

AI EXPLAINED · TRENDS 2026

Every Phone AI Starts General. The Layers on Top Make It Yours.

Business AI is specialising. On a phone line, specialism is five layers stacked on a general model. The layers, the symptoms of a missing one, and a ten minute test.

Ring three AI receptionists and you hear three pleasant voices. Underneath, one may be a general chatbot on a phone number and another a **specialist that knows calls, your industry and your business.**

■ Why AI is specialising (Gartner predictions)

- By 2027, more than 50% of enterprise GenAI models will be industry or function specific, up from about 1% in 2023.
- By 2027, small task-specific models used at least 3x more than general LLMs (9 April 2025).
- Why: general models lose accuracy where business context is needed; small models are faster and cheaper.

■ The five layers of a phone AI

Layer	What it adds	Comes from
1. General model	Understanding and forming language	A foundation model maker
2. Voice	Hearing over noise and accents, turn-taking	Speech models tuned for calls
3. Telephony	Transfer, SMS, messages, hold	The phone system
4. Industry	How your kind of business takes calls	Tuning and templates
5. Your business	Hours, prices, calendar, CRM, rules	You, via retrieval (RAG)

■ Symptoms of a missing layer

What callers notice	Weak layer
Long pauses, misheard names, talks over people	2. Voice
"Someone will call you back" on every call	3. Telephony
Does not understand how customers phrase things	4. Industry
Wrong price, hours or suburb; confident guesses	5. Your business

■ The top layer only you can supply

- **Facts:** hours, holidays, service area, prices, what you do not do.
- **Systems:** calendar, CRM or job system, who gets summaries.
- **Rules:** what is urgent, who to transfer to, what never to promise.

"I don't know" is a feature

An agent that says "I'll get someone to confirm that" is doing its job. One that invents a price is a general model showing through.

■ A ten minute layer test (from a mobile, somewhere noisy)

- 1 **Voice:** give a tricky name, interrupt it. Right name? Short pauses?
- 2 **Telephony:** "Put me through to accounts", "Text me the address". Did it happen?
- 3 **Industry:** ask the way your customers ask. Does it understand?
- 4 **Your business:** a price, a holiday opening, a suburb you skip.
- 5 **Edges:** say it is urgent, get cross. Does it hand over to a person?

■ Questions for any vendor

- Which company runs each layer?
- How long does a caller wait, on a live mobile call?
- Where is call audio processed and stored?
- Is any of it used to train models?
- Can I update facts and rules myself, instantly?

■ What to do and when

This week	This month	This quarter
Write your facts, systems and rules in one document	Pick one job for AI and trial it on real calls	Review transcripts and fix gaps in your top layer
List your ten most asked questions	Run the layer test on two or three providers	Decide whether to widen the job

Where to start

This week, write your top layer down. This month, trial one job such as after hours on real calls. Before **10 December 2026**, update your privacy policy for automated decisions.