DIGITAL SCORECARD

The Market Authority Index

Benchmark Intelligence Report

Q3 2026 Edition
Assessment cutoff: 30 September 2026
294 completed business and line-of-business assessments
Average Market Authority Index: 69.0/100
Median Market Authority Index: 71/100

6 October 2026

Quarterly benchmark report

Prepared by Digital Scorecard

Methodology & Limitations

This report has been produced by Digital Scorecard using structured analytical frameworks, AI-assisted data processing, and publicly available information at the individual assessment dates.

The Market Authority Index and all supporting scores are derived from observable, buyer-facing signals and publicly accessible records, including websites, company filings, review platforms, press coverage, and other open-source materials. The index applies a consistent scoring methodology across defined evaluation criteria to assess perceived market authority and structural confidence.

While reasonable care has been taken to ensure accuracy, Digital Scorecard does not warrant the completeness, accuracy, or ongoing validity of all underlying data sources. Public records, filings, credit signals, and third-party platform data may change after the date of publication or may be subject to contextual interpretation.

This report is intended for informational and strategic evaluation purposes only. It does not constitute financial advice, legal advice, investment advice, or a formal credit assessment. Any commercial, financial, partnership, or investment decisions should be independently verified through appropriate professional due diligence before action is taken.

For organisations requiring deeper validation, contextual clarification, or expanded due diligence beyond publicly available signals, a manual review and advisory assessment can be conducted upon request.

Digital Scorecard accepts no liability for decisions made based solely on the contents of this report.

Executive Summary

The Q3 2026 Market Authority Index Benchmark Intelligence Report brings together 294 completed business and line-of-business assessments through 30 September 2026. Average Market Authority Index is 69.0/100, with a median of 71. 203 brands, 69.0% of the portfolio, meet the certification threshold of 65 or above, including 63 Gold brands.

The central finding remains a gap between organisational foundations and buyer-facing authority. Average Structural Confidence is 76.2, compared with Human Authority of 65.8, a difference of 10.4 points. Structural Confidence exceeds Human Authority in 219 brands, 74.5% of the portfolio. This is a descriptive score pattern, not a finding that all these businesses are financially sound or legally risk-free.

Proof and Validation is the lowest-scoring Human Authority pillar, at 12.8/25, or 51.0% of its maximum. Strategic Positioning averages 19.5, Trust Infrastructure 17.5 and Market Presence 15.9. Pillar analysis uses 285 complete, reconciled profiles, not all 294 assessments. The practical priority is to check whether buyers can independently verify the reasons a business gives them to buy.

Consumer-facing assessments average 72.0, compared with 61.2 for business-facing assessments. The unrounded difference is 10.8 points. The Human Authority difference is substantially larger, at 14.0 points, than the Structural Confidence difference of 3.1 points. Proof and Validation averages 14.5/25 for consumer-facing pillar profiles and 8.9/25 for business-facing profiles. These comparisons describe the assessed portfolio; they do not establish a causal effect of business model.

The dataset records 28 sector categories, following the Sector Framework as at 17 November 2026. Fifteen categories have at least three brands and account for 276 assessments. Financial Services & Fintech and Supplements have the highest averages within that comparison, at 82.6 and 77.2. Home, Interior & Lifestyle is the largest category, with 82 brands, or 27.9% of the portfolio. Its weight materially affects the overall benchmark.

Compared with the published Q2 headline portfolio of 158, the Q3 count is 136 higher and the average score is 4.0 points higher. This is not a same-business improvement series. The editions differ in assessment mix, scopes, classification coverage and reconciliation. The Q3 report uses completed assessments only; estimated and expected scores are excluded.

Reading the report: the unit is an assessed business or line of business, not a unique corporate group. The portfolio is not a random or representative market sample. No market-count headline is provided because assessment geography is not consistently established.

1. Benchmark Portfolio Overview

Metric	Q3 value
Completed brand assessments	294
Average Market Authority Index /100	69.0
Median Market Authority Index /100	71.0
Average Human Authority /100	65.8
Average Structural Confidence /100	76.2
Recorded score range	22–93
Portfolio standard deviation	12.3
Recorded sector categories	28
Sector categories with at least three brands	15
Complete reconciled pillar profiles	285 / 294 (96.9%)
Brands meeting certification threshold	203 / 294 (69.0%)

This is a cumulative assessment portfolio through 30 September 2026, not a list of assessments performed only during Q3. The scores reflect information available at individual assessment dates; this report does not refresh every business to quarter-end conditions.

All brands are equally weighted in the overall averages. The mean therefore describes the included assessments, not sales-weighted market authority, market share or an average company in the economy. Distinct assessed business lines remain separate even when they share a domain or corporate parent. Sector, sub-sector, business-model and commerce-type groupings follow the Sector Framework as at 17 November 2026.

The report includes businesses of different sizes and scopes, including international businesses. It is not exclusively a European SME benchmark. Standard deviations are descriptive population standard deviations for the included dataset, not confidence intervals for a wider population.

2. Score Distribution

Score band	Range /100	Brands	Share
Exceptional	80–100	63	21.4%
Strong	70–79	93	31.6%
Developing	60–69	80	27.2%
Emerging	40–59	53	18.0%
At Risk	0–39	5	1.7%

The Strong band is the largest group, with 93 brands. Exceptional and Strong together contain 156 brands, or 53.1% of the portfolio. Developing contains 80 brands, while Emerging and At Risk together contain 58, or 19.7%.

Score bands are not the same as certification tiers. Developing includes both the 47 Certified brands scoring 65–69 and 33 brands scoring 60–64 that do not meet the threshold. Overall, 91 brands score below 65.

These bands describe authority scores. They are not validated categories of AI readiness, recommendation probability, business viability or product quality. An overall score can conceal uneven pillar performance, and a Gold score does not imply maximum performance in every pillar.

3. Human Authority Pillar Analysis

Pillar	Mean /25	% of maximum	Standard deviation
Strategic Positioning	19.5	77.9%	2.9
Proof and Validation	12.8	51.0%	5.6
Trust Infrastructure	17.5	70.0%	3.7
Market Presence	15.9	63.6%	3.9

Denominator: 285 complete, reconciled profiles. Every included profile has four pillar values that sum to its snapshot Human Authority total. Nine unresolved profiles are excluded from pillar analysis without excluding their completed overall assessments from portfolio statistics.

Strategic Positioning is strongest at 19.5/25. Proof and Validation is lowest at 12.8/25, 6.7 points behind Strategic Positioning. Its standard deviation of 5.6 is also the largest of the four pillars, indicating considerable variation within the portfolio.

This pattern supports a diagnostic priority: test the link between a business's positioning and the independent evidence available to support it. Reviews, relevant certifications, appropriately scoped research, named case studies and documented customer outcomes may help substantiate claims. Evidence must relate to the actual assessed offering; brand-wide reviews or ingredient-level studies should not automatically be treated as proof of a specific product's outcomes.

Low observed proof scores do not directly measure investment expenditure, product effectiveness or return on investment. The report therefore does not label Proof and Validation the universally highest-return intervention. Each business should identify which missing or weak signals matter most to its buyers.

Pillars by business model

Model	Pillar profiles	SP /25	PV /25	TI /25	MP /25
B2C	175	20.0	14.5	18.5	17.0
B2B	78	17.9	8.9	15.0	13.5

Model	Pillar profiles	SP /25	PV /25	TI /25	MP /25
B2B + B2C	32	20.7	12.7	17.9	16.0

SP = Strategic Positioning; PV = Proof and Validation; TI = Trust Infrastructure; MP = Market Presence.

The consumer-facing versus business-facing gap is widest in Proof and Validation, at 5.5 points using unrounded means. The other pillar differences are 2.0 in Strategic Positioning, 3.5 in Trust Infrastructure and 3.5 in Market Presence. Consumer-facing pillar analysis covers 175 of 181 brands; business-facing covers 78 of 79; mixed-model covers 32 of 34. These coverage differences and the sector mix should be considered before generalising.

Pillars by score band

Band	Pillar profiles	SP /25	PV /25	TI /25	MP /25
Exceptional	60	22.0	19.0	20.9	20.1
Strong	91	20.6	14.6	19.1	17.4
Developing	77	18.8	10.7	16.5	14.8
Emerging	52	16.5	6.3	13.3	11.0
At Risk	5	11.2	3.0	7.0	6.2

Proof and Validation averages 19.0 among Exceptional profiles and 6.3 among Emerging profiles, a 12.8-point unrounded difference. This is a within-index association: the pillars contribute to Human Authority, which contributes to the overall score. It is not an independent predictive test, and no causal or “largest predictor” claim is made.

4. AI Buyer Signal Analysis

An AI Buyer Signal field is present for 294 of 294 canonical assessments. These fields are narrative assessment judgements about discoverability and recommendation-related signals. They are not a repeated, controlled measurement of live AI responses across a fixed prompt set.

To make the available information usable without inventing a new rating for each narrative, this report counts only explicit opening labels. “Strong” is grouped with “High”, “Moderate” with “Medium”, and “Weak” with “Low”. Explicit range labels are retained. No label is inferred from the Market Authority Index score or from the sentiment of an unlabelled paragraph.

Source-label group	Brands	Share of all 294
Very high	2	0.7%
High	91	31.0%

Source-label group	Brands	Share of all 294
Medium–High	35	11.9%
Medium	87	29.6%
Low–Medium	18	6.1%
Low	30	10.2%
Very low	5	1.7%
Unclassified	26	8.8%

The unclassified group includes narrative-only fields, numerical-only formats, mixed dimensions such as category demand versus brand retrievability, and risk-labelled fields that cannot safely be treated as recommendation-confidence labels. These records are present, not missing, and remain available for individual review.

The main operational distinction is between factual discoverability and evidence-supported recommendation. A business may expose product names, specifications, prices and contact details clearly while leaving independent proof or entity relationships difficult to verify. Equally, strong reputation evidence does not guarantee clear machine-readable information. Both should be checked in the individual assessment rather than collapsed into a claim that a score band is “AI ready”.

No percentage of businesses actually recommended by AI, no recommendation probability, and no correlation between these labels and measured AI outcomes is reported.

5. Price Pressure Risk Analysis

The Price Pressure Risk field is present for 292 of 294 assessments. These are assessment-level strategic judgements, not measured price elasticities, realised margins, willingness-to-pay experiments or a portfolio pricing-power index.

The same conservative opening-label approach is used. Medium and Moderate are treated as synonyms; explicit ranges remain separate. Unlabelled narratives, other formats and ambiguous headings are left unclassified rather than assigned a rating from their score.

Source-label group	Brands	Share of all 294
Very high	1	0.3%
High	66	22.4%
Medium–High	64	21.8%
Medium	102	34.7%
Low–Medium	22	7.5%

Source-label group	Brands	Share of all 294
Low	26	8.8%
Unclassified	11	3.7%
Missing	2	0.7%

Medium is the largest explicit label group, with 102 brands. A further 64 carry a Medium–High label and 66 a High label. Eleven populated fields remain unclassified and two are missing. These groups should not be combined into an asserted risk distribution for all businesses beyond the assessed portfolio.

Authority and price pressure are related strategic questions but not interchangeable measures. A highly visible retailer can still face intense price comparison, while a specialist service can have low external visibility and high switching costs. The appropriate response is to clarify what buyers are paying for and which parts of that value are independently evidenced.

Useful actions include making total delivered cost, specification differences, warranty scope, service commitments and evidenced outcomes easier to compare. This report does not claim a causal relationship between a pillar score and pricing power.

6. Competitive Positioning

Competitor summaries are present for 293 of 294 canonical assessments. Their presence is not equivalent to a validated numeric competitor average. The summaries include different competitive sets, markets, assessment dates, scope definitions and score types, including estimated or expected competitor values.

For this edition, no portfolio-wide competitor-gap average is calculated. Treating them as comparable would introduce false precision.

The practical use of competitive context is local: compare an assessed offering with the alternatives its buyers would genuinely consider, distinguish completed assessments from estimates, and examine pillar differences rather than only the total score. A business can meet the certification threshold and still lag relevant assessed peers. Conversely, leading a small assessed subset is not evidence of whole-market leadership.

Where competitive action is required, the individual assessment and its linked competitor analysis are the appropriate sources. The overall report deliberately excludes estimated and expected competitor scores from its 294-brand denominator and its sector averages.

7. Sector Benchmarks

Recorded category	n	MAI	HA	SC	65+ share	Gold
Financial Services & Fintech	8	82.6	79.4	90.3	100.0%	6
Supplements	10	77.2	74.9	82.0	90.0%	4
Health, Wellness & Pharmacy	28	76.6	77.7	74.1	89.3%	15
Fashion, Apparel & Personal Style	18	71.5	70.0	74.8	72.2%	6
Home, Interior & Lifestyle	82	71.4	67.7	79.6	84.1%	13
Hospitality, Experience & Tourism	31	70.8	68.5	76.0	74.2%	8
Beauty & Personal Care	8	70.6	68.3	76.3	75.0%	3
Pet Supplies & Animal Health	22	69.0	67.3	72.7	77.3%	3
Industrial & Manufacturing	17	63.1	54.2	83.8	52.9%	0
Life Sciences	8	62.8	58.8	71.6	62.5%	1
Marketing & Brand Services	4	61.8	57.5	72.3	25.0%	0
Professional & Business Services	28	61.4	57.5	70.3	39.3%	4
Transport & Mobility	4	59.5	50.8	79.5	0.0%	0
Packaging & Materials	5	59.2	52.4	75.0	20.0%	0
Food & Beverage	3	46.0	41.3	57.0	0.0%	0

MAI = Market Authority Index; HA = Human Authority; SC = Structural Confidence. All three scores are out of 100.

The main sector table includes 15 categories and 276 assessments. The three-brand threshold is a presentation convention, not a guarantee of statistical reliability. Small categories are especially sensitive to individual brands. Even the largest category is not a random sample of its market.

Financial Services & Fintech has the highest mean among categories meeting the threshold, with eight brands, all meeting certification and six reaching Gold. Supplements has 10 brands, 9 meeting certification and 4 Gold. These are findings within the recorded categories, not proof that these industries have the highest authority in the wider economy.

Home, Interior & Lifestyle accounts for 82 brands, 27.9% of the entire portfolio. Its mean of 71.4 and 69 qualifying brands materially shape the overall results. Industrial & Manufacturing illustrates a contrasting profile: Structural Confidence of 83.8 and Human Authority of 54.2, a 29.5-point gap. Transport & Mobility similarly has a 28.8-point gap, but only four brands.

Classification caveat: sector labels follow the Sector Framework as at 17 November 2026, which records 28 sector labels across these 294 assessments. A few small labels still sit alongside related

labels, for example Financial Infrastructure & FinTech next to Financial Services & Fintech. This report applies the Framework labels as recorded and makes no new taxonomy decisions.

The remaining 13 categories contain 18 brands. They are listed separately in Appendix A and should be treated as small-category observations, not market benchmarks.

8. Business Model and Commerce Type

Business model	n	MAI	HA	SC	65+ share
B2C	181	72.0	69.8	76.9	80.7%
B2B + B2C	34	71.0	67.8	78.1	73.5%
B2B	79	61.2	55.8	73.7	40.5%

Business-to-consumer brands represent 61.6% of the portfolio, business-to-business brands 26.9%, and mixed business/consumer models 11.6%, with rounding. Their certification shares are 80.7%, 40.5% and 73.5% respectively.

The 10.8-point consumer-facing advantage in Market Authority Index is accompanied by a 14.0-point Human Authority gap but only a 3.1-point Structural Confidence gap. This identifies a substantial difference in recorded external authority, not evidence that changing the customer model would cause a higher score. Sector mix, scale, assessment scope and selection all remain potential explanations.

Commerce type

Reporting group	n	MAI	HA	SC
Physical + E-commerce	15	76.0	73.3	82.0
E-commerce + Physical	65	75.2	72.9	80.6
E-commerce	42	71.3	70.7	72.4
Physical	17	70.5	66.5	79.9
Consumer Service	35	70.3	66.8	78.2
Physical + Digital	24	68.5	66.7	72.6
SaaS	6	65.3	63.5	68.7
Wholesale / Trade	28	64.1	57.6	78.8
Contract Manufacturing	6	63.8	54.2	86.7
Professional Service	42	61.5	56.3	73.3
Other specialised modes	3	58.7	54.7	68.0
Platform	11	56.9	56.7	57.3

The two recorded physical/e-commerce hybrid groups lead this table at 76.0 and 75.2. Pure E-commerce averages 71.3. Contract Manufacturing has Structural Confidence of 86.7 but Human Authority of 54.2, a 32.5-point gap. Professional Service averages 61.5 overall, with Human Authority of 56.3 and Structural Confidence of 73.3.

These are descriptive comparisons, not channel-effect estimates. Physical + E-commerce and E-commerce + Physical remain separate source labels. Their order does not establish a verified primary-channel hierarchy. Physical availability can include retail distribution rather than owned shops.

For presentation, “Both” is normalised to B2B + B2C; one Omnichannel record is grouped with E-commerce + Physical; six descriptive contract-manufacturing modes are grouped as Contract Manufacturing; and three distinct modes are grouped as Other specialised modes. The latter comprise dealer/quote, physical-plus-visitor-service and retailer-led pharmacy sales.

9. Market and Scope Coverage

No geographic benchmark averages or unique-market headline are reported. Ten brands lack a clearly established assessment market, and some assessments are explicitly multi-regional. A company's headquarters, registration jurisdiction and the market covered by its assessment are not necessarily the same.

Even where a country field is populated, the snapshot does not establish universal harmonisation to assessment market. This report retains the available country metadata for traceability without treating it as a validated geographic segmentation.

The cohort includes whole-brand and narrower offering-level scopes. Four confirmed shared-domain cases retain distinct assessed lines, including separate product lines, an experience versus a product business, and an overall insurance scope versus pet insurance. These are intentionally separate brand assessments, not accidental duplicates. This is not an exhaustive corporate-group or legal-entity consolidation.

10. Cross-Sector Patterns and Implications

Organisational foundations often exceed external authority. The 10.4-point portfolio gap and the 74.5% of brands with higher Structural Confidence identify a common diagnostic starting point. They do not certify financial health or establish that every sector has the same pattern. Health, Wellness & Pharmacy, for example, has higher Human Authority than Structural Confidence on average, at 77.7 against 74.1.

Proof is weaker than positioning in the reconciled pillar sample. The mean difference of 6.7/25 suggests that stated differentiation is not always matched by accessible validation. The priority is to review the credibility and scope of the evidence, not simply add more testimonials or markup.

Business-facing authority requires relevant evidence, not a consumer template. The 8.9/25 business-facing Proof and Validation average points to opportunities to make named projects, technical certifications, verified client outcomes and sector-specific references easier to assess. It does not establish that consumer-review platforms are appropriate for every business.

Strong structural profiles can coexist with weak buyer-facing profiles. Industrial and contract-manufacturing averages illustrate this distinction. A durable operation still needs clear, current and independently substantiated reasons for buyers to choose it.

Composition matters. Home, Interior & Lifestyle contributes more than a quarter of all brands. Aggregate results should therefore be used alongside relevant peer groups. No sector-balanced reweighting, population weighting or causal adjustment is applied.

11. Score Calibration and Consistency

The framework weights Human Authority at 70% and Structural Confidence at 30%. Published final assessment scores are retained rather than recalculated into new scores for this report. A diagnostic check found no brand differing by more than one point from the weighted components after applying the standard structural cap. This is an arithmetic tolerance check, not a fresh audit of the underlying evidence or exact rounding rules.

Eleven brands have Structural Confidence below 40. This identifies the standard cap condition; it does not mean the cap reduced all eleven final scores. In this snapshot, one has an uncapped weighted result above 65 and a final score of 65. The other ten have weighted results already below that ceiling, including one that rounds to 65. Individual reports may also contain assessment-specific qualifications that should remain visible when the score is used.

The minimum final score is 22 and the maximum is 93. The median of 71 exceeds the mean of 69.0. These are portfolio descriptors, not evidence that the score is calibrated to a population distribution or correlated with revenue, growth or profitability.

The structural cap is a ceiling, not a credit rating or financial-safety guarantee. Scoring 65 at the ceiling must not conceal the underlying low Structural Confidence score in buyer or partner due diligence.

12. Certification and High-Scoring Assessments

Tier	Score range	Brands	Portfolio share
Gold	80–100	63	21.4%
Silver	70–79	93	31.6%
Certified	65–69	47	16.0%
Below threshold	0–64	91	31.0%

In total, 203 brands meet the score threshold of 65 or above. This report counts score-qualified assessments; it does not confirm that every brand has been published in a directory or has an active displayed badge.

Gold scores appear across 10 of the 28 recorded sector categories. Health, Wellness & Pharmacy has 15 Gold brands, Home, Interior & Lifestyle 13, Hospitality, Experience & Tourism eight, and Financial Services & Fintech and Fashion, Apparel & Personal Style six each. Together those five categories account for 48 of the 63 Gold brands.

An overall Gold result is not a guarantee of uniformly exceptional pillars, product efficacy, service quality, commercial performance or absence of structural risk. Certification is also not equivalent to sector leadership or a top-three ranking. Appendix B lists the Gold brands with their component scores for reference.

The Market Authority Index is independent of purchased services. A business cannot buy, influence or obtain its score by purchasing Digital Scorecard services.

13. Leading Scores Within Assessed Categories

Appendix C identifies the highest recorded score in each category with at least three assessments. All ties are included. These are leaders within the included assessment set, not independently verified whole-market leaders. They do not imply leadership in revenue, sales, market share or a different country or business scope.

Categories retain the source classification caveats. A leading score may change when new brands are assessed, classifications are reviewed or a business receives an updated assessment. International and offering-level scopes are not relabelled as Swedish whole-company leaders.

14. Changes from the Published Q2 Edition

Metric	Published Q2 baseline	Q3 snapshot	Reported difference
Brand assessments	158	294	+136
Average Market Authority Index	65.0	69.0	+4.0 points
Average Human Authority	61.7	65.8	+4.1 points
Average Structural Confidence	72.7	76.2	+3.5 points
Brands at 65+	90	203	+113
65+ share	57.0%	69.0%	+12.0 percentage points
Gold brands	19	63	+44
Reconciled pillar profiles	131	285	+154
Pillar coverage	82.9%	96.9%	+14.0 percentage points

Q2 headline values are taken from the cover, portfolio overview, executive summary and certification table of the published Q2 report. They are historical published references, not a reconstructed canonical Q2 dataset.

The count is 86.1% higher than the published Q2 total. This must not be described as 136 independently verified new businesses: the current portfolio also reflects scope decisions and classification changes. No matched-panel analysis of unchanged businesses has been performed.

The published Q2 report does not give a consistent portfolio-wide score distribution or model-by-model breakdown, so this edition compares headline figures and the detailed pillar table only. The Q2 detailed pillar table (n=131) is the pillar reference below.

Pillar /25	Published Q2 detail (n=131)	Q3 (n=285)
Strategic Positioning	18.7	19.5
Proof and Validation	11.7	12.8
Trust Infrastructure	16.6	17.5
Market Presence	14.9	15.9

These are different coverage sets, so their differences are not same-business pillar improvements. The Q2 Life Sciences indicative sector material also used a mixed assessed/estimated/expected panel of 27, whereas Q3's category contains eight completed assessments. They are not directly comparable.

15. Cohort, Pillar Coverage and Classification Methodology

Cohort construction

The portfolio contains 294 completed, dated, numerical assessments with an assessment date on or before 30 September 2026. Where more than one record existed for the same business, the superseded record is excluded and the current canonical score is used.

Distinct confirmed business lines are retained. Name and domain duplicate checks were performed, but this is not an exhaustive adjudication of corporate ownership or legal entities. The cutoff is an assessment date on or before 30 September 2026. The edition is cumulative and excludes expected and estimated scores.

Pillar coverage

Pillar analysis uses 285 assessments with a complete, reconciled four-pillar profile.

The four pillars sum to the Human Authority total for every included profile.

Nine assessments are excluded from pillar means because their source reports do not give a consistent four-pillar breakdown. They remain in all overall score statistics and were not estimated or set to zero.

Classification

Sector, sub-sector, business model and commerce type are populated for all 294 brands and follow the Sector Framework as at 17 November 2026. The 28 sector labels recorded in the Framework are used; some overlap, and no new taxonomy standardisation is claimed.

Both is normalised to B2B + B2C for presentation. The commerce groupings are explained in Section 8.

Aggregation and limitations

Overall/component means use 294 brands; pillar means use 285. Business-model and commerce totals each reconcile to 294. The main sector comparison uses 276 brands in 15 categories; the

remaining 18 appear in Appendix A. Scores are equally weighted; differences use unrounded calculations and displayed means are rounded to one decimal.

The dataset is a selected assessment portfolio, not a representative probability sample. No causal, population-level or statistical-significance claims are made. Geography is not sufficiently harmonised for market averages. The report makes no fresh claims about individual businesses' current conditions beyond their recorded assessments.

16. Scoring Framework and Evidence Boundaries

Market Authority Index = (Human Authority × 0.70) + (Structural Confidence × 0.30), subject to applicable assessment caps and rounding.

Human Authority comprises Strategic Positioning, Proof and Validation, Trust Infrastructure and Market Presence, each scored out of 25. Structural Confidence comprises Filing Compliance, Financial Risk Signals, Governance Stability and Operational Longevity, each scored out of 25. Website quality, search visibility and pricing clarity must not be misdescribed as the four structural components.

Under the standard structural cap, Structural Confidence below 40 limits the final Market Authority Index to a maximum of 65. Human Authority and Structural Confidence themselves remain uncapped component scores. This report preserves final recorded assessments rather than issuing replacement scores.

The assessments use observable buyer-facing signals and publicly accessible evidence, including websites, company records, reviews, press and other sources. Individual assessments can contain interpretation, access limitations, evidence-date differences and qualifications. Their linked reports should be consulted for consequential use.

The Market Authority Standard, Version 1.1, is the methodology reference used by the Q2 baseline. Citation: Nugent, E. (2025). The Market Authority Standard, Version 1.1. Digital Scorecard. This report does not certify that each legacy assessment used an identical execution process or source availability.

AI Buyer Signal, price-pressure narratives and competitor estimates are not outcome measurements. The pillar analysis is a within-framework comparison rather than evidence that changing one score causes sales, recommendation frequency or pricing power to improve.

17. Conclusion and Practical Priorities

The Q3 portfolio provides a broader and more complete account of assessed market authority, with 294 completed brand assessments and 285 reconciled pillar profiles. Its central message is practical: organisational credibility does not automatically become evidence that buyers can find, verify and use to choose a business.

Proof and Validation remains the lowest-scoring pillar at 12.8/25. Business-facing brands show especially large gaps between structural foundations and external authority. However, the correct intervention depends on the assessed scope and relevant buyers, not simply the portfolio average.

For a business using these benchmarks:

1. Compare like with like. Choose peers with similar market, offering and assessment type. Read the denominator and scope before interpreting a ranking.
2. Connect positioning to evidence. Identify the strongest reasons to buy and the independently verifiable proof supporting each. Keep product-specific outcomes distinct from broader brand or ingredient evidence.
3. Make the decision facts clear. Expose relevant specifications, process, terms, warranties, costs and service commitments accurately, supported by eligible structured data where appropriate.
4. Address structural warnings directly. Do not let a composite score or certification threshold obscure material low Structural Confidence.
5. Track changes on a fixed scope. Use repeated assessments or a defined matched cohort for improvement claims. Do not use changes in the cumulative portfolio average as evidence of business-level progress.

The Market Authority Index remains an independent benchmark. Commercial support can help businesses develop genuine evidence and clearer buyer information, but it cannot purchase or alter an index score.

Appendix A. Small Recorded Categories

Recorded category	n	MAI	HA	SC
Sport & Outdoor	2	77.5	71.0	92.0
Consumer Electronics	1	73.0	74.0	71.0
Cleantech & Sustainability	1	65.0	60.0	75.0
EdTech & Learning	2	64.5	59.0	77.0
Recycling	2	64.5	56.5	83.0
Recruitment & Executive Search	1	59.0	58.0	60.0
Cybersecurity & Data Privacy	1	59.0	59.0	60.0
Funeral & End of Life Services	1	56.0	51.0	68.0
Industry Media, Associations & Events	2	53.0	47.5	66.0
Legal Tech & RegTech	1	53.0	55.0	48.0
Specialist Consumer Products	1	49.0	53.0	39.0
Retail & Consumer	2	48.0	44.0	56.0
Financial Infrastructure & FinTech	1	45.0	41.0	54.0

These 13 labels contain 18 assessments in total. Values describe the included brands only. Categories with one or two brands are not reliable estimates of wider industry authority, and some overlap with other labels.

Appendix B. Gold Brands

Assessed brand / scope name	MAI	HA	SC	Recorded category
Optibac Probiotics	93	91	96	Supplements
Nutrafol	90	90	90	Health, Wellness & Pharmacy
Ancient + Brave	89	89	90	Health, Wellness & Pharmacy
Sveland Djurförsäkringar	89	89	90	Financial Services & Fintech
Symprove	89	89	89	Supplements
Midleton Distillery Experience / Jameson	88	86	93	Hospitality, Experience & Tourism
Absolute Collagen	87	90	81	Health, Wellness & Pharmacy
Health & Her	87	88	84	Health, Wellness & Pharmacy
If	87	82	97	Financial Services & Fintech
Kijimea K53 Advance	87	87	87	Supplements
Apoteket	86	82	94	Health, Wellness & Pharmacy
Bolia Sweden	86	83	93	Home, Interior & Lifestyle
EZ Living Interiors	86	84	89	Home, Interior & Lifestyle
ICEHOTEL	86	85	89	Hospitality, Experience & Tourism
Mio	86	84	92	Home, Interior & Lifestyle
Sephora	86	84	92	Beauty & Personal Care
Trygg-Hansa	86	81	97	Financial Services & Fintech
Ulta Beauty	86	83	93	Beauty & Personal Care
Wild Nutrition Menopause Complex	86	87	85	Health, Wellness & Pharmacy
Boozt	85	83	89	Fashion, Apparel & Personal Style
DFS Ireland	85	82	91	Home, Interior & Lifestyle
Kvänum	85	81	95	Home, Interior & Lifestyle
MenoLabs MenoFit	85	80	97	Health, Wellness & Pharmacy
Zoo.se	85	86	81	Pet Supplies & Animal Health
Agria Djurförsäkring	84	80	93	Financial Services & Fintech

Assessed brand / scope name	MAI	HA	SC	Recorded category
Bio-Kult	84	79	94	Supplements
Hairlust	84	82	89	Health, Wellness & Pharmacy
IKEA Sweden	84	81	90	Home, Interior & Lifestyle
Innecta	84	81	92	Professional & Business Services
Lassie	84	88	75	Financial Services & Fintech
Lovable	84	89	71	Professional & Business Services
Finline Furniture	83	82	85	Home, Interior & Lifestyle
Folksam	83	80	91	Financial Services & Fintech
Grundels	83	83	82	Home, Interior & Lifestyle
String Furniture	83	85	77	Home, Interior & Lifestyle
Treehotel	83	84	81	Hospitality, Experience & Tourism
VOM og Hundemat	83	78	93	Pet Supplies & Animal Health
Björn Borg	82	78	92	Fashion, Apparel & Personal Style
Hernö Gin	82	78	92	Hospitality, Experience & Tourism
JSHealth Vitamins – Menopause+ Formula	82	84	78	Health, Wellness & Pharmacy
Marbodal	82	82	81	Home, Interior & Lifestyle
Oslo Skin Lab – The Solution™	82	77	94	Health, Wellness & Pharmacy
Revolution Race	82	78	92	Fashion, Apparel & Personal Style
SpinChem	82	78	90	Life Sciences
The Shed Distillery of PJ Rigney	82	82	82	Hospitality, Experience & Tourism
Trunk Clothiers	82	79	89	Fashion, Apparel & Personal Style
Tullamore D.E.W.	82	79	88	Hospitality, Experience & Tourism
Viviscal	82	75	97	Health, Wellness & Pharmacy
Cervera	81	76	92	Home, Interior & Lifestyle
Diamond Furniture	81	80	83	Home, Interior & Lifestyle
DR.VEGAN MenoFriend / PeriMenoFriend	81	84	75	Health, Wellness & Pharmacy

Assessed brand / scope name	MAI	HA	SC	Recorded category
Equestrian Stockholm	81	82	80	Pet Supplies & Animal Health
GOLD COLLAGEN	81	79	86	Health, Wellness & Pharmacy
Hestra Gloves	81	75	95	Fashion, Apparel & Personal Style
New Nordic Hair Volume	81	79	85	Health, Wellness & Pharmacy
Old Bushmills Distillery	81	80	82	Hospitality, Experience & Tourism
Boots	80	78	85	Beauty & Personal Care
Cash & Carry Kitchens	80	83	72	Home, Interior & Lifestyle
Drake's	80	79	82	Fashion, Apparel & Personal Style
Provenance	80	78	85	Professional & Business Services
Revea Redovisning	80	77	86	Professional & Business Services
Teeling Whiskey Distillery	80	77	88	Hospitality, Experience & Tourism
Vital Proteins	80	78	83	Health, Wellness & Pharmacy

Names are the recorded assessment labels, not a consolidation into unique legal companies. The source-data companion file contains record IDs, scope information and individual report links. Component scores should remain visible alongside the overall score.

Appendix C. Highest Recorded Scores by Category

Recorded category	n	Leading score	Assessed brands at that score
Financial Services & Fintech	8	89	Sveland Djurförsäkringar
Supplements	10	93	Optibac Probiotics
Health, Wellness & Pharmacy	28	90	Nutrafol
Fashion, Apparel & Personal Style	18	85	Boozt
Home, Interior & Lifestyle	82	86	Bolia Sweden; EZ Living Interiors; Mio
Hospitality, Experience & Tourism	31	88	Midleton Distillery Experience / Jameson
Beauty & Personal Care	8	86	Sephora; Ulta Beauty
Pet Supplies & Animal Health	22	85	Zoo.se
Industrial & Manufacturing	17	77	SKF
Life Sciences	8	82	SpinChem
Marketing & Brand Services	4	71	Axon Profil AB
Professional & Business Services	28	84	Innecta; Lovable
Transport & Mobility	4	63	No brand at 65 or above
Packaging & Materials	5	76	Boxon
Food & Beverage	3	49	No brand at 65 or above

Ties are retained. Brands are named only where they meet the certification threshold of 65 or above. These rankings are restricted to the assessed portfolio and category labels shown, not whole-market leadership claims.

Appendix D. Sources and Edition

Edition: Q3 2026. Assessment cutoff: 30 September 2026. Prepared: 6 October 2026. Sector classifications updated 17 November 2026 from the Sector Framework; scores and assessment counts are unchanged.

Primary sources for this edition:

- Digital Scorecard Market Authority Index assessments completed on or before 30 September 2026.
- Sector Framework (sector, sub-sector, business model and commerce type), as at 17 November 2026.
- Q2 Benchmark Intelligence Report, used as the published historical baseline.