

State of AI Monetization 2026

The Year Pricing Broke



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Foreword

This report builds on the findings presented in The State of AI Monetization 2025 Report which was published in April 2025.

Not long ago, usage sat in the background of digital business. It was there, of course, but it rarely occupied center stage. Pricing was still anchored primarily to seats, plans, contracts, and annual commitments. Finance could model revenue with a reasonable degree of confidence because the commercial unit was stable. The customer bought access, the provider delivered service, and the economics of the relationship were comparatively predictable. AI has changed that balance. It has made usage visible again, and not just as an operational metric. It has made usage commercial.

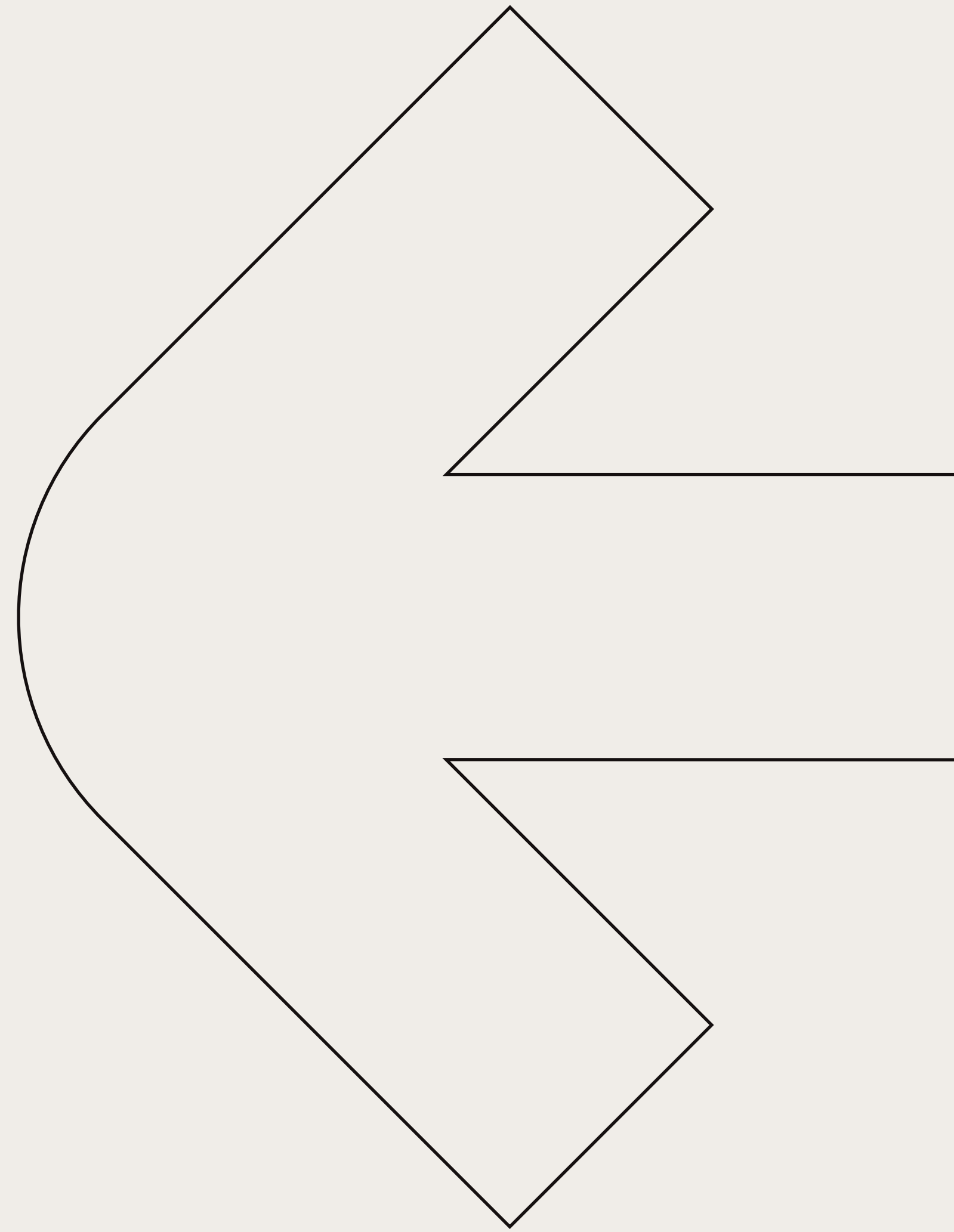
That shift matters because AI does not create value in the same way as a static feature set.

It creates value in motion. Every prompt, prediction, recommendation, resolution, automated task, model call, and generated output is an event of usage. Each event creates customer value, but it can also create cost. That makes AI monetization fundamentally different from simply attaching a premium label to an intelligent capability and hoping the economics hold. It means the route to revenue now runs through the moment of usage. And once revenue starts there, so do the harder questions. What should be charged for? What should be bundled? What should be measured? What does it cost to serve? How accurately can that cost be forecast? And who inside the business is accountable when usage grows faster than the margin?

That is why this year's report takes

a sharper stance than the first. The strategic case for AI monetization is no longer the central argument. In many organizations, that case has already been accepted. AI is now expected to contribute to growth, differentiation, and customer value. But strategic belief is not the same thing as commercial readiness. The more AI becomes part of the offer, the more exposed the underlying operating model becomes. Billing logic has to work. Usage data has to be reliable. Cost-to-serve has to be understood. Forecasts have to become more than rough directional estimates. Governance must move beyond enthusiasm and into decision rights.

For business leaders, that changes the nature of the opportunity. The CFO is no longer standing at the edge of AI monetization, waiting to validate the result after the fact. Finance now sits much closer to



the center of the commercial design. That is not because AI has become less strategic. It is because it has become more real.

When usage drives revenue, finance has to care about the integrity of that usage signal, the discipline of the pricing model, the resilience of the billing process, the volatility of the cost base, and the credibility of the forecast. AI monetization is now a commercial system, not just a strategic ambition.

This report is written in that spirit. It is not a manifesto for AI optimism, nor is it a warning against monetizing AI. It is a diagnosis of where the market now stands.

What 2026 reveals, more sharply than 2025 did, is that the conventional pricing model has

broken under AI's usage-driven reality. Bundling has stretched thinner than the cost base, cost-to-serve has come unmoored from the price tag, forecasting has fallen behind usage, and providers have begun managing margin with controls rather than prices.

The findings show a category that is moving decisively, but not evenly

Organizations are monetizing AI in multiple ways, yet the market has not settled on one dominant model. Margin protection is overtaking novelty as the force shaping commercial strategy. Forecasting remains weak. Data visibility is widely recognized as essential, but still operationally difficult. Governance is consolidating around finance and engineering. The desire to scale is real, but the foundations for scale remain incomplete.

The opportunity has not diminished. If anything, it has become more valuable. But the terms of success have changed. The businesses that lead this next phase will not simply be the ones that launch more AI features or talk most confidently about innovation. They will be the ones who can convert usage into revenue with clarity, discipline, and trust. They will be the ones that can scale AI without losing sight of margin, cost, customer value, or control. That is the standard the market is now moving toward. And that is the standard this report is designed to examine.

Ari Vanttinen
CMO

DigitalRoute



Introduction:

AI monetization
has entered a
new phase.





2026 is the year its pricing model broke. The question is no longer whether AI should create revenue. In most serious boardrooms, that question has already been settled. The more relevant question now is whether the commercial model beneath AI is strong enough to carry the weight being placed on it. The evidence in this report says it is not, at least not yet. That is a harder question, because it forces organizations to move beyond strategy language and into operating reality. It requires them to define the unit of value, choose the charging logic, understand the cost base, track usage with precision, forecast demand and margin with credibility, and decide who owns the model once AI becomes material to the business.

That is the central shift this report explores. The first edition in this series showed that AI monetization had become strategically inevitable. It established that revenue increasingly begins at the moment of usage rather than at

the point of purchase. It also made clear that finance leaders were becoming central to the monetization agenda because AI could not be commercialized credibly without measurable outcomes, transparent pricing, and control over usage data. Those conclusions still stand. But they do not describe the whole market anymore. This year's report deliberately broadens the perspective beyond finance alone to include the product, platform, engineering, and data functions that now shape how AI is packaged, measured, governed, and scaled. That wider respondent lens reflects the market itself. It shows what comes next when organizations try to turn AI from an accepted growth story into a scalable commercial system.

What they reveal is a market that is serious, active, and under pressure. AI monetization is now a live

commercial priority. Yet most organizations still do not have the pricing clarity, cost visibility, forecasting discipline, data foundation, or governance model needed to monetize AI confidently at scale. The market is not short on intent. It is short on settled mechanics. There is no single dominant pricing logic. Cost-to-serve remains poorly understood. Forecasting is widely recognized as weak. Usage data is increasingly understood as a commercial backbone, but many firms still struggle to manage it. Internal complexity is rising faster than customer benefit. The first strain of AI monetization often appears in infrastructure and billing before it appears in sophisticated margin optimization.

That combination of urgency and incompleteness is what gives the 2026 story its shape. It's not a story of stalled progress.

Organizations are clearly moving ahead. Nor is it a story of strategic doubt. The strategic case remains intact. It is, instead, a story of operational exposure. The more organizations monetize AI, the more they discover where the commercial engine is strong and where it is still fragile. In traditional software, pricing and forecasting models have had years to mature. In AI, they are still being built in real time, often while customer expectations and cost structures continue to move underneath them.

This report, therefore, takes a deliberately commercial lens. It examines how organizations are currently monetizing AI, what is driving their decisions, where the biggest weaknesses sit, what has

changed since 2025, and what those shifts reveal about the next phase of market maturity. The argument running through the report is simple. Usage remains the core unit of value in AI monetization. But in 2026, usage is no longer only a source of revenue opportunity. It is also the source of cost exposure, forecasting difficulty, governance complexity, and operational pressure. That is why AI monetization can no longer be treated as a narrow pricing exercise. It has become a broader question of commercial architecture.

The chapters that follow are designed to reflect that architecture. The first part of the report sets out the current 2026 landscape in its own right. It looks at commercial priority, pricing fragmentation, fragile unit economics, forecasting and data visibility, governance, readiness for

scale, internal complexity, and the market's defensive maturity phase. The second part traces the movement since 2025, showing how the market has shifted from strategic conviction to commercial mechanics, from growth-first thinking to margin pressure, from immature pricing to fragmented pricing, from usage as a theory to usage data as a hard requirement, and from declared readiness to a more grounded operational realism.

What emerges is a more mature, but also more demanding, picture of AI monetization. The market no longer needs to be persuaded that AI matters. It now has to prove that it can run AI as a business model.

“The market no longer needs to be persuaded that AI matters. It now has to prove that it can run AI as a business model.”

Purpose of the report series

This report is the second chapter in a longer conversation. Its purpose is not simply to publish a fresh set of survey findings once a year. Its purpose is to track how AI monetization matures as a commercial discipline. That distinction matters. Technologies often move into the market faster than the systems needed to monetize them well. In those moments, commentary can become noisy. Businesses announce capability, talk about growth, and describe the future in ambitious terms, but the evidence of how the commercial model is actually changing can remain fragmented.

The purpose of this series is to bring discipline to that transition. It is designed to hold a stable core thesis while measuring how the market's operating reality evolves around it.

It argued that AI monetization had become strategically non-negotiable. It placed usage at the center of the value equation and made the case that revenue increasingly begins in the moment of consumption, not simply at the point of purchase. It also identified a significant execution gap. Organizations understood that AI mattered, but many had not yet built the pricing structures, usage data foundations, forecasting models, KPI frameworks, and cross-functional alignment needed to turn that understanding into a repeatable commercial system. The report's voice was deliberately boardroom-oriented because the issue had already moved out of the innovation lab and into the executive agenda.

The 2026 edition exists to test what happened next. It asks whether the market has closed that gap, narrowed it, or merely made it more visible. It does not abandon the logic of the first report. On the contrary, it depends on it. If usage is where value is created, then the maturity of AI monetization should be visible in how organizations price usage, measure usage, bill usage, forecast usage, govern usage, and protect margin as usage grows. That is exactly what the 2026 findings allow us to examine. They show that the market has progressed beyond strategic debate, but they also show that execution remains uneven and, in some respects, more exposed than before.

That makes the link between the two reports especially important.

This year's edition should not be read as a different argument with a new center of gravity. It should be read as the next stage of the same narrative, but through a slightly wider lens. The first report captured a finance-led view of AI monetization at a moment when the strategic case was still being established. The second broadens the perspective to reflect what the market now looks like in practice, with finance, product and platform, and engineering and data functions all playing more visible roles in how AI is priced, governed, and scaled.

The first established the inevitability of the opportunity. The second examines the difficulty of the model that must sit beneath it. In that sense, the reports are cumulative.



Purpose of the report series



Together, they tell the story of a market moving from strategic conviction to commercial mechanics.

There is also a practical purpose to this continuity. Organizations do not need another abstract debate about whether AI is important. Most large businesses have already answered that question. What they need is a clearer view of how the monetization challenge is changing over time. They need to know where the market is converging and where it is still fragmented. They need to understand how pricing logic is evolving, how concerns about cost and margin are rising, how forecasting is becoming a sharper point of weakness, and how governance is moving toward finance and engineering. A report series can provide that view in a way a single standalone white paper cannot.

For DigitalRoute, that continuity is particularly relevant because the company's underlying belief has remained consistent: the next age of business runs on usage. AI has only accelerated that logic. The series exists to show what that means in practice, and how the organizations that understand it earliest can turn it into a commercial advantage. The intention is not to provide a technical manual. It is to provide a market signal. It shows where the category is moving, where it is still struggling, and what leaders need to understand if they want to turn AI from a capability story into a durable revenue model.

Seen that way, the purpose of the series is simple. Hold the thesis steady. Track the market honestly. Make the commercial implications clear.



AI monetization definition

AI monetization is the discipline of turning artificial intelligence from a feature into a source of revenue. But that definition only becomes useful when it is understood in full. AI monetization is not merely the act of attaching a premium label to an AI capability or introducing a new paid tier. It is the process of capturing value in the moment AI is used and converting that value into a commercial outcome that can be priced, billed, forecast, governed, and scaled.

That is why usage remains the conceptual backbone of this report series. In AI, value is not created only when a contract is signed or a package is sold. It is created when the model is called, when the workflow is accelerated, when an answer is generated, when a task is resolved, when an outcome is produced, or when a user chooses to rely on an AI capability as part of their daily workflow. Every one of those moments is a moment of usage, and every moment of usage creates a monetization decision, whether the business makes that decision explicitly or not. The organization may choose to bundle the value, meter it, gate it, include it in an add-on, expose it through an API, or align it to an outcome. But whatever route it takes, the underlying commercial event begins in usage.

AI monetization definition

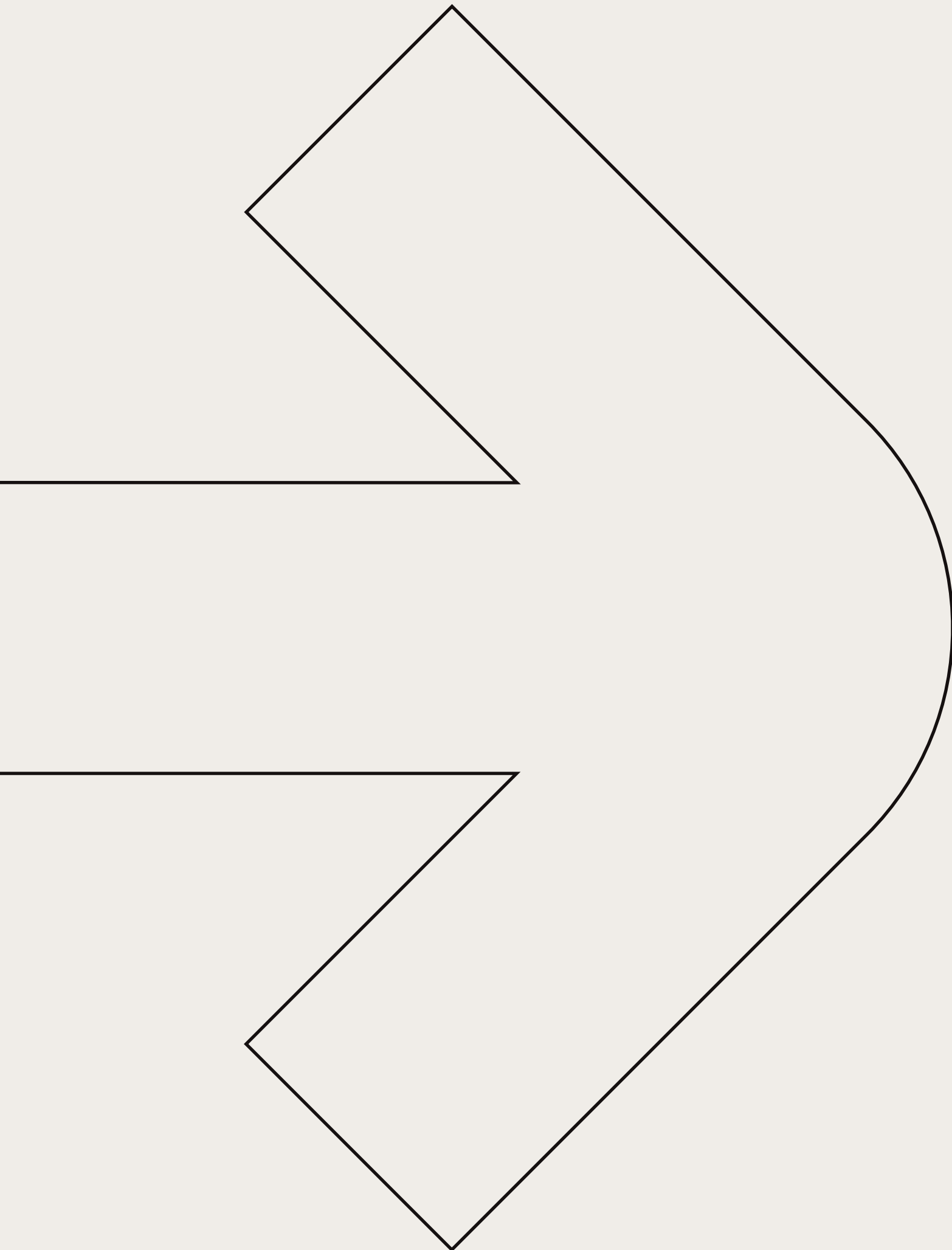
This matters because AI monetization involves more than pricing logic alone. It also involves cost logic. AI usage can be expensive, variable, and difficult to predict. That means every usage event can carry both customer value and cost-to-serve. If the organization can observe only one side of that equation, monetization remains incomplete. A business that knows what customers are doing but not what those actions cost is exposed. A business that understands cost but cannot link usage to value is also exposed. True AI monetization requires both. It requires a system that turns usage into a financial signal that the business can trust.

In practical terms, that system has several parts. It includes the packaging model, because AI can be monetized through bundled access, paid add-ons, API charging, credits, tokens, or outcomes. It includes instrumentation, because the usage event must be visible in reliable data. It includes billing, because the customer must be charged in a way that is understandable, defensible, and consistent with the value delivered. It includes forecasting, because the business needs to anticipate how usage, cost, and revenue will behave as adoption grows. And it includes governance, because someone has to own the model when trade-offs emerge between simplicity, growth, customer value, technical feasibility, and margin protection.

This fuller definition helps explain why AI monetization has become more demanding in 2026 than it appeared in 2025. In the earlier stage of market development, many organizations could still speak about AI monetization as a strategic theme. In the current stage, they have to treat it as a commercial operating model. They have to decide what exactly constitutes billable value. They have to measure usage in real time. They have to understand what happens to margins when usage spikes. They have to ensure that pricing design, and technical delivery still fit together. They have to build trust internally and externally around how AI is being charged for. In other words, they have to turn a concept into a system.

That is the definition used throughout this report. AI monetization is not just selling AI. It is turning every meaningful AI usage event into a commercially coherent revenue opportunity, supported by the data, pricing, cost visibility, and governance required to scale with confidence.





Executive Summary

The central conclusion of this year's report is straightforward. In 2025, AI monetization became strategically inevitable. In 2026, it became commercially difficult. That is not because the market has lost confidence in AI. It has not. The strategic argument made in the first report still stands.

Executive summary

AI is expected to contribute to revenue, growth, customer value, and competitive position. The idea that AI should remain a side experiment has already been left behind by much of the market. What has changed is the nature of the problem. Businesses are no longer asking only whether AI matters. They are confronting what it takes to run AI as a scalable commercial model. That means moving from broad belief to pricing clarity, cost visibility, forecasting discipline, usage data readiness, operational resilience, and governance. The perspective is also intentionally wider this year. Where the first edition captured a finance-led view of AI monetization through CFOs and equivalent senior finance leaders, the second broadens the respondent base across finance, product and platform, and engineering and data leadership to reflect how ownership of AI monetization now operates in practice.

The 2026 findings show that AI monetization is now a live commercial priority. It is no longer being driven primarily by novelty. It is being handled as a commercial and operating issue. The clearest evidence of that shift is the market's hierarchy of motives. Margin protection is now the leading strategic driver at thirty-five per cent, ahead of customer pressure at twenty-three per cent, simplicity at nineteen per cent, speed to market at sixteen per cent, and competitive parity at eight per cent.

AI spend is now actively managed by a majority of organizations, and only nine per cent say nothing needs to change before

they can scale AI-driven revenue with confidence. Those are not the signals of a market still wondering whether AI monetization belongs on the agenda. They are the signals of a market already managing the commercial consequences of AI adoption.

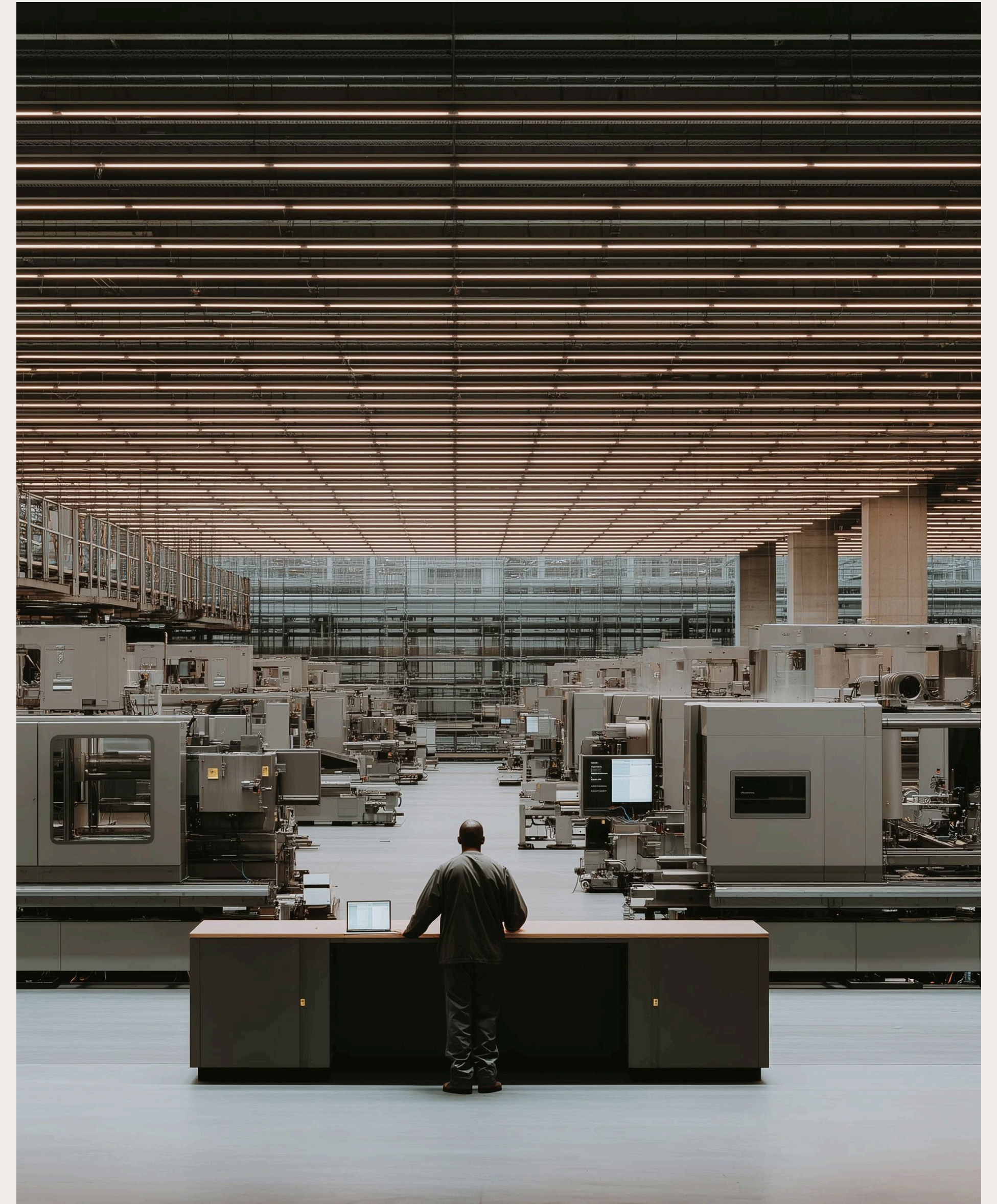
At the same time, the market has not yet settled on a single monetization model. Bundling AI fully into the existing offer is the largest single approach at twenty-five per cent, but almost as many organizations, twenty-three per cent, remain experimental or undecided. Paid add-ons account for eighteen per cent, API charging for fifteen per cent, and outcome-based pricing for twelve per cent. Credits and tokens remain present but niche at seven per cent and four per cent respectively. That distribution tells an important story. It shows that the market has moved beyond a simple lack of monetization activity, but it has not converged on a dominant commercial logic. Businesses are charging for AI in multiple ways, yet the category still appears to be working out which charging models best align customer value, internal cost, and scalable revenue.

That uncertainty is made more serious by the weakness of the economics beneath it. Only eight per cent of respondents say they are extremely confident they understand the true cost-to-serve of their AI features. Another thirty-four per cent say they are moderately confident, which still leaves most organizations without strong cost confidence.

Meanwhile, forty-seven per cent cite rising AI-related costs as a top challenge. The hardest cost drivers to predict are data ingestion at twenty-nine per cent and third-party models at twenty-eight per cent, followed by retraining at twenty per cent. These findings matter because they show a market that is already monetizing AI while still lacking mature economic visibility. That creates risk around pricing, profitability, and scale. A business can only optimize a monetization model if it can see the economics underneath it clearly enough to act with confidence.

Forecasting emerges as the clearest execution gap in the current market. Forty-seven per cent say forecasting usage and revenue is one of the biggest challenges over the next twelve months. Only twenty-three per cent say their organization is highly accurate at forecasting AI-related usage, cost, and revenue fluctuations. Half (fifty per cent) describe forecasting as only somewhat accurate, while twenty-seven per cent report either clear forecasting challenges or no forecasting ability at all. This weakness is not an isolated planning issue. It sits at the center of commercial maturity. Forecasting is where usage, billing, cost, revenue, and margin have to become legible enough for the business to scale with confidence. If that legibility is weak, then monetization remains reactive.

The same tension appears in the market's relationship with usage data.



Executive summary

Real-time usage data is highly critical to AI monetization for forty-seven per cent of respondents and somewhat critical for another twenty-eight per cent, bringing total material importance to seventy-six per cent. Yet thirty-eight per cent say managing and leveraging AI usage data is itself one of their biggest challenges over the next twelve months. This reveals one of the report's most important themes. The market now understands that usage is the operational backbone of AI monetization. What it has not yet done consistently is build the data foundation needed to use that backbone fully. That is why forty-five per cent say they need a better data foundation before they can scale AI-driven revenue confidently.

Governance has also shifted in ways that are commercially significant. AI monetization is increasingly being governed by finance and engineering rather than primarily by product or pricing teams. Thirty-three per cent place ultimate decision rights with the Office of the CFO, while thirty-four per cent place them with CTO, engineering, or AI leadership. Combined, that means sixty-six per cent of final authority sits with finance or engineering. Product or Pricing holds only ten per cent. This is not a procedural footnote. It shows that AI monetization has become an operational governance issue, not just a commercial packaging issue. Pricing decisions now intersect more directly with infrastructure, cost-to-serve, usage visibility, and financial control.

The foundations for scale remain incomplete. Forty-five per cent say they need a better data foundation before they would feel ready to scale AI-driven revenue.

Forty-three per cent want more scalable and robust AI infrastructure and tooling. Forty-two per cent want stronger evidence that AI drives measurable business outcomes. Forty per cent want clearer pricing metrics. Only nine per cent say nothing needs to change. That indicates a broad readiness gap, not a marginal one. The market does not lack intent. It lacks some of the systems required to translate intent into repeatable performance.

At the same time, internal commercial complexity is rising faster than customer benefit. Billing complexity has increased for fifty-seven per cent of organizations, while only seven per cent say it has decreased. Revenue predictability and forecasting difficulty have increased for sixty-one per cent, compared with just five per cent who say those challenges have eased. Competitive pricing metrics have increased in importance or difficulty for fifty-six per cent, while only six per cent say they have decreased. By contrast, customer experience and retention have improved for forty-three per cent, worsened for fourteen per cent, and seen no change for forty-three per cent. The message is clear: AI monetization is clearly reshaping the internal commercial engine of the business, but the customer-side gains are less decisive. The plumbing is becoming more complex faster than the value story is becoming simpler.

That helps explain why the market still appears to be operating in a defensive maturity phase. When AI usage scales, forty per cent say infrastructure breaks first, ahead of billing at twenty-four per cent, margin at seventeen per cent, and customer trust at sixteen per cent.

To defend margins, forty-five per cent rely on entitlement controls, twenty-nine per cent use spend alerts or usage limits, twenty-one per cent rely on manual controls, and only five per cent use a cheaper model by default. On a capability importance scale of 0-10, security and compliance rank highest at 7.0, followed by AI technology expertise at 6.9 and customer insight and segmentation at 6.7. AI pricing flexibility ranks lowest at 6.3. The market is prioritizing controllable scale over advanced pricing sophistication.

Taken together, these findings support one clear year-on-year reading. In 2025, the dominant story was that AI monetization had become strategically non-negotiable. In 2026, the dominant story is that commercial mechanics have become the decisive issue. The market has moved from asking whether AI should generate revenue to asking whether businesses can price it, measure it, bill it, forecast it, and govern it well enough to scale without eroding margin or trust.

That is the core message of this report. AI monetization is no longer a future ambition. It is a live commercial priority. But the organizations that will lead from here will not be the ones that simply add AI to the offer. They will be the ones who can convert usage visibility into pricing discipline, forecasting accuracy, billing confidence, and durable margin. The strategic argument is largely over. The operating model still has work to do.

“The strategic argument is largely over. The operating model still has work to do.”

Part One

The State of 2026.



Chapter one:

AI monetization is now a live commercial priority



Chapter one

AI monetization is no longer being driven by novelty. It is now being handled as a commercial and operating issue, and the first sign that pricing has broken is the urgency itself: thirty-five per cent of organizations cite margin protection as the leading driver of their AI strategy.

That shift is one of the clearest signals in the 2026 research, and it is more important than it may first appear. For a period, much of the market's discussion around AI

monetization was driven by the possibility. AI represented innovation, competitive momentum, and future upside. The conversation was often framed around growth potential and strategic urgency. That was appropriate for an earlier moment, when businesses were still deciding whether AI should be integrated into the revenue model at all. But once AI starts moving into the offer in a more material way, novelty loses its usefulness as a governing principle. Commercial systems

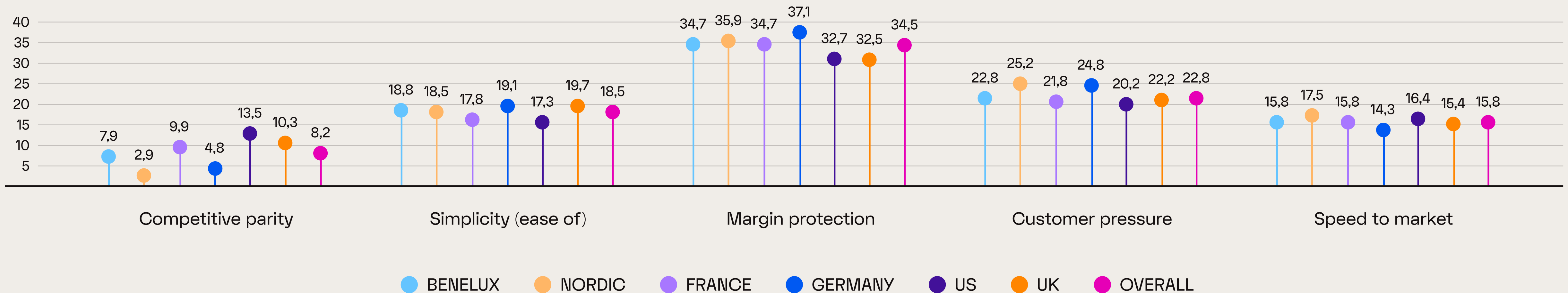
cannot be run on novelty. They have to be run on pricing discipline, cost visibility, operating control, and accountability. The change in strategic drivers makes that progression visible. Margin protection now leads the field at thirty-five per cent. It sits ahead of customer pressure at twenty-nine per cent, simplicity at nineteen per cent, speed to market at sixteen per cent, and competitive parity at eight per cent. The order matters. It tells us that the strongest force shaping AI monetization in 2026 is not

external hype, customer urgency, or fear of being left behind. It is an economic discipline.

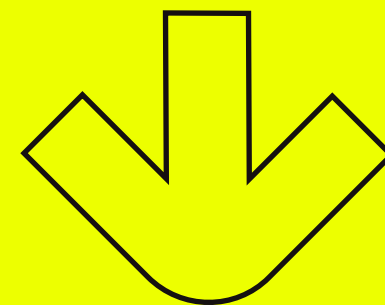
Businesses are increasingly aware that AI usage, left unmanaged, can create real exposure. As adoption rises, so do model costs, infrastructure demands, support implications, and billing complexity.

That means the commercial question is no longer simply how to monetize AI, but how to monetize it without letting usage growth outpace economic control.

AI Commercial Strategy: What was the primary driver behind this approach?



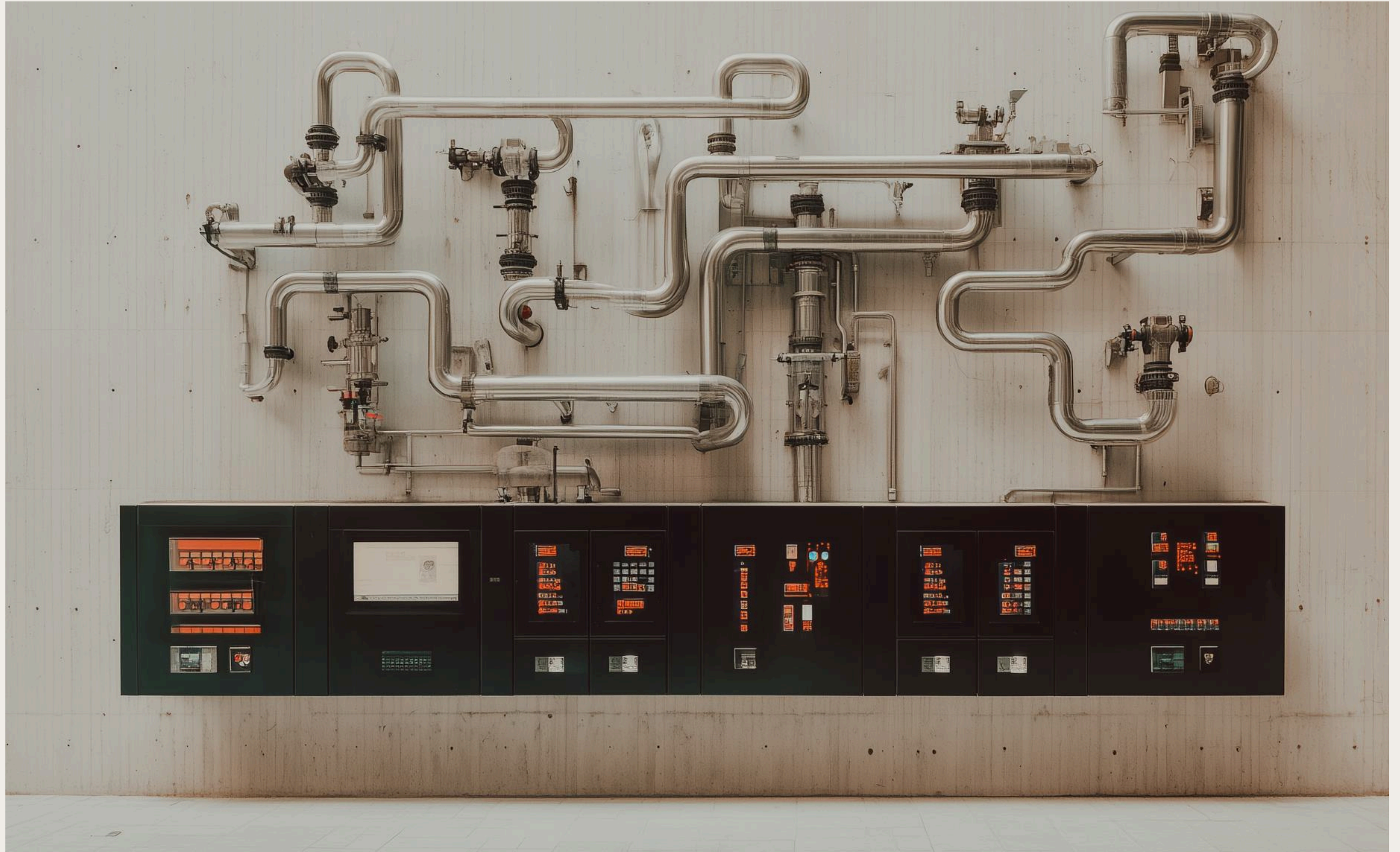
“The commercial question is no longer simply how to monetize AI, but how to monetize it without letting **usage growth outpace economic control.**”



Chapter one

That is a meaningful threshold. It suggests that monetization decisions are increasingly being treated as controlled commercial decisions rather than side experiments attached to innovation budgets. In other words, AI has moved into the operating cadence of the business. It is no longer separate from revenue planning, cost management, or margin conversations. That is one of the clearest signs that the category has matured beyond experimentation.

Yet the findings are equally clear that seriousness has arrived before completeness. Only nine per cent of respondents say nothing needs to change before they can scale AI-driven revenue confidently. That means more than ninety per cent of organizations still see important gaps between where they are today and what a confident scale would require. This is a critical point. AI monetization is already on the commercial agenda, but execution remains unfinished. The market is now living inside that tension. Businesses know AI has to become a revenue line. They also know that the systems required to make that revenue durable are still being built.



What would you need to see change before you'd feel confident scaling AI-driven revenue?

(Select up to three)



Chapter one

This makes 2026 fundamentally different from the mood of 2025. Last year, the strategic argument was still the headline. The market needed to be persuaded that AI monetization belonged at the board level. This year, the market no longer needs to be told that AI is important. It needs to decide how hard to push, what to charge for, how much volatility to absorb, and which trade-offs to make between simplicity, growth, customer value, and margin protection. That is a more advanced conversation. It is also a more demanding one.

It is tempting to read this shift as a sign of caution, or even hesitation. That would miss the point. The rise of margin protection is not evidence that organizations have become less ambitious about AI monetization. It is evidence that they are becoming more realistic about what it takes to scale.

Revenue ambition does not disappear when a market matures. It gets forced into a more disciplined frame. Businesses start asking not only how AI can drive growth, but which forms of growth are economically sound, which offers can absorb variable cost, which pricing models support profitability, and which customers are most likely to value AI enough to support a defensible charge.

That is what mature commercial pressure looks like.

The role of usage in this shift should not be underestimated. In traditional software, many monetization decisions could be made at a distance from actual product activity. AI narrows that distance. The moment of usage is also the moment of cost, value, and operational load. If usage spikes, cost can spike. If usage patterns shift, the margin can shift. If the business lacks clean visibility into that activity, commercial risk accumulates quickly. That is why AI monetization cannot remain a loose innovation theme. It becomes a live commercial priority precisely because usage makes it real. The business has to know where value is being created, how often, for whom, and at what cost.

This chapter's conclusion is therefore simple. AI monetization has entered the phase where strategic belief is no longer enough. The market is acting on the opportunity. It is actively managing spend. It is placing greater weight on margin protection than on competitive parity. And it is acknowledging that confidence to scale still depends on major work yet to be done. That is what makes AI monetization a live commercial priority in 2026. It is not the promise of future value alone. It is the immediate need to govern that value as a business.





Chapter two:

The market has not yet settled on a monetization model



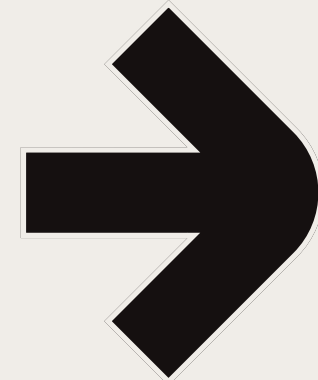
The market is moving ahead with AI, but the charging logic remains fragmented and unsettled.

This is one of the most revealing findings in the 2026 report because it shows a market that is active without yet being aligned. Businesses are not waiting for perfect clarity before monetizing AI. They are already choosing models, testing approaches, and pushing AI into the commercial offer. But the distribution of those choices makes one thing clear: there is still no dominant standard for how AI should be priced.

Fully bundling AI into the existing offer is the single biggest model in the market at twenty-five per cent. That is important because bundling often represents the instinctive first move when a new capability enters the offer. It keeps the customer proposition simple, avoids immediate friction at the point of sale, and allows the provider to position AI as an enhancement to the product rather than as a separate commercial object. Fully bundling AI into the existing offer is the single biggest model in the market at twenty-five per cent. That is important because bundling often represents the instinctive first move when a new capability enters the offer.

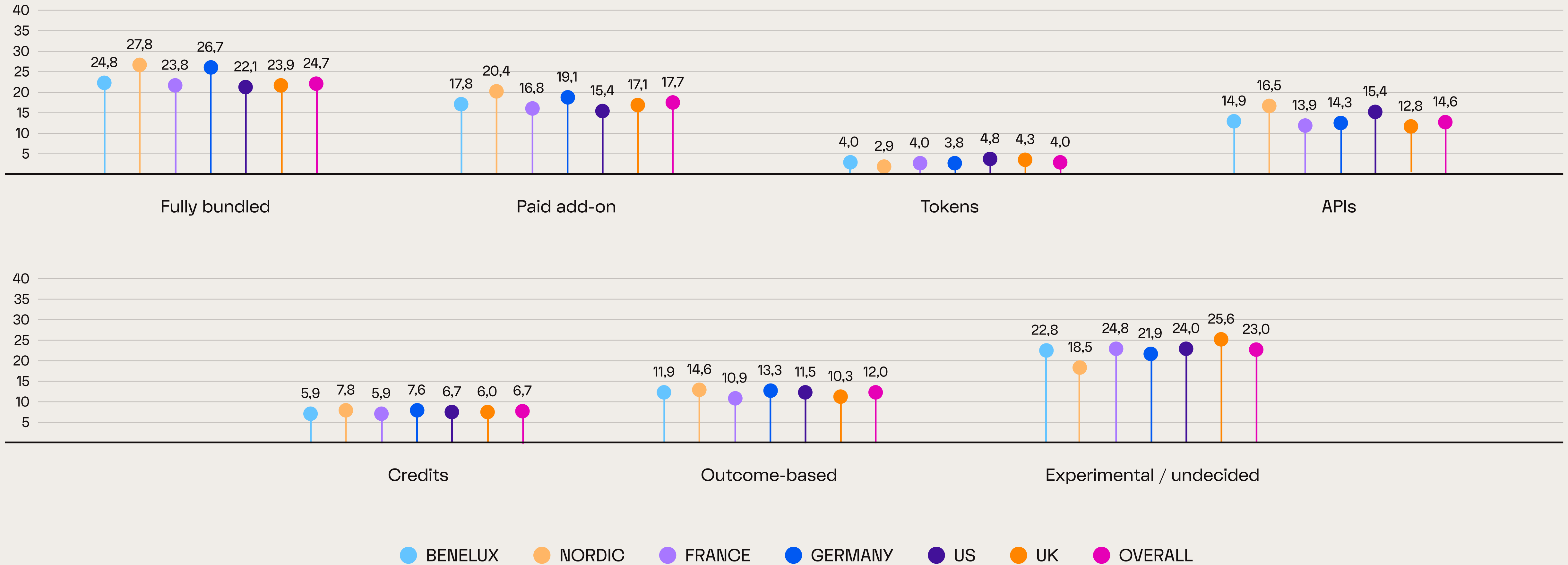
It keeps the customer proposition simple, avoids immediate friction at the point of sale, and allows the provider to position AI as an enhancement to the product rather than as a separate commercial object.

What looks commercially elegant from the customer's perspective can become economically awkward from the provider's perspective.



“What looks commercially elegant from the customer’s perspective can become **economically awkward** from the provider’s perspective.”

How do you monetise AI capabilities? What is the primary unit you charge on?



That tension becomes more visible when bundling is placed next to the second-largest category. Fully twenty-three per cent of respondents say their organizations are still experimental or undecided. This is almost as large as the bundled group. That fact alone should slow down any claim that the market has found its answer. A substantial share of organizations are still working out what the right commercial logic for AI actually is. That indecision is not necessarily a sign of immaturity in the negative sense. In some cases, it may reflect a rational caution while costs, customer expectations, and use cases continue to shift. But it does mean the market remains unsettled. The category is moving before it has converged.

Paid add-ons account for eighteen per cent of the market. Add-ons represent a more explicit monetization path than bundling. They allow the organization to attach price directly to AI capability while still protecting the core offer from unnecessary complexity. In practice, add-ons often appeal to businesses that want to create clear monetization uplift without fully exposing themselves to usage-native pricing. They are a useful transitional form. But they also depend on a clear articulation of value. If the customer does not understand why the AI add-on is worth paying for separately, the model can feel opportunistic rather than well-designed.

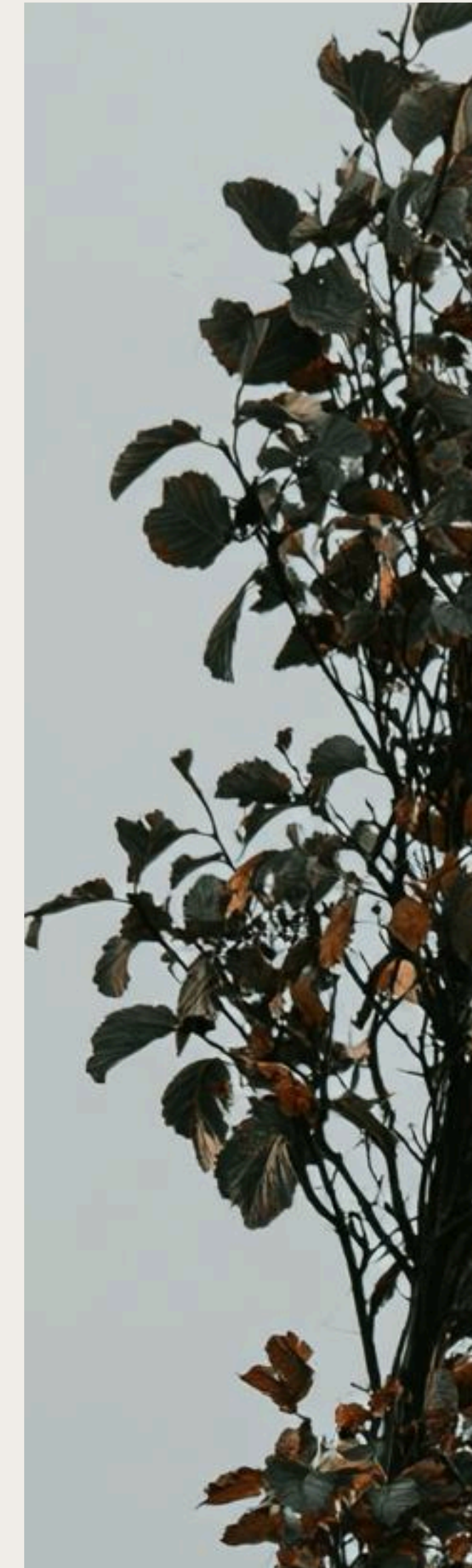
Add-ons can therefore create revenue opportunities, but they also place pressure on messaging and commercial discipline.

API charging sits at fifteen per cent, while outcome-based pricing stands at twelve per cent. These models are especially important because they represent more explicit attempts to align monetization with actual usage or delivered value. API-based charging is often attractive where AI capability is embedded in infrastructure, workflow orchestration, or programmatic service delivery. It gives the provider a more direct route from consumption to revenue, and in theory, a closer relationship between cost and charge. Outcome-based pricing is even more ambitious. It attempts to anchor monetization to delivered business value rather than raw activity. In the right context, this can be highly compelling. It allows the provider to say that customers are paying not for effort or access, but for a measurable result. Yet the fact that these models remain minority positions tells its own story. They are commercially credible, but they are not yet category norms.

Credits and tokens remain niche at six per cent and four per cent, respectively. This is striking, because in many technical conversations around AI, credits and tokens appear to sit close to the native economics of the technology. They meter activity explicitly and can reflect actual model

usage with precision. Yet the wider market has not embraced them at scale. That may be because such models are still perceived as technically fluent but commercially awkward. They can make sense internally and still feel alien to customers accustomed to broader software pricing conventions. The result is a market that recognizes the attractiveness of usage-native monetization in theory but still tends to favor simpler customer-facing structures in practice.

The broader implication is that the market is not suffering from a lack of monetization ideas. It is suffering from a lack of convergence. That is an important distinction. In 2025, the issue was largely framed as monetization immaturity. Many businesses were increasing AI adoption without yet having scalable pricing models or a reliable way to link usage to revenue. In 2026, the market looks more commercially active, but not more settled. Businesses are charging, but they are doing so through multiple competing logics, each with its own advantages and trade-offs. The problem has therefore evolved from a scarcity of pricing infrastructure to a fragmentation of pricing strategy.



Chapter two

Why does that matter? Because categories become easier to scale when they develop a shared commercial grammar. Customers know what to expect. Competitors know what they are benchmarking against. Finance teams can compare economics more clearly. Product teams can reason about packaging with more confidence. Fragmentation makes all of that harder. It forces organizations to make monetization choices in a market where the norms are still being written. That increases the importance of internal discipline. If there is no settled category model to lean on, then businesses have to be even clearer about which unit of value they are charging for, why that charge is fair, and how it will hold as usage grows.

The absence of a dominant model should not be seen as a temporary inconvenience. It is one of the defining conditions of the current market. AI spans multiple use cases, from embedded copilots and workflow enhancements to autonomous agents and API-delivered intelligence. It is therefore unlikely that a single model will fit every category. Even so, the current level of fragmentation suggests the market is still early in discovering which charging logics customers will accept, which can be governed internally, and which can scale without distorting margin. That is why this

chapter matters. It is not simply about pricing mix. It is about commercial uncertainty.

The market has moved on from having no monetization architecture. It has not yet moved on to a settled one. That is the puzzle 2026 puts into clear view.





Chapter three:

Unit economics remain fragile



Rushing to Monetize AI Without Understanding Its Economics

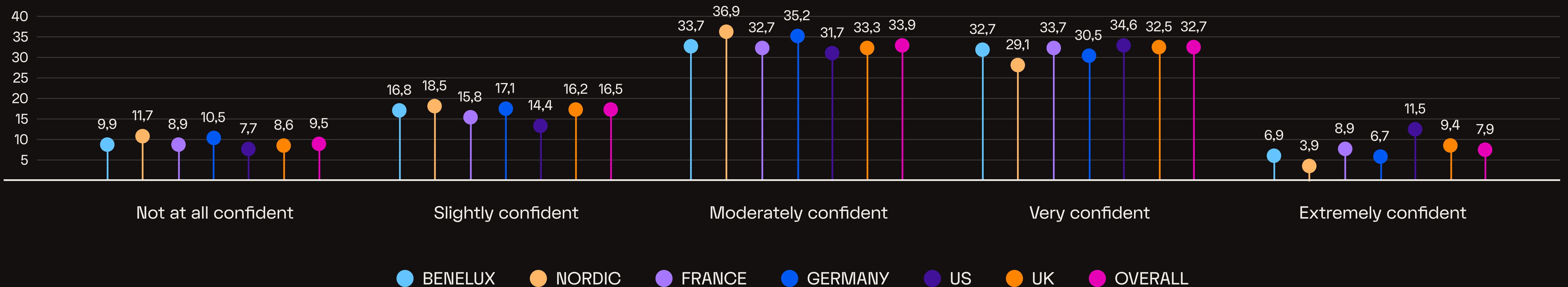
Only eight per cent of organizations say they are extremely confident they understand the true cost-to-serve of their AI features. That single number is the clearest evidence that the unit economics underneath AI monetization remain fragile.

This is one of the most consequential findings in the study because monetization cannot become durable unless the underlying unit economics are clear enough to guide real decisions.

An organization can still launch an AI feature, add a premium label, or bundle a capability into the existing offer without having complete economic visibility.

But it cannot do that indefinitely without taking on risk. AI monetization becomes most fragile not when there is no customer demand, but when usage rises before the business understands what it is actually costing to serve that demand.

How confident are you that you understand the true cost-to-serve of your AI features today?



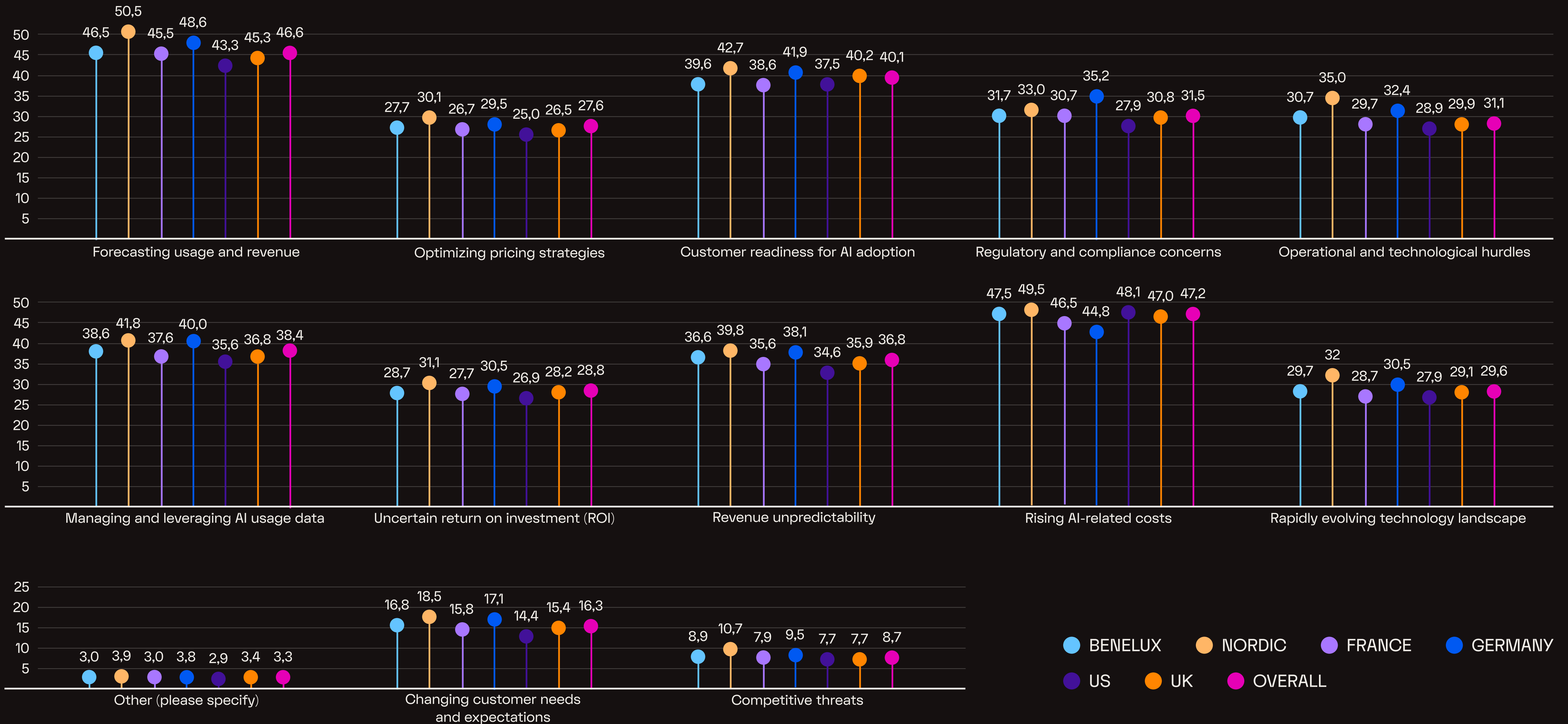


Most organizations cannot see what AI costs to deliver

The confidence numbers make the fragility plain. Only eight per cent of respondents say they are extremely confident they understand the true cost-to-serve of their AI features. A further thirty-four per cent describe themselves as moderately confident. That means the majority of organizations do not have strong cost confidence. This matters because AI cost structures are not always intuitive. They can be shaped by model choice, inference volume, data ingestion intensity, retraining cycles, orchestration complexity, infrastructure resilience, and support overhead. Those inputs do not behave like a simple static software cost base. They move with usage, architecture, and demand. A business that cannot see that movement clearly will struggle to price with conviction.

What are the biggest challenges, risks, and uncertainties your organization faces in AI monetization over the next 12 months?

(Select up to five)



Chapter three

The wider dataset shows the consequences of that uncertainty. Rising AI-related costs are one of the top challenges in the market at forty-seven per cent. At the same time, the hardest cost drivers to predict are data ingestion at twenty-nine per cent, third-party models at twenty-eight per cent, and retraining at twenty per cent. These are not secondary technical details. They sit close to the heart of how AI is delivered. Data ingestion determines how much information the system must process, store, and structure. Third-party models can create variable external cost exposure outside the organization's direct control. Retraining introduces recurring expenses tied to model quality, relevance, and adaptation. If these cost drivers remain hard to predict, then the economics of the AI offer remain more fragile than the customer-facing pricing model may suggest.

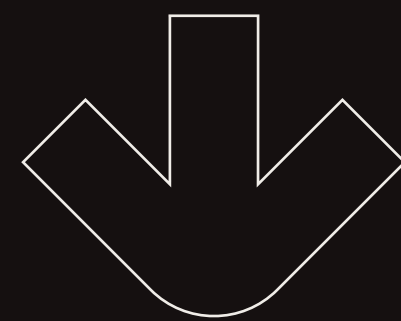
This is where the difference between monetization activity and monetization maturity becomes most obvious. An organization may have a price in the market and still be commercially under-instrumented. It may know what the customer is being charged without knowing with equal confidence how the cost base behaves across different patterns of adoption. In that situation, the business is not really operating a stable monetization model. It is operating a provisional one. That can work for a time, especially when demand is early and volumes are still moderate. But it becomes dangerous when adoption accelerates. The more successful the offer becomes, the more exposed the underlying economics can become if they were never modelled properly.



AI intensifies this pressure because the unit of value is also a unit of cost. In a more traditional software model, the provider often enjoys a relatively low marginal cost once the product is sold. AI can narrow that margin of comfort. Every prompt, generation, resolution, or automated workflow may carry a cost profile that is partly variable and partly difficult to observe in real time. That means monetization design cannot be separated from operational economics. A business that chooses to bundle AI for simplicity is also making a decision about who absorbs that variable cost. A business that offers an add-on is making a decision about whether the premium is sufficient to cover actual use. A business that experiments with outcome pricing is making a decision about how much risk it is willing to take on in exchange for closer value alignment. None of those decisions is sustainable without cost visibility.

The findings also suggest a more subtle issue: many businesses may still be pricing AI from the outside in rather than from the inside out. They may start with what feels acceptable to the market and only later attempt to reconcile that with the economics of delivery. That instinct is understandable in an emerging category. It keeps the offer commercially intuitive. But it also increases the chance of hidden subsidies, mispriced tiers, or defensive controls being introduced after the fact. When that happens, monetization starts to feel improvised. Customers may experience changes in gating, entitlements, or access rights not because the value model has matured, but because the economics were not sufficiently understood at the outset.

“A price in the market
is **not the same** as a monetization model.”





This is also where the 2025 story becomes more concrete in 2026.

The earlier report already warned that many organizations had increased AI adoption without putting scalable pricing and cost recovery models in place. It highlighted the disconnect between enthusiasm and economic discipline, and it suggested that some firms were underestimating the true operating cost of AI until after deployment. The 2026 findings do not overturn that diagnosis. They sharpen it. They show that cost-to-serve remains one of the biggest weak points in the market and that organizations are now feeling the pressure more directly.

For finance leaders, this chapter carries a clear message. AI monetization cannot be governed solely through topline thinking. Revenue opportunity is only half the equation. The other half is whether the usage event is economically legible enough to sustain a margin over time. If the cost structure remains opaque, then even strong adoption can produce commercial stress. That is why unit economics are not a technical side issue. They are a core monetization issue. The businesses that succeed from here will not just be the ones that find customers willing to pay for AI. They will be the ones who understand the cost mechanics of delivering it well enough to price with confidence and scale without surprise.

The market has not yet fully reached that point. It is moving, but the economics underneath remain fragile. And until those economics become clearer, monetization maturity will remain incomplete.

Chapter four:

Forecasting and data visibility are the clearest execution gap



The Challenge of Forecasting AI at Scale

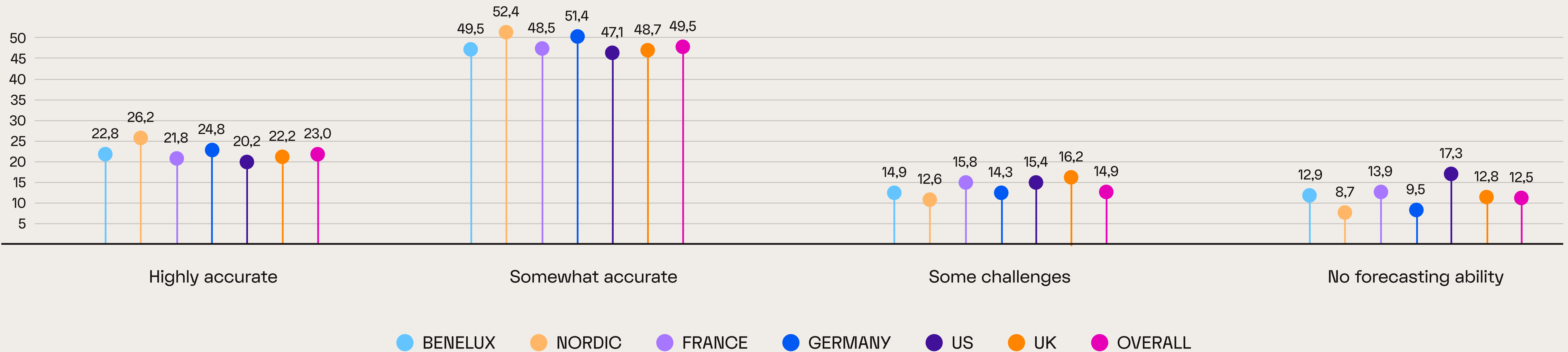
The issue is no longer just how to price AI. It is how to forecast usage, cost, and revenue with enough confidence to build a scalable business around it. Forecasting is the clearest downstream symptom of pricing's failure to settle: when the unit of charge is unstable, the forecast cannot hold.

That may be the single clearest operational lesson in the 2026 research. Forecasting has emerged as one of the biggest

execution gaps in the market, and it sits at the point where nearly every other weakness in AI monetization begins to surface. Pricing models can be designed, bundles can be launched, and AI features can be brought to market. But if the organization cannot forecast how usage will evolve, how costs will behave, and how revenue will follow, then the monetization model remains unstable. It becomes difficult to plan capacity, defend margin, set

targets, communicate internally, or make confident commercial commitments externally.

How accurately can (could) your organization forecast AI-related usage, cost and revenue fluctuations?



Forty-seven per cent of respondents say forecasting usage and revenue is one of the biggest challenges over the next twelve months. Only twenty-three per cent say their organization is highly accurate at forecasting AI-related usage, cost, and revenue fluctuations. Half (fifty per cent) describe their forecasting as only somewhat accurate. Another twenty-seven per cent report either clear challenges or no real forecasting ability at all.

This distribution is striking because it suggests that many businesses are not operating from robust financial confidence. They are operating from approximations. They may know the broad direction of travel, but they do not yet have the precision required for truly scalable monetization.

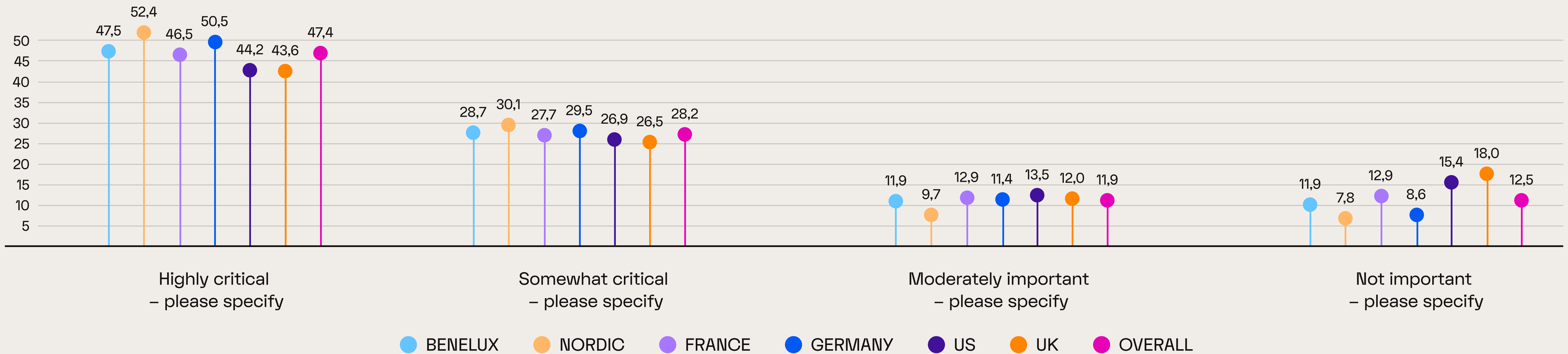
Forecasting matters here for a deeper reason than ordinary financial planning.

In AI monetization, forecast quality becomes a proxy for commercial maturity. It tells us whether the business can connect the pieces of the model. To forecast well, an organization has to understand the likely path of customer adoption, the behavior of the usage event, the shape of the price model, the volatility of the cost base, and the timing of revenue recognition.

If any one of those elements remains

weakly understood, the forecast becomes fragile. That is why forecasting difficulty is not a standalone problem. It is a composite symptom of broader weakness in data, pricing, and operational observability.

How critical is real-time usage data in AI monetization?



Chapter four

The research makes that connection particularly clear through usage data. Real-time usage data is highly critical to AI monetization for forty-seven per cent of respondents and somewhat critical for another twenty-eight per cent. Together, that means seventy-six per cent see it as materially important. This is a powerful sign of market learning. It shows that the usage-first logic established in the first report has moved into operational thinking. Organizations increasingly understand that AI revenue depends on timely, reliable visibility into how the capability is being used. But the same findings also show that thirty-eight per cent of respondents see managing and leveraging AI usage data as one of their biggest challenges over the next twelve months. In other words, the market now knows what it needs. It still cannot consistently do it.

This gap between recognition and operational readiness is what makes forecasting such an important chapter. It is where usage becomes a commercial reality. A business can declare that revenue starts at usage, but that principle only becomes useful if usage can be observed, interpreted, and translated into decisions. The organization needs to know not only how much AI is being used, but by whom, in which workflows, at what marginal cost, with what outcome profile, and under which pricing logic. Without that level of visibility,

the business is left with rough directional estimates. Those may be enough for experimentation. They are not enough for a confident scale.

AI makes forecasting harder than many organizations initially expect because the underlying behavior of the system is still evolving. Customer adoption patterns can change quickly as familiarity grows. Feature usage can spike once AI becomes embedded in a workflow. Model costs can shift with architecture changes or vendor selection. Retraining requirements can emerge later than anticipated. Support and infrastructure demands can expand at different rates from topline usage. Traditional SaaS forecasting models are not always designed for that degree of variability. As a result, organizations may find themselves trying to forecast a business model whose most important variables are still settling into shape.

This is why forecasting weakness should not be dismissed as a temporary analytical problem. It is one of the clearest indicators that the market is still early in learning how to run AI monetization as an operating system. Businesses cannot scale what they cannot forecast. Boards cannot trust revenue scenarios that rest on weak usage visibility. Finance teams cannot confidently protect margin if they do not know how cost and demand will move together.

Sales and product teams cannot align on a commercial strategy if pricing promises outrun what the forecast can support. Forecasting is where these tensions converge.

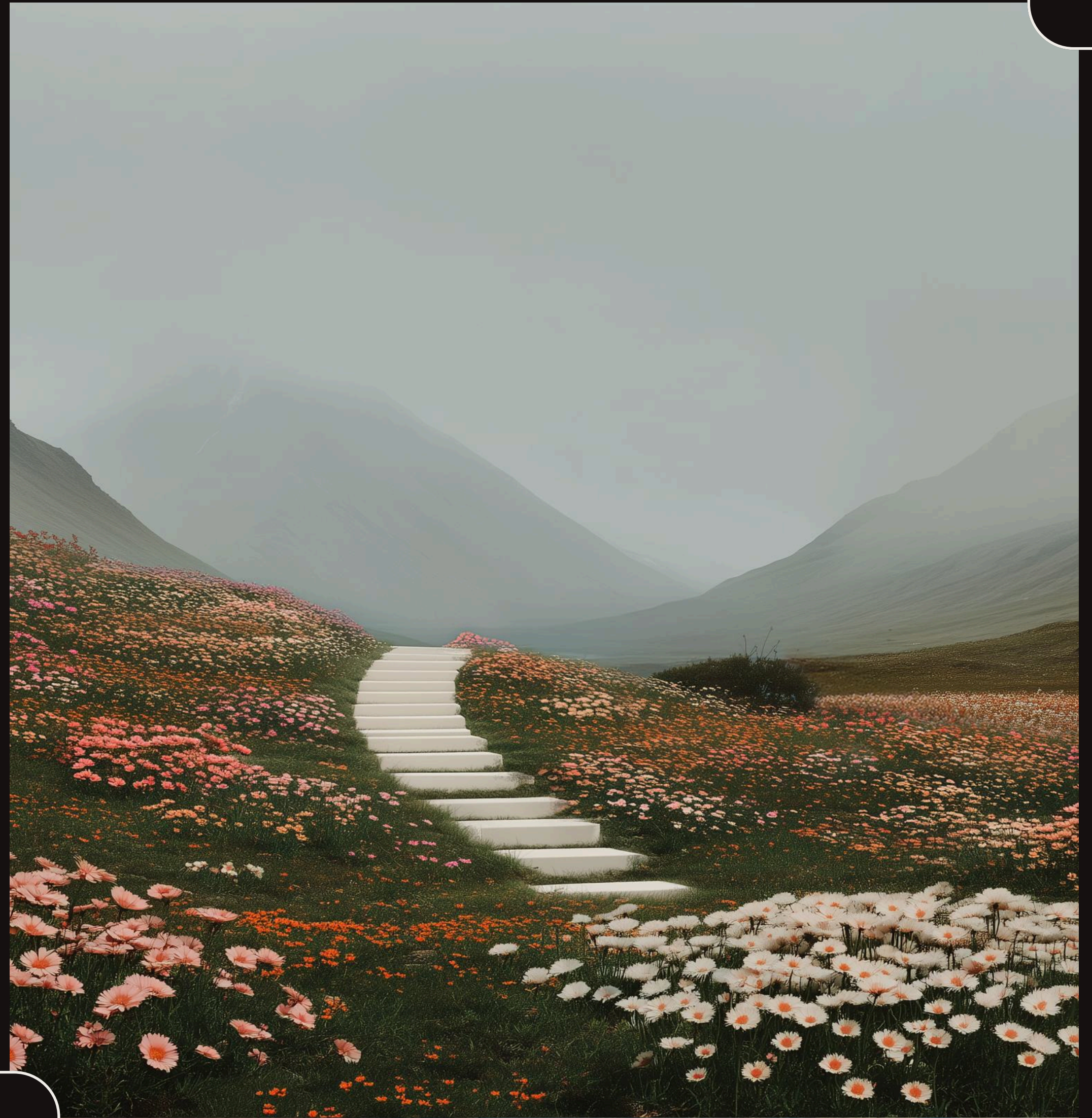
The 2025 report already suggested that forecasting sat inside a wider readiness gap. It described a market where many firms lacked clear pricing, forecasting, and KPI frameworks and where confidence in AI readiness often outpaced actual monetization capability. The 2026 findings show that this weakness has not disappeared. It has become more concrete. What was once an emerging concern is now one of the clearest quantified bottlenecks in the study.

For business leaders, the implication is stark. The next phase of AI monetization will not be won by firms that merely choose a pricing model faster than their competitors. It will be won by firms that can make the economics of that model forecastable. The route to confidence runs through data visibility. The route to scale runs through forecasting discipline. And the route from usage to durable revenue depends on both.

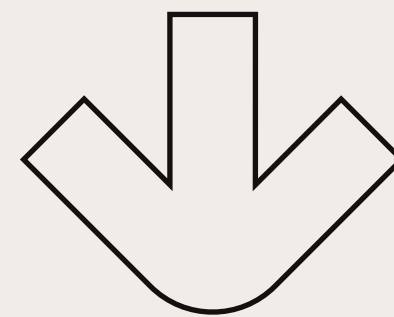


Chapter five:

AI monetization is increasingly being governed by finance and engineering



“Pricing AI is no longer just a product decision.
It is a finance and engineering decision too”.



Chapter five

The decision-rights data makes that shift clear. Thirty-three per cent of respondents say ultimate decision rights for AI monetization sit with the Office of the CFO. Thirty-four per cent place those rights with CTO, engineering, or AI leadership. Taken together, that means sixty-six per cent of final decision-making now sits with finance or engineering. By contrast, only ten per cent say Product or Pricing holds ultimate decision rights. This is not a marginal redistribution of influence. It is a meaningful realignment in where the market believes AI monetization should be governed.

There is a practical reason for this. AI monetization is no longer simply a question of what the market will bear. It is a question of how the business can commercialize AI without losing control of the cost base, the billing process, or the customer experience as usage scales. Finance is pulled closer because margin protection has become a central driver of strategy. Engineering is pulled closer because infrastructure, model behavior, and technical delivery are integral to the economics of the offer. Once those two forces become dominant, governance inevitably shifts toward the functions closest to them.

This should not be misread as evidence that product thinking matters less. The customer-facing value proposition still has to be designed, packaged, and communicated with care. Product remains essential to deciding what should be monetized, how AI should appear in the offer, and how the customer experiences the value.

But the data suggest that final authority is increasingly being exercised where commercial risk is most directly felt. That is a notable shift from the prior market logic, in which the product was often still seen as the closest steward of pricing. AI monetization has made the economics too consequential, and the technical dependencies too significant, for governance to remain there alone.

The active management of AI spend reinforces the same point. When a majority of organizations say that AI spend is actively managed, it tells us that monetization decisions are becoming part of a broader operating control system. The business is not simply launching AI and reviewing the results later. It is moving into a mode where spend, usage, and monetization are increasingly monitored together. That is another sign that finance and engineering have become central not because AI is less commercial, but because it is more operationally real.

There is also a deeper maturity signal here. Governance tends to become more formal as a category leaves experimentation behind. Early on, the market can tolerate looser ownership because the stakes are lower and the cost of inconsistency is limited. As the category matures, loose ownership becomes expensive. In AI monetization, that expense can take several forms: underpriced bundles, weak entitlements, billing disputes, misaligned forecasts, infrastructure strain, or margin erosion.



Chapter five

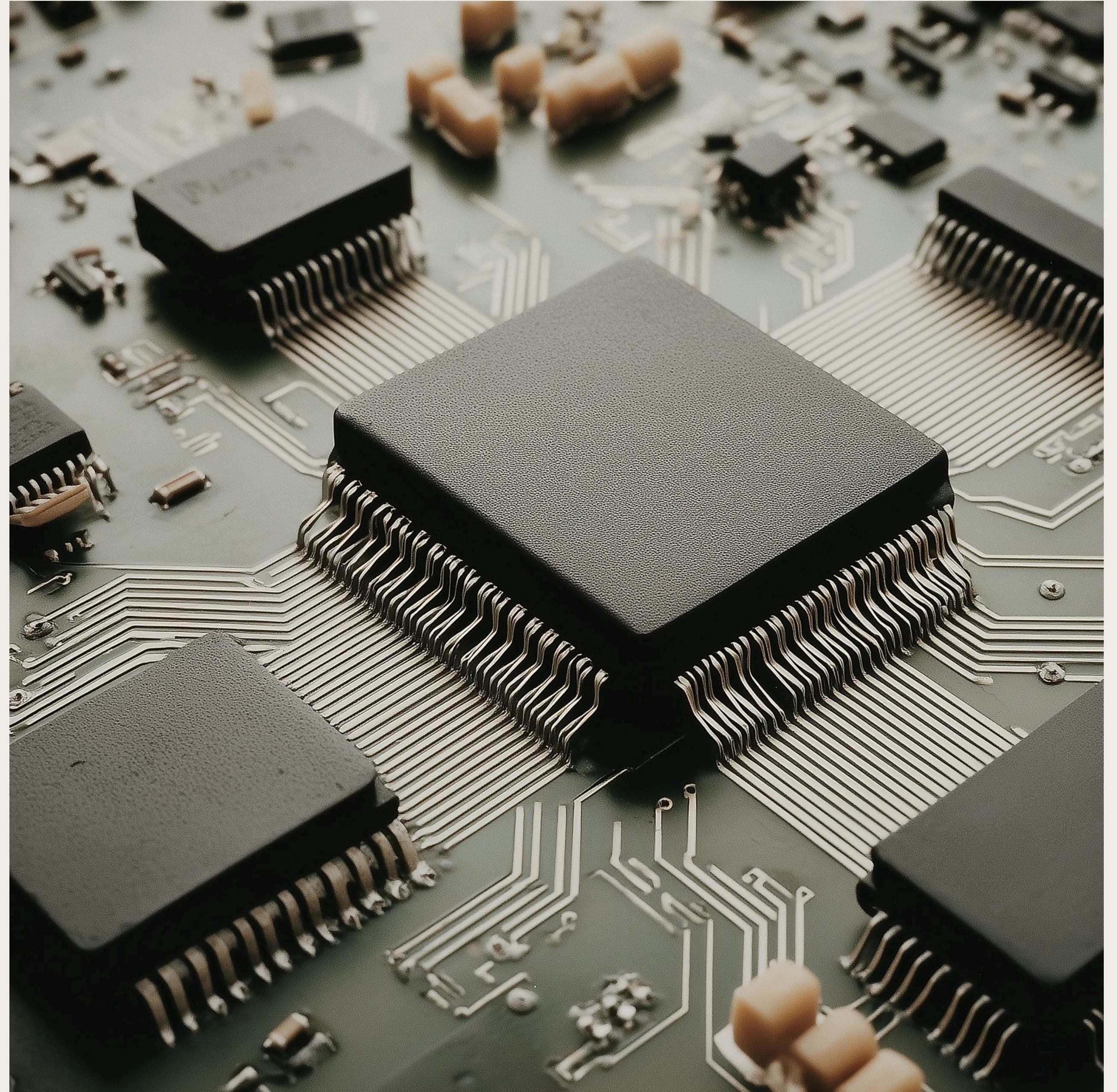
When those risks grow, organizations tighten control. The shift toward finance and engineering is, in that sense, a sign of seriousness. The market is increasingly recognizing that AI monetization is too consequential to sit inside informal or fragmented ownership.

Even so, governance concentration carries its own risks if handled poorly. A finance-led model can become overly defensive if it focuses only on cost exposure. An engineering-led model can become too internally rational if it prioritizes technical efficiency over customer intelligibility. Product and commercial teams still need a strong voice, because the value story has to make sense in the market. The goal is therefore not to sideline product judgment. It is to place that judgment inside a more disciplined system where commercial design, economic visibility, and technical feasibility remain aligned.

This is where the continuity with 2025 matters. The first report argued that CFOs had become the new heroes of AI monetization because finance leaders were uniquely positioned to anchor AI in measurable outcomes, revenue logic, and transparent billing. The 2026 findings do not reject that idea. They develop it. The CFO remains central, but the mandate has widened into shared accountability with technical leadership. That is exactly what one would expect once AI monetization shifts from strategic recommendation to operating model.

For leaders, the implication is clear. AI monetization now needs a governance structure designed for commercial reality, not just for innovation speed. Decision rights must be explicit. Finance must understand the model deeply enough to protect the margin and validate the economics. Engineers must understand the commercial consequences of technical design. Product must keep customer value legible. The organizations that manage this well will have a decisive advantage, because they will be able to make faster, better, more coordinated decisions as the market continues to evolve.

Governance is therefore no longer a supporting issue. It is part of the monetization architecture itself.

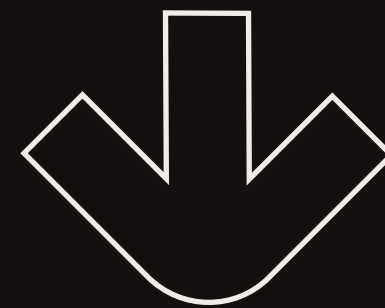


Chapter six:

The foundations for scale are still incomplete



“Organizations want to **scale AI-driven revenue.** The problem is that many are **not yet operationally ready** to do so with confidence.”



That is the most important message in the readiness findings. The barriers standing between experimentation and scale are no longer abstract or strategic. They are increasingly practical, specific, and deeply structural. When respondents are asked what would need to change before they feel confident scaling AI-driven revenue, forty-five per cent cite a better data foundation. Forty-three per cent cite more scalable and robust AI infrastructure and tooling. Forty-two per cent say they need stronger evidence that AI drives measurable business outcomes. Forty per cent want clearer pricing metrics. Only nine per cent say nothing needs to change. The readiness gap is therefore not a narrow or isolated weakness. It is broad, and it sits squarely inside the operating model.

The significance of this is easy to underestimate. In an earlier stage of market development, hesitation around AI monetization might have been explained by uncertainty about whether customers would care, whether AI would matter strategically, or whether internal leadership would prioritize it. The 2026 findings point to a different reality. The market has broadly moved past those questions. Organizations are not waiting for conviction. They are waiting for capability. They know what still has to be built, and what they name is not another round of strategic discussion.

It is data, infrastructure, evidence, and pricing clarity.

The fact that better data foundations lead the list at forty-five per cent tells us something important. AI monetization is increasingly constrained by the quality of commercial observability. If the business cannot capture and trust the usage signal, then it cannot price with clarity, bill with confidence, or forecast with accuracy. Data is therefore not just an analytics issue. It is a commercial prerequisite. Organizations are essentially saying that they cannot scale AI revenue until the business can see the behavior of AI usage clearly enough to manage it.

Infrastructure and tooling come next at forty-three per cent, and that ranking is equally revealing. AI monetization is often discussed through pricing and packaging, but those commercial decisions are only as strong as the systems supporting them. The infrastructure must be robust enough to handle increasing usage. The tooling must allow the business to meter, monitor, and govern the commercial event cleanly. Billing systems, entitlement logic, orchestration layers, reporting flows, and data pipelines all matter here. If those systems are brittle, scale becomes risky long before the business reaches the point of optimized monetization design.

The desire for stronger evidence that AI drives measurable business outcomes, at forty-two per cent, points to another key maturity issue. AI monetization cannot rely on excitement alone. The market increasingly understands that willingness to charge depends on being able to demonstrate real economic value. Customers may adopt AI features enthusiastically at first, but durable monetization requires a clearer line between usage and outcome. That is especially true in a market where outcome-based pricing remains attractive but is still a minority. Before many businesses can charge more precisely for value, they need stronger evidence of how that value shows up in the customer's world.

Clearer pricing metrics, at forty per cent, completes the picture. Organizations are not just asking how much to charge. They are asking what exactly the charge should be based on. Should the metric be access, usage, outcome, throughput, task completion, resolution, or some hybrid of several? This question is fundamental because pricing metrics define what the business believes it is selling. If the metric is unclear, then the monetization model remains conceptually weak even if it functions mechanically. A clear pricing metric is not a cosmetic detail. It is a statement of commercial logic.



This is why the readiness gap in 2026 feels more operationally grounded than the confidence gap visible in 2025. The earlier report showed that many organizations already claimed to be ready to monetize AI, even though the same dataset suggested they lacked the pricing, forecasting, and KPI structures needed to support that readiness. Confidence was running ahead of capability. In 2026, the market sounds more realistic. It is naming missing systems rather than simply claiming preparedness. That realism is healthy. But it also confirms that the work still required is considerable.

Scale should therefore be understood more carefully than it often is in market language. Scaling AI revenue is not just a matter of launching more features, widening adoption, or pushing AI deeper into the product. It means building a system that can absorb higher usage volumes without breaking commercial trust or economic discipline. It means ensuring that data flows, tooling, outcome evidence, and pricing logic all mature at the same time. A business that scales demand without scaling these foundations is not scaling confidently. It is scaling exposure.

There is also a sequencing lesson here. The market has spent much of the last two years proving that AI can be built, deployed,

and noticed by customers. The next phase is less glamorous but more decisive. It is about making the commercial engine beneath AI strong enough to carry real revenue. That means instrumenting usage, strengthening infrastructure, proving economic outcomes, and agreeing on the unit of charge. These tasks do not always attract the same attention as product launches, but they determine whether monetization can move from episodic success to repeatable performance.

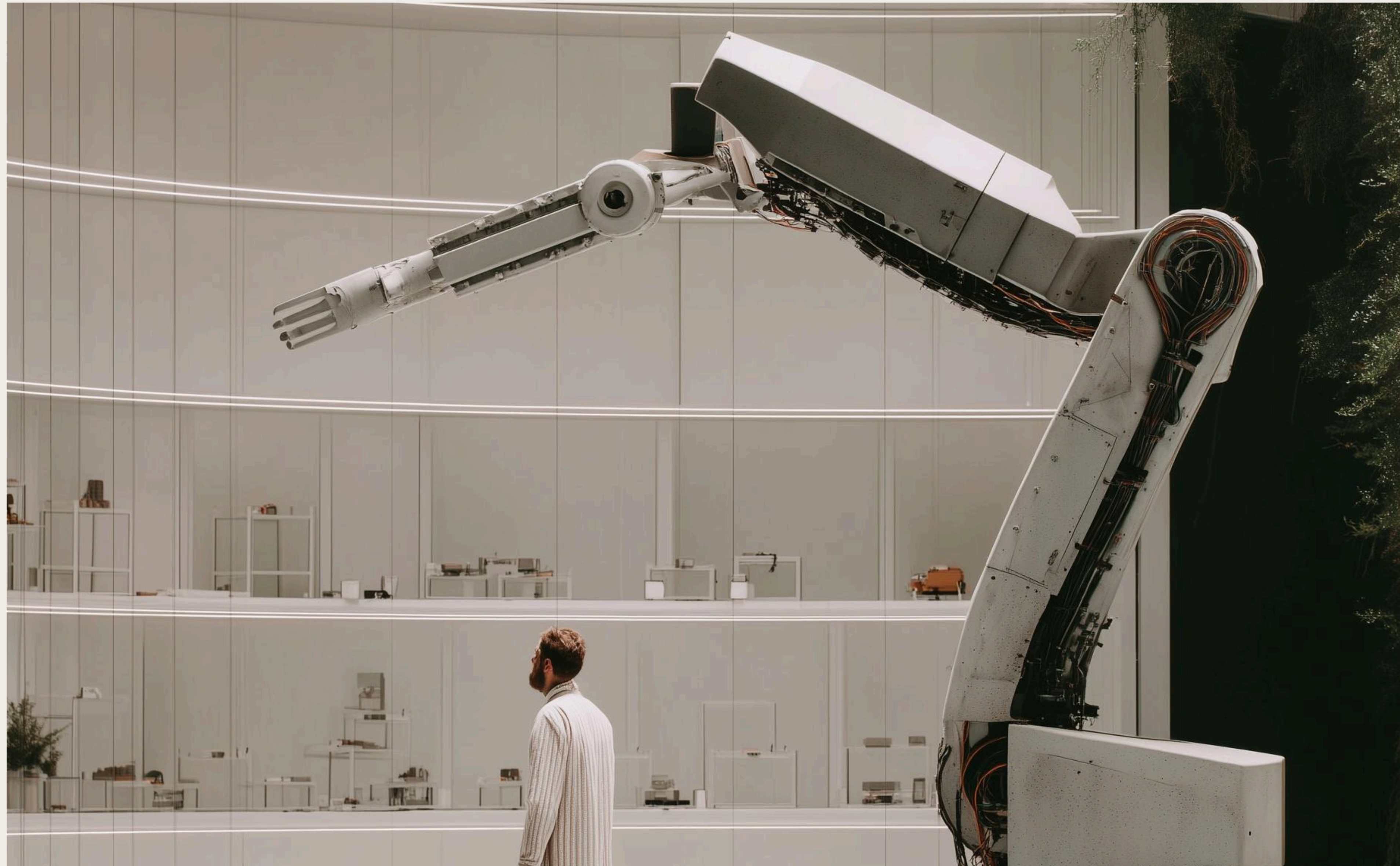
Only nine per cent of organizations believe that nothing needs to change before confident scale. That figure alone tells us how early the market still is in operational maturity. AI monetization has moved out of the future tense. But the foundations that support confident scale are still being constructed. Until they are stronger, the market's ambition will continue to outpace its readiness.



Chapter seven:

Internal commercial complexity is rising faster than customer benefit





AI Is Reshaping the Commercial Engine

The question is whether the value experienced on the customer side is rising at the same pace as the complexity building inside the organization.

The 2026 data suggest that, in many cases, it is not. This is one of the report's most important balancing points because it prevents the market from confusing commercial activity with commercial simplicity. AI monetization is not just changing what companies charge. It is changing how they measure, forecast, gate, bill, and compare value. Much of that work takes place inside the organization, in finance systems, product logic, infrastructure design, billing operations, and pricing governance. As a result, businesses can become significantly more sophisticated internally before customers experience a corresponding leap in clarity or benefit.

The internal numbers are unambiguous. Billing complexity has increased for fifty-seven per cent of respondents, while only seven per cent say it has decreased. Revenue predictability and forecasting challenges have increased for sixty-one per cent, compared with just five per cent who say the challenge has decreased. Competitive pricing metrics have increased in importance or difficulty for fifty-six per cent, while only six per cent say they have decreased.

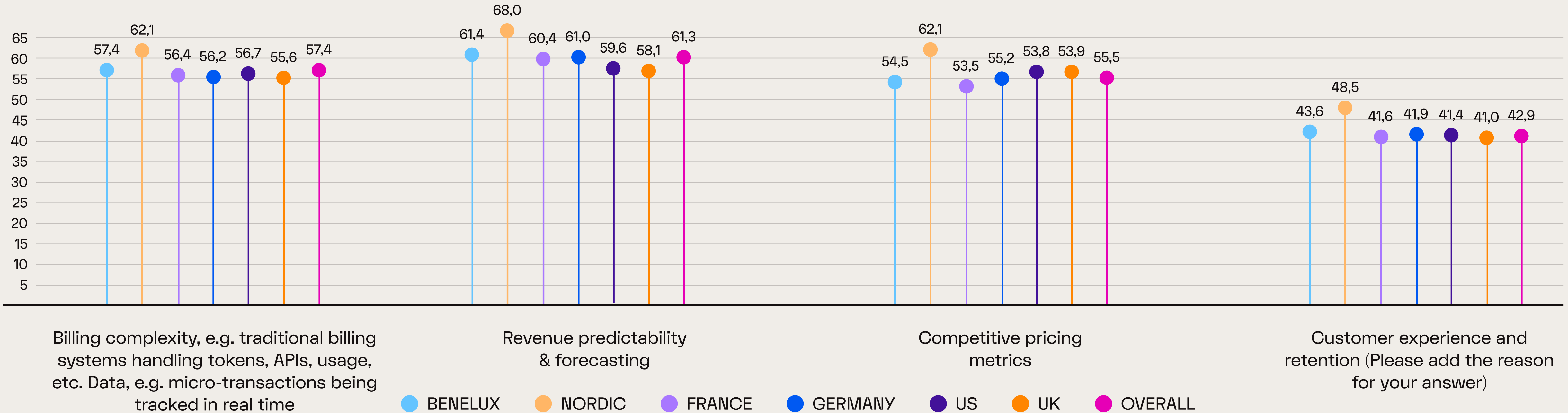
Chapter seven

These are large directional shifts, and together they describe a market where the internal commercial burden of AI monetization is rising sharply. The engine room is getting more complicated.

That complexity is not surprising when viewed through the logic of AI monetization itself. AI introduces more variable usage, more cost volatility, more granularity in what can be charged for, and more uncertainty around how customers will use intelligent capabilities over time. It also creates new choices around whether to bundle, meter, cap, tier, or align price to outcomes. Each of those choices brings operational consequences. Billing systems have to reflect the logic cleanly. Forecasting models have to absorb more moving parts. Pricing teams have to track a more fluid competitive set. Finance and engineering have to work more closely together. The organization is therefore not just adding a new feature to the price list. It is increasing the complexity of the monetization system itself.



How has AI monetization changed your organisation over the past 12 months in each of the areas below?



What is more revealing is how that internal complexity compares with the customer-side result. Customer experience and retention have improved for forty-three per cent of respondents. Fourteen per cent say they have worsened. Forty-three per cent say there has been no change. That is not a negative outcome, but it is a mixed one. It suggests that customer benefit is real, but not decisive across the market.

In other words, AI monetization is clearly changing the internal commercial machinery faster than it is consistently improving the customer relationship.

This imbalance has important implications. It means businesses are paying a real operational price to monetize AI, and in many cases, that price is rising before the market has established a universally strong

customer value narrative to match it. That can produce tension. If the internal work becomes more complex, but the customer does not experience a correspondingly clearer or more compelling improvement, then monetization starts to feel heavier. Inside the business, teams see more variables, more rules, more reporting, and more exceptions. Outside the business, customers may see more charges, more

limits, or more commercial experimentation without always understanding the logic behind them.

That does not mean AI is failing to create value. Far from it. It means the market is still in the awkward phase where the internal commercial system is being re-engineered while the external value story is still maturing. This is common in the evolution of

Chapter seven

new monetization categories. The organization has to build new plumbing before the finished commercial architecture feels intuitive. But in AI, the pressure may be stronger because usage itself creates the strain. The more customers engage with AI, the more the business has to cope with variable billing, variable cost, and variable forecasting at the same time.

There is also a customer trust dimension here. When charges become more visible before outcomes become more visible, some users will begin to question what exactly they are paying for. If credits, caps, usage gates, or entitlement restrictions multiply without a strong link to delivered value, the customer experience can begin to feel transactional in the wrong way. The business may believe it is protecting its margin rationally. The customer may experience the same move as friction. This is one of the reasons the report places such emphasis on pricing clarity and usage visibility. If the customer cannot see the logic of the charge, then internal commercial sophistication does not automatically translate into stronger market confidence.

This chapter, therefore, forces a useful discipline on the overall narrative. AI monetization is not simply a story of revenue opportunity. It is also a story of commercial complexity. And in 2026, that complexity appears to be rising faster than customer benefit in a substantial share of the market. The implication is not that organizations should step back from monetization. It is that they have to make the internal machine more coherent and the external value exchange more legible at the same time.

The firms that do this well will have an advantage that goes beyond pricing. They will have a cleaner route from usage to value, from value to charge, and from charge to trust. The firms that do not may still monetize AI, but they will do so inside a system that becomes heavier, harder to forecast, and more difficult to justify as it scales. That is the tension this chapter brings into view, and it is central to understanding where the market stands in 2026.



Chapter eight:

The market is still operating in a defensive maturity phase



The market is more serious about AI monetization than it was a year ago. But seriousness should not be mistaken for sophistication. Much of the current market is still operating in a defensive maturity phase, focused more on control, containment, and operational resilience than on advanced monetization design. This is what a broken pricing model looks like in practice: when providers cannot price the usage, they limit it, alert on it, and manage

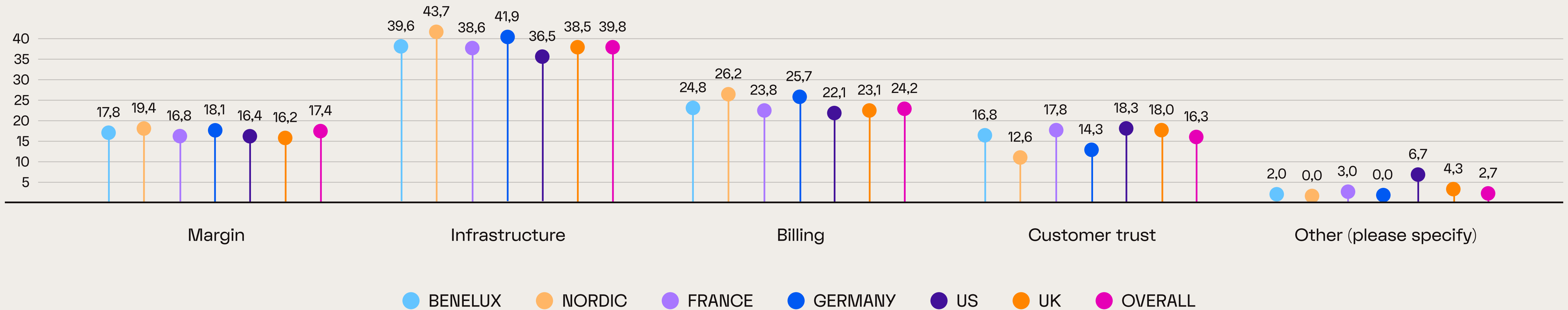
margin with entitlements (forty-five per cent) rather than with the price itself.

This becomes clearest when respondents are asked what breaks first when AI usage scales. The largest answer is infrastructure at forty per cent. Billing comes next at twenty-four per cent. Margin follows at seventeen per cent, with customer trust at sixteen per cent. The order is revealing. sixteen per cent. The order is revealing.

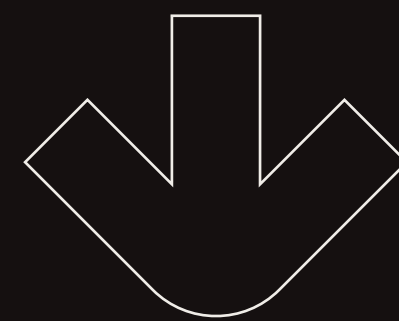
Before organizations reach the most refined questions of value-based monetization or long-term pricing optimization, they often run into foundational operational strain. The system begins to feel pressure where usage is served and where usage is charged. That is what a defensive phase looks like.

The market is still proving that it can hold scale safely before it can optimize scale elegantly.

What typically breaks first when AI usage scales up?



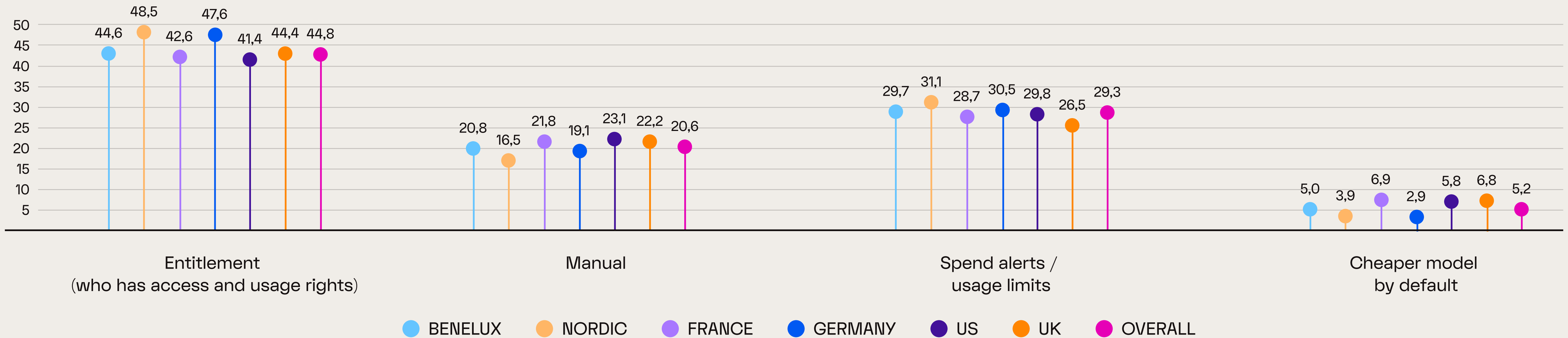
“The market is defending margin,
not optimizing it.”



The margin-protected mechanism in use tell a similar story. Forty-five per cent rely on entitlement controls. Twenty-nine per cent use spend alerts or usage limits. Twenty-one per cent rely on manual controls. Only five per cent use a cheaper model by default. These are not the tools of a market that has fully matured into dynamic commercial optimization. They are the tools of a market that is still defending itself against uncertainty. Entitlements, caps, limits, and manual intervention are all

rational responses when costs are variable, usage is hard to forecast, and price discipline is still emerging. But they are also relatively blunt. They contain exposure. They do not necessarily create the most elegant or customer-friendly monetization experience.

What controls are in place to prevent margin erosion as AI usage grows?

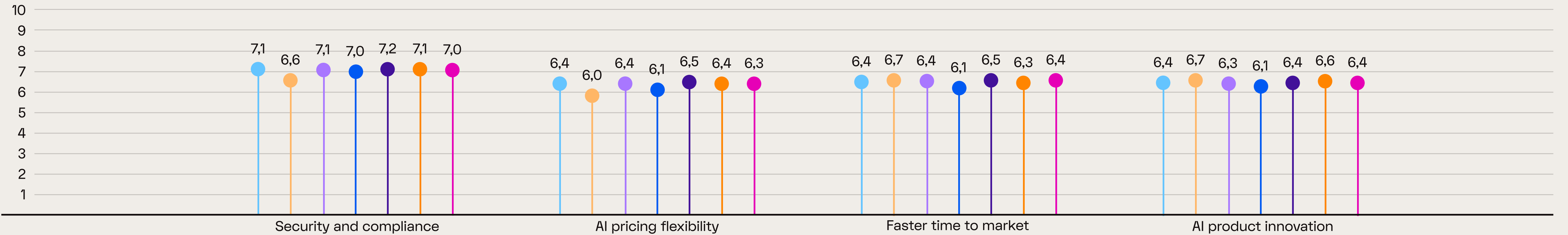
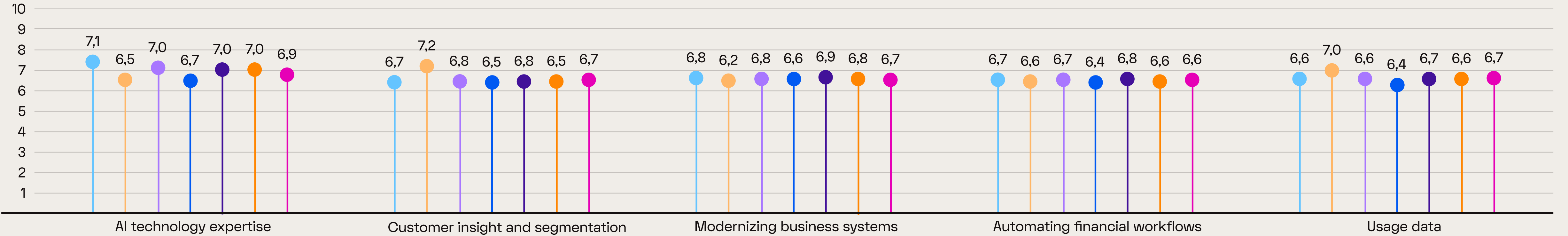




This is not a criticism of the organizations using them. In fact, it reflects a sensible response to the stage the market is in. AI monetization introduces new kinds of uncertainty, and businesses have to control that uncertainty somehow. If the provider does not yet have complete confidence in cost-to-serve, usage forecasting, or value-aligned pricing, then guardrails become the default answer. It is better to control access than to let an underpriced offer scale uncontrollably. It is better to cap usage than to discover too late that margins have been hollowed out. It is better to intervene manually than to automate commercial logic that the organization does not yet fully trust.

Capability-priority rankings (from one to ten) reinforce the same interpretation. Security and compliance rank highest at 7.02. AI technology expertise follows at 6.89. Customer insight and segmentation sit at 6.74. AI pricing flexibility ranks lowest at 6.31. This is a highly instructive sequence. It shows that businesses are still prioritizing secure, controllable, technically robust scale ahead of more advanced monetization flexibility. They want the model to be safe before they want it to be subtle. They want resilience before they want elegance. That is the practical logic of defensive maturity.

Rate the importance and urgency of the following capabilities in monetizing AI.



● BENELUX ● NORDIC ● FRANCE ● GERMANY ● US ● UK ● OVERALL

Chapter eight

The challenge is that this phase cannot be the final state. If the market remains too long in a mode of entitlement controls, usage caps, and manual intervention, then monetization can start to feel restrictive rather than intelligent. Businesses may protect margin in the short term, but they can also slow adoption, complicate the value proposition, or make AI feel like a metered exception rather than a natural part of the product. Customers may encounter access rights and consumption gates before they encounter a compelling articulation of what outcome the charge is designed to support. That can weaken trust, even if the organization's economic caution is justified.

This is where the current market reveals both progress and limitations. The progress is that organizations are no longer approaching AI monetization casually. They are increasingly aware that security, compliance, infrastructure resilience, and billing control matter. They know the system has to be governable before it can scale. The limitation is that the same focus on control can delay the development of more advanced pricing sophistication. Pricing flexibility ranks lowest not because it is irrelevant, but because the market is still dealing with more immediate operational concerns.

There is also a sequencing lesson here that

matters for leaders. Mature monetization rarely begins with refinement. It usually begins with control. Markets first build the ability to see what is happening, understand what it costs, and prevent obvious downside. Only after that do they become comfortable enough to experiment more dynamically with pricing, packaging, and optimization. In that sense, the defensive maturity phase visible in 2026 is not a failure. It is a developmental stage. But it is a stage with clear limits. If businesses do not move beyond it, they risk building monetization systems that are safe but clumsy, disciplined but inflexible, controlled but not fully compelling.

The next phase of maturity will require a different balance. Organizations will still need strong security, compliance, and technical control. Those priorities will not disappear. But they will also need to develop pricing flexibility, richer customer segmentation, more confident forecasting, and a clearer ability to align monetization with outcomes rather than blunt activity. The goal is not to abandon guardrails. It is to stop relying on them as the primary expression of commercial discipline.

That is why this chapter matters. It shows that the market has grown up enough to defend itself, but not yet enough to fully optimize itself. AI monetization is now being built on a more controlled basis. The question is how quickly that base can evolve from defensive maturity into confident commercial sophistication.



Part Two

The Comparison: How the market has shifted since 2025

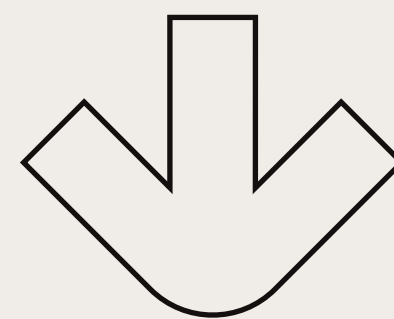


Chapter nine:

Strategy meets reality



“The strategic argument has largely been won. The unresolved issue is now **execution.**”



That sentence captures the year-on-year shift more clearly than any single statistic. In 2025, the dominant story in the market was strategic conviction. Around ninety per cent of respondents saw AI monetization as vital to business success within five years. Ninety-three per cent said AI would be a core revenue driver. In the United Kingdom, eighty-four per cent of CFOs said AI monetization was already tied to strategic investment. The earlier report was therefore focused on establishing a boardroom truth: AI monetization was no longer a speculative or peripheral issue. It had become part of the future business model.

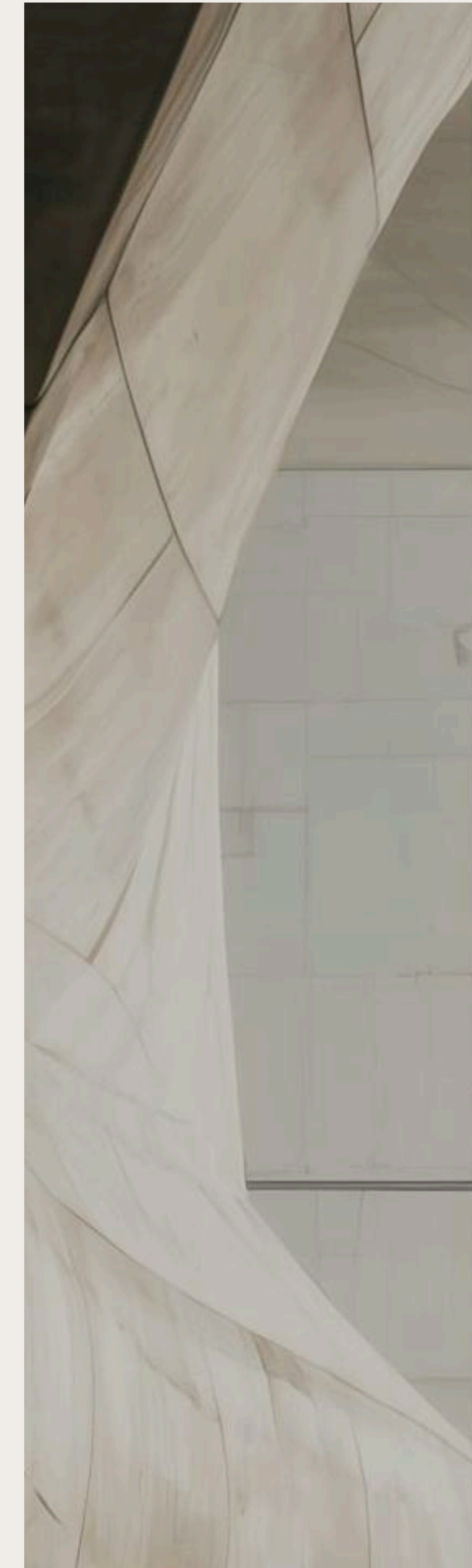
By 2026, that belief is no longer the most interesting thing about the market. It has become the starting point. The more revealing question is what the market looks like once that belief is put under operational pressure. The answer is visible in the findings that now dominate the report. Only nine per cent say nothing needs to change before they can scale AI-driven revenue confidently. Forty-five per cent still need better data foundations. Forty-three per cent still need more scalable infrastructure and tooling. The conversation has therefore moved from conviction to construction. It is no longer primarily about persuading organizations that AI monetization matters. It is about asking whether they can actually run it as a business.

This shift should not be misunderstood as disappointment. The strategic argument did not fail. It simply exposed what had to come next. Once AI became accepted as a growth and revenue issue, the market had to confront the machinery beneath that idea. Strategy, by itself, does not meter usage. It does not create billing logic. It does not forecast cost and revenue fluctuations. It does not assign decision rights or stabilize the price model. These are operational tasks, and in 2026, they are no longer background concerns. They have become the main terrain on which monetization maturity is being tested.

That is why the mood of the 2026 report is necessarily different from the mood of the first edition. In 2025, it was still possible to speak in the language of strategic emergence. AI monetization was becoming central. The opportunity was expanding. The boardroom was waking up to the significance of usage as a source of value. In 2026, the language must become more grounded. The opportunity is still large, but the pressure points are more visible. The market is discovering that strategic inevitability does not remove operational difficulty. In fact, it intensifies it. Once AI is expected to generate revenue, the business has to learn how to price, forecast, govern, and support it in practice.

The clearest sign that strategy has met reality is the level of specificity in the current blockers. Businesses are no longer saying, in general terms, that they need to become more mature. They are naming what is missing: data foundations, infrastructure, proof of outcomes, and clearer pricing metrics. This is a more honest market. It is also a more demanding one. General belief can be achieved through leadership narratives, innovation agendas, and visible investment. Operational readiness requires systems, coordination, and sustained commercial discipline. It is slower, harder, and less forgiving.

This year-on-year movement is also important from a thought-leadership perspective because it preserves the strength of the original thesis while sharpening its practical meaning. Report One argued that revenue begins at usage rather than at purchase. The current findings do not weaken that claim. They show what happens when organizations try to live by it. Usage is not just a source of value. It is also a source of complexity. The moment the business tries to monetize usage seriously, it has to deal with variable costs, forecasting pressure, billing strain, infrastructure requirements, and governance questions that were easier to ignore when AI was still framed mainly as a strategic possibility.



Chapter nine

This is why the right conclusion is not that the market has become more skeptical. It is that it has become more exposed. Strategy has moved into reality. The promises made at the board level are now being tested in finance systems, data pipelines, pricing decisions, and operating models. That is the real significance of the 2025 to 2026 shift. It is not a change in whether AI monetization matters. It is a change in what it means to make it work.

The organizations that respond well to this shift will be the ones that resist a common trap. They will not mistake strategic certainty for operational readiness. They will understand that acceptance of the opportunity only increases the burden to build the commercial model underneath it. That is the threshold the market is now crossing. The strategy is in place. Reality is asking better questions.



Chapter ten:

When growth yields to margin pressure





AI's Focus Has Shifted From Growth to Margin

In 2025, AI monetization was still being framed primarily through the lens of growth. In 2026, that lens has tightened around margin.

The difference is not cosmetic. It marks a genuine shift in the commercial maturity of the market. In the earlier report, financial growth ranked first or second in every market. In the United Kingdom, seventy-five per cent of finance leaders cited it as the top reason to monetize AI. Customer adoption and competitive pressure were also important, but the overall tone remained growth-led. AI was increasingly seen as a route to revenue expansion, customer relevance, and strategic advantage. Cost, by contrast, sat more awkwardly in the background. The report treated it as a blind spot, and the proof points themselves reflected that ambiguity, alternately presenting cost as a minority concern rather than a leading commercial driver.

The 2026 findings show a markedly different balance. Margin protection is now the leading force shaping AI commercial strategy at thirty-five per cent. Rising AI-related costs and forecasting usage and revenue are the two biggest challenges over the next twelve months at forty-seven per cent each. Taken together, these results describe a market that is no longer comfortable treating AI monetization as a pure upside story. The commercial conversation has become more constrained, more exact, and more disciplined. Businesses are no longer asking only how AI can drive growth.

They are asking how AI can be commercialized without eroding margins as usage expands.

This change should be read as a sign of maturation rather than retreat. Early growth narratives are common in emerging categories because the opportunity appears first as a new source of value. The more businesses see customer interest, product momentum, or competitive differentiation, the more naturally they talk about revenue expansion. But once adoption moves beyond experiment and into real commercial delivery, the economics become harder to ignore. AI does not simply create new opportunities. It also creates a new variable cost. Models must be served. Data must be ingested. Infrastructure must hold. Forecasts must be defended. The more the business succeeds in driving usage, the more exposure it can create if the commercial model is weak. Margin pressure, therefore, emerges not because the growth story has failed, but because the growth story has become real enough to need guarding.

This is one of the reasons the 2026 market feels more financially serious. Margin protection as a primary driver suggests that organizations are no longer content to monetize AI loosely and reconcile the economics later. They are starting to understand that scale without cost discipline can be strategically self-defeating. AI can appear to create topline momentum while quietly destabilizing profitability underneath. That possibility changes the posture of finance leaders.

Chapter ten

It pushes monetization into closer conversation with cost-to-serve, pricing architecture, and usage visibility. It also explains why AI spend is increasingly being actively managed rather than left inside diffuse innovation agendas.

There is a deeper implication here for how AI monetization should be discussed at the leadership level. A growth-first framing can sometimes imply that monetization is mainly about unlocking willingness to pay. A margin-aware framing is more demanding. It requires the business to think about the full path from usage to profit. It asks whether the organization understands the cost mechanics of the service, whether it can meter and observe usage clearly enough to know which customers or workflows are economically attractive, and whether its pricing model can absorb volatility without repeatedly resorting to blunt restrictions or reactive corrections. Growth remains important, but it is no longer sufficient as the main organizing story.

This also makes customer pressure look different. In 2026, customer pressure remains significant at twenty-three per cent, but it no longer leads the hierarchy. That tells us that demand for AI is real, but it is being processed through a more controlled commercial lens. Businesses may still feel pressure to bring AI capability into the offer, but they are less willing to do so without considering what that move will mean for margin. This is not a market pulling back from customer demand. It is a market trying to respond to demand without letting that response create unmanaged cost exposure.

The shift from growth-first to margin-first also helps explain some of the other findings in the report. Pricing fragmentation makes more sense when businesses are trying to find models that recover cost without stalling adoption. Forecasting weakness becomes more serious when margin protection is the goal, because poor forecasting means poor control. Governance shifts toward finance and engineering become more understandable when commercial success depends not only on revenue uplift, but on whether the economics of that uplift are trusted. In other words, margin pressure is not just another data point in the report. It is one of the forces connecting many of the year's most important findings.

The lesson for leaders is clear. AI monetization cannot be governed as a growth initiative alone. It has to be governed as an economic system. That does not reduce the ambition of the business. It makes the ambition more durable. Businesses that learn this earlier will be better positioned to scale AI on terms they can defend. Those that do not may still generate revenue, but they will do so in a way that leaves too much of the downside hidden until it is already material.

The market has therefore moved on from asking how AI can grow the business in principle. It is now asking how AI can grow the business without undermining the economics that growth depends on. That is the defining pressure of the 2026 market.

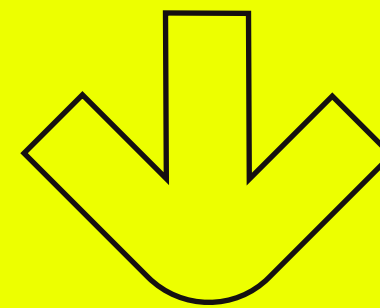


Chapter eleven:

The pricing puzzle deepens



“The market is monetizing AI, but it has
not converged on how.””



Chapter eleven

The market has moved beyond a simple lack of monetization activity, but it still has not reached pricing maturity. This is the chapter where the subtitle of this report has to be answered most directly: pricing broke because no single model has emerged to carry the weight of usage, and the seven options now in active circulation are evidence of that fracture, not progress past it.

That is the most useful way to understand the evolution from 2025 to 2026. In the earlier report, the central pricing problem was one of readiness. AI adoption was increasing quickly, yet fewer than half of businesses had scalable pricing models in place. The report also found that only one in three organizations could link AI usage to revenue, and that less than a quarter had scalable pricing in place. The challenge was therefore basic but significant. Businesses were embracing AI more quickly than they were building the commercial structures needed to monetize it well. Pricing immaturity sat at the heart of the execution gap.

The 2026 findings show a market that has undeniably moved, but not one that has resolved the issue. Organizations are now monetizing AI through a wider set of real commercial models. Bundling leads at twenty-five per cent. Twenty-three per cent are still experimental or undecided. Paid add-ons account for eighteen per cent, API charging for fifteen per cent, and outcome-based pricing for twelve per cent. Credits

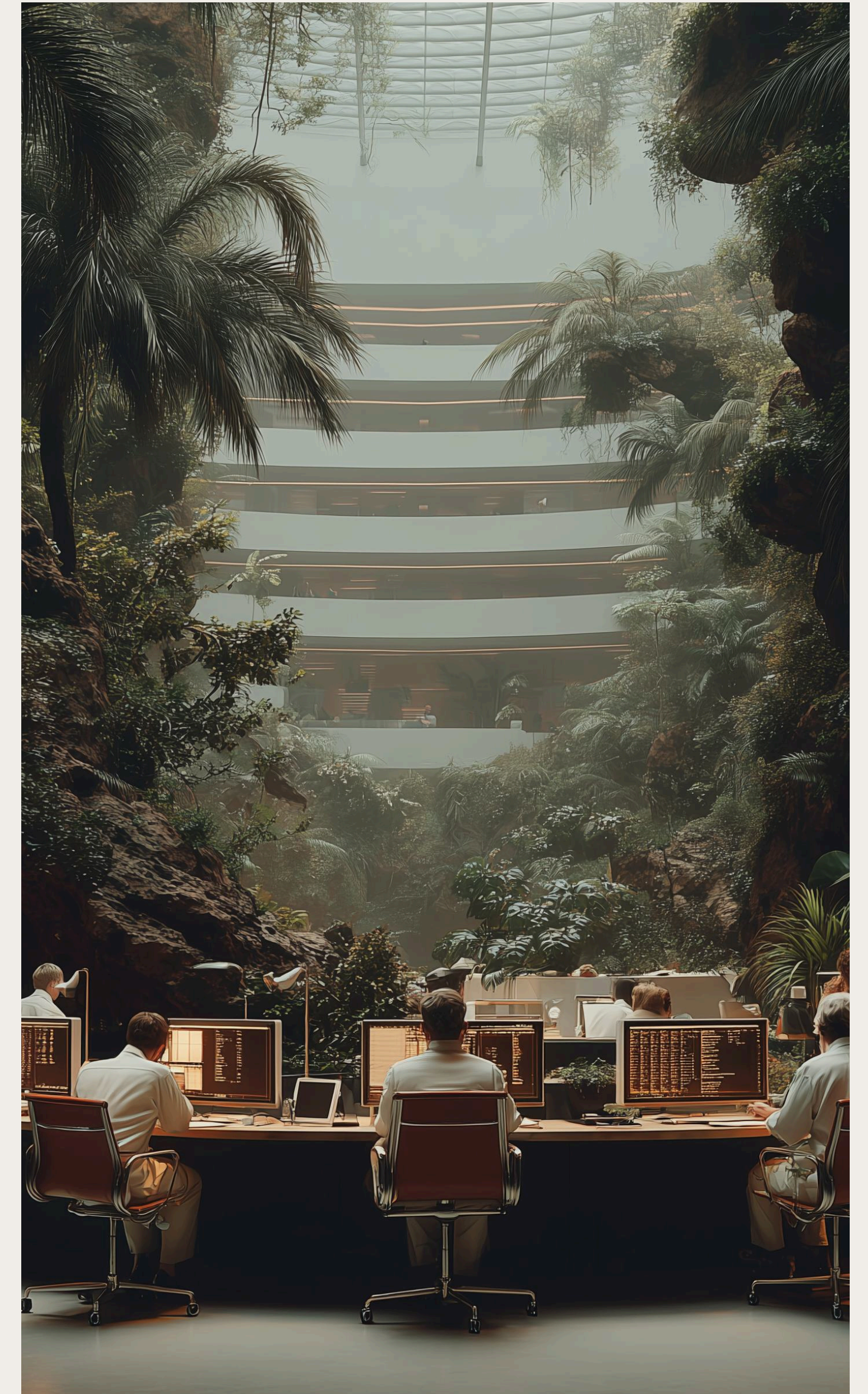
and tokens remain smaller. That distribution is evidence of progress. It shows that businesses are no longer standing at the edge of monetization without acting. But it is also evidence of continuing uncertainty. The market has become more active without becoming more settled.

This is why the pricing puzzle in 2026 is deeper, not smaller. In 2025, the market's challenge was that many organizations lacked a robust pricing architecture for AI. In 2026, the market's challenge is that multiple pricing logics are now in play, but there is still no dominant answer. Businesses have more options, more activity, and more live experimentation. What they do not yet have is strong convergence around which models best align customer value, operational simplicity, and economic sustainability.

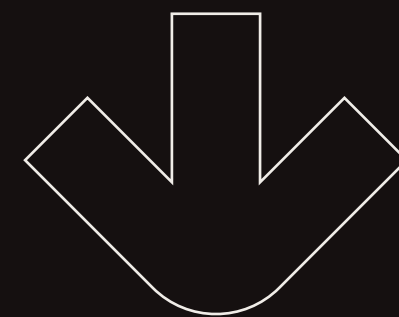
That deeper puzzle matters because the absence of consensus increases the burden on internal judgment. In a mature category, pricing norms help businesses orient themselves. They know what customers will broadly expect, what competitors are likely to do, and which trade-offs are accepted by the market. In AI monetization, those norms are still forming. Bundling may accelerate adoption, but can hide subsidy. Add-ons can create a clean uplift but depend on clear communication of value. API charging can align usage and revenue more tightly, but may feel less intuitive in certain categories. Outcome-based pricing can sound compelling, but it

may be operationally harder to govern. Because there is no settled commercial language, organizations have to do more reasoning for themselves.

There is also a sequencing issue here. Pricing maturity is not achieved simply because a market starts charging. In fact, the first wave of monetization often reveals new complexity. Once organizations begin pricing AI in earnest, they have to confront how those prices interact with cost-to-serve, billing logic, entitlement design, customer segmentation, and competitive comparison. What initially looked like progress can expose fresh uncertainty. That is why 2026 should not be read as a year in which pricing is solved. It is a year in which pricing has become more visible, more varied, and therefore harder to standardize.



“Once organizations begin pricing AI in earnest, **new complexity comes into view.**”





This chapter is also where the usage-first logic of the series becomes especially important.

The right pricing model in AI is not simply the one that sounds most modern. It is the one that best translates the value created in usage into a commercial structure that customers understand and the provider can scale. That may be bundling in some cases, explicit usage pricing in others, and outcome-based logic in still others. The deeper challenge is that many businesses are still trying to determine where the true unit of value sits. Is it access to the capability? The volume of interaction? The intensity of usage? The completion of a task? The result of a business process? Different answers to that question produce different pricing models. Until the market becomes clearer on the answer, pricing maturity will remain uneven.

The 2025 report also hinted at this when it discussed monetization models in practice and argued that pricing needed to align more directly with how value is delivered and experienced. The 2026 data suggest that this alignment remains a work in progress. Businesses have moved past the stage where AI is given away without much thought, but they have not yet reached a phase in which the pricing model is an obvious extension of market logic. The puzzle is therefore not disappearing. It is becoming more commercially significant.

For leaders, this means pricing cannot be treated as a formatting issue around an AI capability. It is one of the places where the business declares what it believes value is, who should pay for it, how risk should be shared, and what trade-offs it is prepared to make between simplicity and precision. That is why the puzzle deepens. The more the market monetizes AI, the more weight is placed on getting those judgments right.

The category has moved on from basic monetization immaturity. But it has not yet reached pricing confidence. That is the state of the puzzle in 2026.

Chapter twelve:

Usage data becomes the commercial backbone





The conversation has matured. Usage is no longer just a conceptual principle in AI monetization. It is now the operational backbone of the commercial model, and the only thing that can hold pricing together once the conventional model has broken.

That is one of the most important lines of continuity between the first report and this one. In 2025, the series was built around the idea that revenue begins in the moment of usage, not at purchase. That claim was intentionally provocative because it challenged older assumptions about how software value is captured. It argued that AI makes usage visible, measurable, and commercially significant in a new way. The report also showed, however, that many firms were not yet equipped to act on that insight. Only one in three organizations could link AI usage to revenue. Fewer than half had the pricing models, usage data, or KPI structures needed to support monetization properly. Usage was the right theory. It was not yet a fully operational system.

The 2026 findings show that the market has advanced from theory to dependency. Real-time usage data is now highly critical to AI monetization for forty-seven per cent of respondents and somewhat critical for another twenty-eight per cent. Together, that means seventy-six per cent see it as materially important. This is a very strong signal. It tells us that the market increasingly understands that AI monetization cannot be run effectively without timely, reliable visibility into how AI is actually being used. Usage is no longer a useful lens. It is a commercial requirement.

Chapter twelve

At the same time, the findings show that this requirement is still difficult to meet. Thirty-eight per cent say managing and leveraging AI usage data is one of their biggest challenges over the next twelve months. Forty-five per cent say they need a better data foundation before they can scale AI-driven revenue confidently. These figures matter because they reveal the gap between recognition and readiness. Businesses now know that usage data matters deeply. Many still do not have the systems needed to use it fully.

This is the point at which the 2025 thesis becomes materially sharper in 2026. It is no longer enough to say that usage is where value is created. Organizations have to turn that usage into a signal that can support real commercial decisions. That includes price design, billing logic, forecasting, customer segmentation, entitlement control, and proof of business outcome. If the usage signal is weak, delayed, fragmented, or difficult to interpret, then all of those downstream activities become less reliable. Pricing becomes less precise. Billing becomes harder to trust. Forecasts become more fragile. Margin becomes harder to protect. In other words, usage data is not simply another input into the monetization system. It is the layer that allows the system to function as a coherent whole.

There is a tendency in many markets to talk

about data quality in abstract terms. AI monetization makes that abstraction less useful. The data problem here is not generic. It is practical. The business needs to know which AI features are being used, how intensely, under which customer contexts, with what outcome profile, and at what cost. It needs to know which usage is economically attractive, which usage is strategically valuable but costly, and which usage may be creating a silent subsidy. It needs that information, not quarterly and not after the fact, but quickly enough to shape ongoing commercial decisions. That is why real-time usage data is emerging as a commercial backbone rather than simply an analytics preference.

The implications go beyond finance. Product teams need usage data to understand adoption and value realization. Engineering teams need it to understand infrastructure pressure and model behavior. Sales and customer success teams need it to support commercial conversations and justify pricing. Finance needs it to connect usage to revenue, cost, and margin. When the same data layer is critical to all of these functions, it stops being a narrow technical asset. It becomes part of the company's core commercial infrastructure.

This also helps explain why governance is shifting toward finance and engineering.

The functions closest to usage visibility and its economic consequences are naturally gaining more influence over monetization decisions. Once usage becomes the backbone of the model, control over usage data becomes strategically significant. It determines how well the business can see itself. It determines how quickly it can respond when demand patterns change. And it determines whether monetization can evolve with evidence rather than guesswork.

The move from usage as a theory to usage data as a hard requirement is, therefore, one of the strongest signs of market maturation across the two reports. It preserves the conceptual DNA of the first edition while making that DNA more operationally exact. The 2025 report argued that revenue starts with usage. The 2026 report shows what that means for the modern business: every AI company is now, to some extent, a usage data company as well.

That is not simply a technical statement. It is a commercial one. The businesses that can turn usage data into pricing clarity, billing confidence, forecast accuracy, and margin control will define the next stage of AI monetization. The ones that cannot will continue to understand the principle in theory while struggling to monetize it in practice.





Chapter thirteen:

Forecasting emerges as the fault line



Forecasting Has Become AI's Biggest Fault Line

In 2025, forecasting sat inside a broader readiness problem. In 2026, it has become one of the clearest fault lines in the market.

That movement matters because it shows where the market's execution gap is hardening into something more precise. The first report identified widespread weakness in the operating systems that sit beneath AI monetization. Many businesses lacked clear pricing structures, reliable KPI frameworks, strong usage-to-revenue linkage, and the ability to forecast effectively. The point at the time was that strategic confidence was outrunning operational capability. Forecasting was one part of that story, but not yet the dominant one.

A year later, forecasting has become much harder to treat as a background issue. Only twenty-three per cent of respondents say their organizations are highly accurate at forecasting AI-related usage, cost, and revenue fluctuations. Half (fifty per cent) say they are only somewhat accurate. Twenty-seven per cent report either clear forecasting challenges or no forecasting ability at all. When combined with the fact that forty-seven per cent say forecasting usage and revenue is one of their biggest challenges over the next twelve months, the message becomes unmistakable. Forecasting is no longer simply a symptom of immaturity. It is now one of the most visible operational bottlenecks in the

category.

That development is significant because forecasting sits at the intersection of many other commercial capabilities. It depends on pricing clarity, because the business needs to know how usage translates into revenue. It depends on cost visibility, because the business needs to understand what volume and intensity of usage mean for profitability. It depends on data quality, because the behavior of the model has to be observable in near real time. It depends on customer behavior, because adoption and usage patterns cannot be assumed to remain static. And it depends on governance, because forecasts only shape action if the right functions trust and use them. When forecasting is weak, it often means the whole commercial system is still carrying unresolved gaps.

This is why forecasting becomes the fault line rather than just another capability score. Fault lines reveal structural pressure. They show where the market is most likely to split between firms that are building real operating discipline and firms that are still relying on looser assumptions. In AI monetization, forecasting plays that role because it converts complexity into decision-making. A business can tolerate ambiguity for a while. It cannot scale revenue credibly on ambiguity forever. Eventually, the board wants more

confidence. Finance wants better margin visibility. Commercial teams want clearer expectations. Product and engineering want a more reliable view of demand. Forecasting is where those expectations meet.

The 2026 research also suggests that many organizations remain caught in a transitional forecasting mode. The largest single group describes their capability as only somewhat accurate. That is a revealing middle ground. It suggests that businesses are not blind, but neither are they fully confident. They have enough visibility to see direction, but not enough precision to treat the commercial system as stable. In practice, that often means decisions are made using rough directional estimates rather than robust planning. That can be workable during experimentation. It becomes increasingly risky once AI starts to matter more materially to revenue and margin.

This chapter also deepens the importance of usage data in the overall narrative. Forecasting cannot mature independently of observability. The business has to see usage clearly enough to model how it will behave under different conditions. If the usage signal is patchy, delayed, or disconnected from economic outcomes, the forecast inherits that weakness. The fault line is therefore not simply in the



Chapter thirteen

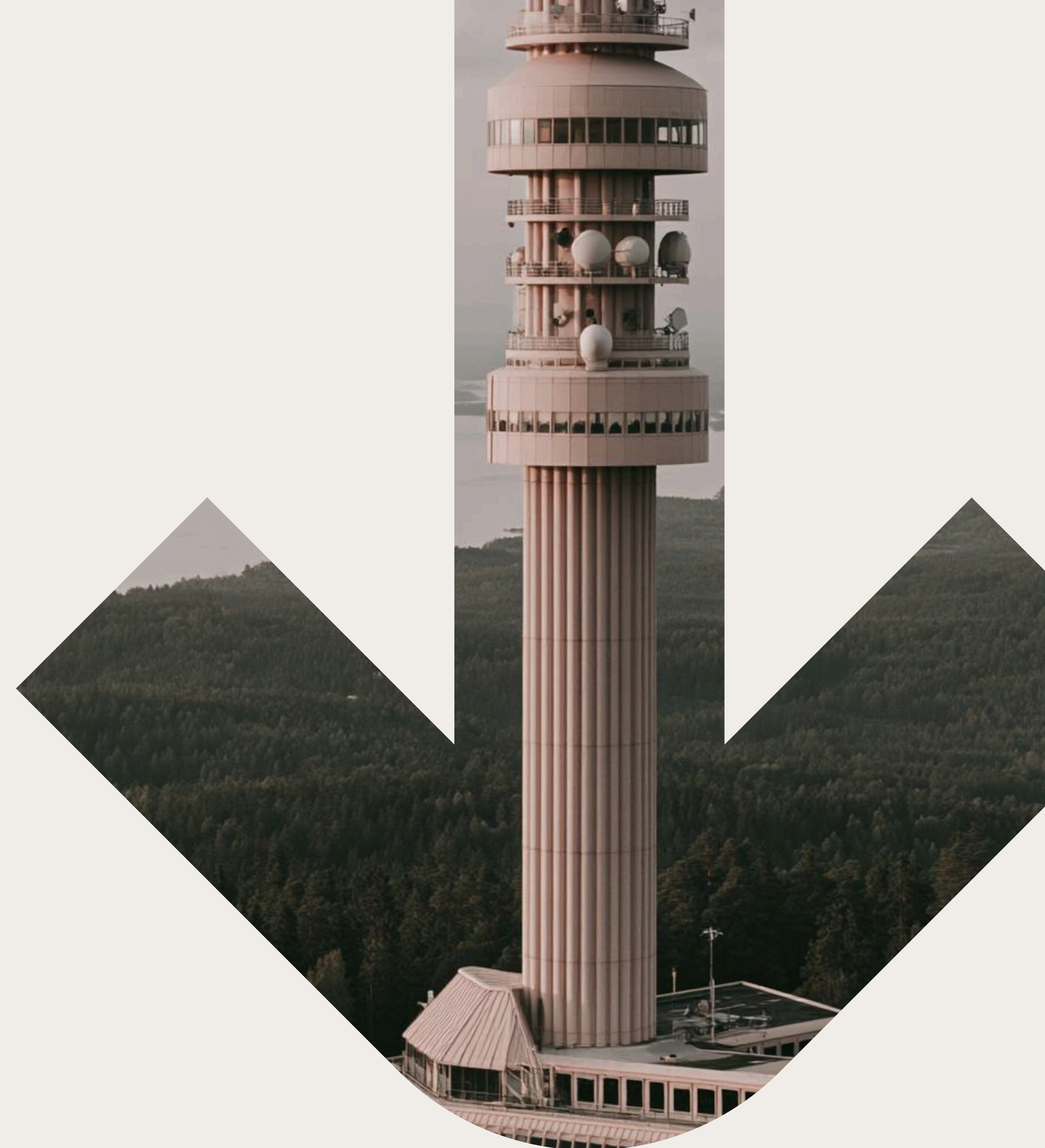
forecasting model itself. It runs through the broader chain of data, pricing, cost, and governance that forecasting depends on.

There is another reason this matters in 2026. As AI features and services become more embedded in customer workflows, organizations will face growing pressure to make commitments around commercial performance. They will need to decide how aggressively to price, how much infrastructure to provision, which customer segments to prioritize, where to place usage limits, and how to defend margin as demand grows. Poor forecasting makes all of those decisions harder. It turns scale into a riskier undertaking because the business is less able to anticipate what success will actually look like operationally.

The first report argued that those who master usage will lead the monetization models of tomorrow. The 2026 evidence adds a sharper condition to that argument. Those who master forecasting will be the ones able to scale usage into durable economics. Without that capability, even businesses with strong AI adoption and clear strategic ambition can find themselves reacting rather than steering.

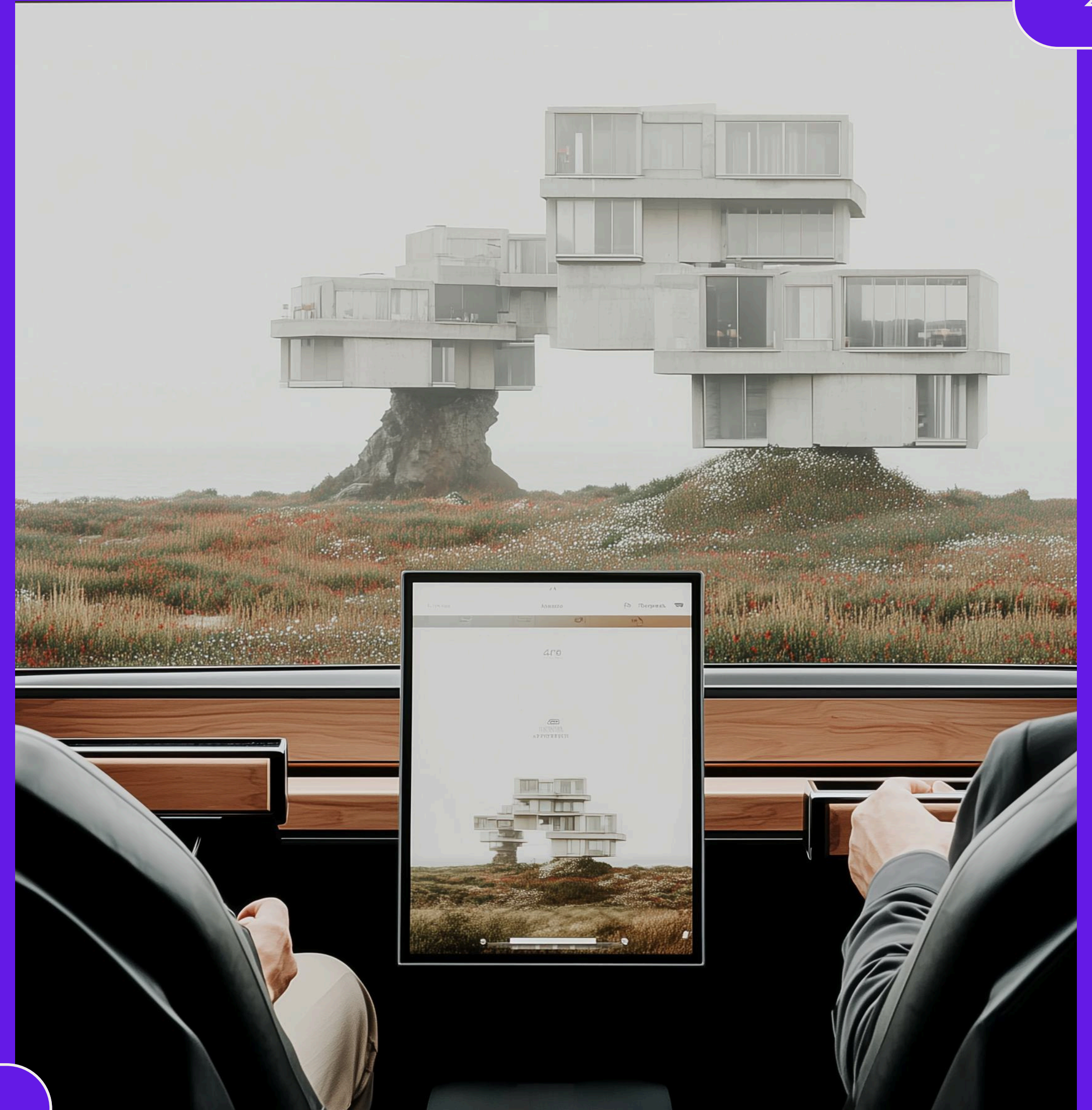
That is why forecasting emerges as the fault line. It is where the category's broader readiness gap stops being conceptual and becomes measurable. It is where

monetization either starts to feel governable or continues to feel provisional. And in the current market, far too many organizations are still on the wrong side of that divide.



Chapter fourteen:

Finance and engineering take the wheel



Finance and Engineering Now Lead the AI Agenda

The governance shift that was implied in 2025 has become much more explicit in 2026.

The first report positioned CFOs as the new heroes of AI monetization. That phrase mattered because it captured something real about the market at the time. AI had moved beyond innovation theater and into the zone where value, revenue, and accountability needed to be connected. Finance was the function best placed to insist that AI be tied to measurable outcomes rather than absorbed endlessly as cost. The report argued, correctly, that AI had become a CFO mandate.

The 2026 findings show that this mandate has not disappeared. It has widened. Thirty-three per cent of respondents say ultimate decision rights sit with the Office of the CFO. Thirty-four per cent say those rights sit with CTO, engineering, or AI leadership. Combined, that means 66% of responsibility now sits with finance or engineering. This is a meaningful year-on-year progression because it shows that AI monetization governance has become less symbolic and more operational. The functions closest to economic control and technical execution now hold most of the authority.

That development makes sense once the current state of the market is understood. AI monetization is no longer just about deciding whether a feature belongs in a premium plan.

It is about determining the commercial consequences of how the feature is built, served, measured, and billed. Pricing logic now interacts directly with infrastructure strain, model cost, usage data, forecast accuracy, and margin protection. Those are not issues one function can manage in isolation. Finance needs engineering to understand technical cost and capacity. Engineering needs finance to understand what kind of monetization model can be defended economically. The shift in governance is therefore not bureaucratic. It reflects the actual nature of the problem.

There is also a more subtle point here. Shared accountability between finance and engineering suggests that AI monetization is moving from advisory governance to operational governance. In an earlier stage, finance could recommend discipline while product teams pushed forward with monetization choices. In a more mature stage, finance and engineering are not merely advising. They are co-owning the mechanics. That is a much stronger form of governance, and one that is better matched to the pressures identified elsewhere in the report.

This does not mean the market should become finance-heavy or engineering-heavy in a narrow sense. AI monetization still has to make sense to the customer. The organization still has to define the value proposition, segment the offer intelligently, and ensure that pricing structures remain legible in the market. But the wheel has





shifted because the road has changed. The business is now operating under conditions where margin control, cost-to-serve, usage instrumentation, and technical resilience matter too much to leave authority too far from the functions that can actually see and manage them.

The implications for organizational design are significant. Businesses that still treat AI monetization as loosely delegated or functionally fragmented may struggle to move with enough clarity. Product may optimize for adoption. Engineering may optimize for performance. Finance may optimize for control. If those objectives are not explicitly joined, the monetization model can become inconsistent. By contrast, organizations that build a shared operating model between finance and engineering are more likely to make coherent trade-offs. They can decide where bundling makes sense, where explicit charging is needed, how to set guardrails, how to model margin, and how to evolve the offer without losing visibility.

This is also one of the places where the 2026 report becomes more operational than the 2025 edition. Report One rightly elevated the CFO mandate as a strategic recommendation. Report Two shows that the market is increasingly turning that recommendation into a structural reality. It is not enough for the CFO to sponsor AI monetization from a distance. Finance now needs to sit inside the mechanics of the model. At the same time, engineering is no longer merely enabling AI capability. It is increasingly shaping commercial feasibility. The two functions are coming together because monetization now sits where economics and infrastructure meet.

For leaders, this shift should be treated as an opportunity rather than a constraint. Stronger governance can improve speed if it reduces confusion. It can improve margin if it improves visibility. It can improve customer trust if it makes pricing logic more consistent. The danger lies not in governance itself, but in poorly designed governance that protects control while losing commercial clarity. The best models will be those in which finance and engineering hold the wheel without driving the business away from customer value.

The governance story of 2026 is therefore not simply that the CFO remains important. It is that AI monetization is now governed as an operating model shared with technical leadership. That is one of the clearest signs that the market has moved from recommendation to implementation.

Chapter fifteen:

Confidence gives way to operational realism



Chapter fifteen

The market is more realistic in 2026 than it was in 2025. That may be one of the healthiest developments in the study.

The earlier report captured a market still comfortable declaring high levels of readiness. Eighty per cent said they were ready to monetize AI, even though the same report made clear that most still lacked strong pricing, forecasting, or KPI frameworks. Only one in three organizations could link AI usage to revenue. Less than a quarter had scalable pricing in place. The report's own conclusion was that confidence was outrunning capability. Businesses liked the idea of being ready more than they had earned the right to be ready in practice.

The 2026 findings tell a different story. Confidence has not disappeared, but it has become more constrained and more specific. Only nine per cent say nothing needs to change before they feel confident scaling AI-driven revenue. Most organizations no longer respond as though readiness were already in place. Instead, they identify what remains missing: better data foundations, stronger infrastructure and tooling, clearer pricing metrics, and stronger evidence that AI is driving measurable business outcomes. This is not the language of broad self-congratulation. It is the language of operational realism.

That realism matters because it changes the quality of the market's self-understanding. A business cannot close a readiness gap it refuses to name. In 2025, many organizations still spoke about AI maturity as though deployment and strategic enthusiasm were close enough to commercial readiness. The 2026 market appears less willing to confuse those ideas.



It recognizes that monetizing AI at scale requires more than adoption, more than visible innovation, and more than leadership endorsement. It requires systems that can actually sustain the economics of the model. That is a more sober posture, but also a more constructive one.

The realism shows up not only in what businesses say they still need, but in what they believe breaks first when AI usage scales. Forty per cent say infrastructure breaks first. That answer sits ahead of billing at twenty-four per cent, margin at seventeen per cent, and customer trust at sixteen per cent. This is a useful corrective to the idea that commercial maturity is mostly about pricing finesse. The market is increasingly aware that confident scale depends on the underlying operating system holding together. In 2025, many organizations were still declaring readiness while major commercial systems remained weak. In 2026, they are more willing to acknowledge that readiness fails first in the plumbing.

That distinction is important because operational realism is not the same thing as pessimism. The market is not saying that AI monetization is impossible. It is saying that the path from experimentation to confident scale is narrower and more system-dependent than earlier optimism allowed. That is a sign of learning. Mature categories are often characterized not by reduced ambition, but by more disciplined ambition. They understand what has to be true underneath the growth story for the growth story to be sustainable. The 2026 findings suggest that AI monetization is starting to move into that phase.

This also gives the report a different



message from the first edition. The 2025 report called attention to the scale of the opportunity and the strategic urgency of the shift. This year's report explains why the same opportunity now demands harder operational choices. The market is still moving forward, but it is doing so with a clearer awareness of what is missing. That does not weaken the commercial story. It strengthens it by grounding it.

There is a further implication for leadership behavior. When businesses move from declared readiness to operational realism, accountability becomes easier to assign. If the organization knows that data foundations are weak, then a concrete workstream can be built around instrumentation and observability. If infrastructure is the weak point, then resilience and tooling become explicit priorities. If proof of business outcomes is insufficient, then the organization can focus on measurable value creation rather than a vague innovation narrative. Readiness becomes less of a branding statement and more of a delivery agenda.

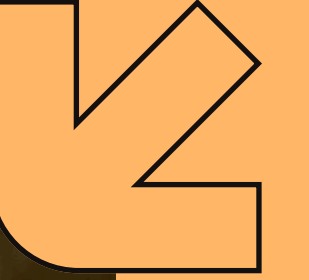
This is exactly the progression the market needed to make. Overconfidence can be useful in the earliest stages of a new category because it creates movement. But overconfidence becomes dangerous once the category enters a material commercial scale. It can hide margin risk, obscure cost weakness, and encourage businesses to move faster than their monetization systems can support. Operational realism does the opposite. It slows down the self-congratulation and sharpens the work.

That is why the 2026 shift should be welcomed. The market has not become less ambitious. It has become more honest

about what ambition now requires. Confidence has not disappeared. It has been forced to pass through reality. That is the kind of transition that creates stronger businesses over time.

Chapter sixteen:

Why returns remain uneven



One of the most important lessons of the first report was that AI monetization did not produce evenly distributed returns. The 2026 findings help explain why.

In 2025, the unevenness of financial impact was already visible. The United Kingdom posted an eighty per cent positive revenue impact and an eighty-four per cent positive profitability impact. France posted seventy-one per cent positive revenue impact and sixty-six per cent positive profitability impact. The Nordics, by contrast, were the clearest warning sign, with just a fifty-three per cent positive revenue impact and only twenty-five per cent positive profitability impact. That disparity led to what became one of the report's most memorable themes: the Nordic paradox. High technical maturity did not automatically translate into stronger commercial returns. The market could be advanced in adoption and still weaker in monetization performance.

At the time, this was already an important challenge to simplistic AI narratives. It suggested that technical progress alone was not enough. AI could be embedded, used, and even strategically embraced without generating equally strong profitability. The category needed a better explanation for why that happened. The 2026 data provide that explanation more clearly. They show that uneven returns are not simply a matter of regional difference or market timing. They are the commercial consequence of uneven readiness in pricing, cost visibility, forecasting, data foundations, and governance.

The current findings make that logic much easier to see. Only eight per cent of organizations are extremely confident in true cost-to-serve. Only twenty-three per cent say they are highly accurate at forecasting AI-related usage, cost, and revenue fluctuations. Forty-five per cent still need a better data foundation before they can scale AI-driven revenue confidently. These are not minor operational details. They are the conditions that determine whether AI usage becomes economically attractive or commercially destabilizing. If a business cannot understand cost clearly, forecast reliably, or measure usage well enough to govern it, then scale may expose weakness rather than create upside.

This is the broader lesson hidden inside the 2025 regional contrasts. Some organizations or markets were able to convert AI adoption into stronger financial outcomes because the commercial system around AI was more aligned. Others were more exposed to monetization friction. The Nordics were the clearest example of this tension. Their weaker profitability outcomes did not suggest a lack of AI maturity in the technical sense. If anything, the opposite may have been true. The paradox was that more advanced engagement with AI can surface the cost side of the equation sooner. It can reveal the burden of infrastructure, model tuning, governance, and pricing discipline before other markets are forced to confront it. The 2026 findings effectively turn that regional warning into a market-wide lesson.



Chapter sixteen

Uneven returns, therefore, become easier to understand once the lens shifts from AI capability to AI monetization quality. A business can have strong AI deployment and still generate weaker financial return if its pricing model is fragmented, its cost visibility is low, its forecasting is weak, and its governance is split or unclear. Conversely, a business with more disciplined pricing, stronger data foundations, and better commercial coordination may extract more durable value from a similar level of AI adoption. This is one of the most important truths in the category. Commercial outcomes are not determined by technical enthusiasm alone. They are shaped by the discipline of the monetization system.

This is also why the market should be careful about reading AI success only through topline activity. It is possible to mistake movement for maturity. A business can launch quickly, drive usage, and generate strong engagement without yet having resolved how the economics of that usage will behave over time. Early revenue or adoption signals can therefore look encouraging while the underlying model remains uneven. Returns become patchy, not because AI is inherently inconsistent, but because the surrounding commercial structures are inconsistent.

The 2026 report also adds a more practical explanation for how this happens. Internal complexity is rising faster than customer benefit. Infrastructure often breaks before margin does. Defensive controls remain more common than sophisticated optimization. Pricing flexibility still ranks below security, compliance, and technical capability. All of these signals suggest a market where some businesses are further along than others in translating AI from a capability into a governable revenue system. Uneven returns are the natural result of that uneven translation.

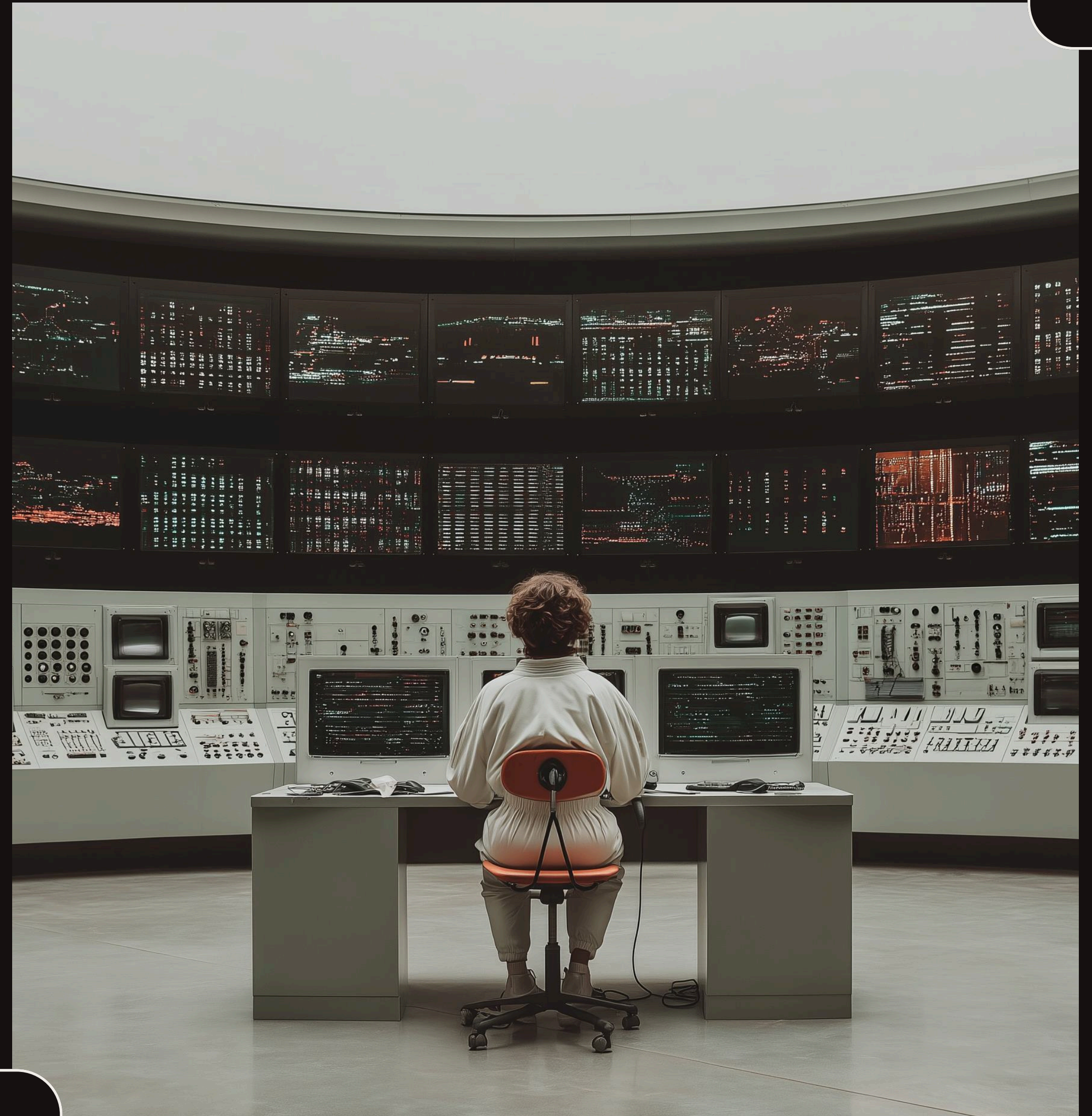
This should sharpen the message leaders take from the series. The question is not simply whether AI is generating financial return. It is whether the organization understands why those returns look the way they do and what would make them more durable. That is a harder question, but it is the right one. It moves the conversation away from simplistic winner-loser narratives and toward the actual mechanics of commercial performance.

The clearest year-on-year lesson is therefore this: in 2025, uneven returns were an observed pattern. In 2026, they become easier to explain. Without pricing discipline, billing logic, forecasting accuracy, usage visibility, and cost control, scale can expose commercial weakness rather than create financial upside.

The organizations that understand that earliest will be better able not only to generate return from AI, but to understand how to make those returns repeatable.



Conclusions





The market has reached a more serious stage of AI monetization.

That is the clearest conclusion of this report. The category no longer needs to spend most of its energy proving that AI should become a source of revenue. That argument has largely been accepted. Businesses increasingly understand that AI belongs inside the commercial model, that it can create measurable value, and that finance leadership has a central role in converting that value into durable revenue. What the market now must prove is something harder. It must prove that AI can be monetized with the same commercial discipline that the best businesses bring to any other material revenue stream.

The 2026 findings make clear why that challenge is now unavoidable. AI monetization is a live commercial priority, but the market has not yet settled on one charging logic. Cost-to-serve remains poorly understood in too many organizations. Forecasting is weak. Usage data is widely recognized as essential, but still difficult to operationalize. Governance is consolidating around finance and engineering because monetization has become inseparable from cost, infrastructure, and control. Businesses want scale, but most still say meaningful

foundations must improve before that scale can feel confident. Internally, complexity is rising faster than customer benefit. Externally, the category still appears to be in a defensive maturity phase, prioritizing control and resilience over advanced pricing flexibility.

Taken together, these findings support a simple year-on-year conclusion. In 2025, AI monetization became strategically inevitable. In 2026, it became commercially difficult, because the pricing model that worked for software does not yet work for usage-driven AI. That is not a pessimistic conclusion. It is a more precise one. The difficulty is the evidence that the market has moved closer to reality. Once AI starts being priced, billed, and governed as a real commercial line, the weaknesses in the system become visible. That visibility is uncomfortable, but it is also valuable. It allows the market to move from broad ambition to specific discipline.

This is where the core thesis of the series still matters most. Revenue still begins at usage. AI still creates value in the moment it is used. The difference in 2026 is that the business can no longer treat that as an elegant strategic line alone. It must build around it. Usage must be instrumented, translated into pricing, connected to cost, forecast with enough accuracy to guide

planning, and governed through a model that can scale without eroding trust or margin. Usage is not only where the opportunity begins. It is also where commercial rigor is tested.

For CFOs and senior leaders, that creates a clear agenda. The first priority is clarity: clarity about the unit of value, clarity about cost-to-serve, clarity about what exactly is being charged for, and clarity about who holds decision rights when trade-offs emerge. The second is visibility: visibility into real-time usage, into infrastructure strain, into the behavior of the cost base, and into the drivers of margin as adoption grows. The third is discipline: discipline in forecasting, in pricing architecture, in billing logic, and in the operational work required to move from experimentation to scale. The final priority is alignment: finance, engineering, product, and commercial leadership need to act as parts of one monetization system rather than as parallel functions interpreting AI through different lenses.

The organizations that do this well will not simply monetize AI more aggressively. They will monetize it more coherently. They will have a clearer route from usage to value, from value to charge, and from charge to durable economics. They will be better able to defend margin without making the

Conclusions

experience feel punitive. They will be better able to choose between bundling, add-ons, APIs, and outcome-based pricing based on evidence rather than fashion. They will be better able to decide where the model can scale and where it still needs redesign. In short, they will be better able to run AI as a business.

The organizations that do not adapt may still create AI revenue. But they risk doing so inside a system that remains too fragmented, too opaque, or too fragile to sustain confidence over time. That is the real dividing line emerging in the market. It is no longer between firms that believe in AI and firms that do not. It is between firms that can operationalize AI monetization with discipline and firms that are still relying on momentum to carry them.

That is why the next phase of AI monetization belongs to the operators. The strategic case has been won. The commercial architecture now must catch up. The businesses that master that transition will define the next stage of the market. They will not just turn usage into growth. They will turn usage into governed, forecastable, profitable growth. That is the standard that now matters.

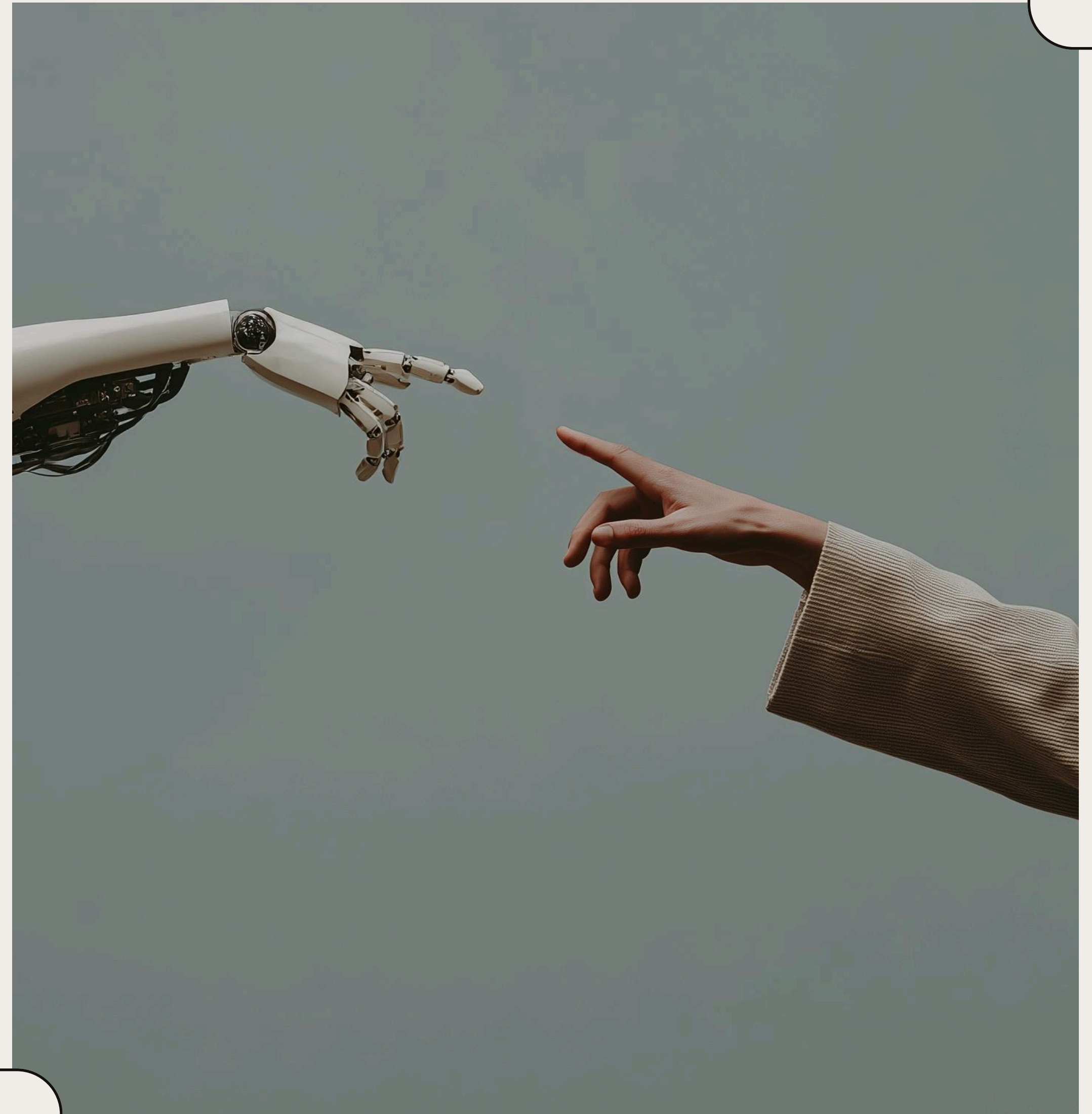


Methodology

The Second Edition of Our AI Monetization Research

This report is the first of two standalone reports drawn from DigitalRoute's 2026 AI monetization research. Its purpose is to present the 2026 market in its own right: how organizations are currently approaching AI monetization, where commercial pressure is intensifying, and what capabilities still need to be built before AI-driven revenue can be scaled with confidence.

The findings in this report are based on a 2026 survey of 631 respondents across six markets: 117 in the United Kingdom, 104 in the United States, 105 in Germany, 101 in France, 103 in the Nordics, and 101 in Benelux. Together, these markets provide a broad cross-regional view of how AI monetization is evolving across Europe and the US.



Methodology: Part One

Unlike the first edition of this research series, which was built around CFOs and equivalent senior finance leaders, the 2026 study deliberately broadens the respondent base. That change reflects the reality of the market itself. AI monetization is no longer only a finance question. It now sits across pricing, product, platform, engineering, data, usage measurement, and revenue operations. To reflect that shift, the 2026 sample was designed around three broad business lenses: finance, revenue operations, and billing or ERP; product, pricing, platform, and data or AI platforms; and engineering, architecture, data and analytics, and usage or metering platforms.

That mix was intentionally balanced. Across the six markets, roughly a third of respondents came from each of these three areas, with only modest regional variation. Finance representation ranged from 31 to 35 percent by market. Product and platform representation ranged from 30 to 35 percent. Engineering and data representation ranged from 33 to 39 percent, with the Nordics showing the strongest engineering and data weighting. Because the regional percentages are rounded, they may not total exactly 100 percent in every market.

This broader sample is central to how Part One should be read. The report is designed to capture the current operating reality of AI monetization, not just the finance view of it. That matters because the commercial model for AI is now being shaped jointly by those who own the economics, those who shape the offer, and those who run the underlying systems. The result is a more complete picture of how the market is actually trying to price, govern, forecast, and scale AI today.

As with any survey-based research, the findings reflect structured responses from market participants rather than a full audit of every organization or sector. Even so, the value of the study lies in the consistency of the patterns it reveals. This first report is therefore intended to serve as a clear current-state view of the 2026 market: where it stands now, what pressures define it, and what that means for leaders trying to turn AI usage into durable revenue.





This report is the second of two standalone reports in the 2026 series. While Part One focuses on the 2026 market on its own terms, Part Two is designed to explain how the market has moved since the first edition of the study, published in 2025. Its purpose is not simply to restate the latest findings. It is to interpret what has changed, what has become clearer, and how the centre of gravity in AI monetization has shifted from strategic conviction toward commercial mechanics.

The comparison in this report draws on two separate studies. The first, published in 2025, was based on a survey of 614 CFOs and equivalent senior finance leaders across the United Kingdom, the United States, Germany, France, the Nordics, and Benelux. The second, conducted for the 2026 edition, was based on 631 respondents across the same six markets: 117 in the United Kingdom, 104 in the United States, 105 in Germany, 101 in France, 103 in the Nordics, and 101 in Benelux.

The most important methodological difference between the two studies is respondent composition. The 2025 report was intentionally finance-led. It captured the market at a moment when AI monetization was emerging as a strategic, board-level, and CFO-relevant issue. The 2026 study widens the lens to reflect how the category has evolved. It includes not only finance and revenue operations respondents, but also leaders from product, pricing, platform, data or AI platform, engineering, architecture, data and analytics, and usage or metering functions.

In the 2026 sample, the functional split was kept close to one-third each across the six markets, creating a deliberately broader cross-functional view of the market.

That change matters. It means Part Two should be read as a disciplined comparison of market direction, emphasis, and maturity, rather than as a strict like-for-like comparison between identical respondent populations. The first edition of the series captured a finance-led perspective at the point when AI monetization was becoming strategically urgent. The 2026 research captures a broader operating perspective at the point when monetization has become more commercial, more technical, and more execution-dependent. That widening of the lens is not a methodological weakness. It is part of the story the market is telling. AI monetization is no longer owned by finance alone. It is increasingly governed across finance, product, platform, engineering, and data functions together.

This is also why splitting the work into two reports is useful. Part One provides a clean view of the 2026 market in its own right, based on the wider respondent base now involved in shaping AI monetization in practice. Part Two then uses the 2025 benchmark and the broader 2026 perspective to explain how the market has evolved. Taken together, the two reports show both the current state of AI monetization and the direction of travel underneath it.

As with the first report, the findings in Part Two are based on structured survey evidence and should be read as a robust view of market sentiment, self-reported organizational reality, and commercial direction. Their value lies not in implying perfect comparability at every line item, but in showing how AI monetization has matured from a finance-led strategic question into a wider commercial and operational challenge. That progression is itself one of the most important findings in the series, and it is reflected directly in the methodology of the second report.

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The strategic case for AI monetization has been won. The **operational work starts now.**

DigitalRoute works with businesses navigating the shift from static to dynamic monetization, ensuring their data, pricing, and usage models are ready for AI-driven growth. If this report raised questions your organization hasn't fully answered, we'd like to be part of that conversation.

Join a briefing session

A focused conversation on what the 2026 findings mean for your commercial model and where to act first.

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The State of AI Monetization