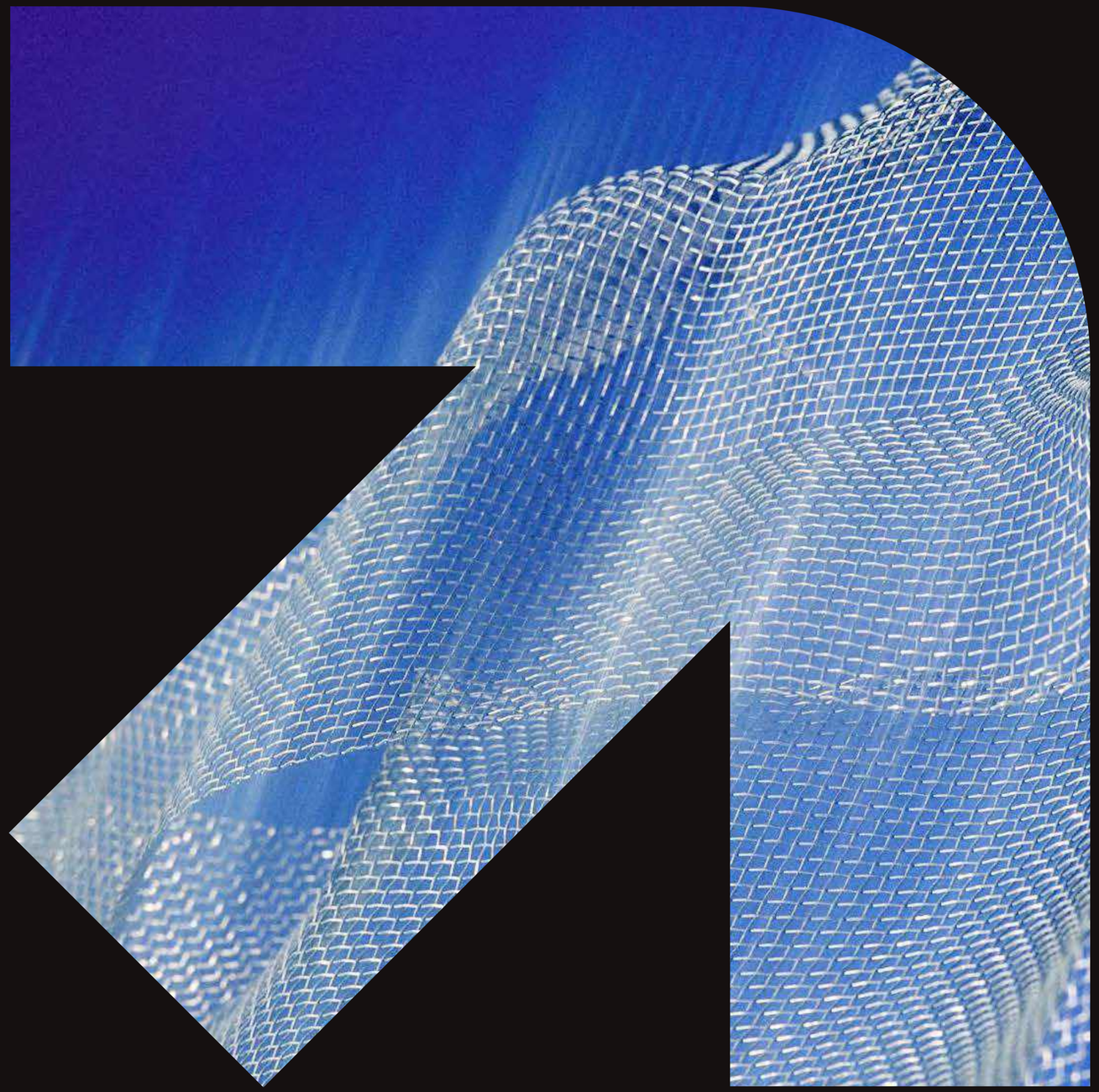
DigitalRoute

The State of AI Monetization

From Europe and the US – April 2025



Report Index

Foreword

A few years ago, usage was an operational detail—something buried in logs, discussed only in the backrooms of billing or IT. Today, it's center stage. And with the rise of AI, it's no longer just about what you deliver—but how often, how deeply, and in what moments your product is actually used.

This report begins with a question I've heard more and more in boardrooms around the world: How do we monetize AI? It's a simple question—but as this study shows, the answer is anything but. Because AI isn't just a new feature or capability. It's a new pattern of value creation. And value creation has moved—from the point of purchase to the moment of usage. At DigitalRoute, we believe the next age of business thrives on usage. This is our belief, our bold bet, and our lived experience. AI has made that shift not only more urgent—but more visible. AI is, at its core, usage. Every token processed, every prompt served, every intelligent action taken: it's usage with value attached. And wherever value flows, revenue must follow. In this report, you'll hear from 600+ CFOs across some of the world's most advanced markets. These finance leaders are now the new heroes of monetization—tasked with transforming not just models, but mindsets. Their routes are not all the same. Some are experimenting.

Others are scaling. A few are already leading. But across the board, they're all navigating the same truth: tomorrow's revenue is created in the moment of usage. And with that shift comes new challenges. Forecasting breaks. Billing stumbles. Margins erode. Transparency becomes a business imperative. Every one of these challenges has the same root cause: a lack of control over usage data. And every one of them shares the same answer: you don't just need a pricing strategy—you need a usage strategy.

What this report offers is not a step-by-step manual—but a mirror and a signal. It shows us where we are, how far we've come, and what stands in the way. But it also points to the opportunity ahead. Because those who master usage today will lead the monetization models of tomorrow. To every CFO reading this: this is your moment. Your moment to lead with insight. To scale with agility. And to shape the new economy—where AI is monetized in every usage moment, and where usage becomes not just a metric, but a mindset. Let's turn usage into growth.

Ari Vanttinen
CMO

DigitalRoute

Defining AI Monetization

AI monetization is the process of turning artificial intelligence as a feature to a source of revenue. It's not just about selling AI—it's about capturing value in the moment it's used.

It's the discipline of capturing that value—through pricing models that align with consumption, through outcomes that reflect performance, and through systems that turn every usage event into a financial signal.

Every prompt, every prediction, every automated task is a moment of usage—and every moment of usage is a monetization opportunity. The organizations that master this are not just pricing AI. They're building business models around it. Because in the age of AI, revenue doesn't start at purchase—it starts at usage.

Summary of findings

Executive Summary

This report, The State of AI Monetization: A CFO Perspective, brings together insights from over 600 CFOs drawn from six key markets—UK, US, Germany, France, the Nordics, and Benelux—to reveal how AI is reshaping both technology and finance. Below is a concise chapter-by-chapter overview of the central findings and takeaways.

Chapter one: AI monetization as a strategic growth driver

Second digital gold rush: AI is now a boardroom priority; around 90% of respondents across all six regions see monetizing AI as vital to business success within five years.

Regional nuance:

- UK shows optimism and preparedness, viewing AI as a route out of economic stagnation.
- US leads in AI development but remains cautious about commercial frameworks.
- France focuses heavily on revenue potential, buoyed by strong national-level AI initiatives.
- Nordics are more measured, reflecting their awareness of AI's operational costs.
- Germany sees promising use cases in manufacturing but is slowed by legacy complexity.
- Benelux emphasizes AI to maintain competitive differentiation in small, agile markets.
- Execution gap: Despite recognizing AI's importance, many organizations lag in turning potential into practice—lacking firm strategies to monetize AI features and services.

Chapter two: Impact and maturity – where we are now

Core drivers of AI monetization:

- Financial growth and revenue expansion
- Customer adoption and experience
- Competitive pressures

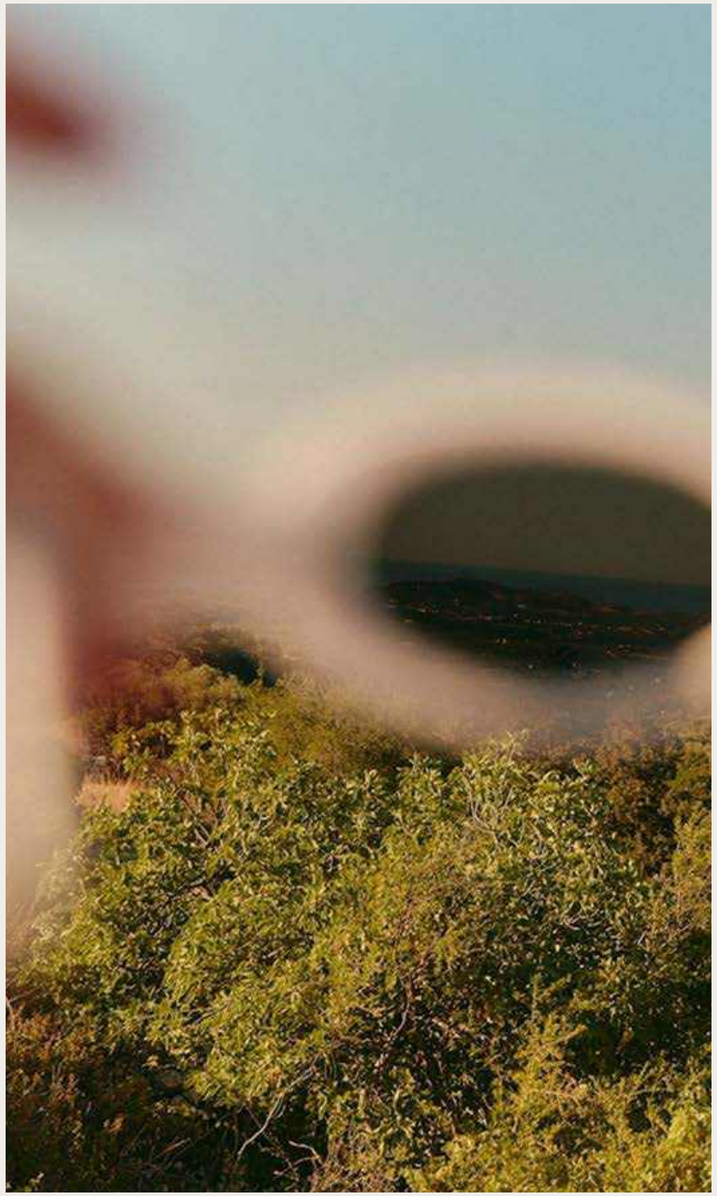
Regional differences in motivations:

- France: Prioritizes revenue growth more than any other region.
- UK & Germany: Balanced between financial returns and customer expectations.
- Benelux: Highly motivated by fierce competition in dense innovation hubs.
- Nordics: Unusually aware of costs, reflecting deeper maturity in AI deployments.

Underestimating costs: Many regions fail to rank cost pressures highly—potentially a blind spot. Only the Nordics consistently list rising AI expenses as a top concern, pointing to the need for more robust cost-management strategies.

Chapter three: Risk, complexity, and organizational readiness

- Financial growth remains the top motivator across regions, but competitive pressure and customer behavior shape localized approaches.
- Cost underestimation persists: Most organizations do not yet see mounting AI deployment costs as a primary driver for monetization—except in the Nordics, where higher AI maturity spotlights escalating expenses.
- Strategic takeaways: The best-prepared firms align AI investments with true market demands, optimize for cost-efficiency, and stay agile against competitive threats.



Chapter four: Models that matter —monetizing AI in practice

- Tangible financial returns: The majority of respondents report increased revenue and profit from AI. France and the UK top the list for strong gains, while Nordics lag in profitability despite high adoption.
- Disconnect in cost recovery: Many organizations use free add-ons or unstructured pricing, leading to revenue shortfalls as usage scales.
- Scalability and pricing strategy: A pressing need emerges for usage-based or tiered models that tie AI consumption directly to revenue, ensuring costs (like infrastructure and API calls) are fully accounted for.

Chapter five: The CFO outlook from experimentation to expansion

- Self-reported maturity vs. reality: High confidence levels do not always translate to robust monetization. UK, France, and the US tie maturity to tangible performance; Nordic firms report high AI adoption but lower financial returns.
- Defining AI maturity: Going beyond technical deployment to include alignment with business objectives, data readiness, clear KPIs, and dynamic pricing models.
- C-Suite alignment is crucial: Many organizations lack board-level sponsorship for AI initiatives. Those with strong executive support (e.g., in the UK, France) demonstrate more progress in commercialization.
- Roadblocks and solutions: Overconfidence, limited usage data strategy, and slow go-to-market alignment hinder monetization success. Firms need to integrate AI into core revenue planning, not relegate it to R&D.

Chapter six: The road ahead for AI monetization

AI monetization is non-negotiable: As CFOs worldwide agree on AI's centrality, the question moves from "why AI?" to "how to capture value at every usage moment?"

Usage as the core metric: Pricing and revenue models must pivot to reflect the true cost and customer value of each AI-driven interaction.

Regional patterns:

- UK & France: Early monetization success aided by strong policy support and clear leadership.
- US: Acknowledges AI's importance but faces sector-specific scaling challenges.
- Germany: High technical expertise; slower commercialization due to complexity and regulation.
- Benelux: Competitive environment spurring innovation yet struggling with consistent revenue streams.
- Nordics: Most advanced in cost awareness, underscoring the importance of thorough AI cost forecasting.

Execution gap: Successful monetization requires data pipelines, usage-based pricing, KPIs, and full C-suite commitment —areas where many firms still fall short.

CFOs as catalysts: Finance leaders are uniquely positioned to anchor AI in measurable outcomes and ensure that every prompt, prediction, and model output becomes a revenue opportunity.

Five imperatives:

- Embed usage as a mindset
- Evolve pricing models
- Elevate data strategy
- Align the C-suite
- Plan for scalability & costs

Key Takeaways for CFOs

- Mindset shift: AI is no longer an R&D project; it is a revenue imperative that hinges on real-time usage data.
- Pricing & costing: Robust, usage-based models and transparent cost tracking are critical to sustaining margins.
- Organizational readiness: True AI maturity involves executive alignment, data governance, and commercial integration—not just technological advancement.
- Role of CFOs: Finance leaders must champion new billing models, tie AI to KPIs, and facilitate the cultural shift toward monetizing every AI-driven interaction.

By embracing these lessons, companies worldwide can transform AI from a promising technology into a sustainable, strategic revenue engine—positioning themselves at the forefront of the “second gold rush” and reaping the rewards of AI-driven innovation.

Chapter one:

AI monetization as strategic growth driver

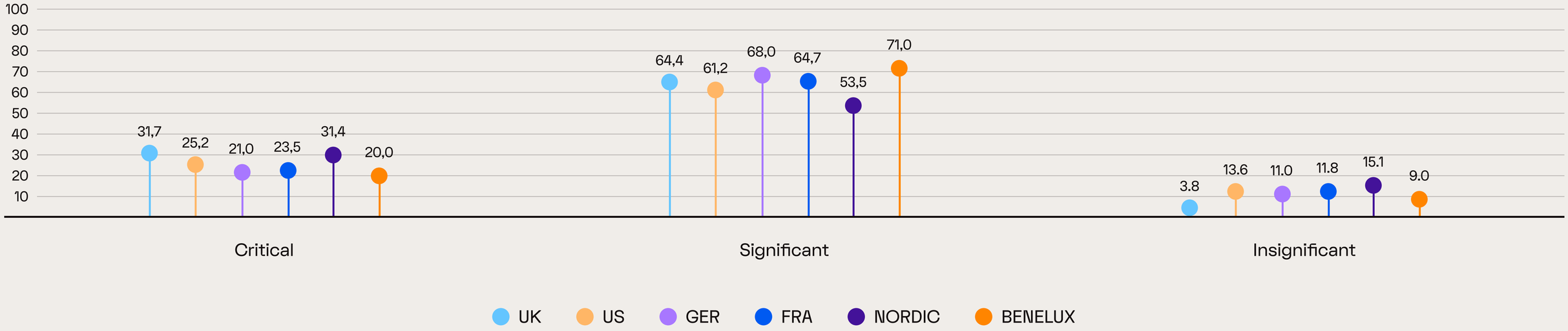
The second gold rush – Why AI monetization is now a strategic priority

Artificial Intelligence has moved rapidly from experimentation to expectation. For businesses across the globe, the question is no longer whether to adopt AI, but how to convert its capabilities into measurable commercial outcomes. The concept of AI monetization—deriving financial and strategic value from AI-enabled products and services—is fast becoming the cornerstone of forward-looking business strategy.

Across six key regions—UK, US, Germany, France, the Nordics, and Benelux—our survey shows an overwhelming consensus: AI monetization is not optional. It is fundamental to future profitability. Around ninety percent of organizations across these regions agree that monetizing AI will be essential to their business success within the next five years. This near-universal alignment marks a dramatic evolution in the maturity of AI thinking

within the C-suite. No longer the domain of innovation labs or R&D teams, AI monetization is becoming a boardroom issue, shaping conversations around revenue growth, market competitiveness, and strategic alignment.

How Critical Will AI Monetization Be to Business Success Over the Next Five Years?



“A higher-than-average proportion of UK respondents rank AI as a critical priority, with substantial reported investment already underway.”

Global agreement, regional nuance

While the strategic importance of AI is widely acknowledged, regional variations reveal deeper insights into how organizations are approaching the monetization challenge.

In the UK, organizations are not only more optimistic about the potential of AI monetization but also appear more prepared to act. A higher-than-average proportion of UK respondents rank AI as a critical priority, with substantial reported investment already underway. This suggests a national business environment that views AI as an opportunity to regain economic momentum, particularly following years of slow growth and productivity stagnation.

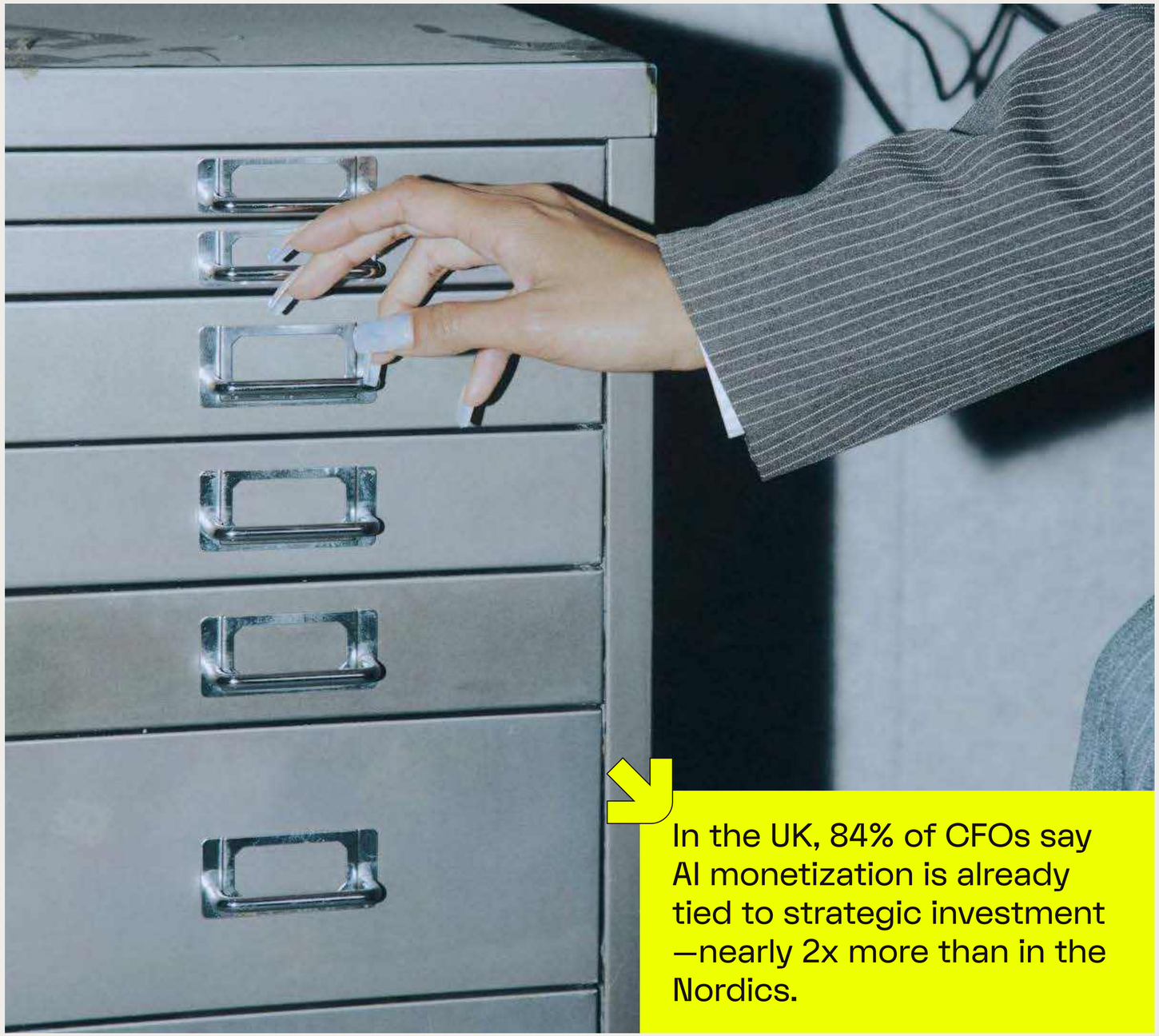
The US remains a global leader in AI development, but the data suggests a slightly more cautious approach to monetization at the organizational level. While American businesses clearly understand the importance of AI, many are still developing the internal frameworks needed to scale effectively. The US scores highly on perceived significance but lags slightly behind the UK in terms of perceived criticality—perhaps indicating a broader, more experimental AI culture that has yet to fully transition to commercial execution.

France, in contrast, demonstrates a sharply focused interest in the financial potential of AI. French respondents had a strong focus on revenue generation, aligning closely with national-level efforts to foster a competitive AI economy. This suggests a market where public policy and private ambition are converging around the idea of AI as an economic multiplier.

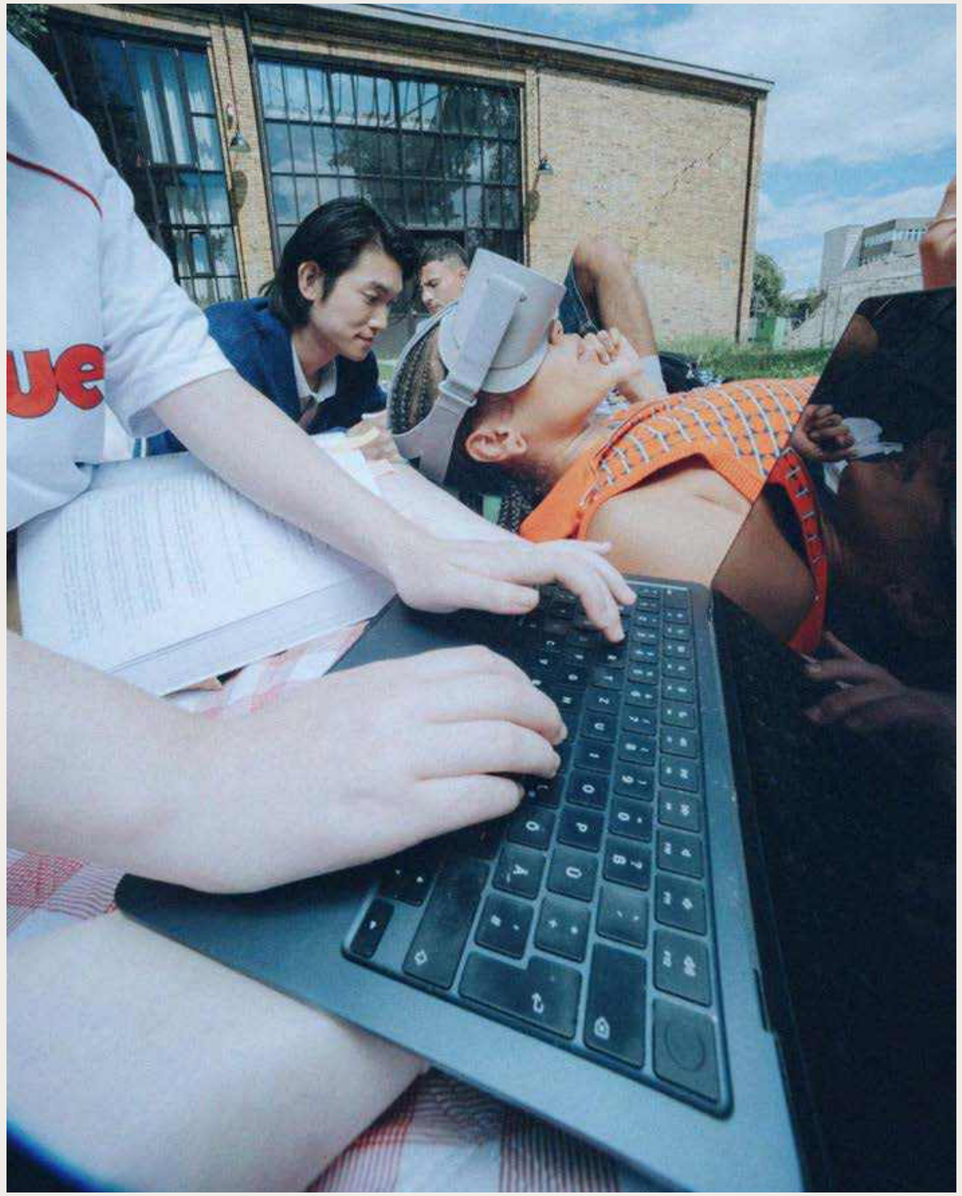
The Nordics present a more complex picture. While AI is widely acknowledged as important, its perceived criticality is lower than in other regions. This is not necessarily a sign of lagging interest; rather, it may reflect a more pragmatic, less hype-driven approach. Nordic businesses may be further along the maturity curve in terms of understanding the real operational costs of AI—especially in terms of infrastructure and energy consumption. There is also cultural restraint at play: Nordic businesses may be less likely to label something “critical” until execution plans are in place.

In Germany, a strong industrial and engineering base is translating into meaningful AI experimentation, particularly in manufacturing. However, strategic intent is tempered by legacy systems and organizational complexity. German respondents are more likely to report AI as significant but not yet fully embedded into their growth plans—perhaps indicating the need for stronger cross-functional alignment and more agile monetization models.

Benelux markets, meanwhile, show a distinct sensitivity to competitive pressures. In relatively compact and innovation-driven economies like the Netherlands and Belgium, AI is seen as a key lever for differentiation. Respondents from these regions were more likely than average to cite competitive threats as a reason to accelerate AI monetization, reflecting a business culture that values early adoption and the ability to pivot quickly.



In the UK, 84% of CFOs say AI monetization is already tied to strategic investment—nearly 2x more than in the Nordics.



From Importance to execution

Across all regions, a consistent pattern emerges: the recognition of AI's value is ahead of the ability to fully capitalize on it. This "execution gap" is particularly evident in the way organizations self-assess their readiness. Many consider AI monetization as significant but hesitate to call it critical—often because execution strategies are still being defined. This hesitancy suggests that while the business case for AI is clear, the practical pathways to monetization remain underdeveloped.

The implications are far-reaching. Organizations that can accelerate their readiness—by aligning AI strategy with core growth objectives, by linking performance metrics to AI-enabled outcomes, and by building scalable pilots—will enjoy a substantial first-mover advantage. Conversely, those that delay may find themselves caught in a reactive posture, responding to competitors rather than shaping the market.

A defining moment in business transformation

The current phase of AI adoption can be likened to a second digital gold rush. The first, led by cloud computing and social media, fundamentally reshaped the landscape of consumer and enterprise technology. But the speed and scale of this new wave far surpasses previous cycles. Businesses are not just adding AI to existing processes—they are rethinking business models around AI capabilities.

Unlike past technology shifts that favored large, well-capitalized players, AI's accessibility levels the playing field. Open-source models, cloud-based AI platforms, and off-the-shelf tools mean that businesses in any region—regardless of size—can deploy advanced AI rapidly. This democratization has enormous implications. It removes some of the traditional barriers to innovation and allows nimble companies to compete on a more equal footing with incumbents.

This leveling effect is particularly relevant to smaller economies such as those in the Benelux and Nordics, where infrastructure and digital literacy are high. For these regions, AI could be a strategic accelerator, allowing businesses to punch above their weight in global markets—provided they can overcome the internal challenges of monetization strategy and execution readiness.

Implications for the C-suite

The challenge now facing senior leaders is to convert AI from a general capability into a focused source of commercial advantage. This requires a shift in mindset—from experimentation to institutionalization. To that end, two imperatives stand out:

1. Tie AI to measurable growth outcomes. Organizations must define how AI contributes to core business KPIs: market share, customer retention, revenue growth, and profit margins. Without these links, AI remains a cost center, not a growth engine.

2. Secure board-level alignment. AI monetization must be elevated to a strategic priority, not left in the hands of technical teams alone. Senior leaders across functions must collaborate on execution plans that are scalable, sustainable, and responsive to market signals.

Chapter two:

Impact and maturity – where we are now

Forces of change – what's driving the urgency to monetize AI

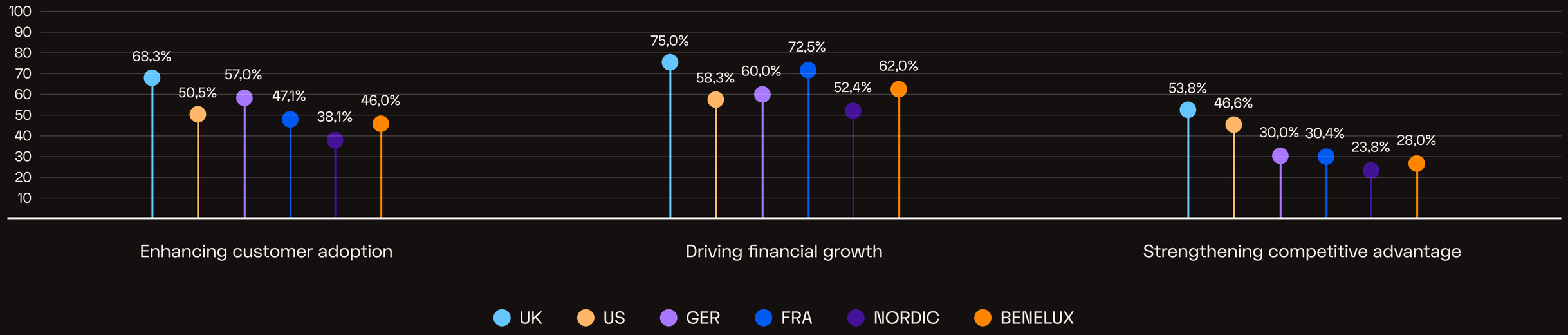
AI monetization is being propelled by a convergence of business pressures and market dynamics that are shaping how organizations view innovation prompting a renewed focus on how innovation can drive real business value and competitive advantage. Our research reveals that while there is strong global consensus around the need to invest in AI, the motivations vary subtly across geographies—revealing insights into each region's commercial priorities, competitive posture and readiness to scale.

Three core forces consistently emerged across the surveyed regions as primary drivers of AI monetization:

1. Financial growth and revenue expansion
2. Customer adoption and behavioral shifts
3. Competitive pressures and market differentiation

These priorities are largely shared, but their relative weight differs significantly by region, revealing how local business culture, policy environment and competitive maturity shape the monetization mindset.

Strategic Motivations Behind AI Monetization



Financial growth: A dominant imperative

Across the board, financial growth is the most prominent driver behind AI monetization. This is especially pronounced in France, where respondents ranked revenue expansion significantly higher than other motivators. This strong emphasis reflects a national ambition to establish a leadership role in AI innovation—supported by government initiatives and industry investment.

The UK and Germany also place high importance on financial returns from AI, suggesting a shift from experimental deployment to integrated business strategy. However, while UK organizations report high confidence in AI's revenue-generating potential, German respondents appear more cautious. This may reflect a traditional emphasis on risk management and long-term planning, particularly in industrial sectors where digital transformation cycles are complex and heavily regulated.

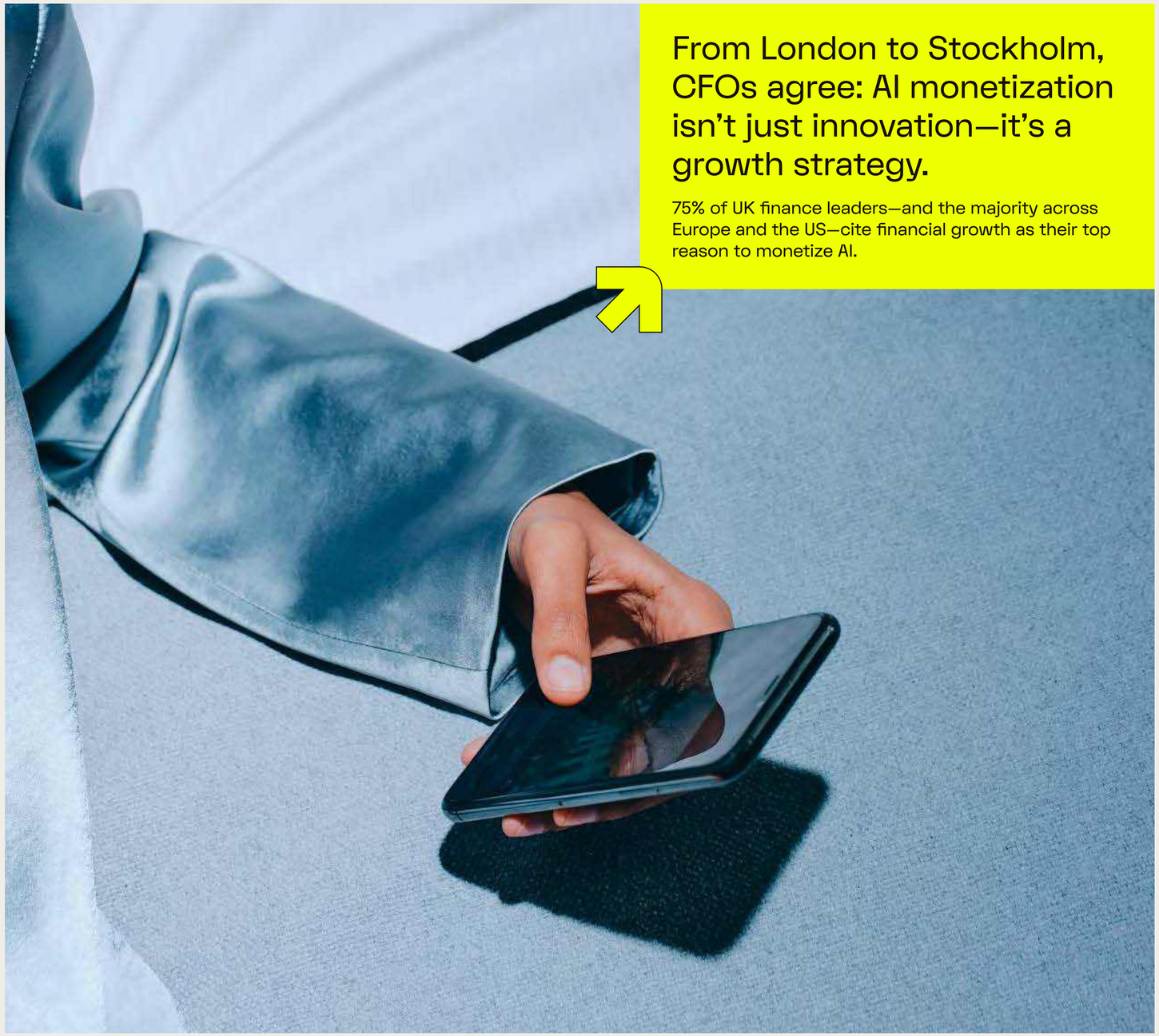
Interestingly, Nordic respondents placed less emphasis on financial growth than their counterparts. This likely stems from a deeper awareness of the long-term cost implications of AI deployment—such as infrastructure, API usage, and energy demands. Businesses in this region may be more advanced in recognizing that profitability from AI is not guaranteed, and that significant investment is required before financial returns are realized.

Evolving customer expectations: The experience economy meets AI

The second most cited driver—especially strong in the US, UK, and Benelux—is evolving customer behavior. Businesses increasingly understand that AI can enhance user experience, improve personalization and streamline interaction. These expectations are particularly visible in customer-facing sectors, where AI is now being used not just to support internal efficiency but to differentiate the customer experience.

This emphasis is closely tied to the broader shift towards product-led growth. In regions like the Benelux, where digital startups and scale-ups are a key part of the economy, AI is seen as a tool to win and retain customers in highly competitive markets. These organizations are not merely reacting to demand—they are anticipating how AI can redefine value propositions.

In France and the Nordics, however, this factor is ranked lower—perhaps because these regions are focusing more on the internal value of AI (cost saving, infrastructure efficiency) rather than its external implications. This divergence underscores a strategic inflection point: customer-centric use of AI is no longer optional for global competitiveness. As markets mature, usage expectations will become a primary force, not a secondary consideration.



From London to Stockholm, CFOs agree: AI monetization isn't just innovation—it's a growth strategy.

75% of UK finance leaders—and the majority across Europe and the US—cite financial growth as their top reason to monetize AI.

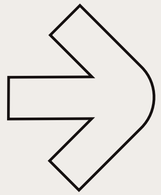
Competitive pressures: The risk of standing still

AI is also viewed as a critical tool for staying ahead—or at least not falling behind. Competitive pressure is the third key driver, and its influence is most visible in Benelux and Germany. These regions are acutely aware of fast-moving digital challengers, often from neighboring economies, and view AI monetization as essential to defending market share.

In Germany, this dynamic is particularly complex. While respondents recognise competitive pressure as a motivator, their cautious approach to implementation suggests that legacy systems and operational constraints may be slowing response. The result is a tension between urgency and capability—highlighting the need for modular, adaptable monetization strategies.

In contrast, the UK emerges as a region punching above its weight. Despite geopolitical uncertainties and slow GDP growth, UK respondents consistently rank AI monetization as a means of regaining strategic advantage. This proactive stance may be driven by policy signals that position AI as a key lever for post-Brexit competitiveness and economic productivity.

Meanwhile, Nordic respondents again diverge. Competitive pressure is ranked notably lower than in other regions, a finding that aligns with a general trend toward cautious, cost-aware AI integration. Rather than being reactive to rivals, Nordic companies seem more focused on long-term sustainability and ethical considerations. This reflects a broader innovation culture that prizes purposeful, not purely opportunistic, adoption.



“This reflects a broader innovation culture that prizes purposeful, not purely opportunistic, adoption.”

The surprising silence on costs

Perhaps the most unexpected finding in this chapter is the relatively low priority placed on rising AI development and deployment costs as a driver of monetization. This is surprising, particularly given the well-documented resource intensiveness of large language models and advanced AI tooling.

The Nordics are a clear outlier here: respondents in this region were the most likely to cite cost as a driver. This aligns with internal commentary suggesting that Nordic companies may be further along the adoption curve—already experiencing the financial realities of AI at scale, including API consumption, token usage, and infrastructure investment.

In other regions, notably the UK, France, and US, respondents were less likely to flag cost concerns. This may reflect early-stage optimism—or in some cases, a lack of clarity around the operational impact of scaling AI services. These organizations could soon face a reckoning as their usage increases and costs begin to climb more steeply.

Only 1 in 4 CFOs cite cost as a top driver of AI monetization.

But in the Nordics, that number jumps to 40%—a signal that financial reality hits first where AI adoption is furthest along.

Looking ahead: monetization as a market imperative

Taken together, these findings point to a global recognition that AI monetization is about far more than technology. It's a strategic response to financial imperatives, shifting customer expectations, and competitive realities. But success will require more than alignment on motivation—it will demand agility in execution.

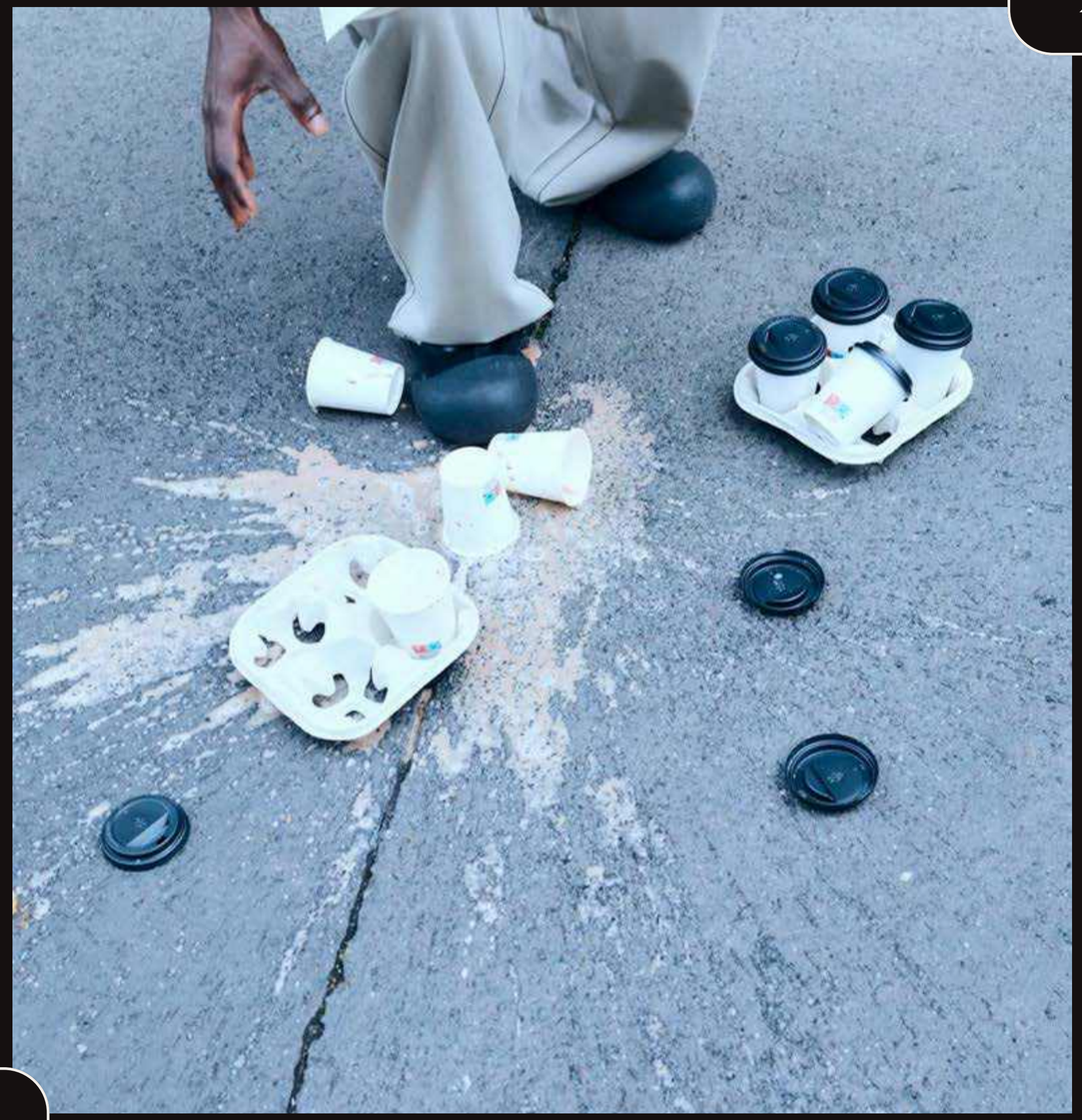
Organizations must begin by asking: which of these market forces is most pressing for us? Are we driving AI initiatives to generate revenue, improve experience, or defend market position? The answer will shape the monetization strategy that follows.

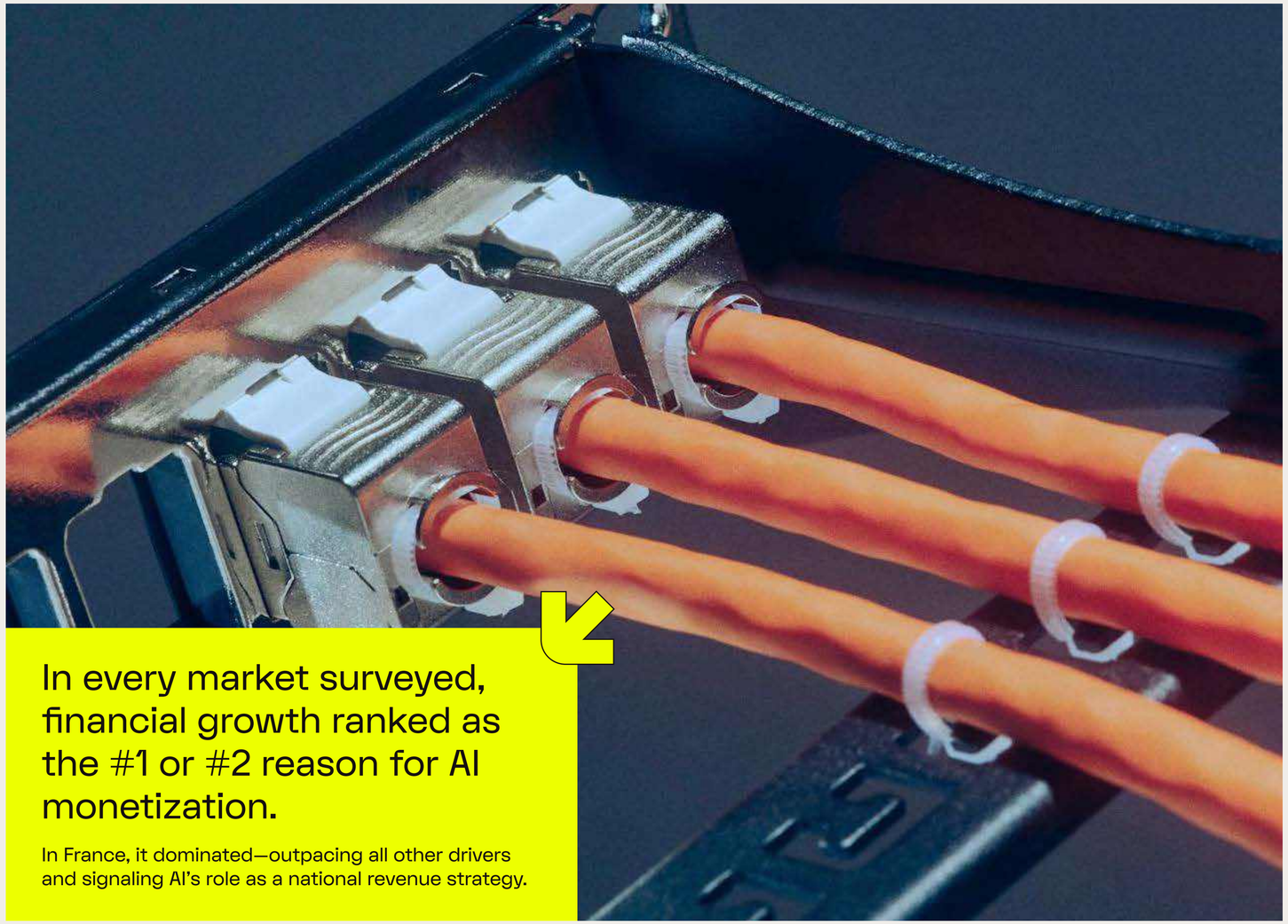
Yet as regional comparisons show, there is no one-size-fits-all model. The most successful businesses will be those that translate external pressure into internal capability—building scalable, customer-centric, and financially viable monetization frameworks.

In the next chapter, we explore how companies are navigating this translation: from motivation to monetization strategy—and where the execution gaps are most visible.

Chapter three:

Risk, complexity and organizational readiness





In every market surveyed, financial growth ranked as the #1 or #2 reason for AI monetization.

In France, it dominated—outpacing all other drivers and signaling AI's role as a national revenue strategy.

Key market forces driving AI monetization

The forces propelling AI monetization are diverse and regionally nuanced, yet they converge on common themes of financial gain, customer adoption, and market differentiation. This chapter explores these underlying drivers in detail, comparing how businesses across the six regions—UK, US, Germany, France, the Nordics, and Benelux—are responding to market pressures and opportunities in the pursuit of AI-led growth.

Financial growth as a primary driver

Across the board, financial growth emerged as the leading motivator for AI monetization. In every region surveyed, it consistently ranked as either the top or second-most important force, underscoring AI's strategic value as a revenue enabler. France stood out particularly, with financial growth significantly outpacing other drivers. This may reflect the influence of strong national AI policies and government-backed initiatives positioning France as a European AI leader.

By contrast, while the UK and US also prioritized financial growth, the distribution of responses suggested a more balanced view that integrated other drivers, such as enhancing customer adoption.

Germany mirrored this balanced perspective, positioning financial growth alongside customer behavior as dual priorities. In the Nordics and Benelux, financial growth was acknowledged but there was a greater emphasis on competitive pressure or customer trends—hinting at different stages of AI maturity and perhaps more measured market expectations.

Competitive pressures and customer behavior

Competitive pressure was cited as a significant motivator in regions where market saturation or technological leadership is more fragmented. The Benelux countries, in particular, saw this as the top driver outside of financial growth, possibly due to the region's dense ecosystem of software and digital startups vying for market share and the Netherlands' position as a hub for AI innovation. The UK also demonstrated a strong awareness of competitive intensity, reflecting a tech-forward business environment underpinned by recent policy efforts to accelerate AI adoption.

Customer behavior, meanwhile, played a critical role across all regions, often closely tied to expectations of revenue expansion. Businesses recognize that customer expectations are evolving rapidly, particularly around AI-powered products and services. The US, France and Germany showed strong alignment here, indicating a shared view that customer experience is both a differentiator and a revenue driver.

Interestingly, in Benelux and the Nordics, customer behavior was slightly less pronounced. In France, this may be due to a more top-down approach to AI integration, driven by central policy rather than grassroots market demand. In the Nordics, it could signal a cautious, pragmatic stance where customer adoption is considered a longer-term evolution rather than an immediate driver.

In Benelux, 1 in 3 CFOs cite competitive pressure as their top AI monetization driver—nearly double the Nordics.

In the US, France, and Germany, customer experience leads the way—seen as both a differentiator and a revenue engine.

Underestimated costs: A blind spot?

One of the more unexpected findings across the dataset was the low ranking given to rising AI development and deployment costs as a driver of monetization. This suggests a disconnect between investment levels and the urgency to recoup that spend via monetized offerings. This data is somewhat surprising but could indicate that businesses may be underestimating the operational costs of AI—particularly large language models, which incur ongoing costs with each interaction or API call.

The Nordics, however, bucked this trend. Cost pressure was cited more frequently as a key driver here than in any other region. This could reflect the region's relatively higher levels of AI maturity—early adopters who are now grappling with the financial realities of sustained AI deployment. By contrast, organizations in other regions may still be in the pilot or adoption phase, where investment is viewed as experimental rather than systemic.

Cost is the elephant in the boardroom—yet few are talking about it.

Despite AI's intensive compute demands, just 1 in 10 CFOs flagged cost as a primary driver of monetization. The Nordics are the outlier.

Summary of regional insights:

Region	Top Market Force	Notable Observation
UK	Customer Adoption & Financial Growth	Balanced approach; high enthusiasm for AI; optimistic market outlook.
US	Customer Adoption & Financial Growth	Slightly less competitive concern; steady focus on monetization potential.
Germany	Customer Behavior & Financial Growth	Strategic, measured adoption tied closely to core business value.
France	Financial Growth	Reflects strong national policy backing and AI-centric innovation focus.
Nordics	Competitive Pressure	Indicates greater AI maturity and early operational learning.
Benelux	Competitive Pressure & Financial Growth	Dense innovation environment; strong focus on market differentiation.

As competitive pressure grows and costs climb, the gap between AI investment and monetization clarity is the next risk CFOs can't afford to ignore.

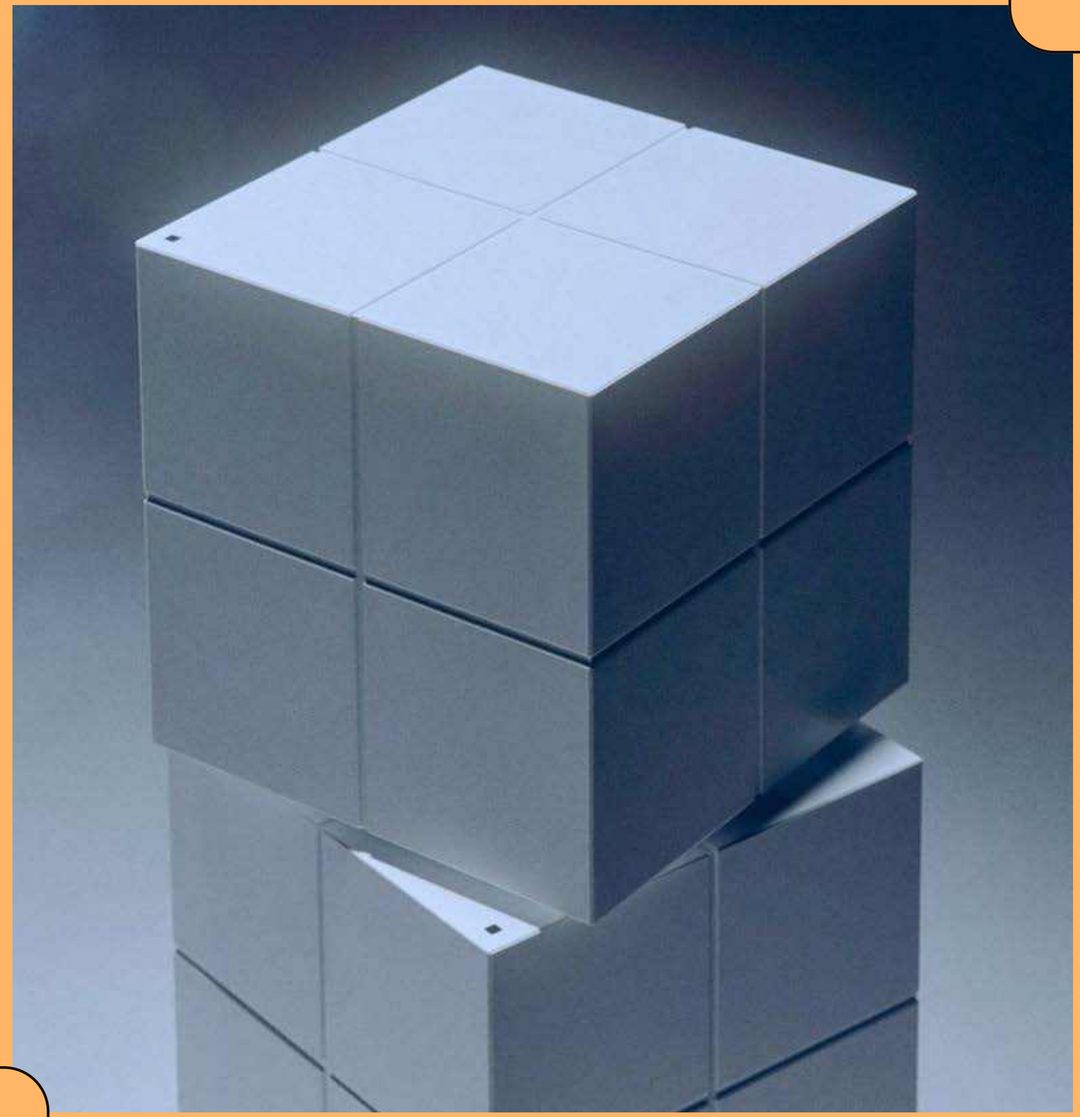
Strategic takeaways

- AI monetization is primarily driven by strategic goals such as revenue growth and customer engagement, with regional nuances reflecting different stages of maturity and market context.
- Competitive pressure is a rising concern, particularly in smaller, innovation-heavy regions like Benelux, where businesses must move quickly to maintain relevance.
- Cost implications remain an underestimated driver, suggesting that as AI becomes more embedded in operations, financial accountability will become a bigger motivator for monetization strategies.

As companies move beyond experimentation, understanding these market forces will be crucial. Those that align AI investments with market dynamics—balancing customer expectations, cost structures, and competitive pressures—will be best positioned to capitalize on this new wave of digital transformation.

Chapter four:

Models that matter: Monetizing AI in practice



AI monetization isn't just about pricing the tech—it's about aligning value with how customers actually use it. From co-pilots to autonomous agents and outcome-based pricing, companies are rapidly evolving beyond the classic per-user subscription model. As the technology evolves, so too do the monetization models around it. In our analysis of AI monetization trends across B2B software and infrastructure, seven core models are proving most influential.

1. Subscription Tiers: The baseline model—simple, predictable, familiar. A legacy model that still works—especially for sustaining innovations. AI functionality is bundled into existing plans (Free, Pro, Enterprise), often with feature or usage fences.

   Example: Design and productivity platforms like Canva bundle AI features under plans like Pro or Enterprise—with usage thresholds or fenced capabilities.

2. Usage-Based Pricing: Pricing that tracks real consumption. As AI workloads scale, usage-based models offer transparency and fairness. Pricing might be based on API calls, input/output tokens, events triggered, compute time and etc.

   Example: OpenAI and Anthropic continue to pioneer token-based pricing, while others are shifting to task-based or credit-based formats.

3. Hybrid Pricing Models: Combining flat-rate access with scalable usage. This is the go-to model for many enterprise AI tools—offering stability through a base subscription, plus a usage-based layer that scales.

   Example: Box AI offers a fixed monthly credit allocation with pooled reserves and top-up options, giving flexibility to high-use teams without shocking finance teams.

4. Tiered Usage: Usage-based, but in defined blocks. Also known as pay-as-you-grow. Usage increases are priced in steps. This gives customers a predictable way to grow with the product without fully variable pricing. Often used for API services or embedded AI capabilities in infrastructure tools

5. Freemium with Paid Upgrades: Land fast, expand later.

   Example: AI tools built on virality or network effects often go to market with freemium offerings—offering a taste of the AI, then gating more advanced capabilities.

   Key Success Factor: The value curve must rise sharply from free to paid.

6. Agent-Based Pricing: From per-user to per-agent.

   As AI becomes more autonomous and embedded in workflows, pricing models are shifting from "per user" to "per agent" or "per outcome."

   Example: Intercom's AI agent is priced per successful support resolution—making pricing outcome-aligned.

7. Outcome-Based Pricing: When the buyer only pays for results.

   Outcome-based pricing is a monetization approach where customers are charged based on the delivery of a specific, measurable result rather than for access, usage, or time. This model aligns price with tangible business outcomes such as a resolved support ticket, a qualified sales lead, a completed transaction, or a cost-saving action.

   This strategy is especially relevant for AI products or services that drive direct, observable results. It's well suited to autonomous support agents, sales qualification bots, document automation tools, and other applications where the AI's contribution to the outcome can be clearly defined, attributed, and consistently delivered.

   Examples: Zendesk and Intercom both offer per-resolution pricing, anchoring AI to results, not effort.

Bonus Insight: Common Patterns in Packaging AI Capabilities

As AI capabilities become more integrated into B2B software, new patterns are emerging around how these features are packaged and delivered to end users. These packaging decisions directly influence monetization strategies—and increasingly, the ability to scale.

We're seeing four dominant approaches:

- Embedded AI Features: Integrated directly into existing products—enhancing workflows like search, summarization, or forecasting. Often bundled into existing tiers or priced as premium add-ons.
- Process-Specific Automation: AI is used to automate clearly defined tasks—such as routing support tickets, processing invoices, or qualifying leads. These are often monetized on a per-action or per-outcome basis.
- Generative Applications: Tools built to create content or outputs—like text, images, or reports. These are typically priced by usage (e.g., tokens, outputs generated) or through flexible credit systems.
- Autonomous AI Agents: Emerging applications where AI operates independently, completing multi-step tasks without human input. These tend to require new pricing models—based on outcomes, completed tasks, or even agent performance.

The most effective pricing strategies are tightly linked to how the AI capability is experienced: whether it's always-on, triggered by a user, or working autonomously in the background.

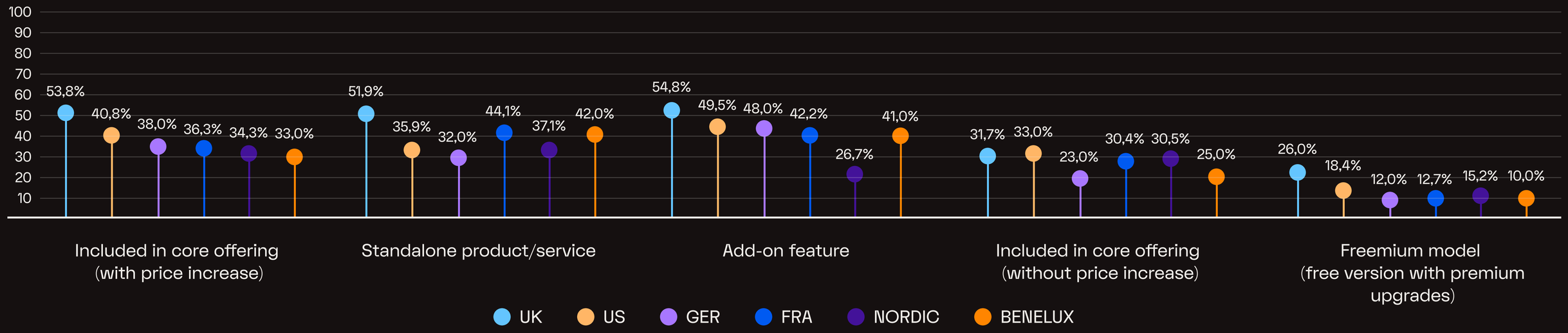
Final Takeaway

The most effective monetization models are those that reflect how value is actually delivered and experienced by the customer. As AI capabilities evolve—from embedded features to fully autonomous systems—pricing must keep pace.

What's clear from our research is that pricing can no longer be treated as an afterthought. It's an integral part of how AI products are positioned, adopted, and scaled. In this next phase, success will depend on how well pricing aligns with outcomes—because that's where both value and revenue are increasingly realized.

Organizations are taking varied approaches to AI monetization, with many opting to embed AI into existing products—often accompanied by a price increase. Standalone products and add-on features are also prominent strategies, while freemium models remain less common across all regions.

How Organizations Are Packaging and Monetizing AI in the Next 12 Months



The financial impact of AI monetization

As organizations embrace AI, the expectations of tangible financial return are intensifying. Monetization efforts are no longer theoretical or exploratory—many businesses now seek to tie AI investment directly to measurable outcomes such as revenue growth and improved profitability. This chapter explores how companies across the six surveyed regions are experiencing the financial impact of AI and why these effects are both promising and, in some cases, sobering.

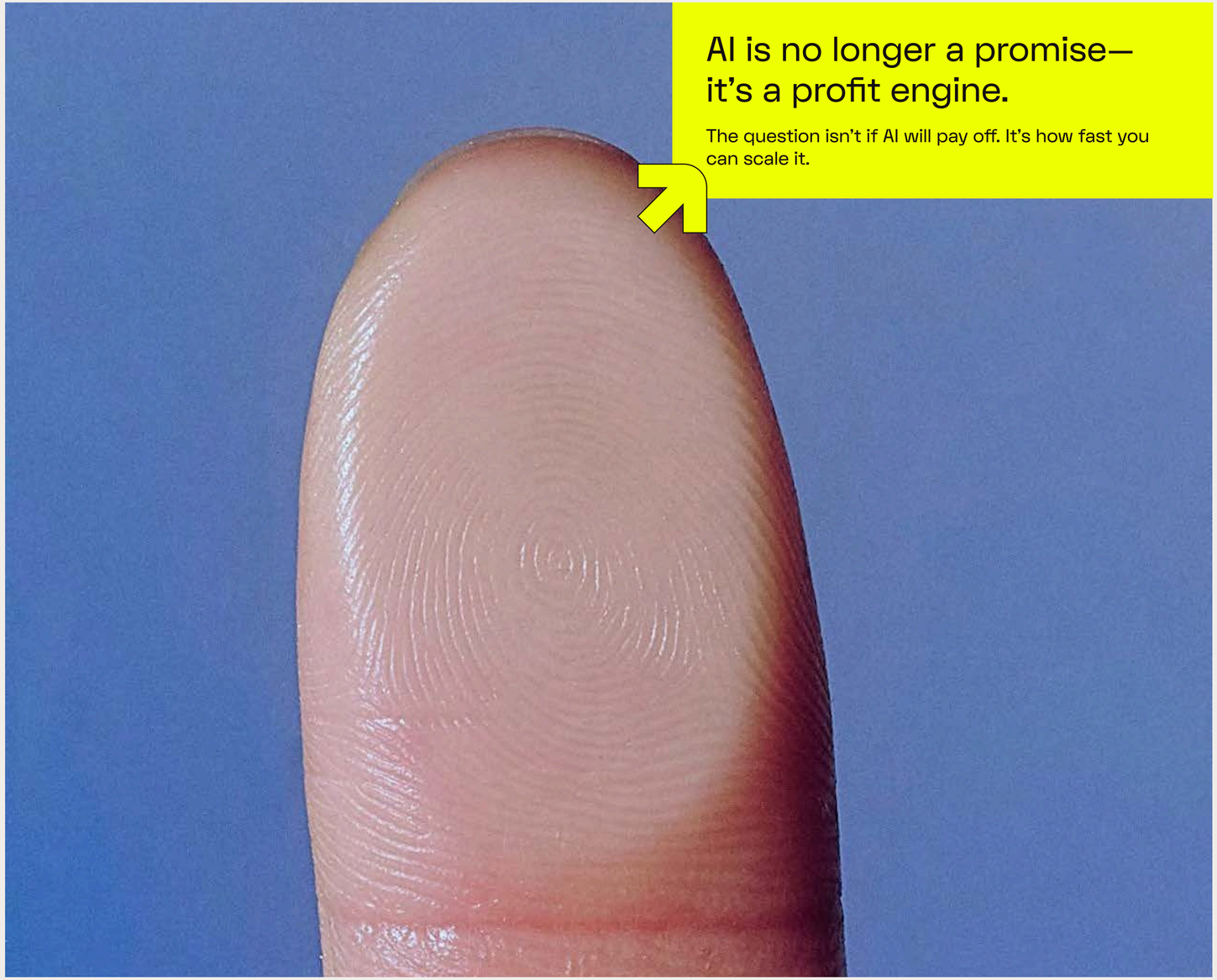
A global upswing in revenue and profit

AI adoption is increasingly being linked to commercial uplift. Across nearly all regions, a majority of respondents reported either increased or significantly increased revenue and profit as a result of deploying AI in their organizations. This reinforces the argument that AI is becoming not just a cost center or operational tool, but a lever for business growth.

France stands out in particular, with one of the highest reported gains in both revenue and profitability. This aligns with earlier findings in chapter three, where French organizations placed a strong emphasis on financial growth as the primary driver of AI monetization. The UK followed suit, with high levels of reported financial benefit, consistent with its broader optimism and proactive stance on AI. Both markets appear to be capitalizing early on the financial returns of AI investment, possibly benefitting from clearer monetization strategies or government policy support.

The US also reported a high level of financial impact, but with slightly more caution in profitability figures—suggesting perhaps a more complex market where returns vary significantly by sector or business model.

Germany, Benelux, and the Nordics each displayed more mixed results. While many businesses in these regions reported gains, they also recorded higher instances of flat or even negative profitability impacts, signaling potential early-stage inefficiencies or rising operating costs.



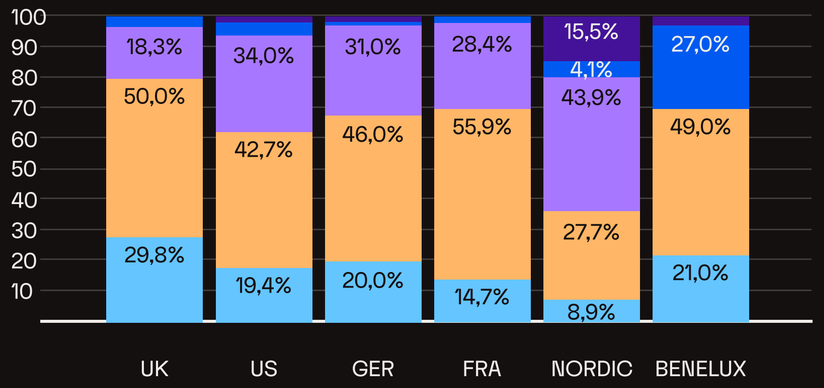
AI is no longer a promise—it's a profit engine.

The question isn't if AI will pay off. It's how fast you can scale it.

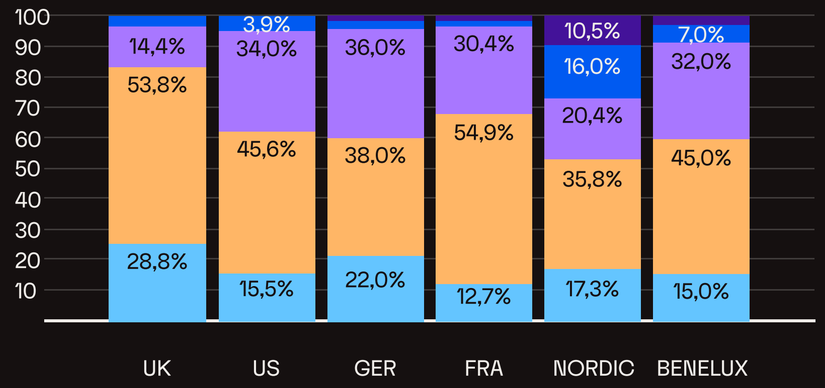
The Business Impact of AI Monetization Over the Past Year.

AI monetization is contributing to measurable gains in profitability and revenue, especially in the UK, France, and Benelux. While customer impact and competitive advantage are also improving, the effects are more uneven—suggesting that some markets or use cases are further along the maturity curve than others.

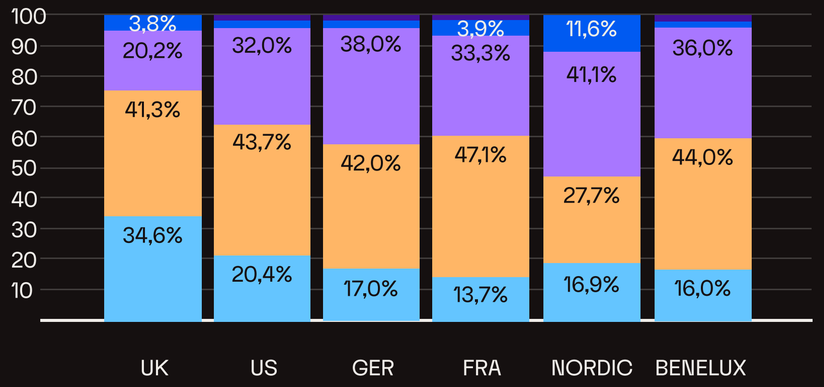
Profitability



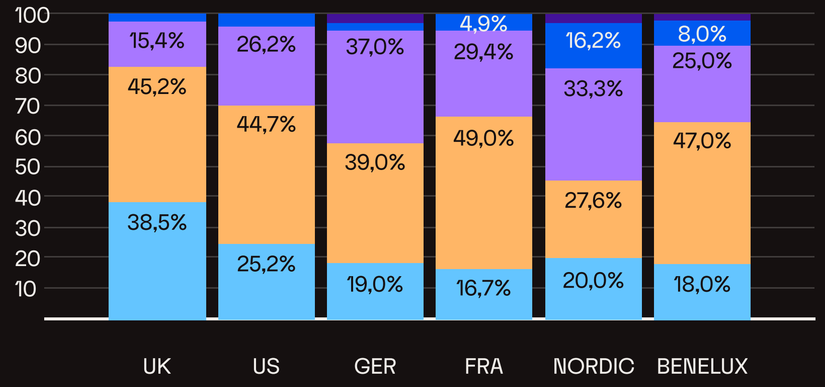
Revenue growth



Competitive positioning



Customer satisfaction and retention



Increased Significantly · Increased · No Change · Decreased · Decreased Significantly

The Nordic paradox: High adoption, limited financial return

Among all regions, the Nordics presented the most counterintuitive picture. Despite widespread AI adoption and technical maturity, businesses here reported both the lowest perceived financial impact and the highest levels of revenue stagnation or decline. In fact, a notable percentage of Nordic respondents indicated that AI adoption had either had no effect or had reduced profitability.

This can be interpreted in two ways. First, it may reflect a more advanced market that has moved past the experimentation phase and is now encountering the real costs of AI at scale—such as infrastructure, model tuning, data storage, and compliance overhead—resulting in Nordic firms starting to grapple with the operational cost implications.

Alternatively, it may reflect a cultural factor: a more cautious and realistic view of AI returns. Nordic organizations may be less inclined to overstate financial gains and more likely to approach monetization through a longer-term value lens. Another possible explanation is a gap in pricing strategy—organizations may be adding AI to products or services without passing those additional capabilities on as value-priced features, therefore limiting return on investment.

The Nordics lead in AI adoption—yet trail in returns. The question isn't how advanced your AI is. It's how well you monetize it.

Is AI paying off? A regional contrast

Region	Revenue Impact	Profit Impact	Commentary
France	Highest gains	Strongest financial ROI	Likely tied to structured national AI strategy and investment alignment
UK	High gains across the board	Positive momentum	Strong media and policy narratives; optimism may be driving adoption and monetization alignment
US	Broadly positive, cautious	Profits more variable	Sector-specific gains; still maturing monetization models
Germany	Moderate gains	Slight cost drag	Emphasis on product quality and infrastructure investment may delay short-term profitability
Benelux	Mixed	Some profit concerns	Competitive pressure high, but smaller market scale may limit returns
Nordics	Flat or declining impact	Profit erosion most noted	Likely due to early maturity and underdeveloped monetization strategies

72% of businesses report increased AI adoption—yet fewer than half have scalable pricing models in place.

The result? Rising costs, missed revenue, and a widening monetization gap.

Pricing, cost recovery and the scalability gap

Another critical insight that has emerged from the research is the disconnect between AI adoption and cost recovery. Many organizations are enthusiastic adopters but are yet to establish scalable models for monetization. This is particularly visible in the prevalence of standalone AI services or free add-ons that do not translate into revenue—an approach that may limit financial returns as usage increases.

The data also shows that many companies underestimate the cost of AI operations—such as prompt processing, API calls, or the infrastructure needed for real-time responses—until well after deployment. In regions like the Nordics, this underestimation appears to be catching up to early adopters who are now feeling cost pressure without a matching monetization model.

Even in more AI-advanced regions, there is confusion over how to calculate the true ROI of AI initiatives. Organizations that are not yet tying AI to revenue KPIs or profitability metrics risk continuing to spend without return, especially if they lack tiered pricing models or usage-based tracking.

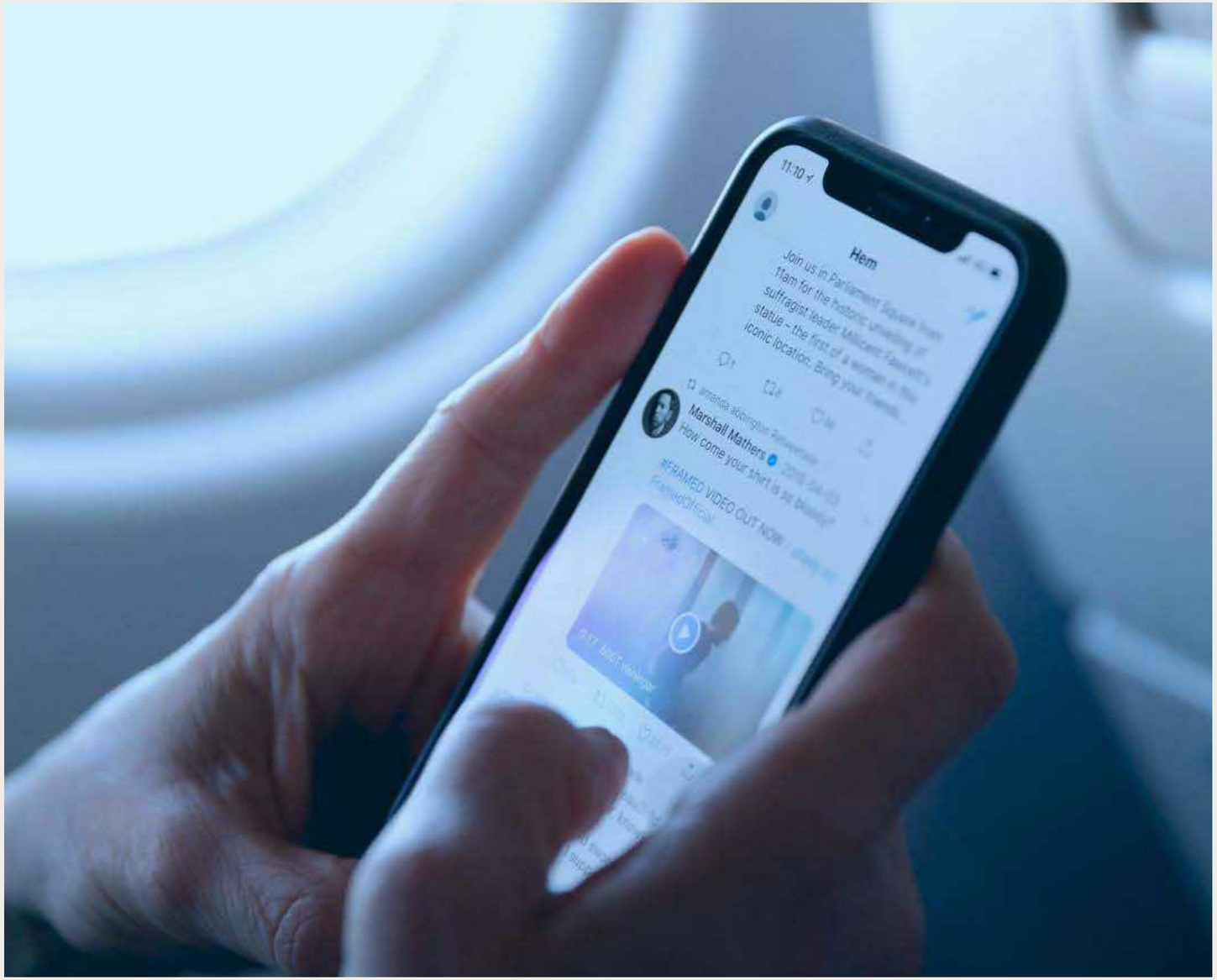
Key takeaways

- AI is driving financial benefit, with France, the UK, and the US leading in perceived impact across revenue and profit.
- Nordic businesses show the earliest signs of monetization friction, likely due to higher AI maturity, rising cost awareness, and slower value capture.
- There is a global need for clearer ROI models—especially around how AI investment links directly to revenue or cost savings. Without this, businesses may see diminishing returns.
- Scalability and pricing strategy remain critical missing pieces. Organizations must evolve from free or bundled offerings to monetization models that reflect true customer value and cost-to-serve.

AI has proven its potential as a financial enabler. The next step for many businesses is to optimize pricing, scale with precision, and ensure usage aligns with measurable, monetizable value. This will be the foundation of long-term profitability in an AI-driven economy.

Chapter five:

The CFO outlook – from experimentation to expansion



Organizational readiness and maturity for AI monetization

Monetizing AI effectively depends not only on technology but also on the readiness of the organization to support, scale, and sustain AI-driven strategies. This chapter explores how maturity and preparedness differ across regions, how organizations perceive their own capabilities, and what structural or strategic gaps still need addressing

80% of CFOs say they're ready to monetize AI—yet most still lack clear pricing, forecasting, or KPI frameworks.

The confidence is high. The capability gap is higher.

A self-assessment of maturity: High confidence, mixed reality

Across all six surveyed regions, respondents reported relatively high levels of organizational maturity regarding AI monetization. However, this confidence appears to outpace actual monetization sophistication. Many businesses claim to be prepared, yet struggle with issues such as unclear pricing models, underdeveloped KPIs, and limited forecasting capability.

Notably, the UK leads in self-reported maturity, followed by France and the US. These regions not only believe they are prepared but also report above-average gains in revenue and profitability from AI (as detailed in Chapter Four). This suggests some alignment between confidence and outcomes—but it's not universal.

In contrast, the Nordics offer an intriguing case. Respondents from this region also report relatively high levels of AI maturity. Yet, as previously explored, this maturity is not reflected in corresponding financial returns. This discrepancy suggests that while Nordic companies may be technologically advanced and structurally ready, they have yet to solve the monetization challenge—either due to conservative commercial culture or slower transitions from technical development to revenue generation.

Defining AI maturity: Beyond technical competence

A closer look reveals that many organizations equate AI maturity with deployment and experimentation. However, true maturity involves a more complex interplay of capabilities:

- Alignment of AI projects with business objectives
- Integration of monetization into product strategy
- Clear KPIs linked to AI-driven outcomes
- Usage Data readiness and governance
- Pricing models adapted for AI-enabled services

From this broader lens, regional gaps become more visible. While US and UK firms are more likely to have C-suite sponsorship for AI monetization, German and Benelux companies seem more conservative in integrating AI with their broader commercial and operational frameworks.

Germany, for example, shows strong technical infrastructure but cautious rollout. This may be due to regulatory caution or a prioritization of quality over speed. Similarly, Benelux respondents report rising competitive pressure but relatively low confidence in their monetization maturity. This highlights a disconnect between market expectations and internal capability.

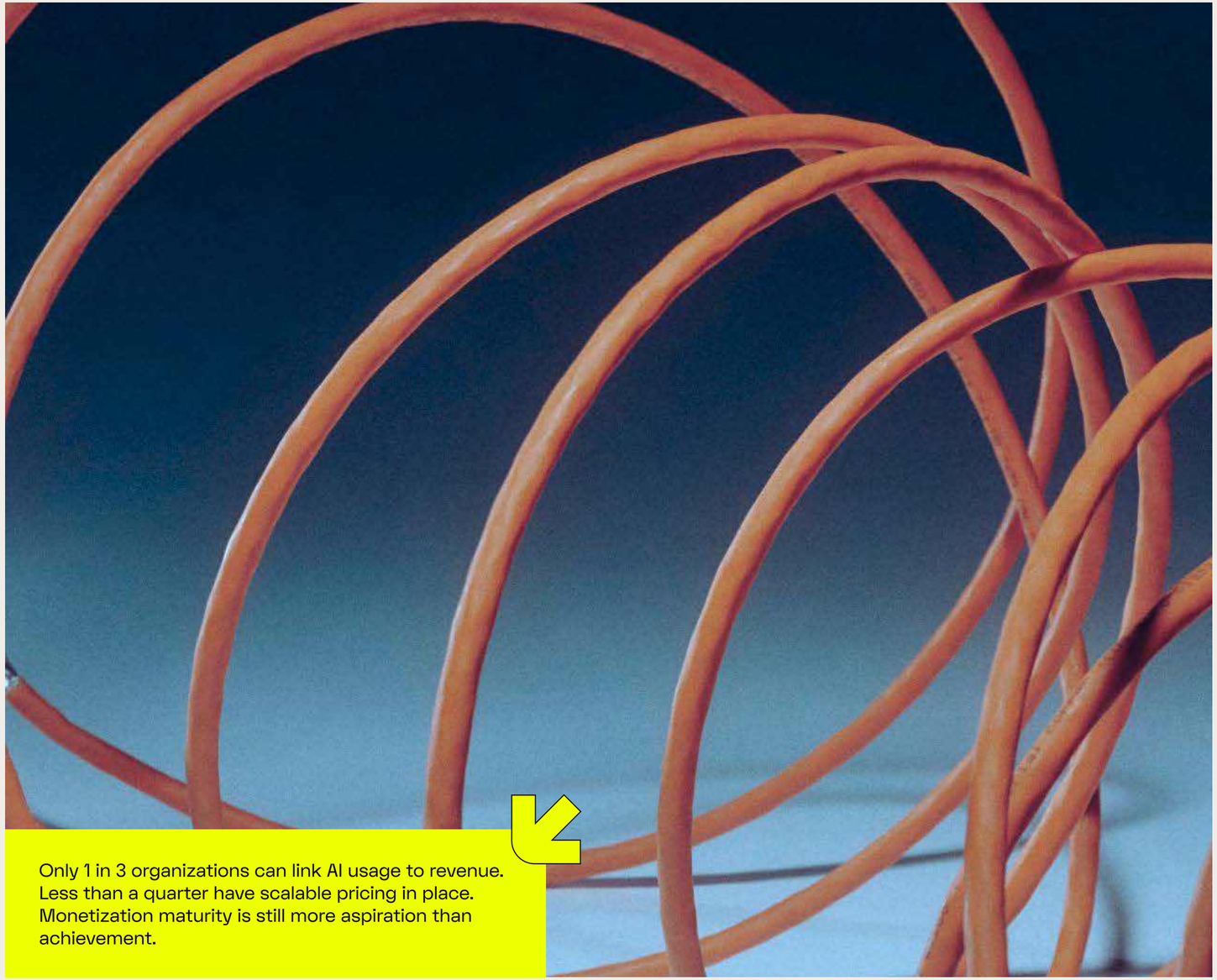
Internal capabilities: scaling with confidence

The research also explored what specific capabilities organizations have in place to support AI monetization. This included metrics such as budget allocation, usage data tracking, pricing model experimentation, and executive ownership.
The findings suggest that while the intent is strong, the scaffolding is not yet fully in place:

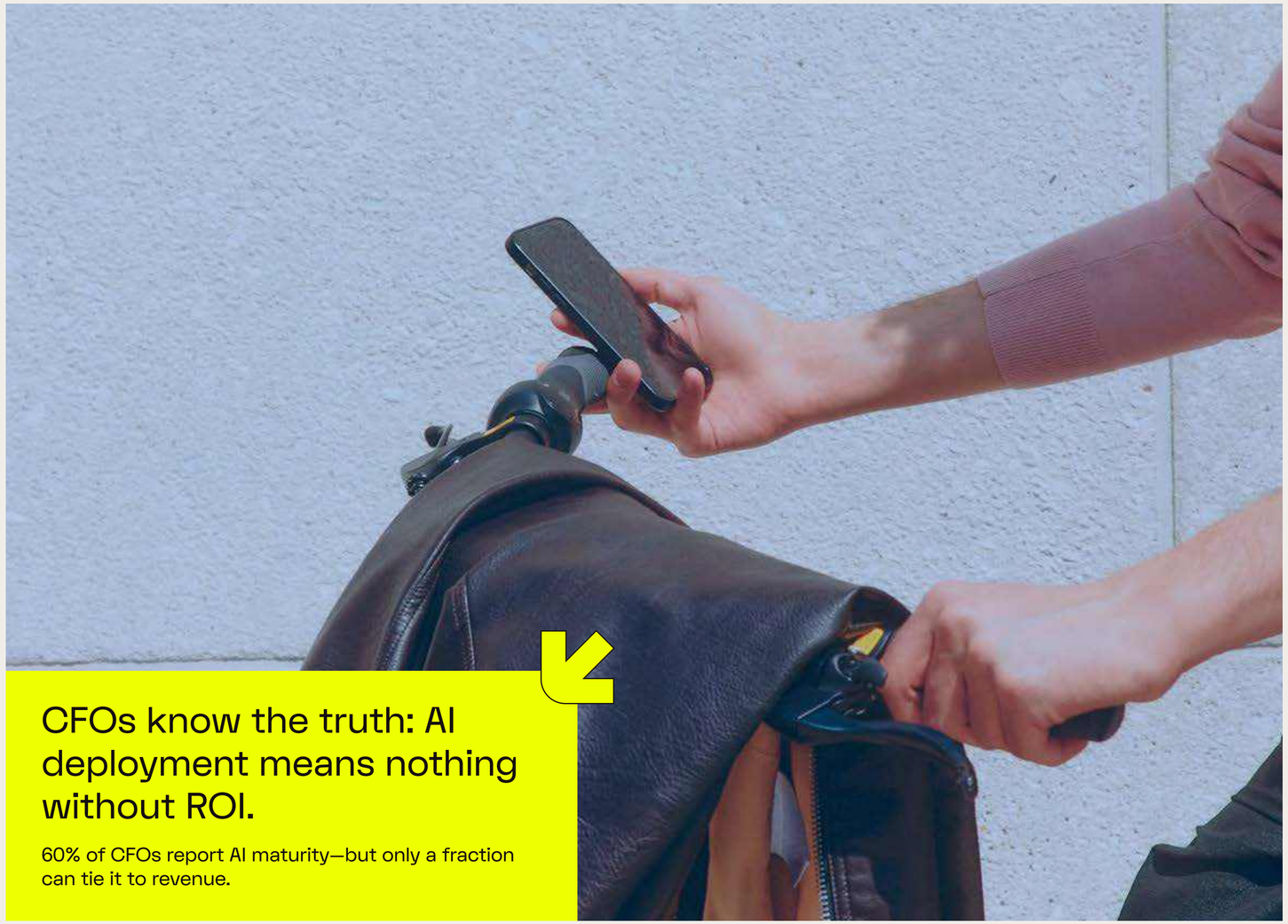
- Only a minority of organizations link AI directly to financial KPIs.
- Few have implemented scalable pricing strategies tailored for AI-enabled features.
- Forecasting usage and revenue remains one of the top challenges across all regions.

The UK again stands out as a positive example—leading in tracking usage data and aligning strategy across functions. This is supported by proactive government discourse and a strong narrative in local media about AI's economic opportunity. However, even here, scalability remains an unresolved challenge.

In contrast, US companies appear further along in integrating AI into core offerings, but less structured in terms of measurement. Meanwhile, the Nordics exhibit a growing focus on costs and sustainability, which may drive future maturity in operational excellence, even if revenue remains a work in progress.



Only 1 in 3 organizations can link AI usage to revenue. Less than a quarter have scalable pricing in place. Monetization maturity is still more aspiration than achievement.



CFOs know the truth: AI deployment means nothing without ROI.

60% of CFOs report AI maturity—but only a fraction can tie it to revenue.

Readiness vs. risk: The path ahead

Across the board, companies are at varying stages of AI readiness. The data points to a global trend of overconfidence at the surface, with underlying challenges in depth. The regions that are best positioned to win the AI monetization race will not be those who adopt AI first, but those who institutionalize it most effectively

Strategic takeaways

- Perceived maturity is not always linked to monetization success. Organizations must go beyond deployment and ensure commercial alignment.
- Executive ownership is a key driver. Regions with higher C-suite involvement show clearer monetization strategies.
- Scaling AI requires more than experimentation. Firms must connect usage data, customer insight, and pricing innovation to business outcomes.
- The Nordic model reflects a market that is technologically ahead, but commercially cautious. This may serve as a warning to others: without monetization planning, technical advancement will not guarantee profitability.

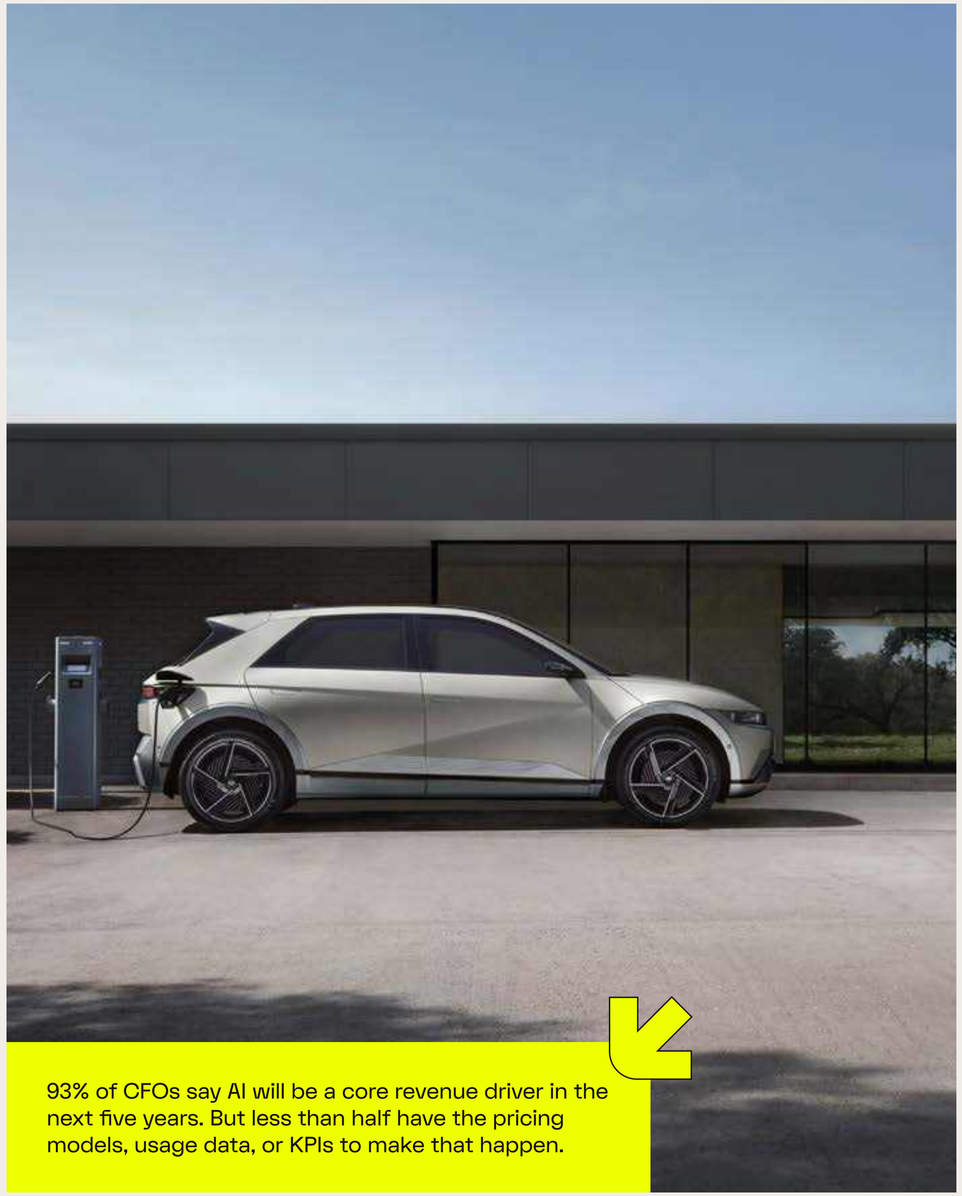
Organizational readiness is the bridge between AI as a promising technology and AI as a commercial success. Companies must now focus on embedding monetization into the heart of business strategy—backed by executive support, pricing innovation, and measurable KPIs. For those that do, AI will become not just a cost of doing business, but a driver of future growth and differentiation.

Readiness vs. Risk

Region	Reported Maturity	Structural Readiness	C-Suite Alignment	C-Suite Alignment
UK	High	Strong	High	Leading in planning and usage tracking; maturity more substantiated
France	High	Moderate	High	Strong narrative and state support; needs deeper structural alignment
US	Moderate	High (varies by sector)	Moderate	Broad experimentation; sector-led growth
Germany	Moderate	High	Low-Moderate	High technical readiness, low monetization execution
Benelux	Low-Moderate	Fragmented	Low	Strong pressure, weak internal alignment
Nordics	High	High technical, low commercial	Low	Mature infrastructure, but commercial caution and slow ROI

Chapter six:

The road ahead for AI monetization



93% of CFOs say AI will be a core revenue driver in the next five years. But less than half have the pricing models, usage data, or KPIs to make that happen.

Throughout this report, one core truth has become clear: AI has moved from technological curiosity to strategic cornerstone. CFOs around the globe are no longer merely balancing budgets and measuring costs—they are at the forefront of transforming AI into a growth engine. But as the data shows, acknowledging AI's potential and successfully monetizing it are two very different challenges.

The findings across the six regions—UK, US, Germany, France, the Nordics, and Benelux—paint a picture of both shared conviction and varied execution:

1. AI monetization is non-negotiable
   The near-universal agreement that AI will be a core revenue driver in the next five years underscores the fact that monetizing AI is no longer a "nice to have." It is a board-level imperative. Every organization, regardless of sector or geography, recognizes that AI is not just a tool for operational efficiency—it is a fundamental catalyst for financial transformation.

2. Usage lies at the heart of value creation
   Shifting from a product-focus to a usage-focus is central to AI's commercial promise. Whether it's tokens consumed, prompts processed, or automated decisions made, every unit of AI-driven usage represents a potential revenue moment. Yet capitalizing on these moments requires far more than a quick feature launch; it demands robust data strategies, transparent pricing, and the ability to forecast and control costs at scale.

3. Regional nuances highlight different paths

- UK & France show strong momentum and optimism, translating early AI investments into tangible revenue gains. Their advantage lies in proactive policy environments and visible board-level support.
- US businesses acknowledge AI's transformative power but often wrestle with sector-specific complexities and scaling challenges.
- Germany underscores high technical readiness but faces organizational and regulatory hurdles. Its strength in engineering must be matched with agile monetization strategies to accelerate ROI.
- Benelux markets are highly competitive and innovative yet often struggle to convert early AI adoption into consistent revenue streams—a reminder that speed to market must be matched by rigorous commercial frameworks.
- Nordic organizations demonstrate advanced technical maturity but appear to lag in profitability gains. Their cautious cultural and commercial approach highlights the cost side of AI—an area that many other regions have yet to fully confront.

4. The execution gap remains real
   Confidence in AI's potential does not always translate into successful monetization. Many companies still lack:

- Pricing models that accurately reflect AI's usage-based value
- Robust data pipelines that capture, cleanse, and monetize usage events
- Clear KPIs and forecasting tools that tie AI activity directly to revenue and profit
- C-suite alignment that positions AI as a core strategic pillar rather than a siloed experiment

Closing this gap demands coordinated action: CFOs, CIOs, and product leaders must collaborate to embed monetization structures, usage tracking, and financial accountability into the company's DNA.

5. CFOs as catalysts for the next wave of growth
   CFOs have emerged as the "new heroes" of AI monetization. By championing data-driven pricing, financial modelling, and transparent billing, they ensure AI moves beyond being a cost center. They are uniquely positioned to validate ROI, align investment with business outcomes, and anchor AI initiatives in measurable commercial value.

Looking ahead: Five imperatives for success

1. Embed usage as a mindset:
   Make usage the focal point of AI. Turn every interaction—from data inputs to automated outputs—into a revenue opportunity by linking it to well-defined pricing, cost forecasting, and profitability metrics.

2. Evolve pricing models:
   Rethink traditional subscription or perpetual licensing approaches. AI thrives in "pay-as-you-grow" models that capture both short-term wins and long-term scale, ensuring fairness for customers and profitability for providers.

3. Elevate data strategy:
   Reliable, granular data is the foundation of usage-based monetization. Invest in systems that track activity at scale, secure it with strong governance, and transform that data into real-time billing, forecasting, and performance insights.

5. Align the C-suite: AI must be institutionalized as a strategic priority. CFOs, CEOs, and CIOs should converge on clear AI objectives—tying every project to core business metrics and ensuring that AI strategies are neither siloed nor purely experimental.

6. Plan for scalability & costs:
   Understand the financial implications of success. As AI adoption grows, so do infrastructure and development costs. Build sustainable pricing, billing, and usage-tracking mechanisms from the start to avoid eroding margins as usage scales.

CFOs know the truth: AI deployment means nothing without ROI. 60% of CFOs report AI maturity—but only a fraction can tie it to revenue.

AI monetization is no longer a future goal—it's a CFO mandate.

A defining moment for AI—and for finance

AI monetization stands at the intersection of advanced technology and commercial transformation. The CFO's remit has always been about finding and funding growth opportunities—today, AI is among the most potent such opportunities in the global economy. But to seize this moment, organizations need more than innovation labs and proofs of concept; they need a robust "usage-to-revenue" blueprint that places financial insight and accountability at the center. The second gold rush is underway. Those who master usage-based monetization will move beyond simply deploying AI to genuinely capitalizing on it—turning every user interaction, transaction, or data-driven insight into a measurable commercial return. This, in turn, will fuel product innovation, accelerate competitive advantage, and create new categories of customer value.

To every CFO reading this: Your leadership is pivotal. Your ability to translate AI's technical promise into financial outcomes will shape not just your company's future, but the broader market landscape. By embedding AI into core business models—anchored by transparent pricing, agile billing, and strategic data capabilities—you will help write the next chapter of digital transformation.

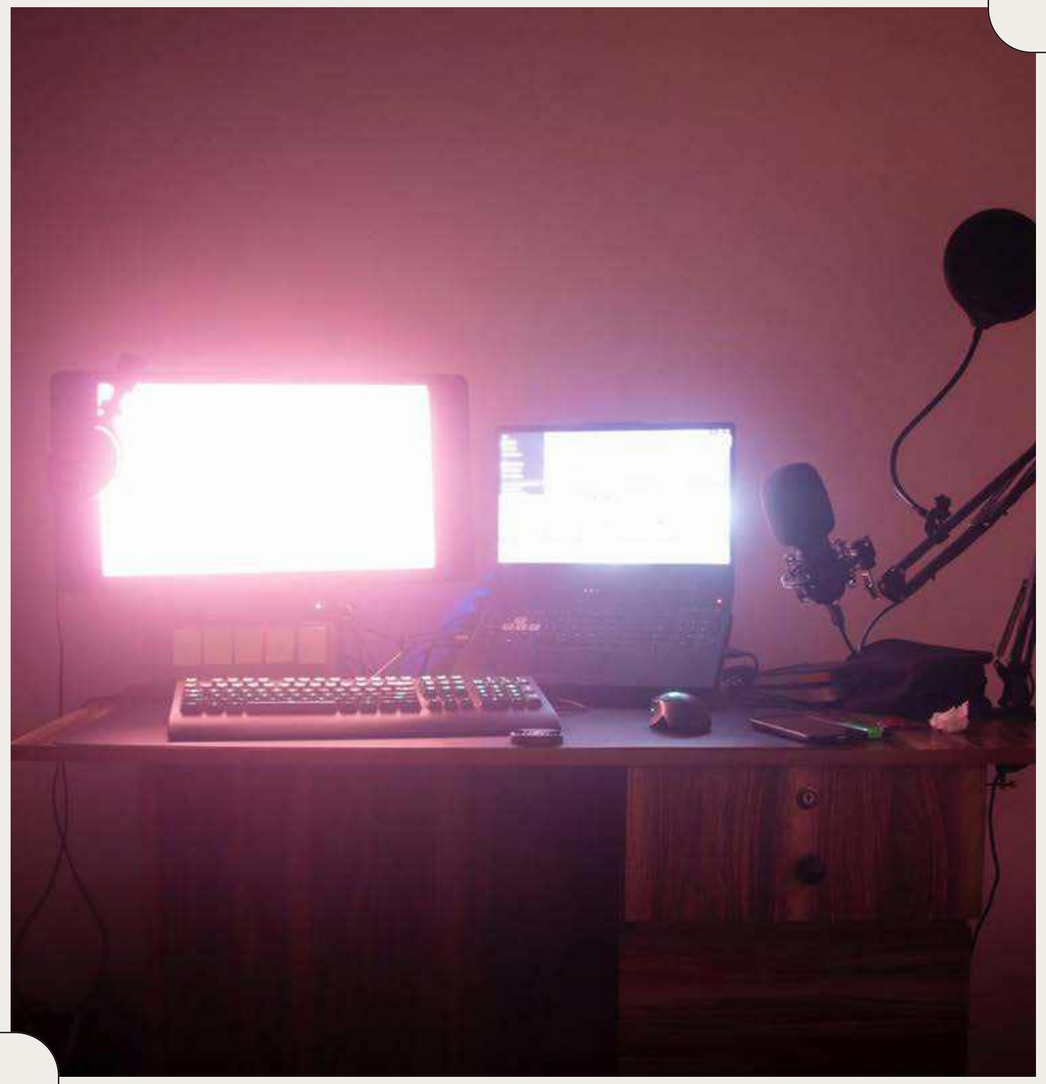
The opportunity is here. The roadmap is emerging. Now is the time to bridge the gap between AI aspiration and AI monetization—turning potential into profit, usage into growth, and leadership into lasting impact.

Let's make AI a defining engine of modern business. Let's turn usage into unstoppable growth.

“Let’s make AI a defining engine of modern business. Let’s turn usage into unstoppable growth. ”

Chapter seven:

Research methodology



Methodology

This research report is underpinned by data gathered through a structured online survey administered in March 2025. The primary objective was to capture and analyze the perspectives of Chief Financial Officers (CFOs) or equivalent senior finance leaders on a series of questions relevant to contemporary financial leadership. The study sample was carefully curated to ensure that respondents met stringent criteria, thereby enhancing the quality and reliability of the resulting data.

Research Design and Sampling

An online survey method was chosen to facilitate broad geographic reach and provide respondents with the flexibility to complete the questionnaire at their convenience. Potential participants were identified through a reputable, quality-checked survey panel specializing in executive-level research. This approach minimized the risk of respondent duplication or misrepresentation of roles, as panel members were pre-screened to confirm their professional titles and areas of expertise.

Prior to data collection, each prospective participant's credentials were verified to ensure that only individuals in CFO or equivalent finance leadership positions were invited to partake in the survey. This verification process included checks against publicly available sources, confirmation of job titles, and cross-referencing of industry affiliations.

Sample Composition

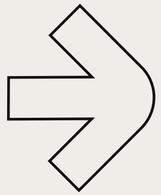
A total of 614 CFOs or equivalent finance professionals took part in the study, providing a robust dataset for subsequent analysis. The sample was drawn from four countries—namely, the United Kingdom (UK), the United States (US), Germany, and France—as well as two distinct regions, the Nordic countries and the Benelux region. The number of respondents from each geography was as follows:

- United Kingdom: 104
- United States: 103
- Germany: 100
- France: 102
- Nordic: 105
- Benelux: 100

This distribution reflects an intentional effort to capture a diverse range of opinions from leading economies, thereby allowing for the examination of any region-specific trends or insights that may emerge.

Data Collection Process

Once the sample was confirmed, participants were invited via email to complete the online questionnaire. The questionnaire itself comprised both closed-ended and open-ended questions, allowing for a balance between quantifiable data points and richer, qualitative feedback. Where necessary, definitions of key terms and concepts were provided to ensure respondents shared a common understanding of the topics at hand. Respondents were assured of the confidentiality and anonymity of their inputs, encouraging candid participation. Their engagement was further supported by user-friendly survey technology, with clear instructions and the option to save and return to the questionnaire. This reduced the likelihood of partial completions and enhanced the reliability of the final dataset.



“This distribution reflects an intentional effort to capture a diverse range of opinions from leading economies, thereby allowing for the examination of any region-specific trends or insights that may emerge.”

Data Quality and Validation

Upon completion of the fieldwork, raw data were subjected to a comprehensive cleaning process. Responses that were incomplete, inconsistent, or demonstrated signs of inattention (for example, exceedingly rapid completion times or contradictory statements) were excluded from the final dataset. This step aimed to preserve the overall integrity and consistency of the survey results.

No weighting was applied to the dataset as the target sample distribution across geographies was deemed sufficient to draw meaningful comparisons without the need for post-hoc adjustments. The size of each subgroup also allowed for an examination of country- and region-level nuances.

Analysis Approach

Following data cleaning, responses were compiled into a secure database for statistical analysis. Quantitative results were examined using descriptive statistics to identify basic trends, frequencies, and mean values. Where relevant, inferential statistics—such as cross-tabulations—were employed to explore significant relationships between demographics (e.g., location or business sector) and certain attitudinal or behavioral responses.

In parallel, qualitative comments were thematically coded to capture recurring ideas and notable viewpoints. This complementary analysis enriched the quantitative findings by providing context and deeper insight into the motivations and rationales behind CFOs' responses.

Limitations

It is acknowledged that while the sample is geographically diverse and focused on senior-level finance roles, it may not fully represent every possible perspective within each market. Furthermore, online surveys rely on self-reported data, which can be subject to respondents' interpretation of questions and individual biases. However, the application of consistent screening criteria, robust data cleaning, and methodological rigor helps to mitigate these limitations and ensures that the insights presented in this report remain both valid and actionable.

In conclusion, this methodology—spanning careful participant selection, a rigorous survey design, diligent data cleaning, and thorough analysis—provides a sound empirical basis for understanding the attitudes, strategies, and decision-making processes of CFOs across multiple countries and regions. The findings derived from this methodology are intended to guide stakeholders in forming data-driven perspectives on the evolving landscape of financial leadership with respect with artificial intelligence (AI).

The route to usage is unique for every customer—and we love walking it with you.

Explore the AI Monetization Demo