) and lowest in France (77%). Most industries are seeing similar strong progress with leadership support for agentic AI, although higher education (78%) and retail and consumer goods (81%) are lagging (see figure 2).

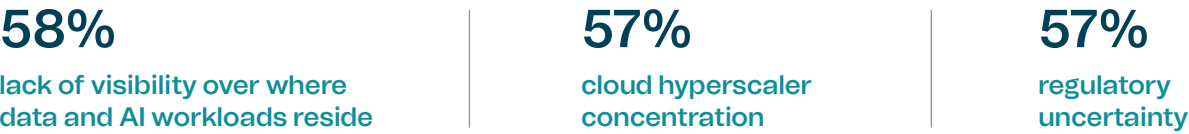
FIGURE 2 Leadership support varies between countries and sectors

How much progress has your organization made in securing executive buy-in and leadership support for agentic AI? (Charts show those answering "some progress" or "significant progress.")



Risk perception is shifting

As organizations prepare to scale agentic AI, their concerns are becoming more practical. Executives say the greatest barriers to scaling agentic AI safely are:



Business and IT leaders broadly agree on the barriers to scaling agentic AI safely, but business leaders consistently perceive greater risk across every dimension. The two groups differ most in their risk views on cloud security limitations (68% of business leaders compared to just 47% of IT leaders) and regulatory uncertainty (70% to 51%), gaps that reflect the heightened accountability felt at the most senior levels of the organization.

FIGURE 3 Business leaders are far more wary about cloud security when scaling agentic AI

To what extent do the following factors limit your organization’s ability to scale agentic AI safely? (Chart shows those answering “moderate/major limitation.”)



At the same time, organizations are less worried about the ethics and trustworthiness of agentic AI. In 2025, nearly a third (32%) of IT leaders said the technology was prone to biases, hallucinations, and a lack of human empathy. This has now fallen to just 14%. However, business leaders remain more cautious: 37% are still concerned about how much they can trust agentic AI.

Chris Arrasmith, executive vice president and Chief Operating Officer of Unisys, says a phased approach is helping organizations build trust in agentic AI before deploying it more autonomously. “There are two sides of agentic AI: using it as an advisor and using it as an actor,” he explains. “Using it in the advisor capacity initially is best to get comfortable with the technology, but the true power comes in the next phase when you create agentic systems of action that can operate truly autonomously.”

Survey respondents perceive that workforce anxiety has also fallen sharply. In 2025, 32% said that agentic AI had further increased job displacement fears and uncertainty in their organization; this dropped to just 7% in 2026. As organizations get more direct experience with the technology, fears of widespread redundancies appear to be giving way to the idea that AI is a tool to enhance human work rather than eliminate it.

Overall, organizations are becoming less focused on abstract fears and more focused on how to deploy AI responsibly, effectively, and at scale. If they can do that, business value will follow.



The fear of agentic AI didn't go away because of a memo or a training session. When people see firsthand how agentic AI can perform well against mundane tasks — and, with a little time and training, more advanced and complex tasks — they begin to realize that this is a game-changer for their productivity and efficiency.

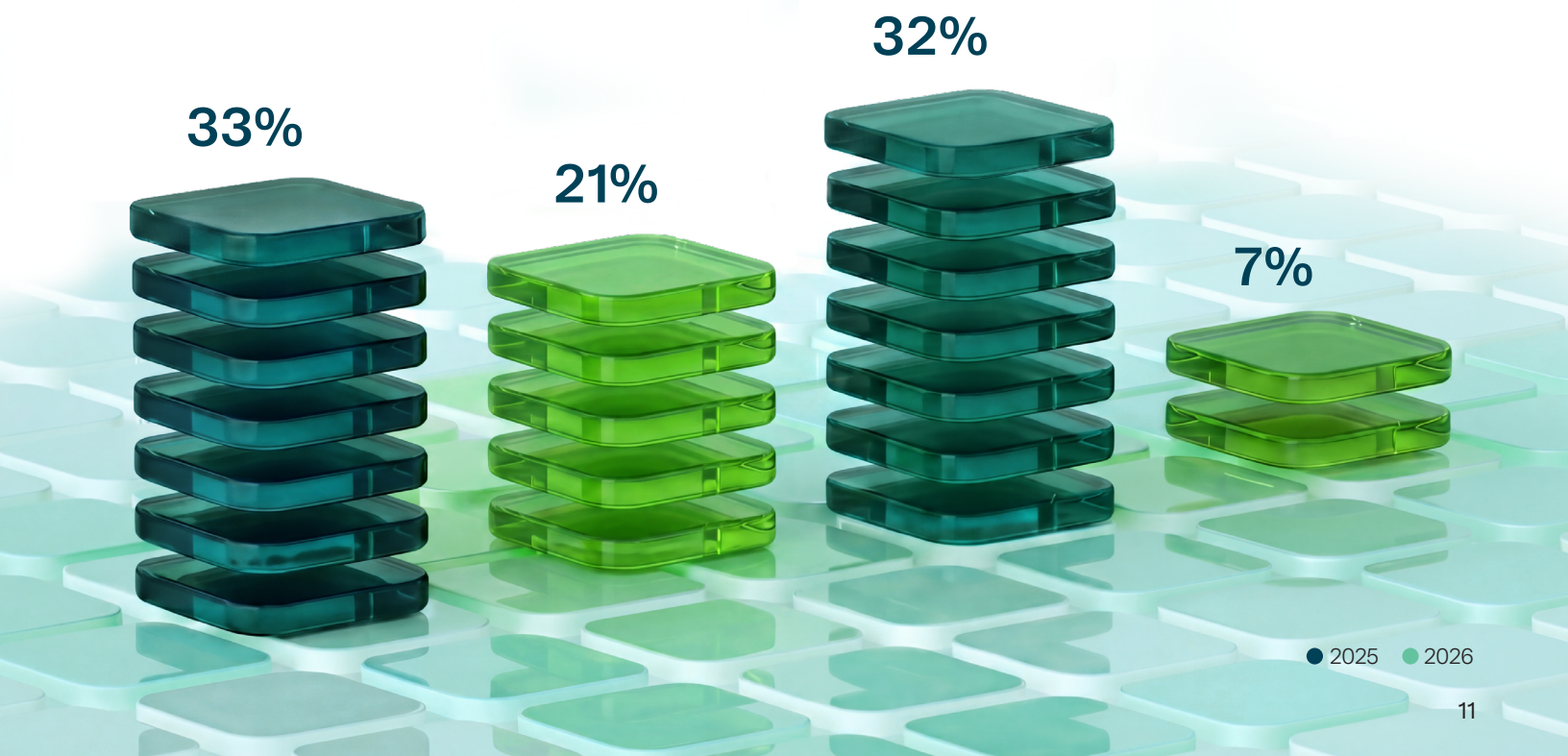
Chris Arrasmith

Executive Vice President and Chief Operating Officer
Unisys

FIGURE 4 Agentic AI fears subside as familiarity increases

Does agentic AI carry increased trustworthiness issues due to biases, hallucinations and a lack of human empathy? (Chart shows all organizations answering "agree.")

Has agentic AI further increased job displacement fears and uncertainty in your organization? (Chart shows all organizations answering "agree.")



Turning capability into value

How to turn high expectations
into a business reality

Fast facts

90%

of organizations are effectively harnessing automation to streamline and optimize IT environments.

15-point decline

in organizations exceeding operational efficiency goals (65% in 2026 vs. 80% in 2025).

78%

plan to increase cloud infrastructure investments in the next 12 months.

Only 42%

of business leaders view cloud and IT as profit centers (down from 82% in 2025).

About 9 in 10 business leaders (91%) and IT leaders (88%) agree that they have the right architecture and tools to support large volumes of data and enable data-driven decisions. These are marked improvements from 2025, when only 65% of business leaders and 75% of IT leaders felt they had the right data architecture foundation.



Organizations are also growing more confident in their automation capabilities to manage scale, improve efficiency and support AI deployment: 90% say they are effectively harnessing automation to streamline and optimize their IT environment, compared with 72% in 2025.

The next opportunity lies in turning this strong technology foundation into better business outcomes. Nearly two-thirds of organizations (65%) say their operational efficiency exceeds expectations, but this has dropped from 80% in 2025. This creates a clear opportunity for organizations to differentiate by translating capability into faster business results.



This does not mean investments are failing. Instead, says Manju Naglapur, senior vice president and general manager, Cloud, Applications & Infrastructure at Unisys, the goalposts have moved. In particular, the rapid pace of AI innovation has transformed expectations around what technology can deliver and how quickly. “With the AI supercycle underway, the window for results is shrinking. Previously, digital transformation ROI got a multi-year window to prove itself. Now, executives expect to see results from IT investments in a fraction of the time,” he says.

How can IT functions begin to meet the business’s expectations? According to our survey, the top IT-related issue is a lack of skilled talent (27%), followed closely by data management and integration challenges

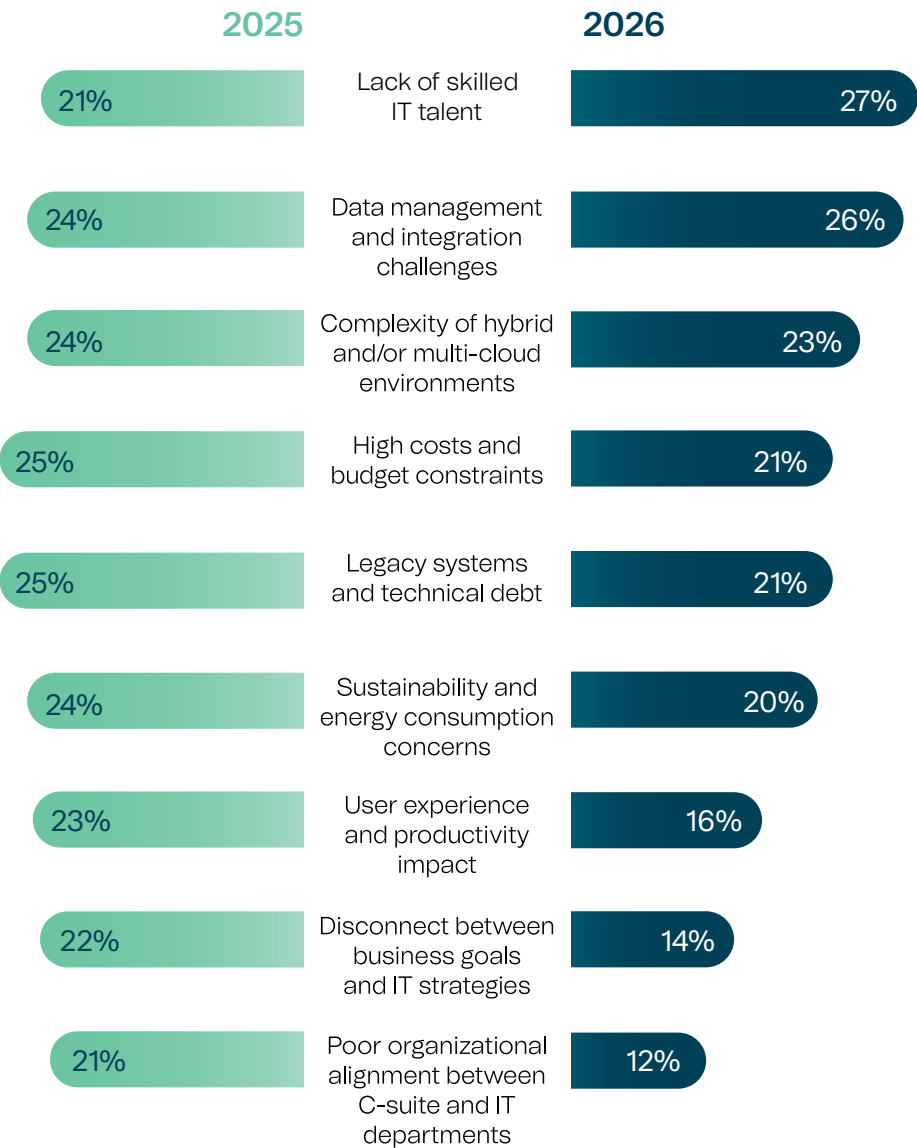
(26%) (see figure 5). Both have a direct impact on how quickly organizations can turn technology investments into outcomes. Without the skills and data foundations needed to optimize new tools, even the most advanced infrastructure can struggle to deliver at the pace leaders now expect. But if organizations can tackle these obstacles, they can strengthen their operational foundations and realize the full value of their cloud and AI investments.

The talent shortage is felt most acutely in the technology, media, and telecommunications sector (40%), while data management and integration is the single biggest issue in travel and transportation and professional services (both 33%) and in retail (32%).

FIGURE 5

Talent and data now matter most

What are the biggest IT-related issues in your organization? (Respondents selected their top three issues.)



Organizations are doubling down, not slowing down, on cloud and AI

Organizations’ investments might not always meet expectations, but they still expect to invest heavily in technology. Compared with 2025, a higher proportion now intend to increase investments in cloud applications (78% versus 67%) and automation tools (72% versus 66%). More than three-quarters plan to increase their spend on cloud infrastructure (78%), generative AI (77%), and Zero Trust architecture (77%).

As their cloud estates expand, organizations have an opportunity to simplify environments and realize greater value.

Over the past 12 months, most organizations have increased their use of public cloud (60%) and private (57%) cloud platforms, while fewer have increased their reliance on hybrid¹ (47%) and multi-cloud² (49%) platforms (see figure 6).

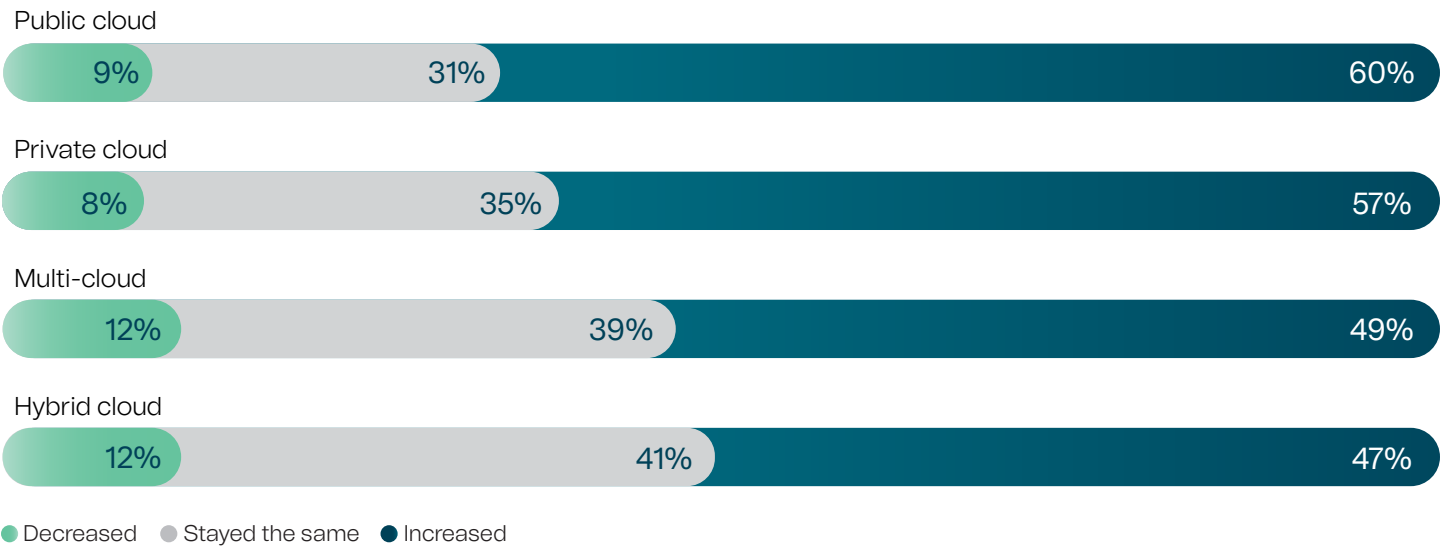


¹Hybrid cloud environments use both private and public cloud platforms.

²Multi-cloud environments use two or more distinct cloud providers.

FIGURE 6 Cloud growth is broad but not strategic

Over the past 12 months, how has the number of these core cloud environments used by your organization changed?

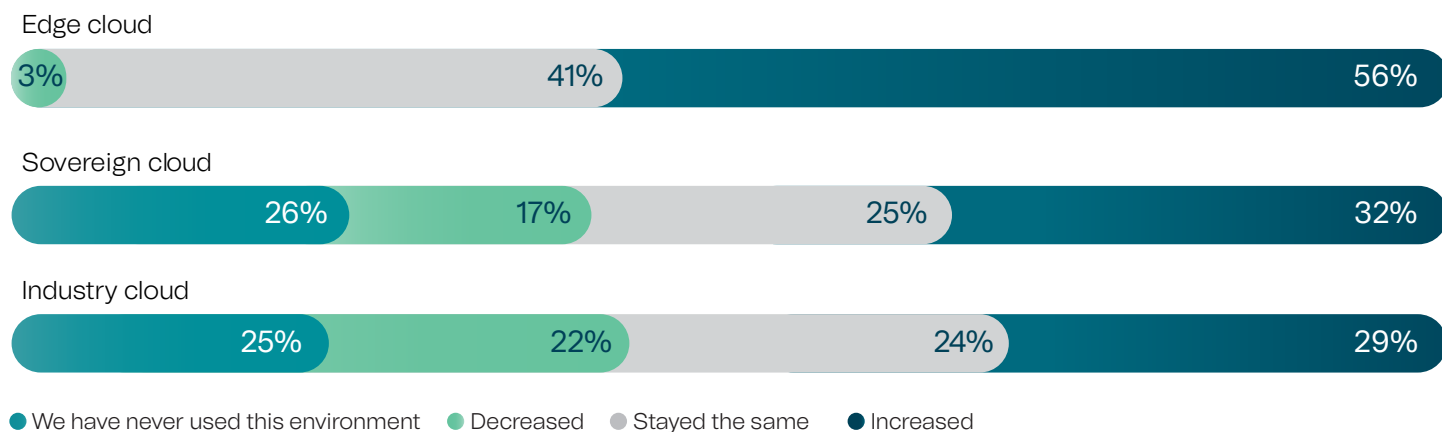


Michael Rutledge, Chief Information Officer and head of enterprise technology and security at Citizens Bank, a U.S. retail and commercial bank, has witnessed the operational advantages of multi-cloud: “We’ve moved to this environment because it gives us a level of resiliency, in that if one provider goes down, you can redirect to another.” Organizations that pivot their approach this way can expect to build similar resilience.

Rutledge adds that organizations must maintain their visibility and control. “In a multi-cloud environment, it’s critical that you think through all of the data controls, data privacy, and security, to make sure you protect your customers’ data,” he says. “It doesn’t matter whether it’s in your own cloud or you’re using services from cloud providers. The responsibility is still with you to protect that data.”

FIGURE 7 Organizations are accelerating adoption of edge cloud

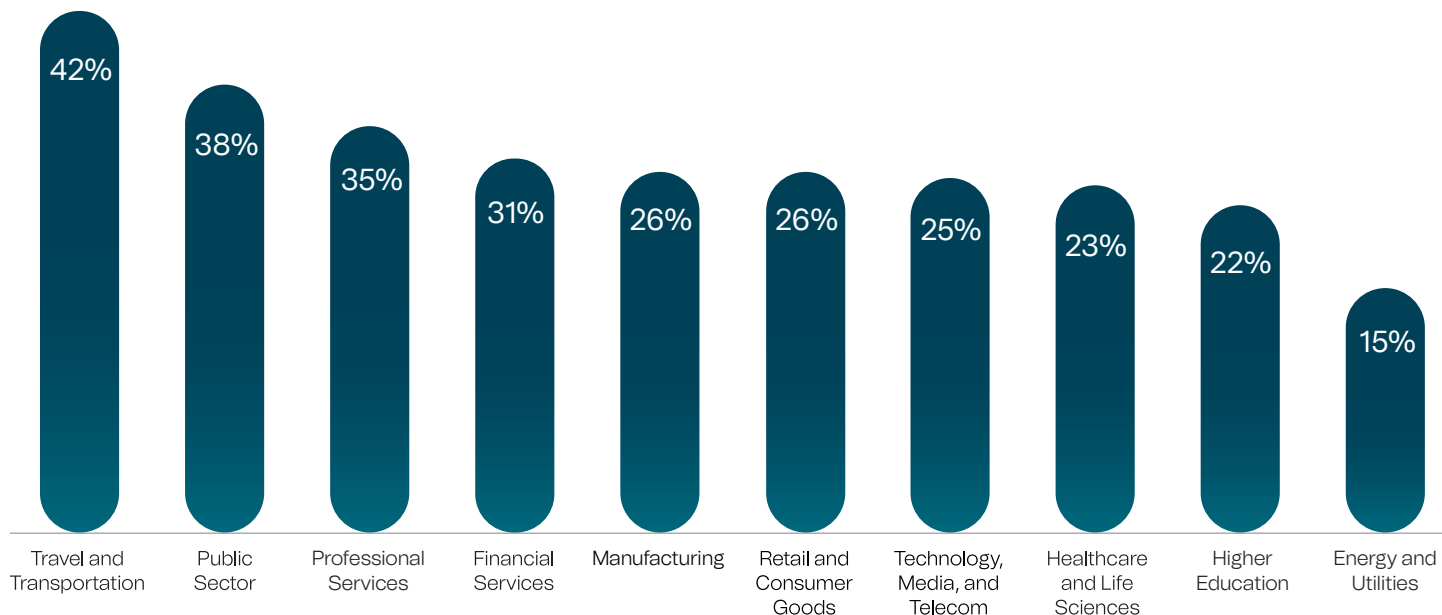
Over the past 12 months, how has the number of these specialized cloud environments used by your organization changed?



Another potentially underutilized cloud environment is industry cloud. These platforms can be tailored to address the requirements and needs of specific sectors, such as incorporating specialized compliance requirements. Adoption varies between sectors: energy and utilities companies are the least likely to have increased their uptake of industry cloud solutions, while travel and transportation organizations are the most likely (see figure 8).

FIGURE 8 Organizations in travel and transportation and the public sector are most likely to increase industry cloud adoption

Over the last 12 months, how has the number of industry cloud platforms used by your organization changed? (Chart shows those answering "increased.")



As expectations rise, the role of IT evolves

IT leaders are feeling the pressure to prove their impact in an environment where expectations around technology are continually rising.

Only
42% of business
leaders view cloud and IT as
profit centers, down from
82% in 2025.



Instead of signaling a decline in technology's importance, this shift reflects rising expectations. Technology investments are increasingly expected to demonstrate clear, near-term business returns — operational efficiency alone no longer satisfies that criterion.

Organizations that position IT as a strategic growth partner are better placed to ensure their cloud, AI, and infrastructure investments deliver outcomes that benefit the wider business. As expectations rise, IT must sit at the center of how organizations innovate, transform, and improve productivity. To do this, companies can start by bringing IT leadership into broader strategic decision-making so that technology investments support both technical and commercial priorities.

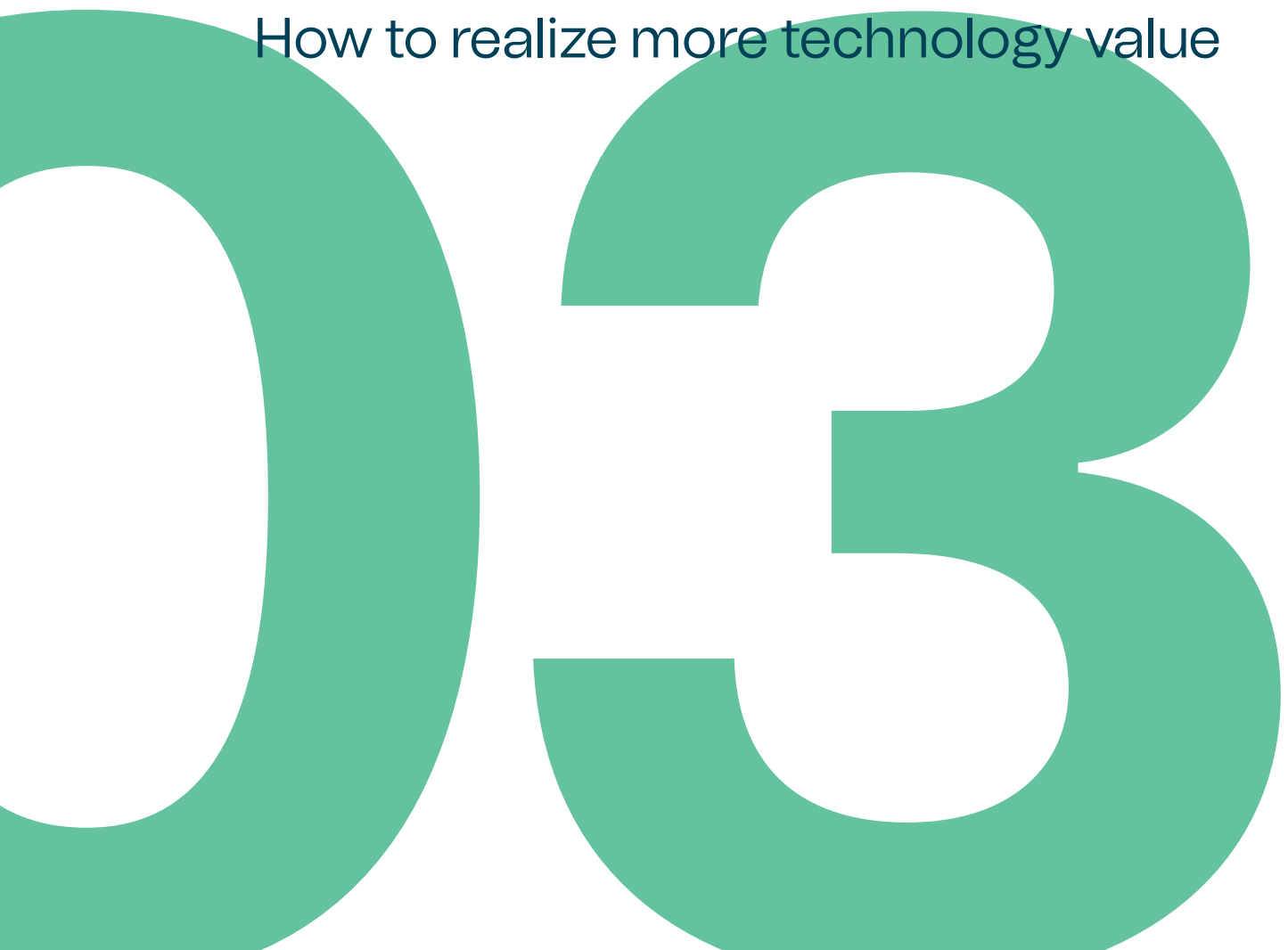
Citizens Bank, for instance, brings together leaders from across the business to tie investments to strategic outcomes. "We've established an AI council, an architecture review board, and a security board," says CIO Michael Ruttledge.

"Cross-company forums bring together representatives from security, technology, and other areas of the business," Ruttledge continues. "We look at technology use cases and ask what value they would bring to the business. Are they the right fit? And in light of everything else we need to do, what's the priority?"



From technical objectives to business outcomes

How to realize more technology value



Fast facts

The top 2

goals of application transformation are technical modernization and enabling AI and automation.

Only 35%

of respondents believe they focus enough on business-level agreements when evaluating IT spend.

The #1 challenge

for application strategies is integration with existing systems.

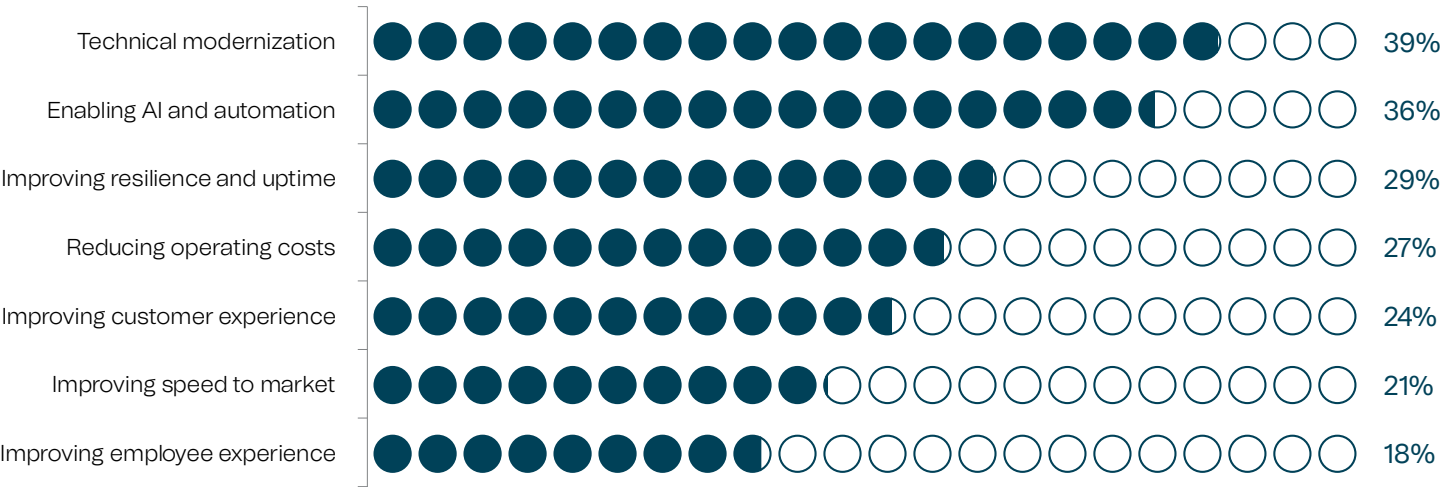
53%

of organizations retain aspects of their original services within hybrid environments.

As organizations work to transform their applications, the top two goals for both IT and business decision-makers are technical modernization and enabling AI and automation. Cited by 39% and 36% of executives, respectively, these ranked well above more tangible business benefits, such as reducing operating costs (27%), improving customer experience (24%), and accelerating speed to market (21%) (see figure 9).

FIGURE 9 Modernizing tech and enabling AI are the top goals of application transformation

What are the main business objectives behind your application modernization and/or application transformation efforts?



Technical modernization ranks highly across respondents, but the degree to which it is prioritized varies. For example, organizations based in Australia and New Zealand are the least likely to say modernizing is the main business objective (28%), while U.S.-based companies are the most (44%) (see figure 10). Between sectors, the differences are even more stark. More than half (55%) of public sector organizations prioritize technical modernization, while just 16% of energy and utilities companies agree.

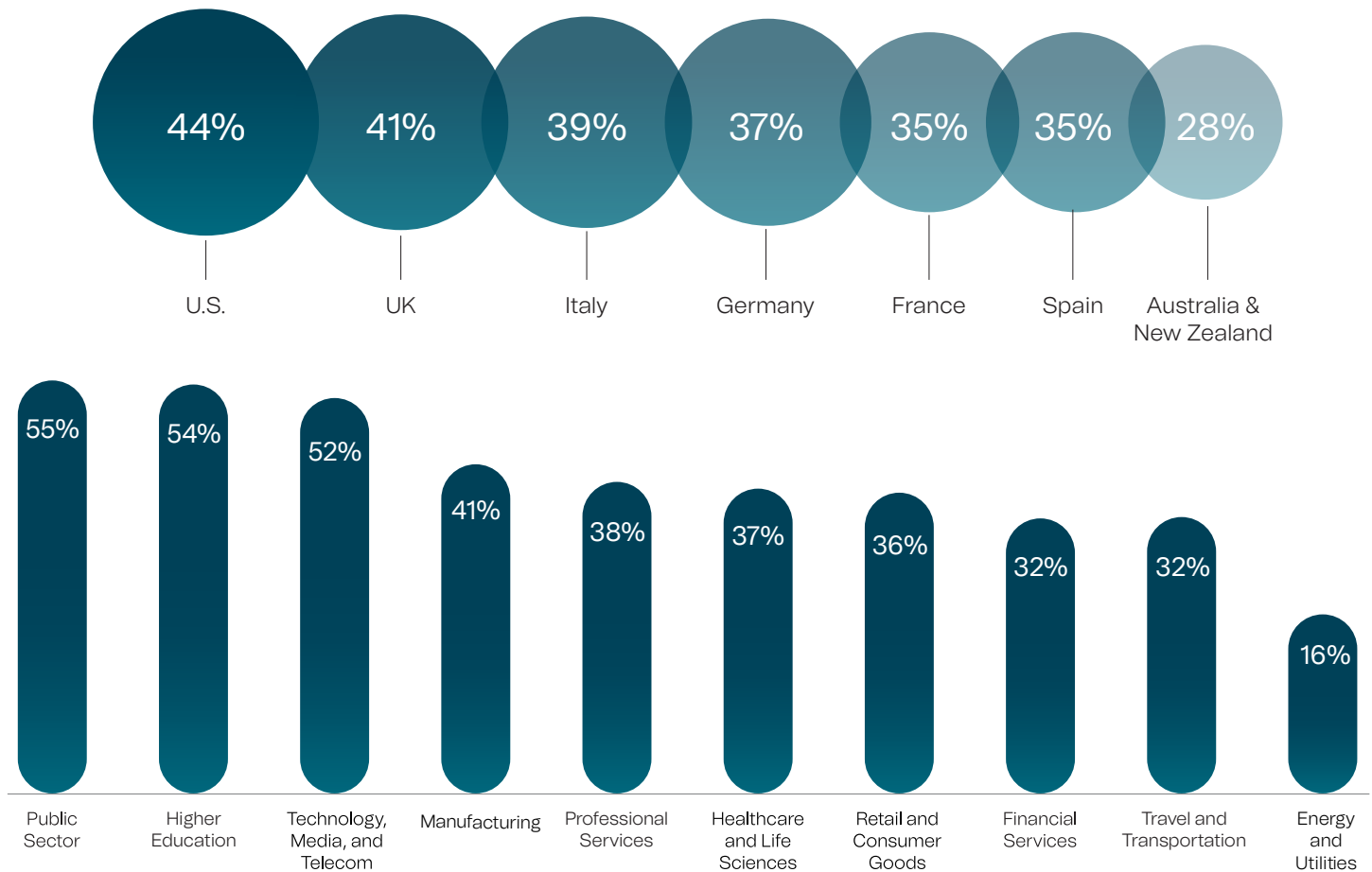


We don't just look at creating new applications without having a clear idea of the impact it will have on existing applications and which applications will we retire. Our projects don't conclude until we retire the old applications or the old platforms that they're running on. That's a key attribute of our business cases that we do and a critical part of our project reviews.

Bharat Ratanpal
Chief Information Officer
Meridian Energy

FIGURE 10 Prioritization of technical modernization varies between sectors and countries

What are the main business objectives behind your application modernization and/or application transformation efforts? (Charts show those answering “technical modernization.”)



If organizations prioritize technical modernization without a clear connection to business outcomes, transformation efforts can improve infrastructure without translating into a competitive advantage. The goal that satisfies technology teams may not be the one that moves the business forward and supports growth. Organizations that align their modernization efforts with operational and commercial outcomes will be in a position to accelerate value creation.

Meridian Energy, a major New Zealand renewable electricity generator and retailer, is one company that is taking this approach.

“The big thing is to understand where different business units are trying to go: what are their priorities and objectives?” explains Bharat Ratanpal, the company’s chief information officer. “Once you know this, then you need to look at your technology stack and think about how it can bring that ambition to life.”

Executives are aware that they need to rethink their approach: Only 35% of respondents believe they focus enough on business-level agreements when evaluating IT spend.

Simpler applications will maximize value

Applications are where employees and customers interact with technology every day. When those applications are complex, fragmented, or tightly coupled to legacy systems, workforces struggle to turn technical capability into business impact. So organizations that simplify their applications will be better positioned to maximize the returns from their cloud and AI investments.

Both IT and business leaders agree that integration is the biggest obstacle to successful application strategies.

To get past these obstacles, organizations will need to modernize at scale. Many have already started this process: 61% are implementing refactoring strategies — migrating legacy systems to the cloud while adapting them for optimal performance in the new environment. This is an increase of 14 percentage points since 2025.

But modernization and simplification are not the same thing. More than half (53%) of IT and business leaders retain aspects of their original services within hybrid environments (an increase of six percentage points since 2025) — even if not fully optimized. And the only transformation strategy to decline since 2025 is retiring applications that no longer offer value (47%, down four percentage points since 2025). In the race to modernize, organizations may forget to streamline their application estates and remove unnecessary sources of complexity.

According to Ratanpal, removing unnecessary applications is critical. “The markets, our customers, and internal users don’t stand still,” he says. “So the requirements we have evolve over time. If you find that a legacy application can’t step up to the functionality you now need, you have to look at something new to supersede it.”

If organizations shift their mindset from simply adding new capabilities to optimizing their overall applications framework and can retire outdated systems where necessary, the opportunities are significant. By reducing complexity and modernizing with clear objectives in mind, they can create stronger foundations for cloud and AI adoption and position their business for long-term growth.

Nearly one third
(30%)

say integration with existing systems is a key challenge, making it the top executive concern and almost twice as likely to be mentioned as the next-most common barriers:

Legacy issues and technical debt

(18%)

and ongoing optimization and monitoring requirements

(18%)

The challenge is particularly acute for business leaders, 41% of whom rank integration among their top three concerns.



Security as the driver of safe and scalable AI

How to enable AI innovation
with cyber resilience



Fast facts

Nearly 3x

as many organizations say they suffered a cybersecurity breach in the prior 12 months than in our previous survey.

93%

of organizations say cloud security capabilities significantly affect the level of autonomy they grant AI systems.

54%

of organizations say cloud security measures may restrict agentic AI use in the near term but are important for long-term scalability.

96%

say their cloud security approach enhances their ability to adopt new technologies faster than their competitors.

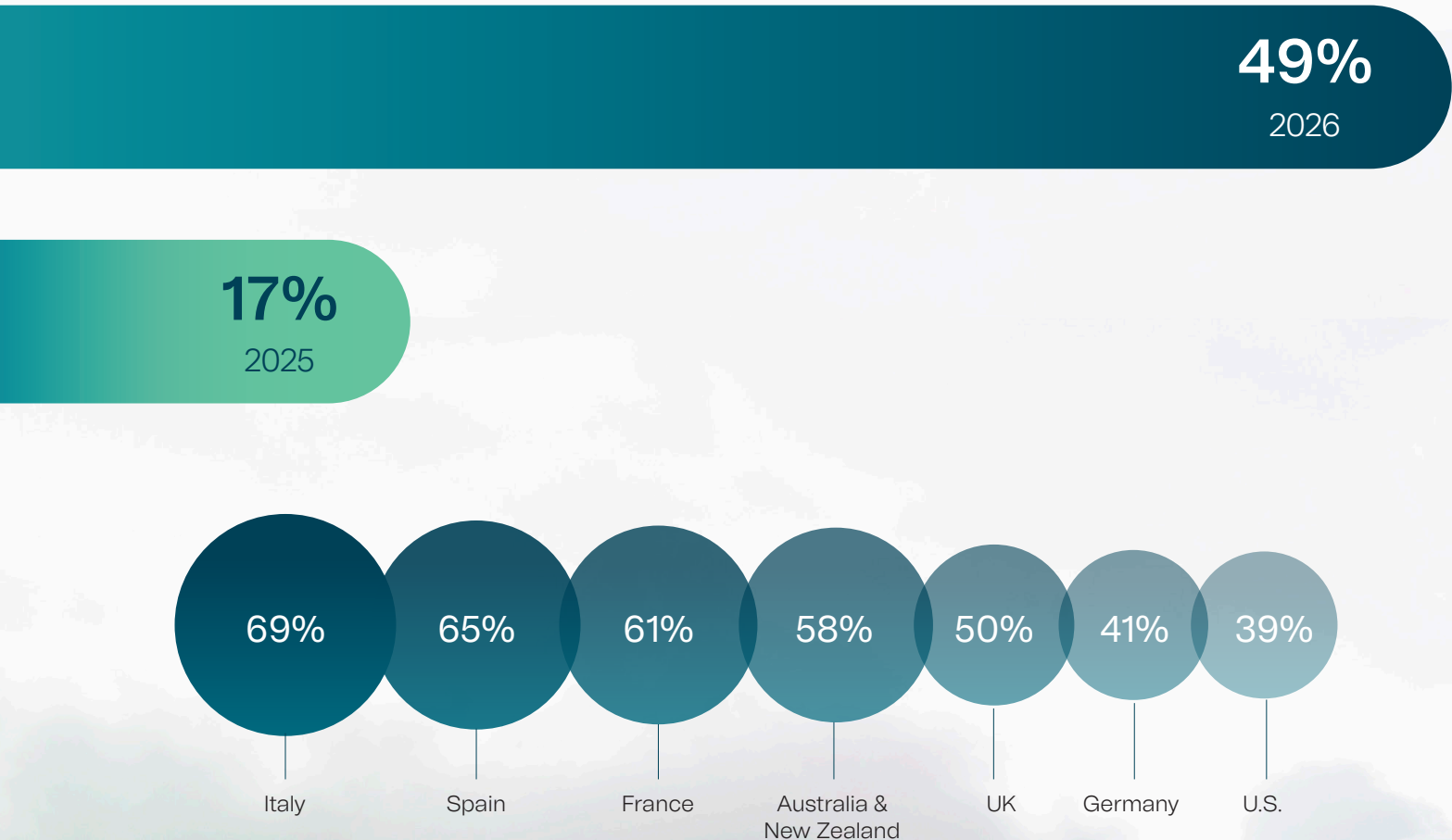
Agentic AI holds great promise, but it also introduces new cybersecurity risks. As organizations give AI greater autonomy, it will have access to more data and workflows, which increases the potential impact of breaches, misuse, and inadequate governance.

The threat landscape has intensified over the prior 12 months: 49% of organizations have suffered a cybersecurity breach in this period, compared with just 17% in the 12-month period before that (see figure 11).

Breach rates climb from 39% in the U.S. to 54% across Europe and 58% in APAC, peaking in Italy (69%), Spain (65%), and France (61%). By industry, retail (58%), financial services (56%), and manufacturing (55%) were most impacted, while professional services (32%) and technology, media, and telecommunications (37%) were least affected.

FIGURE 11 Compared with a year ago, organizations are almost three times as likely to have experienced a cybersecurity breach

Has your organization suffered a cybersecurity breach in the last 12 months?



Bijoy Sagar, Chief Information Technology and Digital Transformation Officer at Bayer, the global life sciences group says the challenge has evolved: "The time it took bad actors to detect a vulnerability used to be two to three days, maybe even longer. Now, it is consistently minutes to hours. On top of that, cybercriminals only have to get an attack right once, whereas we have to get our defenses right every single time."

Against this backdrop, organizations are not standing still. Many have already adopted mature cybersecurity capabilities: more than 7 in 10 report advanced use of managed detection and response (71%) and identity governance and administration (71%) solutions. Around two-thirds (64%) also have well-established privileged access management and continuous threat exposure management frameworks in place.

Once you start building applications with security thought through right from the start, you find that the work becomes easier as you progress and the security teams or the application development teams are in step with each other: it's not as if one is running ahead of the other or one is trying to act as a roadblock," says Meridian Energy CIO Bharat Ratanpal.



Many cybersecurity frameworks have been built based on output. That was perfectly fine before agentic, but agents behave closer to humans in many ways. Now, you need to have an outcome-based cybersecurity model.

Bijoy Sagar

Chief Information Technology and
Digital Transformation Officer
Bayer

Security enables sustainable innovation

The stakes are high, but if organizations can strengthen their cybersecurity, it is possible to scale AI without compromising resilience. Organizations understand this and embed cybersecurity considerations into AI strategy.

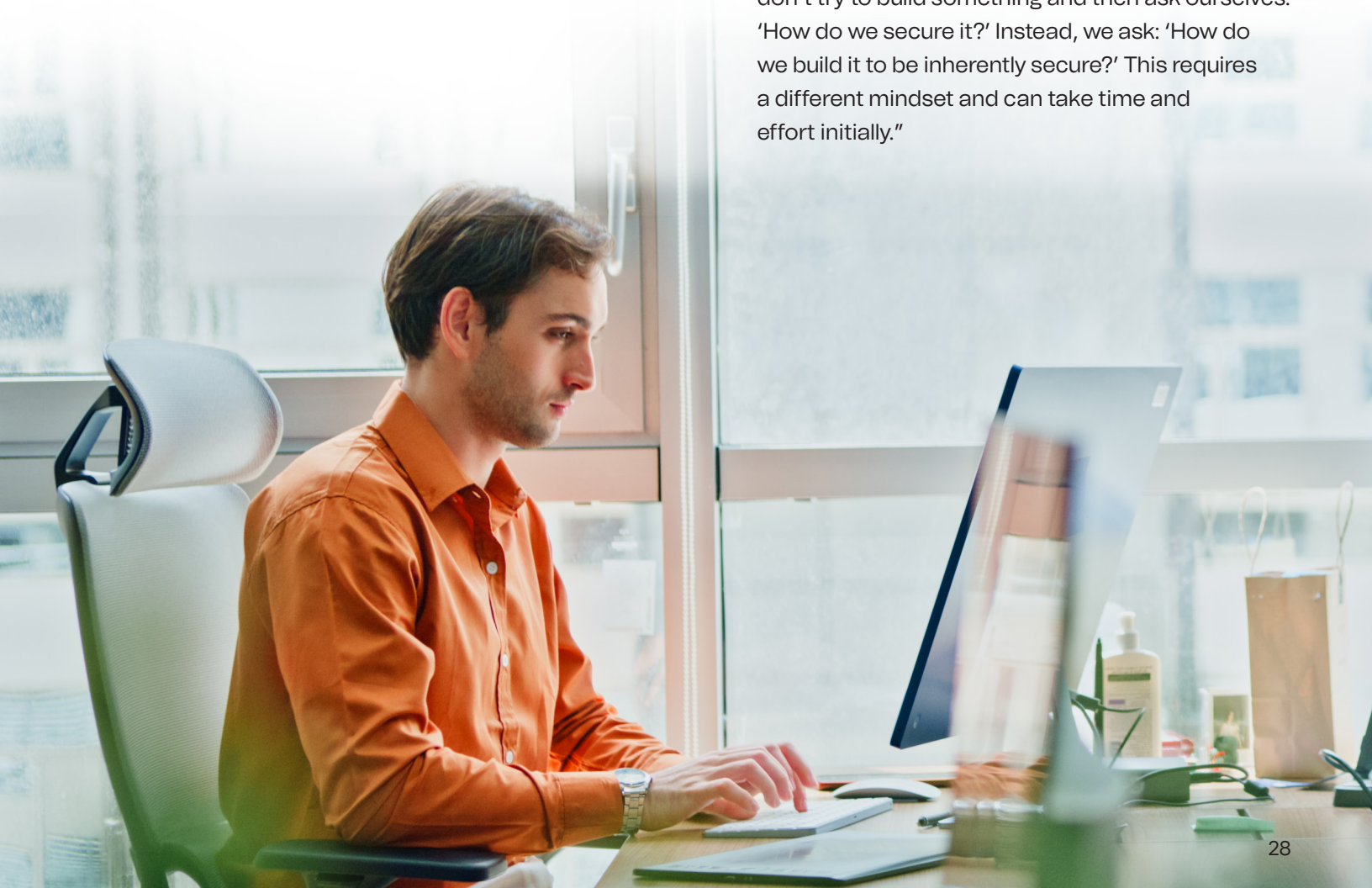
93%

of executives say cloud security capabilities significantly affect the level of autonomy they grant AI systems. Data sovereignty is reshaping where that AI runs. Regionalizing AI workloads is the most common response to sovereignty concerns (48% overall) and is most pronounced in France (57%) and Spain (56%).

There is a balance to be struck here. The goal should not be to limit innovation but to enable safe experimentation with the right security guardrails.

For Sagar, the priority is controlling how AI interacts with systems and data, not limiting its adoption. "I think of AI not just as a tool to solve problems, but as a ubiquitous general-purpose technology, like electricity," he explains. "It's going to be built into everything. What you have to look at is how you protect your data, your IP, and your interests. We call it freedom within a frame." Organizations that embed governance, visibility, and security controls into AI and technology environments from the outset help to create stronger foundations for long-term deployment.

Ratanpal says this is a critical part of Meridian Energy's security approach: "We've adopted a 'secure by design' policy. What this means is we don't try to build something and then ask ourselves: 'How do we secure it?' Instead, we ask: 'How do we build it to be inherently secure?' This requires a different mindset and can take time and effort initially."



Trade-offs may be necessary to start with, but organizations understand that a short-term approach will not create sustainable value. Avoiding agentic AI-driven security breaches makes continued deployment easier to justify. The majority (54%) of organizations say cloud security measures may restrict agentic AI use in the near term but are important for long-term scalability.

At the same time, organizations are reframing security as an enabler of innovation rather than a constraint. Almost all (96%) say their cloud security approach enhances their ability to adopt new technologies faster than their competitors, compared with 60% in 2025. In an increasingly volatile threat environment, this mindset shift is helping them build resilient, future-ready businesses.



As data sovereignty requirements tighten, where AI runs has become a strategic question. Organizations that have built for flexibility are able to shift workloads across on-premises, regional, and cloud environments as rules require, giving them a significant advantage over those locked into a single provider or jurisdiction.

Manju Naglapur

Senior Vice President and General Manager,
Cloud, Applications & Infrastructure Solutions
Unisys



Turning today's foundations into tomorrow's value

Based on our research, many organizations are well into their cloud and AI journey. They have modernized infrastructure, refactored applications, and scaled AI experiments. Wherever they are, the next opportunity is the same: turning these capabilities into measurable business outcomes.

Emerging technology, including agentic AI, is raising both the stakes and the possibilities. It promises to accelerate value, but it can also expose weaknesses in organizations' foundations, such as legacy complexity, fragmented applications, outdated governance, and misaligned accountability.

What will separate success from stalling is not the scale of investments but the discipline behind them. Organizations will pull ahead if they can connect IT priorities directly to strategic growth objectives and establish security frameworks that allow agentic AI to scale responsibly and if they can confront, rather than work around, the legacy systems and processes holding them back.

"Of course, there are dangers on the journey, but that doesn't mean you don't go there," says Bayer's Sagar. "You just have to go purposefully. But it's a fantastic opportunity for technology to allow humanity to do things we couldn't do before."

How to make technology's promise a reality



Redesign operating models, workflows, and governance structures to support agentic AI-driven ways of working.



Invest in building employees' skill sets and in AI readiness across leadership, governance and infrastructure to move from experimentation into enterprise-wide deployment.



Prioritize defining and converting cloud and AI investments into measurable business outcomes rather than simply expanding capabilities.



Modernize and simplify application estates and reduce integration complexity before scaling AI initiatives further.



Embed security, governance, and sovereignty controls directly into cloud and AI strategies.

About the research

To better understand how businesses are harnessing cloud, AI, and technology infrastructure, Unisys conducted a global research study of 1,000 senior IT and business decision-makers between March and April 2026.

The study explored a broad series of topics and issues facing companies in the U.S. (n=375), Europe (n=525), and APAC (n=100). Participants were either C-suite executives (n=300) or C-suite minus one from IT functions (e.g., CIO, CTO, cybersecurity, and AI; n=700). Quotas were applied to ensure representation among a wide range of industries, titles, and roles.

The findings are representative only of these respondents. The study used an online survey methodology.



© 2026 Unisys Corporation

All rights reserved. Unisys and other Unisys products and services mentioned herein, as well as their respective logos, are trademarks or registered trademarks of Unisys Corporation. The material in this document reflects information available at the point in time at which this document was prepared as indicated by the date in the document properties. This content is provided for general information purposes only and should only be construed as guidance. Decisions should not be based solely on the information presented and should not replace consultation with professional advisors. All brands and products referenced in this document are acknowledged to be trademarks or registered trademarks of their respective owners.

Nothing within this document may be reproduced or transmitted without the prior consent of Unisys. Unisys disclaims any responsibility for losses incurred by a reader as a result of the reader's decisions made based on any information included herein.