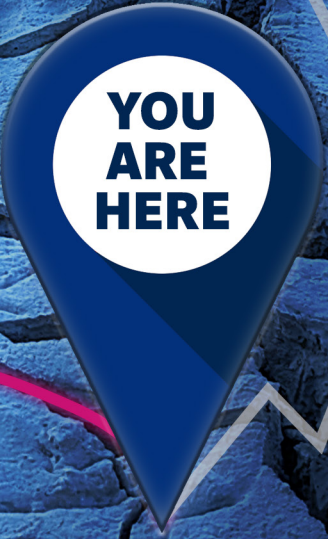


Q3 2026
SaaS EDITION

•••Growth INTELLIGENCE

QUARTERLY



**YOU
ARE
HERE**

Growth Intelligence

/'grouθ ɪn'tɛl.ə.dʒəns/ noun

- 1. the systematic combination of AI systems and managed services to sustain a dynamic fact base for maximizing go-to-market (GTM) performance. It blends expert judgment with advanced computational capability to detect growth signals in data that humans cannot identify alone.**
- 2. SBI's premier publication for CEOs, highlighting emerging growth strategies from organizations leading the adoption of AI in GTM operations.**

BEST PRACTICE STOPPED WORKING. NOW WHAT?

The moves that made your GTM team effective are wearing out, and most leaders feel it. Knowing what to do next is the hard part.

For years, best practices were a safe bet. You saw an approach work in the market, ran it yourself, and the results often followed. Now, AI is resetting how work gets done, and the practices that drove growth over the last five or ten years are less effective. In this environment, even the conservative approach of finding and adopting new best practices feels riskier. By the time you scan, identify, and import what works, the market has shifted, and the practice is outdated before it pays off.

The consensus is that AI is also the solution, helping GTM teams rebuild and modernize in a more dynamic way. But the returns are slower than most hoped. Sixty-five percent of CEOs staked their 2026 growth on AI efficiency gains, but just eighteen percent of sales organizations are seeing high returns, second to last of any function. The same challenges show up across the board. Outreach that once filled the pipeline is getting lost in the noise. M&A closes and the synergies you modeled aren't reaching the P&L. Pricing still updates once a year, a cadence the market has outrun.

The number of vendors promising a fix to these and other problems has exploded. They pitch AI solutions to lift productivity and selling time, lower churn, and drive more expansion. Every demo looks credible, but none feel exactly right for your needs, and you worry you'll act on a vendor's promise of a simple answer rather than a clear view of the best next steps for your business.

In reality, there is no single quick fix, and hunting for one keeps you stuck. What matters most depends on where you stand, and once you see and understand it, the right sequence of moves comes into focus. Each piece in this edition helps you do that. See how AI gains don't come from the flashiest tool but from consolidating what you know about an account into one place that keeps learning. Find out how moving the needle on expansion starts with knowing which signals of a forming need convert for your team, then acting on those. And understand why knowing how you stack up against peers is the key to making the pricing moves your situation calls for.

The aim is a starting point you can trust, and the confidence to move. Your next stretch of growth sits between the fading approach and the one replacing it.

Craig Riley
Craig Riley
VP Research

TABLE OF CONTENTS

5

AI Should Be Reducing Your GTM Costs.
Here's Why It Isn't.

AI Should Be Reducing Your GTM Costs.
Here's Why It Isn't.

13

Pipeline in Plain Sight:
Predictable Account Expansion
in Unpredictable Times

Pipeline in Plain Sight

24

**2026 STATE OF SaaS
PRICING REPORT:**

Defaults vs. Deliberate Decisions
10 takeaways unpacking the decisions that
actually drive pricing performance.

2026 State of SaaS Pricing Report

50

34 Acme Cloud									
Maturity Score: 34 (100%)									
1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

THE MATURITY SCALE: WHAT DOES IT MEAN?

Category	1	2	3	4	5
Vision	Absent	Initial	Foundational	Defined	Optimized
Strategy	Absent	Initial	Foundational	Defined	Optimized
Data	Absent	Initial	Foundational	Defined	Optimized
People	Absent	Initial	Foundational	Defined	Optimized
Process	Absent	Initial	Foundational	Defined	Optimized

AI Readiness Assessment

An illustration of two icebergs floating in a blue ocean. The icebergs are light blue with sharp, angular peaks. The water is a darker blue, and the sky is a very light blue. The icebergs are positioned on the right side of the frame, with one being much larger than the other.

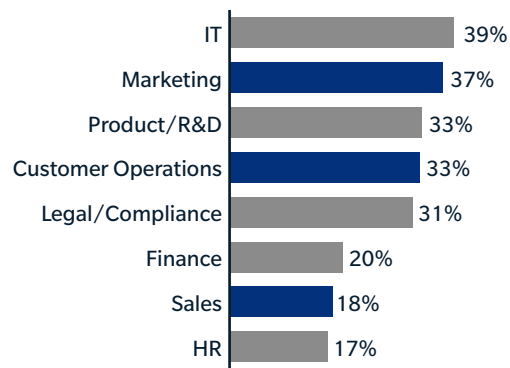
AI Should Be Reducing Your GTM Costs.

Here's Why It Isn't.

The Cost Structure AI Was Supposed to Fix

AI doesn't fix a broken GTM workflow. It speeds up the damage. That is what most SaaS companies have done, and it explains why AI spend is up, tool counts are rising, and GTM as a percentage of revenue has barely moved. Sixty-five percent of CEOs have staked their 2026 growth plans on AI-driven efficiency gains, yet only 18% of sales organizations report high ROI from AI, second to last across all business functions. The tools are being bought. They're not changing the cost structure.

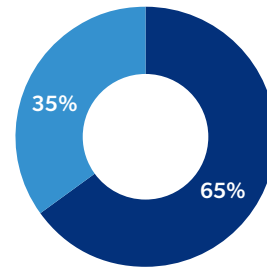
CEOs reporting high/very high ROI from AI by function



N = 118
Source: SBI Q4 2025 CEO Survey

Percent of CEOs saying customer-facing teams need AI efficiency gains to achieve 2026 goals

Current productivity is sufficient; AI not needed or would be a bonus



AI efficiency gains needed to achieve 2026 goals

N = 118
Source: SBI Q4 2025 CEO Survey

The reason is that most companies are deploying AI to make existing activities faster without questioning whether those activities should exist at all. For PE-backed SaaS firms in the \$50M to \$200M ARR range, sales and marketing spend can run as high as half of every revenue dollar. AI isn't solving the efficiency problem; it's just adding a subscription to it.

GTM cost structure is one dimension of a durability problem that also runs through pricing, retention, and how AI is disrupting the commercial model itself. This piece addresses the GTM cost side.

The reason is that most companies are deploying AI to make existing activities faster without questioning whether those activities should exist at all.

AI isn't solving the efficiency problem; it's just adding a subscription to it.

The Manual Research Layer That Shouldn't Exist

Most SaaS GTM roles carry selling in their job titles, but a striking share of each workday never gets close to a buyer. SDRs assemble account context before writing a single outbound email. AEs wait for briefings before discovery calls. CSMs manually monitor health scores across spreadsheets trying to spot expansion signals before a renewal. Call it the GTM research layer. It's large, expensive, and nearly invisible to the P&L because it hides inside job titles that officially include selling.

Buying an AI tool to speed up that research doesn't solve the problem. It just makes the expensive part run faster. The research layer, headcount, and cost structure stay intact.

The Manual GTM Research Layer: The cost that never shows up as a line item

SDRs

- Research company background and news before every email
- Identify and verify decision-maker contacts
- Build account context across disconnected tools
- Manually prioritize outreach based on incomplete signals
- Reassemble research from scratch for every new sequence

AEs

- Pull CRM history and prior interactions before every call
- Research account tech stack and competitive position
- Chase sales engineers or specialists for technical context
- Rebuild account context at every new stage of the deal
- Manually prepare discovery questions without synthesized intelligence

CSMs

- Monitor health scores across spreadsheets and dashboards
- Manually track product usage and adoption patterns
- Pull renewal data and contract details from multiple systems
- Watch for expansion signals without automated alerts
- Flag churn risk based on gut feel rather than system signals

AI point solutions

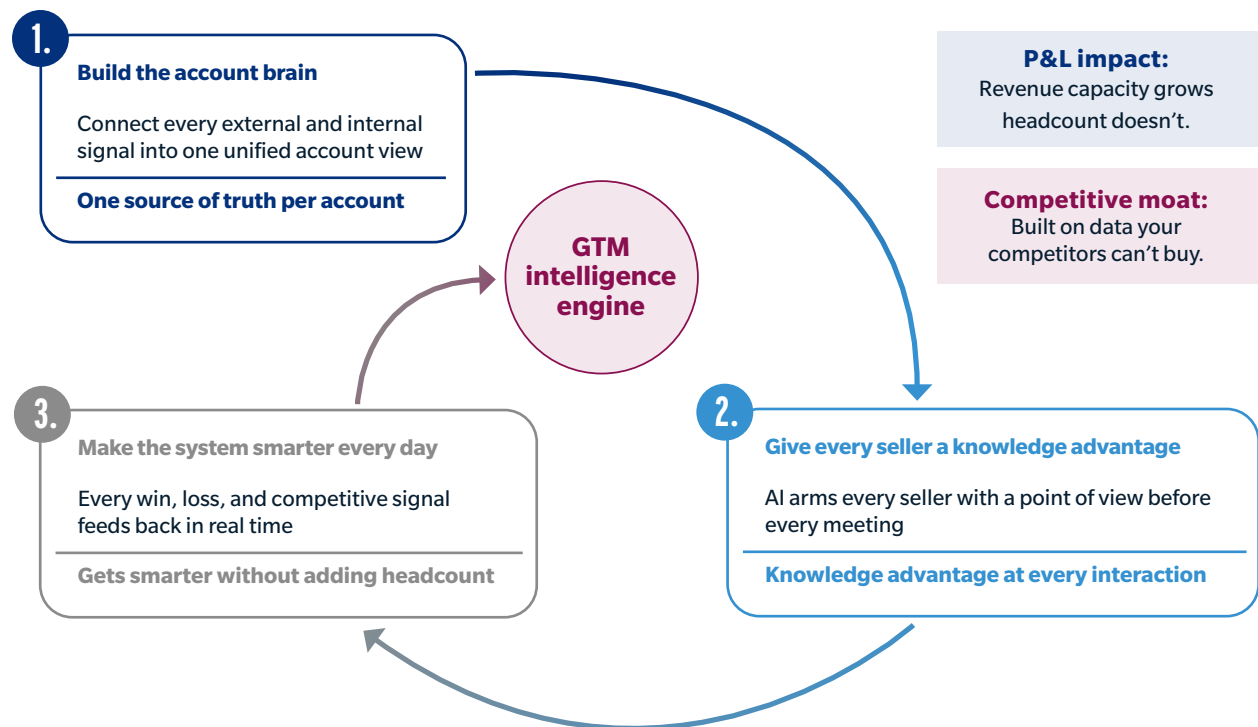
Make activities faster. Don't make them unnecessary

The cost structure stays intact. The headcount stays intact. The P&L doesn't move.

The companies that move the cost needle don't speed up the research layer. They get rid of it, replacing it with a system that does the synthesizing automatically before a seller ever opens a browser tab. Most companies don't get there because it means disrupting how teams work today, and that is a harder commitment than buying another tool. It is also the only commitment that actually changes the P&L.

Three Moves That Build a Compounding GTM Intelligence Asset

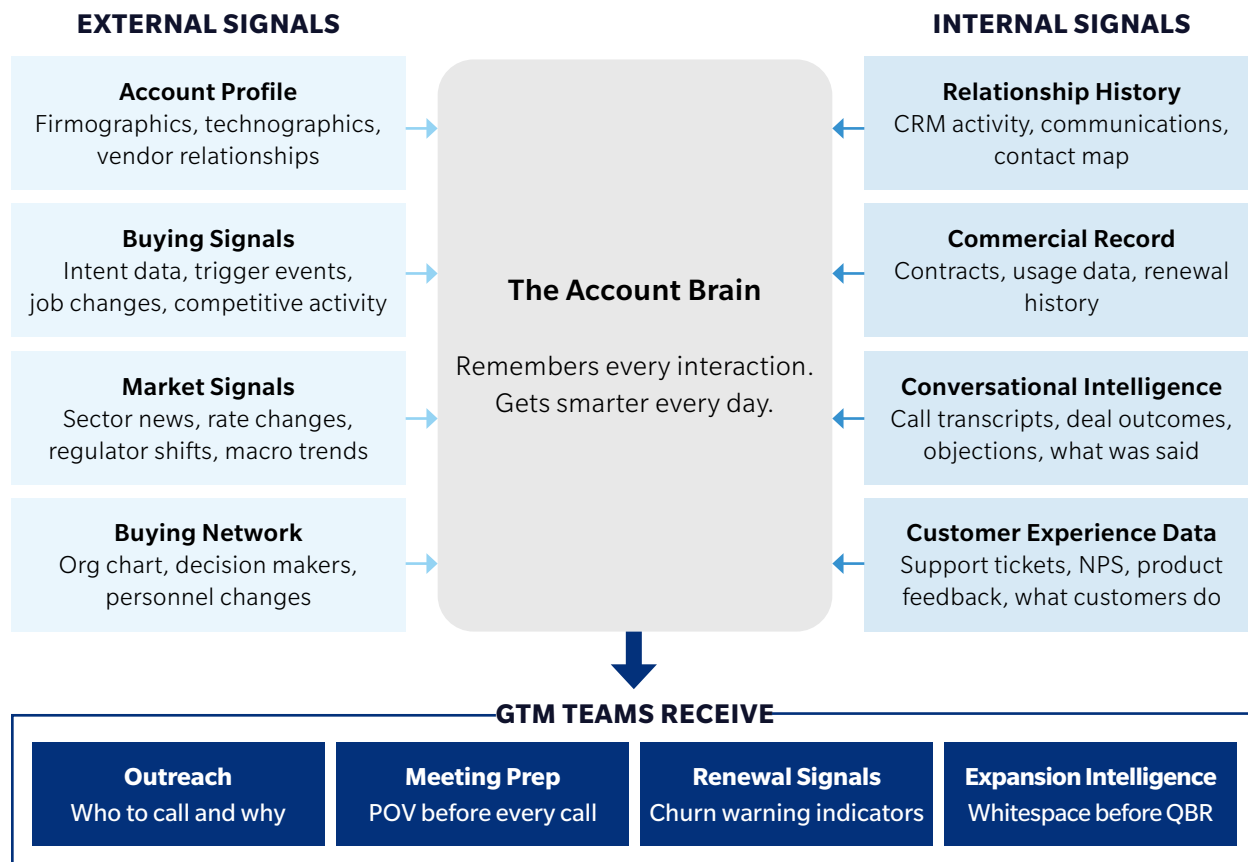
Too many companies skip straight to the part that looks like AI and wonder why the returns don't follow. The reason is that seeing meaningful AI cost reduction requires three moves that need to be executed in order. Done in order, you get a system that gets smarter over time. Done out of order, you get another set of tools that looked better in the demo than they perform in the field.



Move 1: Build the Account Brain

Most AI deployments in GTM fail before they start because the data feeding them is fragmented and incomplete. Signals sitting in six disconnected systems produce outputs that reflect that fragmentation. It's no coincidence that data quality and integration issues are the top barrier CEOs cite when asked why AI adoption in GTM isn't working, at 30% in SBI's Q4 2025 research. The tools get blamed, but the data architecture is almost always the real problem.

The first move is about getting everything the company knows about an account into one account brain: external signals from the market alongside the internal record of every interaction that account has ever had with the business. Most of this data already exists. It just sits in disconnected systems that have never been wired together. AI agents can now do that wiring in ways that would have required a dedicated analyst a year ago. The difference between a company that gets this right and one that doesn't isn't the AI model they're using. It's whether they've done the work to feed it something worth reading.



Move 2: Give Every Seller a Knowledge Advantage

A unified data pipeline is worth nothing if someone still has to spend hours reading it before a seller can act. That is just a more expensive version of the same problem.

The second move takes the account intelligence the pipeline has assembled and turns it into something a seller can walk into a meeting with: a point of view on what the account is dealing with, where the whitespace is, and who in the buying committee is likely to move. The seller's job shifts from gathering information to applying judgment, which is where the commercial value actually sits.

The practical difference shows up fast. SDR outreach goes from high-volume and generic to tightly mapped to the account's actual situation. A rep heading into a renewal already knows whether the account has been showing churn signals for the past 60 days, so the conversation starts at a different place. A CSM covering an expansion motion has the whitespace analysis before the call rather than after it. In each case the seller arrives better prepared than their counterpart at a competitor still assembling the brief manually. Whether that advantage translates to a leaner team or a more productive one at the same size depends on what the business needs. Either way, the cost of generating a dollar of revenue goes down.

Move 3: Make the System Smarter Every Day

This is what separates an ecosystem from a tool stack. Most AI tools produce intelligence that disappears the moment the session ends. The next rep, the next call, the next quarter all start from the same baseline. The system never gets smarter because nothing feeds back into a shared pool. Every tool you buy today is as good as it will ever be on the day you buy it. An ecosystem built on your own data compounds every time someone uses it.

The third move feeds what happens in the field back into the system in real time. An AE loses a deal because of a pricing objection, so that outcome updates how the system approaches every similar account still in the pipeline. A CS call surfaces a customer evaluating a competitor, so the system flags it before the renewal conversation happens and routes it to the right person. Instead of resetting at the start of each quarter, the intelligence carries forward and compounds.

Six months in, the system knows your accounts, your buyers, and your competitive landscape better than any individual on the team. Twelve months in, that advantage is genuinely hard to catch. Your competitors can buy the same AI models, the same intent data, the same email tools. They cannot buy your history.

What This Looks Like in Practice

Outbound	Retention	Expansion	Headcount Implications
BEFORE			
Large SDR team running high-volume sequences. Volume compensates for low conversion. High CAC.	CSMs monitor health manually. Warning signs missed before they become committed churn.	Overlay specialists, manual whitespace analysis. Cross-sell opportunities identified late or missed entirely. Every new product motion requires dedicated headcount to source and qualify.	GTM headcount grows linearly with revenue. Research and synthesis work hides inside every role. Adding capacity means adding people.
↓	↓	↓	↓
AFTER			
System flags top 15–20% of accounts in buying window. Smaller senior team converts at higher rate, lower CAC.	Ecosystem flags churn signals before renewals. Sentiment shifts surface automatically. CSMs cover more accounts.	System scans install base, identifies fit accounts, generates briefings automatically. Overlay headcount drops significantly.	Smaller senior teams. Research and synthesis roles redeployed. New roles, like forward-deployed engineers, emerge who build AI into commercial workflows. Revenue scales. Headcount doesn't
Precision over volume	Early detection, smarter coverage	System-sourced pipeline	Grow revenue, not headcount

The three highest-stakes GTM motions each look different when the intelligence system is in place. In outbound, the system identifies the 15 to 20 percent of accounts showing buying signals and builds the full account context before a seller engages, shifting the model from sending more emails to a large team toward sending the right ones with a smaller, more senior team. In retention, the system surfaces churn signals before they reach the renewal conversation so CSMs are intervening when it still matters. In post-acquisition cross-sell, the system scans the combined customer base, identifies the best-fit accounts for the new product, and generates the briefing automatically.

The EBITDA Case for PE Investors

The question for investors managing SaaS platforms is no longer whether AI can make sellers more productive. The question is whether the GTM cost structure can be fundamentally repriced, and the answer depends entirely on whether the company stops buying AI tools and starts building AI architecture. One produces marginal productivity gains that show up in activity metrics. The other produces structural cost reduction that shows up in the P&L.

A SaaS company running \$400M ARR with S&M at 55% of revenue is spending \$220M to go to market. Well-run PE-backed SaaS companies often operate at an S&M spend of 33% of revenue, which is \$132M. The \$88M gap between those two numbers is not a market condition. It is an operating choice, and it is made every quarter that the company keeps adding headcount to compensate for workflows that were never designed to scale. In SBI's Q4 research, Revenue Outperformers, the 23% of companies that exceeded their 2025 revenue growth targets, are nearly twice as likely as the rest of the market to name AI adoption as their top GTM talent priority. The financial case is straightforward: CAC payback periods compress, NRR improves because the retention model is smarter, and the Rule of 40 math changes in ways that matter at exit.

One thing that doesn't show up in deal models but consistently determines whether this works: technology is the easy part. Getting managers to reinforce new behaviors rather than defaulting to the old ones is what separates real cost reduction from cost theater.

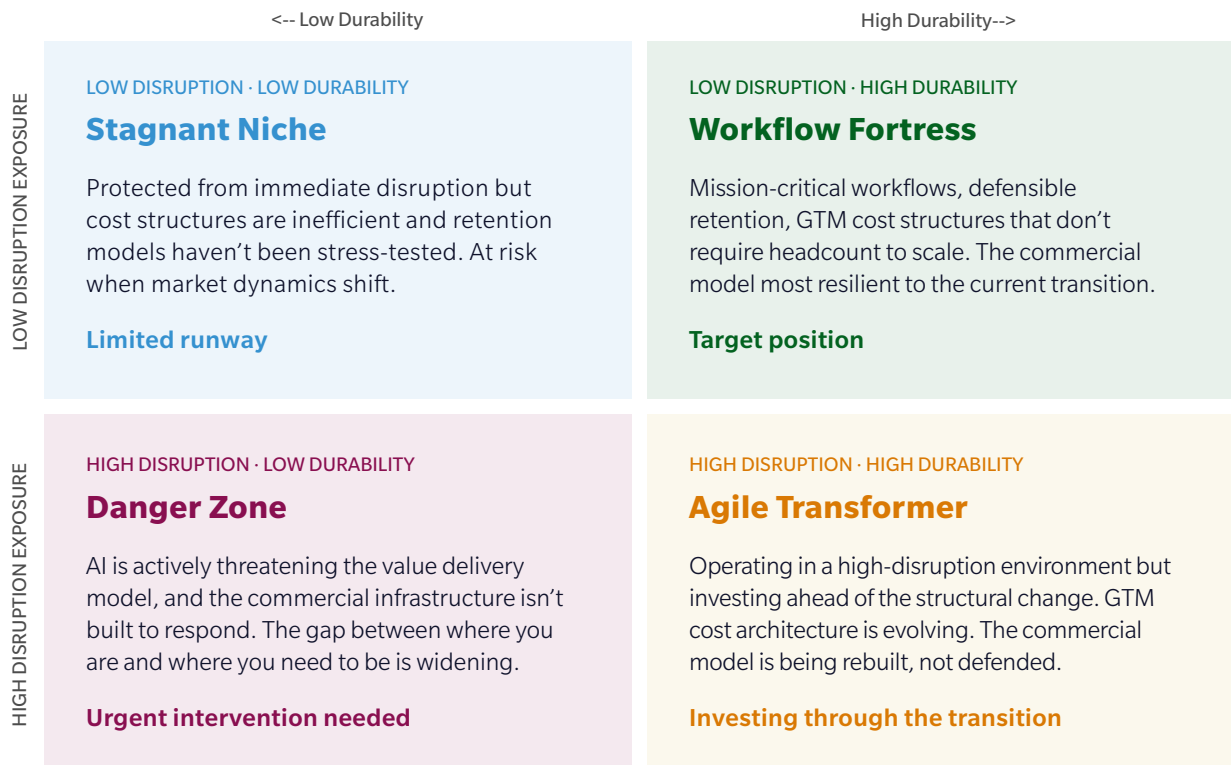


SBI's Growth Durability Diagnostic evaluates where a company stands across four dimensions:

- Churn exposure and NRR risk assessment
- Pricing leverage analysis against key SaaS archetypes
- AI cost leverage and commercial productivity scoring
- Total growth durability scoring and a prioritized action plan, including immediate no-regrets moves

For CEOs it answers the question boards are already asking. For PE investors it provides a consistent framework for evaluating that risk across an entire portfolio.

Where does your commercial model sit?



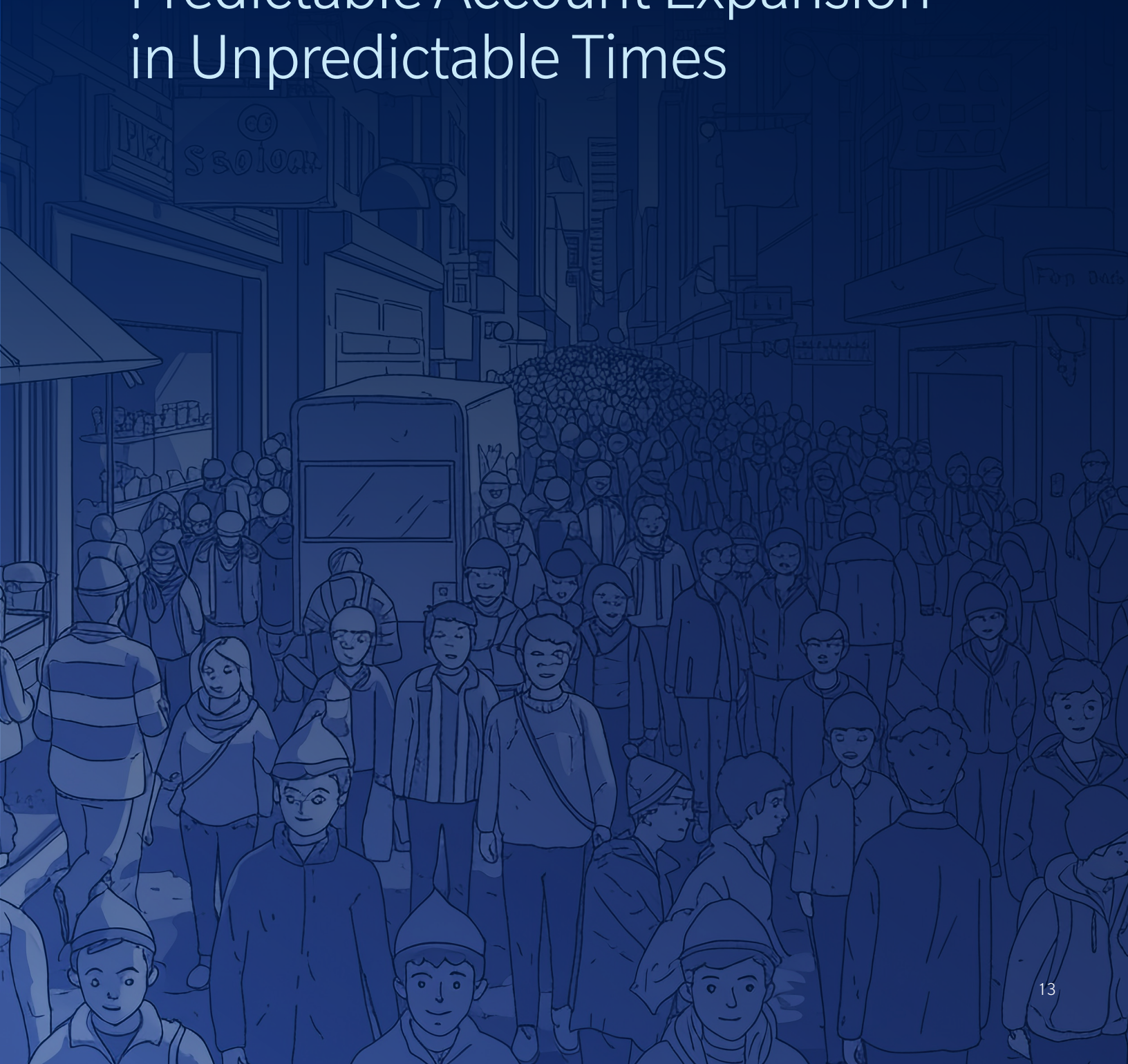
The starting point is a harder question than which AI tool to buy: whether the business is ready to rebuild the workflows that have always been there, always been expensive, and never been questioned.



Grow
Intelligently

Pipeline in Plain Sight:

Predictable Account Expansion
in Unpredictable Times



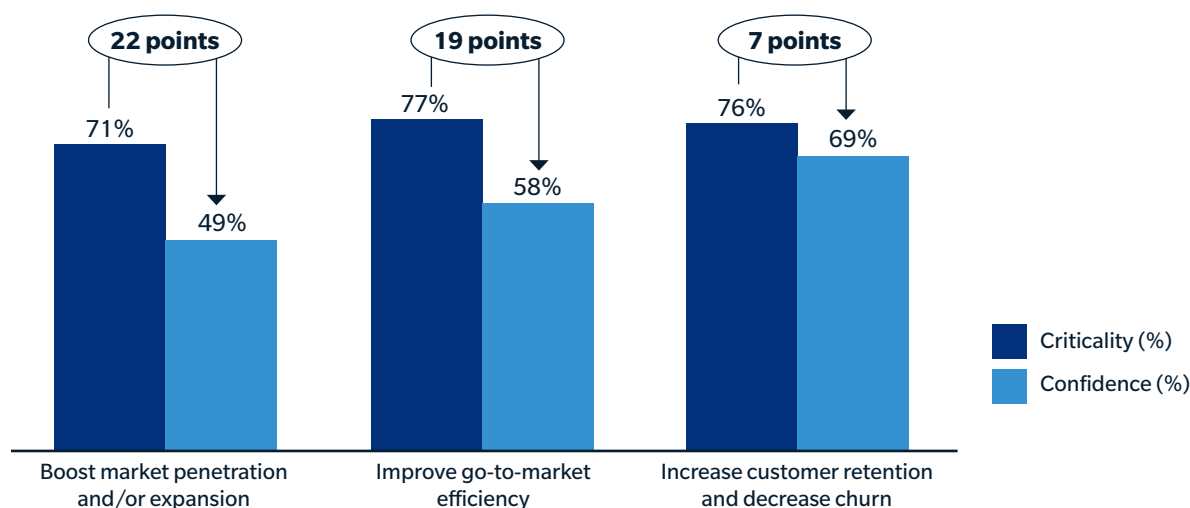
The expansion gap most teams haven't solved

CEOs are betting on their largest accounts to drive growth but aren't confident in their teams' ability to deliver. Enterprise and key accounts represent 60% or more of total revenue for most B2B companies, and that share is growing.¹ In SBI's CEO survey, 71% rated account expansion as critical to hitting growth targets, but only 49% said they're confident their teams can execute it.

That 22-point confidence gap is the widest of any growth lever we measured. Wider than GTM efficiency (19 points). Far wider than customer retention (7 points). Expansion is a top priority, and one many CEOs don't trust their teams to deliver.

CEOs prioritize expansion but fewer than half trust their teams to execute it.

Percent of CEOs rating each growth lever critical, vs. percent confident their team can execute



N = 118
Source: SBI Q4 2025 CEO Survey

The usual explanations for this criticality-confidence gap don't hold up. Most of these companies have invested in account management. They run QBRs, have customer success teams, and have bought intent data platforms. The confidence gap persists anyway.

The reason: demand is forming inside these accounts right now, driven by changes in the customer's business, and most GTM teams have no system to detect it. Customers restructure business units, launch technology migrations, respond to regulatory shifts, hire new executives, expand into new geographies. Every one of these changes creates new needs across the organization. Those needs exist before anyone starts researching vendors, before anyone fills out a form, before any intent platform registers a signal. We call these business evolution signals. They're public, observable, and predictive of expansion revenue. The problem is that almost no one is systematically connecting them to growth opportunities inside the accounts that matter most.

1. SBI Q4 2025 CEO Survey

This pipeline exists inside your largest accounts and is visible. Your teams just don't have a system to see it.

How business evolution signals differ from intent data

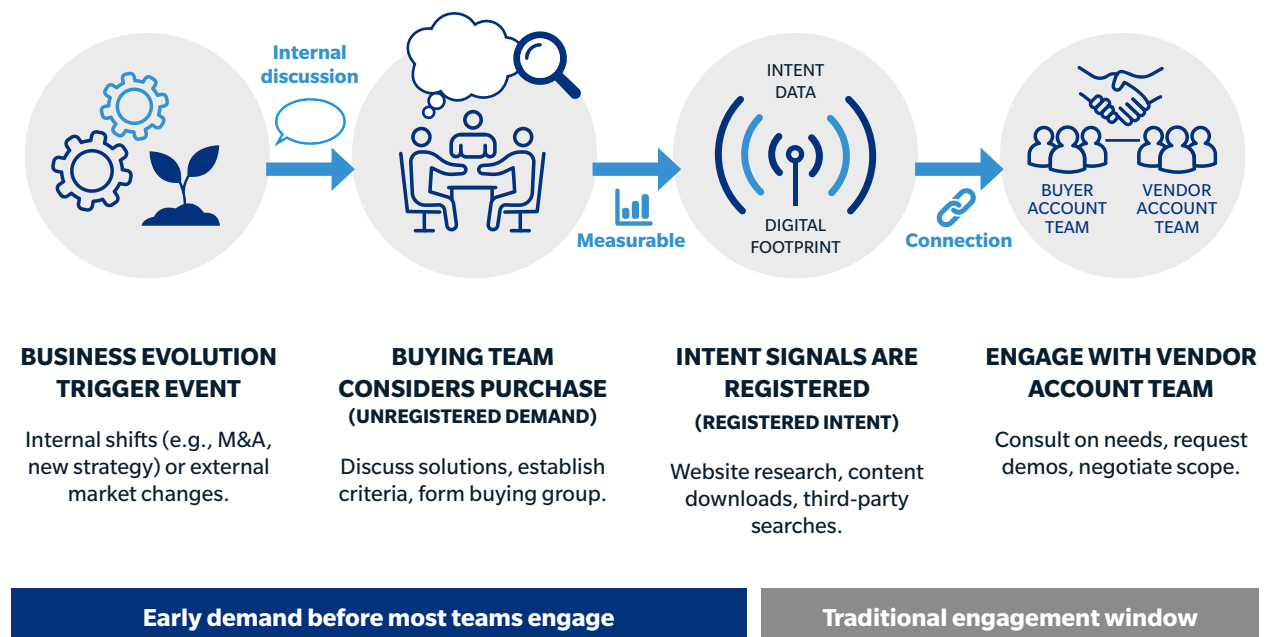
Most companies have invested heavily in intent data to solve this problem. Intent data tells you who is actively shopping. By the time a buyer is searching for solutions, they've often defined their requirements, set evaluation criteria, and likely engaged at least one vendor.

The question is what created the demand in the first place. A customer doesn't wake up and start Googling "enterprise data migration platform." Something changed in their business. A new CTO arrived with a mandate to modernize. A regulatory shift forced a re-evaluation of existing infrastructure. An acquisition created integration requirements that didn't exist six months ago. The business evolution came first. The intent signal came after.

Companies that monitor both layers have an early warning system and a validation layer. Business evolution signals identify the trigger event months before the resulting need matures into active research. Intent data confirms when it does. Companies running only intent data are seeing the second half of a buying journey that started without them.

This pipeline exists inside your largest accounts and is visible. Your teams just don't have a system to see it.

Demand exists before intent is formed



Over 58,000 business evolution signals, 46 accounts, one clear pattern

SBI partnered with Polaris I/O to track over 58,000 business evolution signals across 46 enterprise accounts over 12 months. Polaris I/O provided data monitoring across multiple categories of business evolution, including M&A activity, strategic initiatives, leadership changes, organizational restructuring, technology shifts, and competitive disruptions. The goal was direct: track how often business evolution events activate into buying journeys and how often those journeys result in a purchase.

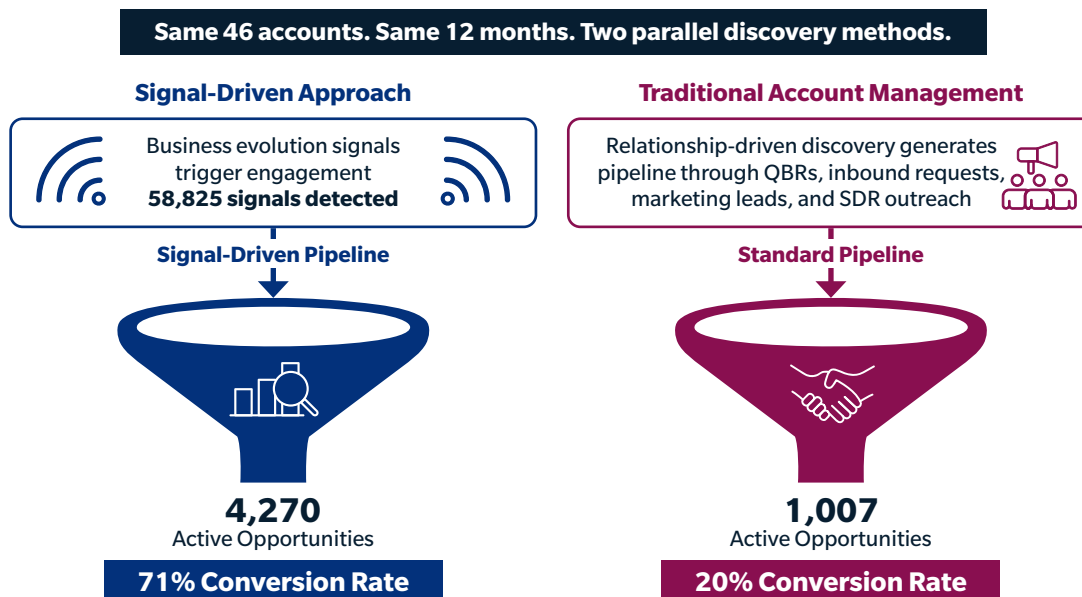
Because the study tracked the same accounts over the same period, the comparison between signal-driven and traditional account management is direct, and the results weren't close.

Signal-driven teams generate more and better pipeline

After examining 58,825 business evolution signals across 46 accounts, we found 4,270 activated into qualified pipeline and that 71% of those opportunities converted. Over the same period, traditional account management approaches generated 1,007 active opportunities with a 20% conversion rate. These are two parallel discovery methods measured across the same accounts over the same 12-month period. Teams monitoring business evolution signals generated four times the opportunities at more than triple the conversion rate.

Signal-driven opportunities closed at 7.4x the deal value of traditional opportunities and closed 128 days faster.

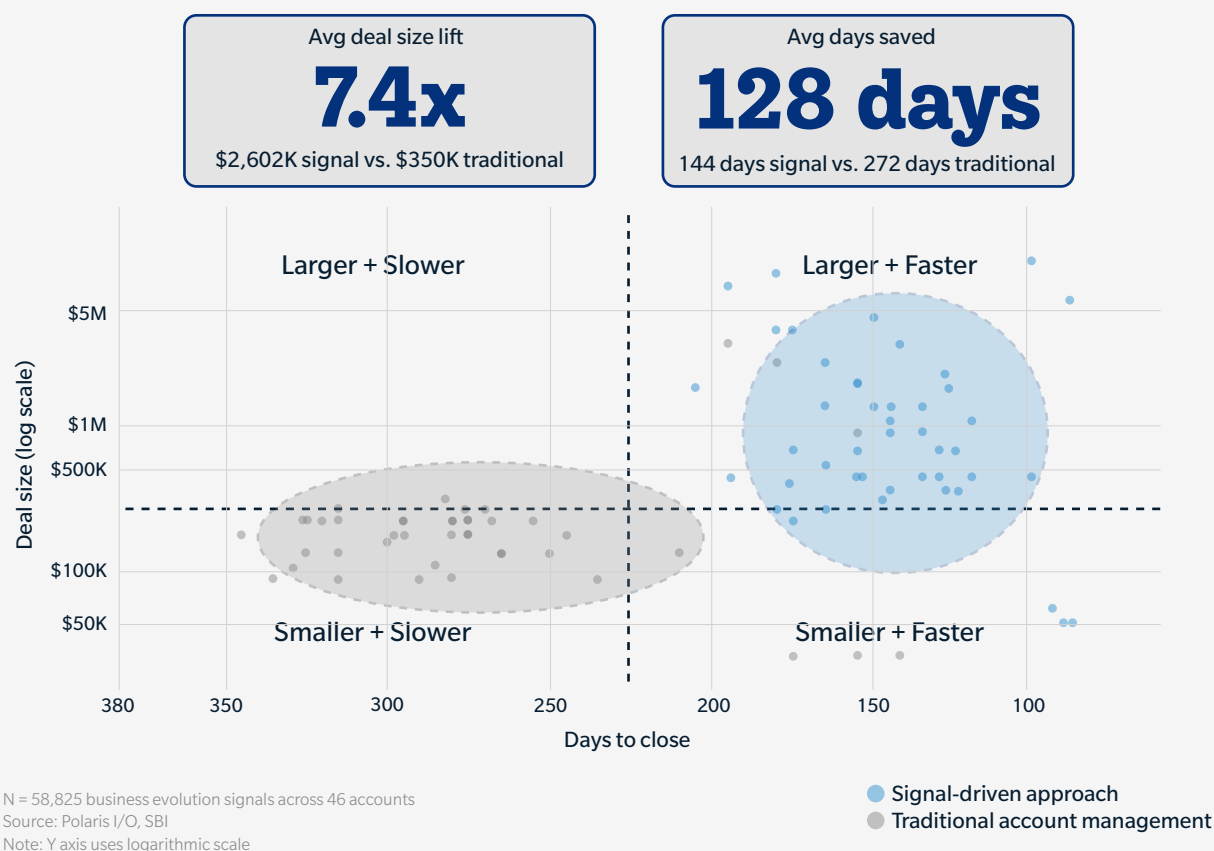
Signal-driven teams generate 4x more opportunities at 3.5x the conversion rate.



N = 58,825 business evolution signals across 46 accounts Source: Polaris I/O, SBI

Signal-driven opportunities closed at 7.4x the deal value of traditional opportunities and closed 128 days faster.

Signal-driven teams close larger deals faster



The deal size gap reflects a coverage gap. Signal-driven expansion penetrated an average of 8 buying centers per account over the study period. Traditional account management reached 3. That gap isn't just a coaching problem. Account teams operate at the account level because that's the limit of what humans can observe manually. AI-powered signal monitoring removes that constraint. It lets GTM leaders define "customer" at the buying center level and track business evolution across every buying center in every strategic account simultaneously. That's a different operating model, not a better version of the old one. When your account team knows three people in a Fortune 500 account, the pipeline they can't see is larger than the pipeline they can.

For companies where expansion revenue drives NRR, these results have direct enterprise-value implications. A portfolio company that shifts even a portion of its expansion pipeline from traditional to signal-driven approaches improves conversion rates, deal sizes, and cycle times simultaneously. That combination lifts NRR without proportional increases in GTM headcount, improving both the growth rate and the efficiency profile that drive valuation multiples. In a market where 71% of PE exit value now comes from revenue growth², signal-driven expansion is one of the few levers that compound across the hold period.

Those results raise two questions every GTM leader should be asking.

1. With thousands of signals across accounts, how do teams know which ones are worth acting on?
2. What does it take to turn business evolution events into closed revenue?

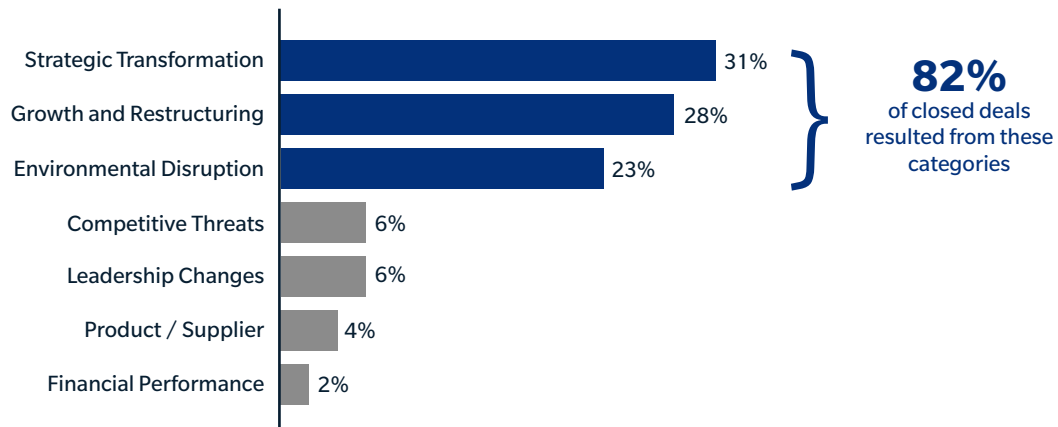
2. Gain.pro, The Private Equity Value Creation Report, 2025. Based on analysis of PE-backed exits completed in 2024.

Three business evolution types drive 82% of closed deals

The challenge isn't finding signals. It's deciding which to act on. Account teams that try to track every signal across every account get buried in noise that creates work without creating revenue.

Not all business evolution is equal. Three types drove 82% of all closed expansion deals in our study.

Distribution of closed deals by signal category



N = 58,825 business evolution signals across 46 accounts
Source: Polaris I/O, SBI

Strategic Transformation (31%) (e.g., Strategic initiatives and technology changes) The customer is changing how it operates: digital transformation programs, platform migrations, modernization efforts. These come with executive sponsorship, dedicated budgets, and urgency.

Growth and Restructuring (28%) (e.g., Company growth and M&A activity) The customer is getting bigger or reshaping itself. New business units, geographic expansion, and acquisitions. These create infrastructure demand with committed capital.

Environmental Disruption (23%) (e.g., Regulatory disruption, legislation, and organizational change) External or internal forces are reshaping the customer's operating requirements. These force re-evaluation of existing vendors and open buying windows that wouldn't otherwise exist.

The remaining 18% came from competitive threats, leadership changes, product/supplier shifts, and financial performance signals. They still produce pipeline, but at lower conversion rates and smaller deal sizes.

Business evolution data has always been public. What's changed is that AI-powered platforms can now ingest, classify, and route thousands of signals automatically, at a cost that makes systematic monitoring economically viable for the first time. But monitoring everything across a 50-account book is still unaffordable and unmanageable. The concentration finding makes the investment case simple: three signal categories produce 82% of closed expansion revenue. For account management and customer success teams, that's where the monitoring budget goes.

Your response time determines your role in the deal

When business evolution happens inside a customer organization, the clock starts. Requirements form, budgets move, and the window for influence closes. The role the buyer assigns you depends entirely on when you walk through it. Buyers often view suppliers in one of three ways:

Buyer perceptions shift based on when you engage

Signal event to engagement	Days 0-30	Days 30-90	Days 90+
	Evolution Partner Trusted advisor	Preferred Contender Strong option	Commodity Bidder One of many
Buyer's question	"What should we prioritize?"	"Can you do this?"	"What's your price?"
How you got in	Recognized the business evolution event before the buyer had requirements	Relationship or outreach after needs were defined	Procurement email with an RFP attached and a two-week deadline
Your influence	You shape requirements, budget, and evaluation criteria	You can still shape how they evaluate solutions	Criteria are locked. You compete on price, risk, or familiarity
Competitive field	You alone	2-3 vendors evaluated	Full RFP field
Influence decreases as time passes			

Evolution Partner (Engage within the first 30 days). The buyer is processing what the change means. No requirements exist yet. The supplier who shows up now gets invited in as a thinking partner, helping the buyer understand implications and priorities. SBI's Headway Selling research calls this advancing customer evolution: helping the buyer make progress on their change is what earns partner status, not just arriving early.

You know you're an Evolution Partner when the buyer asks your opinion on what to prioritize rather than whether you can meet their requirements.

Preferred Contender (Days 30-90). The buyer is translating the change into defined needs, building requirements, and shortlisting suppliers. You can still influence evaluation criteria, but you're being compared, not consulted.

You know you're a Preferred Contender when conversations shift from "what should we do?" to "can you do this?"

Commodity Bidder (Days 90+). Requirements are locked and the RFP is out. Everyone answers the same questions on the same timeline. The buyer picks on price, risk, or familiarity.

You know you're a Commodity Bidder when your first interaction is a procurement email with a two-week response deadline.

These are three different realities determined by a single variable: when your team recognized the business evolution event.

From signal intelligence to Headway Selling

A GTM team that shows up in week one and pitches product is still a vendor. The buyer's perception of you as a partner, contender, or commodity bidder isn't just about timing. It's about what you do with the time you have. SBI's research with nearly 600 buyers is direct on this: teams that convert early access into Evolution Partner status focus on the customer's change and how to navigate it, not their own solution's capabilities or value. SBI calls this Headway Selling (see: [The Next Era of Commercial Differentiation](#)). The commercial impact is measurable. GTM teams practicing Headway Selling see an average increase in their win rate of 33.5%.

Headway Selling was built for today's buying environment, where constant business evolution creates uncertainty, buying committees are working through implications before requirements are defined, and decisions stall when buyers lose confidence in their own direction. It produces larger deals and faster decisions by building buyer confidence that the GTM team will help them succeed as conditions change.

Signal intelligence creates the opening. The three principles of Headway Selling convert it into revenue.

Signal intelligence creates the opening. The three principles of Headway Selling convert it into revenue.

Advance customer evolution.

Signal intelligence gets you in the room during days 0-30, when the buyer is still working out what a business evolution event means for their organization. Headway Selling tells you what to do with that access: show the customer how the change reshapes their business and connect your differentiation to where they're headed. Advance their thinking instead of pitching the product. That's what separates the Evolution Partner from a well-timed vendor call.

Anticipate roadblocks.

Monitoring signals across accounts reveals patterns most buyers haven't seen before they hit them. Companies navigating simultaneous restructuring and technology migration see procurement timelines double, budget cycles shift, and executive turnover stall decisions that had momentum. Tell buyers what's coming before they experience it and you build trust that carries through the full sales cycle.

Align the team to customer direction.

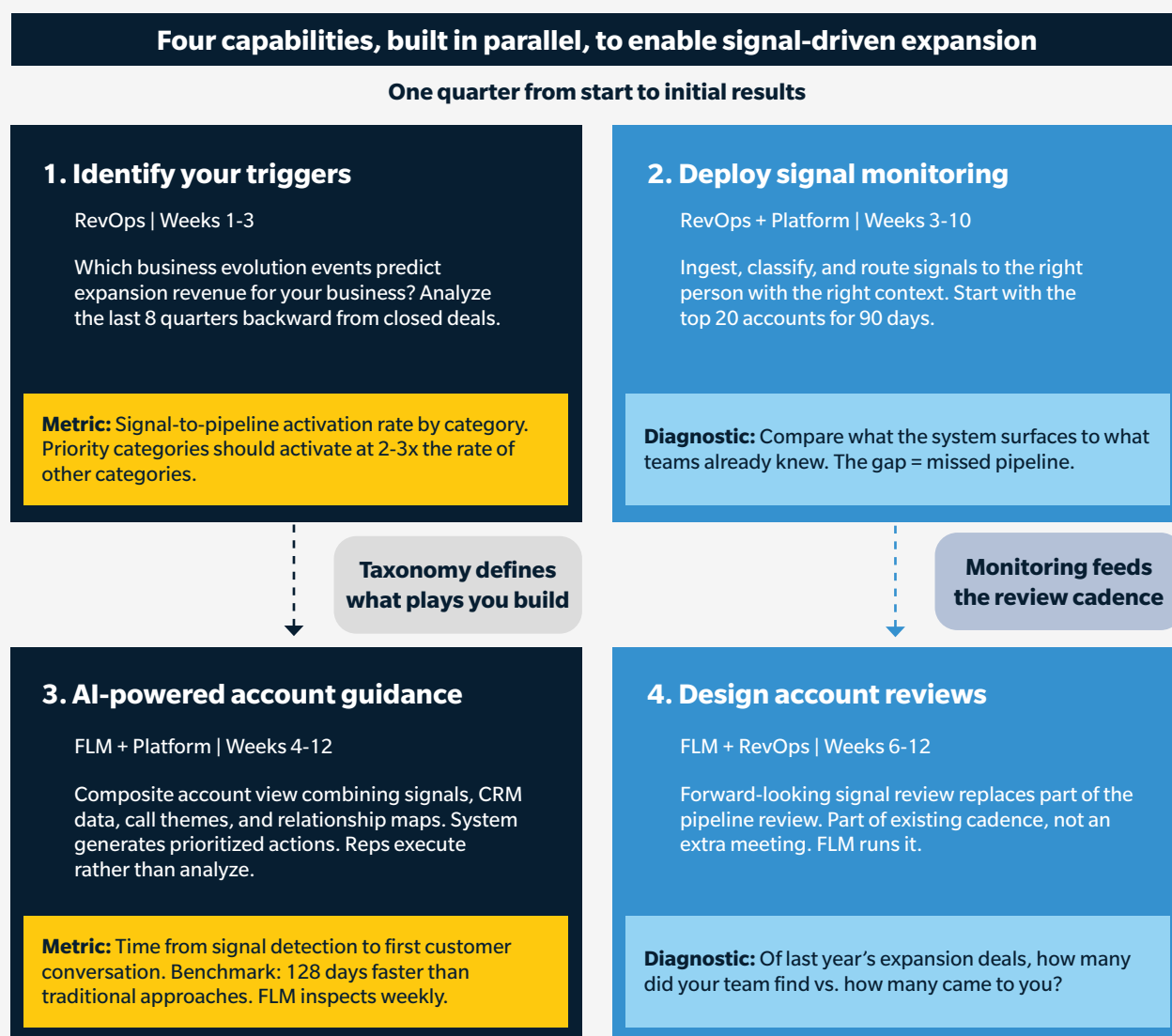
Deeper account penetration doesn't happen through individual relationships. It requires coordinated effort across sales, customer success, solution engineering, and executive sponsors, all oriented around the same customer objective. When multiple buying centers are engaged around a single strategic direction, deals get larger and close faster.

Headway Selling depends on detection happening across the account team, not just the AE. Customer Success teams often detect these signals first through relationship context: a CSM hears about a restructuring in a quarterly review, a support engineer notices activity from a new department. CS tells you whether the relationship supports pursuing it.

Signal intelligence tells you when and where the opportunity is forming. Headway Selling determines what you do once you're there. Teams that build both capabilities convert early access into Evolution Partner status consistently, not occasionally.

Building signal-driven expansion in one quarter

The shift to signal-driven expansion doesn't require replacing your GTM infrastructure. It requires adding a layer of visibility your teams don't currently have, then building the discipline to act on what it reveals. The full buildout takes one quarter from start to initial results.



Source: SBI / Polaris I/O

Step 1: Figure out which signals matter for your business (weeks 1-3)

Before investing in any technology, answer one question: what changed in your customer's business before your last 10 expansion wins?

Have your RevOps team analyze closed expansion deals from the last eight quarters and map each one backward to the business event that created the need. The patterns will concentrate. In this study, three categories drove 82% of closed deals. Your concentration will differ based on your market, but the principle holds: a small number of business evolution types predict the majority of your expansion revenue. That analysis becomes your signal investment thesis and determines where you focus monitoring resources.

This step matters because it prevents the most common failure mode: monitoring everything and acting on nothing. Without a thesis, signal platforms generate noise. With one, every dollar spent on monitoring is directed at the signal categories with the highest historical conversion to revenue. The metric to track: signal-to-pipeline activation rate by category. After 90 days of monitoring, you should see your priority categories activating into qualified pipeline at 2-3x the rate of the categories you deprioritized. If the rates are flat across categories, your thesis is wrong and needs revision.

Step 2: Build the system that tracks and routes them (weeks 3-10)

Unlike intent data, which tells you who is already shopping, business evolution monitoring tells you who is about to need something they haven't started looking for. No account team can manually track thousands of business evolution events across dozens of accounts. You need a platform that ingests public data, sorts signals by type and urgency, and sends them to the right person. The specific technology matters less than the design: what counts as a real signal versus noise, and who gets it. A signal that reaches the wrong person, or the right person without context, is wasted.

Start with your top 20 accounts. Run the monitoring for 90 days. Compare what the system finds to what your account teams already knew. The size of that gap tells you how much pipeline your teams are missing.

Step 3: Equip your teams to act on what the system surfaces (weeks 4-12, parallel with Step 2)

Signal intelligence is only as good as what reaches the seller and how clearly it's presented. The best implementations don't hand reps a feed of raw alerts to interpret. They combine business evolution signals, CRM history, recorded call themes, relationship maps, and external activity into a single account view that shows what's changing and why it matters. The seller opens an account and sees the full picture: which contacts are engaged, what signals have fired, what internal activity has happened, and where the risks and opportunities sit. They generate prioritized actions, not from their own analysis, but from the system scanning across all of that data and recommending where to focus today.

That changes the frontline manager's job. Coaching shifts from "how do you read these signals?" to "the system told you this account has a leadership change, a platform migration, and a stalled renewal in three different buying centers. What's your plan for the week?" Build plays for each of your priority signal types. Each play answers three questions:

1. What does the first conversation focus on? Help the buyer think through what the change means for their business. Don't qualify a deal.
2. Who else in the account is affected? Map the event across the organization, not just the contact you know.
3. Who on our team engages? AE, CSM, and executive sponsor align on what they know and who has the strongest path in before anyone reaches out.

The metric to track: time from signal detection to first customer conversation. Signal-driven teams in this study engaged 128 days faster than traditional approaches. If your teams are receiving signals and sitting on them for weeks, you have a coaching problem, not a data problem. The FLM inspects this weekly.

Step 4: Change how you run your accounts (weeks 6-12, parallel with Step 3)

QBRs look backward. Pipeline reviews cover deals already in play. Neither one surfaces changes happening inside customer organizations that haven't turned into defined needs yet. Add a forward-looking signal review to your existing meeting cadence. This replaces part of the pipeline review, not an extra meeting. The FLM runs it. Without this, signals pile up in a dashboard and nothing changes.

Then look at last year's expansion results. Of the deals your team closed, how many did they find because they saw a need forming, and how many came through an inbound request or an RFP? If most came to you, the pipeline was in plain sight. Your teams just didn't have a system to see it.





2026 STATE OF SaaS PRICING REPORT:

Defaults vs. Deliberate Decisions

10 takeaways unpacking the decisions that
actually drive pricing performance



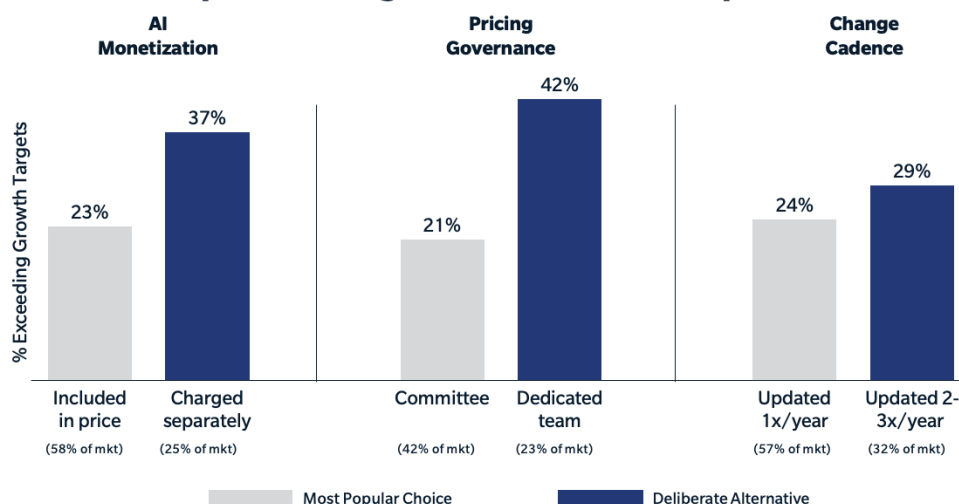
SaaS Got the Product Decisions Right. Default Pricing Decisions Are Costing You.

SaaS has converged. 93% of companies have shipped AI. Two-thirds position as platforms rather than point solutions. Buyers across the market are evaluating products that look structurally similar, built on the same architectures, serving the same workflows, checking the same capability boxes. Some of that convergence is working. Platform positioning outperforms point solutions and AI is transforming how users operate. These structural decisions have been settled, and the market mostly got them right. However when the product stops being the differentiator, how you price it becomes the primary lever for capturing value – and most companies haven't treated it that way.

We surveyed 356 SaaS operators and executives who own or influence pricing decisions and found three areas where the most popular pricing choice - the default - is also the lowest-performing one:

- AI Monetization
- Pricing Governance
- Change Cadence

The Most Popular Pricing Choices Often Underperform

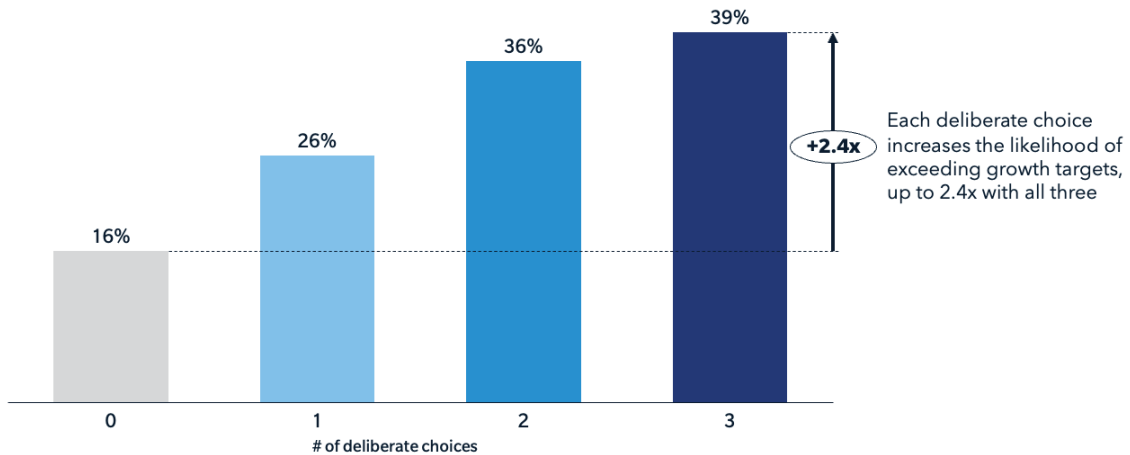


N= 356

Source: SBI 2026 State of SaaS Pricing Report

We scored companies on how many of these three default pricing decisions they've made vs. how many deliberate alternatives they've adopted. We found that each default decision reduces the probability of exceeding growth targets while each deliberate decision increases it.

The Payoff of Deliberate Pricing



Conversely, each default behavior reduces the probability of exceeding growth targets. Companies with all three default behaviors are less than half as likely to exceed targets than those with none.

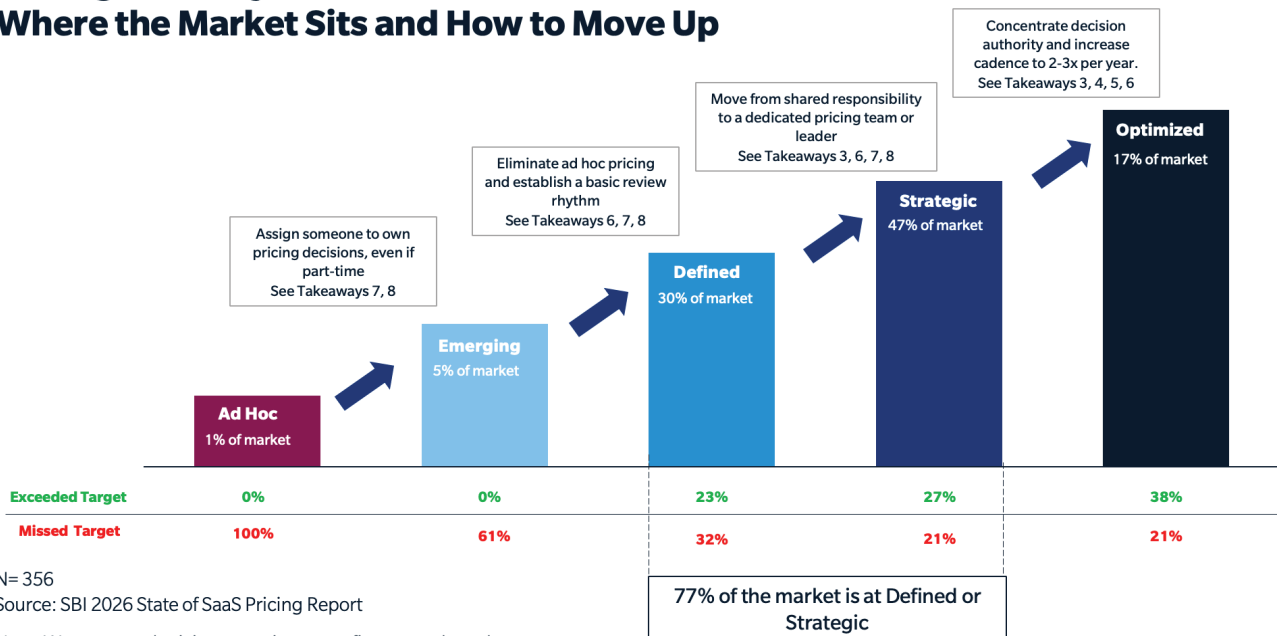
N= 254

Source: SBI 2026 State of SaaS Pricing Report

What the pattern doesn't show is how to turn the default settings off. That depends on how mature your pricing function is today. If you govern by committee with an annual review cadence, the dials exist. You just need to adjust the settings. If you have no pricing owner and no roadmap, you have no dials to turn.

The maturity levels below are your starting point. Find your stage, then focus on the findings in this report that apply to your next transition. Not every finding matters equally at every stage. An Emerging company spending excess cycles on AI token limits by tier is solving the wrong problem. A Defined company building robust metering infrastructure before building internal alignment on the pricing strategy they're going to meter against is putting the operational cart before the strategic horse. Your stage determines your priority.

Pricing Maturity Staircase: Where the Market Sits and How to Move Up



N= 356

Source: SBI 2026 State of SaaS Pricing Report

Note: We measured pricing maturity across five stages based on respondents' rating of their own pricing sophistication on a five-point scale – from ad hoc on up to optimized. We mapped these to five maturity stages.

ARC 1: THE LANDSCAPE HAS CONVERGED. PRICING HASN'T.

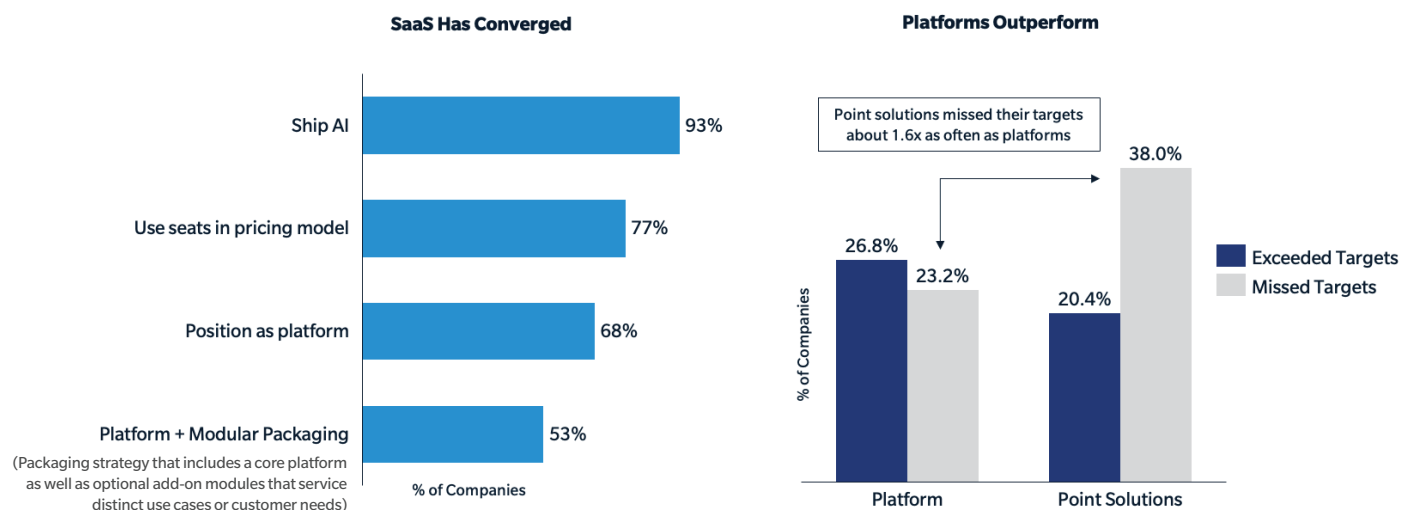
SaaS product architecture and AI adoption have narrowed to a shared set of structural decisions. The companies pulling ahead aren't winning on those structural choices. They're winning on pricing execution within that structure: governance, cadence, AI monetization, and GTM motion.

1 The Structural Decisions Have Been Settled. The Growth Gap Is in What Comes Next.

TLDR: SaaS architecture has converged: two-thirds of companies position as platforms instead of point solutions, 53% run Platform + Modular packaging, 93% have AI live in product, and 77% use seats in their pricing model. Platform companies outperform point solutions by roughly 6pp on growth and miss targets at about 60% the rate of point solutions. These structural choices have largely been settled, and the market got most of them right. **What drives the remaining variation in growth is pricing execution: who owns it, how often it changes, and how AI value gets captured.**

RESEARCH HIGHLIGHTS

Some popular pricing choices are working. Platform positioning is the market default at two-thirds of respondents, and it performs. **Platform companies exceeded growth targets at 26.8% vs. 20.4% for point solutions. Point solutions missed their targets about 1.6x as often as platforms (38.0% vs. 23.2%).** If you're still positioning as a collection of independent point solutions, the growth data is working against you.



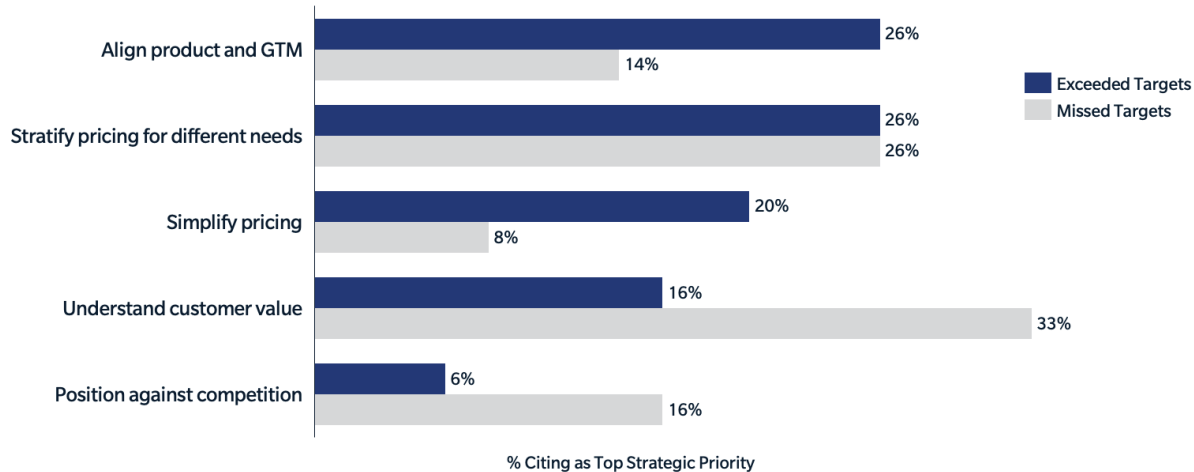
N= 356

Source: SBI 2026 State of SaaS Pricing Report

But with the architecture settled, the question shifts. When most of your competitors run the same packaging model, check the AI capabilities box, and price on some flavor of seats, the variables that separate growth from decline are pricing execution decisions: governance, cadence, AI monetization, and GTM motion. These execution levers shape how effectively your structural pricing decisions translate into growth. That's what the remaining findings in this report address.

Among Platform + Modular companies specifically, **the strategic priorities of outperformers and underperformers have already diverged**. Companies exceeding revenue targets prioritize product-GTM alignment (26%) and pricing simplification (20%). Companies missing targets are still focused on understanding customer value (33%) and competitive positioning (16%). The outperformers have moved past foundational questions and into execution.

Among Platform + Modular Companies: What Outperformers Prioritize vs. Underperformers



N= 356

Source: SBI 2026 State of SaaS Pricing Report

RECOMMENDATIONS

- **If your top strategic pricing priority is still “better understand customer value” or “better position against competition,” get the value mapping work done and shift focus to execution.** Value mapping doesn’t have to be a 6-month project (and shouldn’t be a one-off event). A focused sprint, structured customer interviews plus light willingness-to-pay analyses can start to close the gap in 4-6 weeks and provide the foundation for future updates and iteration.
- **Your buyers are telling you the problem.** The top two customer friction points reported by pricing operators were “too expensive” (24%) and “overly complex” (22%). Both are symptoms of packaging that has grown unchecked. Audit for SKU sprawl and pricing tiers that don’t map to distinct buyer needs nor carry meaningful revenue concentration.
- **If you’re winning with point solutions, lean into depth and best-of-breed positioning with a pricing posture to match.** If you’re not, the growth penalty for maintaining point solutions is measurable, and platform packaging and positioning should be on the roadmap - even if a cosmetic shift rather than infrastructural.

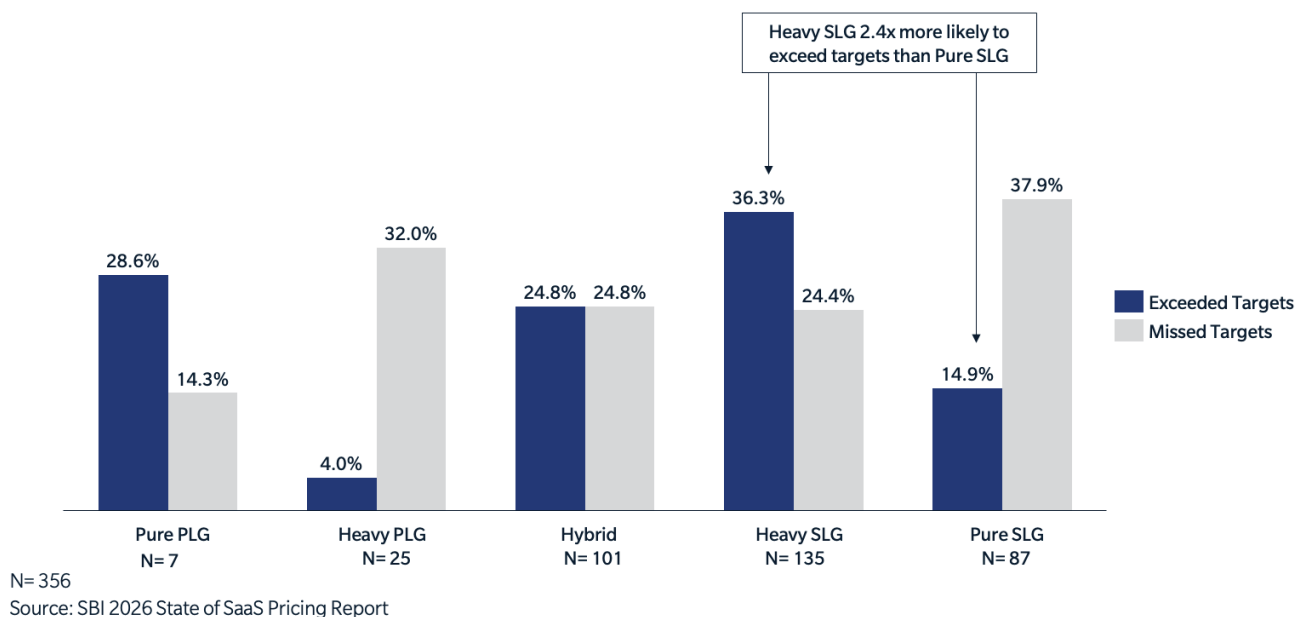
2 The Best-Performing GTM Motion Is Sales-Led with a Product-Led Front Door.

TLDR: Heavy sales-led (SLG) companies that maintain a product-led (PLG) evaluation channel are more than 2.4x more likely to exceed revenue targets than Pure SLG companies (36.3% vs. 14.9%). Pure motions, whether product-led or sales-led, produce the worst growth attainment of any cohort. **Removing the ability for buyers to evaluate your product before engaging sales carries a measurable growth penalty.**

RESEARCH HIGHLIGHTS

GTM motions fall on a spectrum from purely product-led to purely sales-led. We segmented companies into five cohorts along that spectrum:

Growth Attainment by GTM Motion

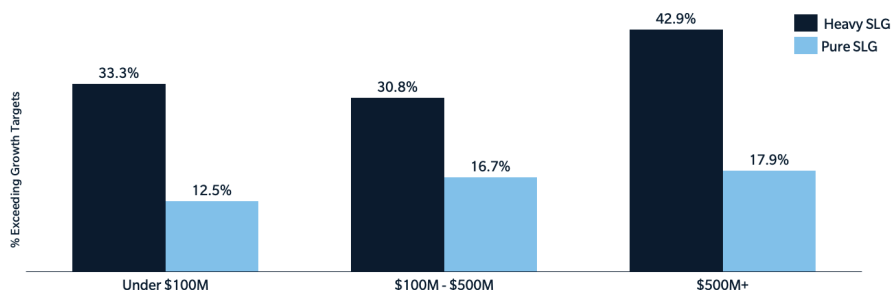


- **Heavy SLG** is the clear performance leader. These companies primarily drive revenue through sales but keep product as an evaluation, entry, and expansion channel - no other motion comes close on growth attainment. This aligns with broader market evidence that human-led sales motions retain an edge even as AI reshapes other GTM functions.
- **Pure SLG** companies remove all self-serve evaluation and expansion from the buyer journey. This group has the most volatile performance, with both the highest average revenue growth rate and the highest miss rate. This likely represents a small number of companies with very high growth rates while most struggle to reach targets.
- **Hybrid** companies land in the middle. Balanced but unremarkable, with significant upside from leaning into a stronger sales motion.

¹Evaluation channels let buyers experience the product before engaging sales and can include self-serve trial, sandbox, freemium tier, interactive demos etc.

The pattern holds at scale. Among \$500M+ companies, Heavy SLG exceeded revenue growth targets at **42.9% with only a 7.1% miss rate**. Percentage of Pure SLG companies that exceeded targets at that same \$500M+ scale? Just 17.9%. Among sub-\$100M companies, the same separation exists: Heavy SLG over-performed at 33.3% vs. just 12.5% among Pure SLG.

Heavy SLG Outperforms Pure SLG at Every Revenue Band

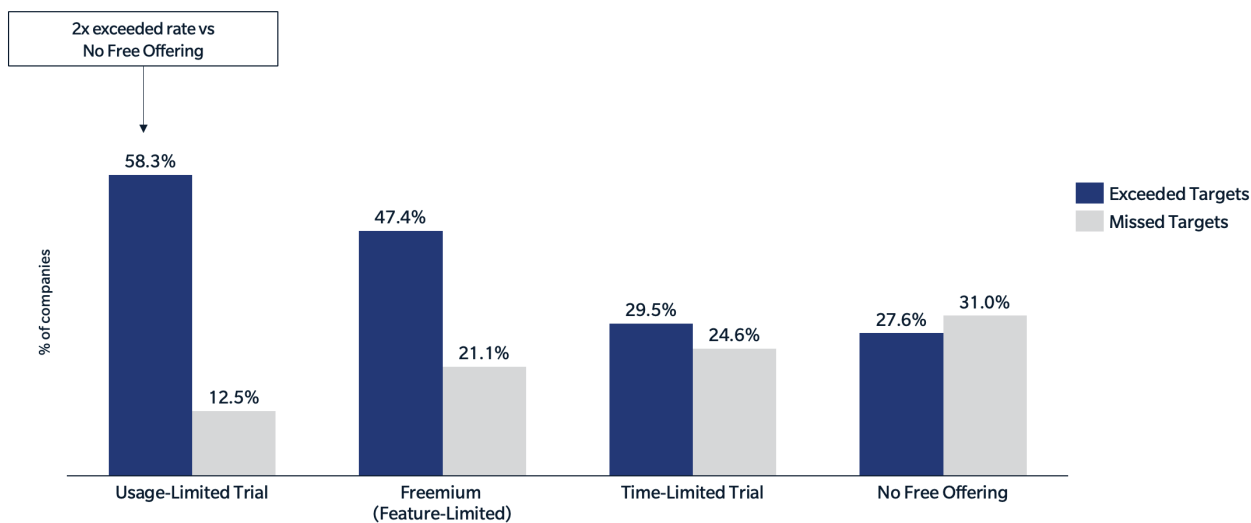


N= 356
Source: SBI 2026 State of SaaS Pricing Report

The free strategy that makes Heavy SLG work

Heavy SLG outperforms in part because buyers don't necessarily need to interface with sales to experience the product and buy more. Free strategy dictates what that looks like at the point of initial conversion. Among Heavy SLG companies, usage-limited trials (trials capped by usage rather than feature access or time) produce 58.3% exceeded vs. 27.6% for those with no free offering. Time-limited trials perform significantly worse at 29.5% because they cut off access before buyers fully appreciate value. The pattern holds by ASP, even as you scale up into richer ASP bands for which 'free' wasn't historically an option. At \$50K-\$500K, usage-limited trials produce the highest exceeded rate at 48.1% – yet 41% of companies in that band offer nothing for free. If you run Heavy SLG without a free evaluation path, explore a usage-limited trial. For those buyers prone to sales-free product diligence, it will provide opportunity to make sure the product works - and it will give sellers signal as to when to start selling.

Heavy SLG Companies: Growth Attainment by Free Strategy



N= 356
Source: SBI 2026 State of SaaS Pricing Report

RECOMMENDATIONS

- **If you run Pure SLG:** As buyers engage vendors later and later in the buying process, add a product evaluation path before the sales engagement starts: a sandbox, a self-serve demo, or a usage-limited trial. Sales-led companies that add a usage-limited trial exceed targets at 58% vs. 16% for those offering nothing. The product-led entry point helps with new customer acquisition giving the sales team warmer buyers who already understand the product - and help sellers and CS identify expansion opportunities through solution usage later in the customer journey.
- **If you run a Hybrid model:** The upside is in leaning into sales, not balancing evenly. Add structured sales engagement at trial-to-paid conversion, at usage thresholds that signal expansion readiness, and at renewal. Hybrid companies that shift toward Heavy SLG move into the highest-performing cohort.
- **If you run Heavy PLG:** Your pricing needs to augment the sales motion you're underweighting. Published entry-level pricing plus a sales-engaged enterprise tier gives buyers both PLG and SLG entry points – enabling tiered acquisition, right-sized enterprise landing (without overloading an under-resourced sales team), and both product- and sales-led expansion paths after the fact.

ARC 2: EVERYONE SHIPS AI. ALMOST NO ONE PRICES IT RIGHT.

Nearly every SaaS product now ships AI. The question is no longer whether to include it. It is how deeply AI is integrated into your product and whether your pricing captures value at that depth. The monetization decisions below show up in growth, margins, and forecast accuracy.

3 Nearly Every SaaS Company Ships AI. The Growth Gap Is in How You Monetize It.

TLDR: The share of SaaS companies shipping AI jumped from 70% to 93% in a single year. AI capability is now table stakes. The differentiator is how you monetize it across the integration spectrum, and most companies haven't built effective monetization there. 58% of the market includes AI in their package prices with no separate charge, **and that group is twice as likely to miss growth targets compared to companies that embed AI in their core packages but charge for its usage separately.**

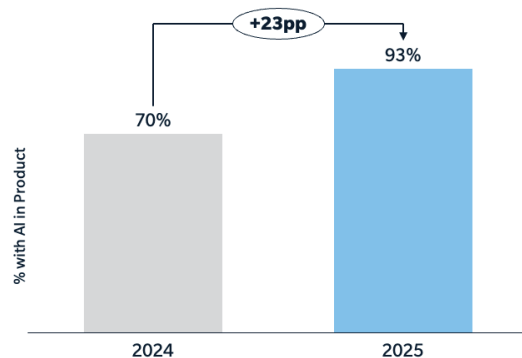
RESEARCH HIGHLIGHTS

AI is ubiquitous. In 2025, nearly all SaaS companies built in some level of AI functionality (and the 7% that didn't disproportionately underperformed).

The performance gap between AI monetization approaches is wide. Of the 25% of companies that embed AI in their core packages but charge for its usage separately, 37% exceed growth targets. Of the 58% that include AI at no separate charge, only 23% exceed (and they miss at twice the rate of their charge separately counterparts).

That gap holds up under scrutiny. When we control for pricing maturity, governance model, cadence, and company size, **AI monetization remains the single largest driver of growth attainment in this study, with a +12pp effect on the probability of exceeding targets.** No other pricing variable in this report has a larger or more statistically reliable effect. And while this is association, not proof of causation (e.g. those throttling on AI usage separately are likely sophisticated across other dimensions), the impact persisting well beyond those controls, explanations otherwise are few and the 'charge for usage or bust' insight can't be ignored.

AI in SaaS Products: Year-over-Year Increase



N= 356

Source: SBI 2026 State of SaaS Pricing Report

AI pricing is falling into the same trap as the operational defaults in governance and cadence: the most popular choice is the lowest-performing one. Most companies absorbed AI into existing prices without an intentional monetization strategy in mind. There is a case for absorbing AI costs to drive adoption, particularly for companies competing on network effects or data moats where early usage compounds. But the data suggests most companies giving AI away aren't making that bet deliberately – they're defaulting. The minority that made an active decision about how to charge for AI is outperforming on both growth and predictability.

Revenue Growth Attainment by AI Monetization Approach



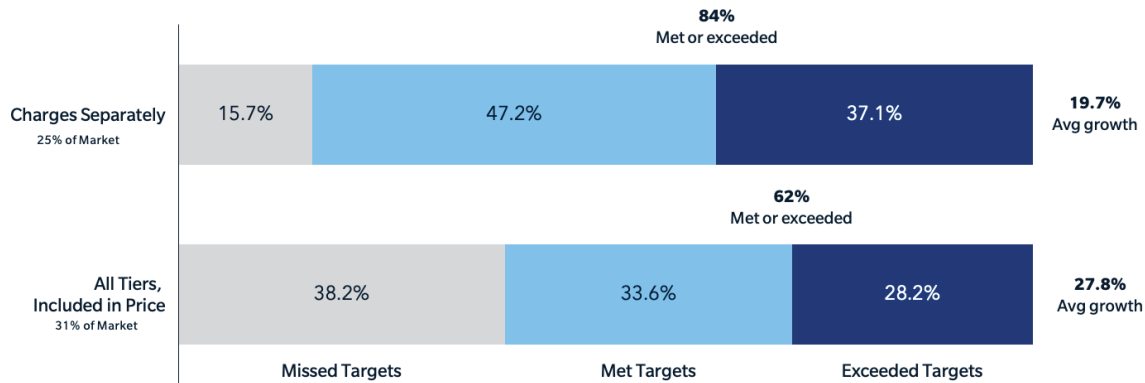
RECOMMENDATIONS

- Identify which AI capabilities drive differentiated value for your customers and build a pricing mechanism that scales with that value.** Cost recovery matters, but it's the floor. AI infrastructure costs will come down over time. The companies winning on AI pricing are capturing value, not passing through costs. Start by separating commoditized AI (the compute costs of doing the job) from differentiated AI (capabilities built on that compute that your customers can't get elsewhere) and price accordingly.
- Treat AI monetization as a pricing strategy decision, not a product marketing afterthought.** The 25% of companies that charge separately didn't land there by default. They made a deliberate architectural choice: include AI functionality in core packages so customers adopt it, but meter and price usage as a distinct line item so the business captures value as usage scales. For a deeper look at how to structure the transition, see [The Great Unbundling](#) and [The Repricing Moment](#).

What about giving AI away to drive adoption?

The instinct is understandable, and it does produce some of the fastest-growing companies in the dataset. But it comes at the cost of revenue predictability. Companies including AI at no separate charge report the highest average growth rate in the study (28%). However, they also report the highest miss rate (38%). More companies missed than beat their number. Companies that charge separately give up some of that upside ceiling in exchange for consistency: 84% met or exceeded growth targets vs. 62% of those that don't charge. If you're including AI in your package prices and your target attainment is volatile, AI pricing structure may be a cause. Test a usage-based AI pricing on a single segment before rolling it out broadly.

The Variance Trade-Off: Charging Separately vs. Including AI in Price



N= 356

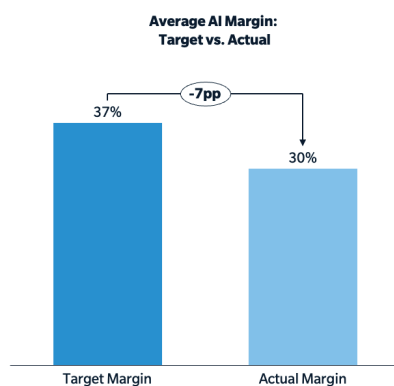
Source: SBI 2026 State of SaaS Pricing Report

4 More Than Half the Market Is Missing Its Own AI Margin Targets, and the Fix Is a Two-Part Solution.

TLDR: Most of the market is subsidizing AI adoption without a clear path to margin recovery. **The average company targets 37% AI product gross margins and delivers 30%.** Pricing leaders knew AI would cause profitability problems, but the reality is worse than most thought with **57% underperforming their own margin targets.** Closing the gap is a two-part solution: you need a way to charge for AI and you need the pricing capability to do it well. Companies that have both **exceed growth targets at nearly 2x the rate of companies with neither.**

RESEARCH HIGHLIGHTS

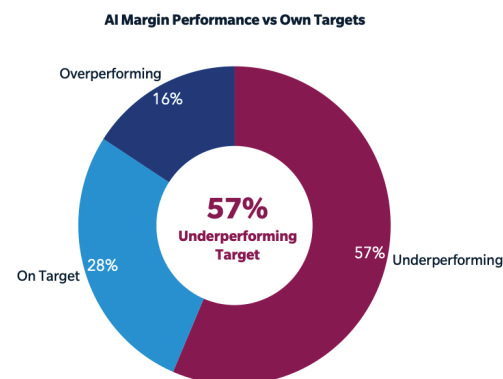
AI margins are worse than planned across the market. The average target is 37% - the average actual is 30%. That 37% target means the market has accepted dramatically lower margins than legacy SaaS and that -7pp gap between target and actual means most companies budgeted for profitable AI and are delivering something closer to break-even. Among companies tracking AI margins, **12% report negative AI margins** with no pricing mechanism to recapture the investment.



N= 258 (companies reporting both target and actual)

Source: SBI 2026 State of SaaS Pricing Report

Note: Does not equal 100% due to rounding



Breaking down the two-part solution:

respondents rated their pricing sophistication on a five-point scale from reactive and ad hoc to proactive and optimized. When we combine that score with AI monetization approach, neither one alone gets you there. Charging for AI separately with low pricing maturity captures some of the upside. Strong pricing maturity while still including AI at no separate charge captures some, too. Companies with both pull away from the rest of the market.

AI Monetization x Pricing Capability

Self-Assessed Pricing Capability		AI Monetization Approach	
		Included in Price	Charges Separately
High (Level 4-5)		24.6% exceeded 25.4% missed N=118	38.9% exceeded 13.9% missed N=72
Low (Level 1-3)		20.8% exceeded 39.9% missed N=77	29.4% exceeded 23.5% missed N=17*

N= 258 (companies reporting both target and actual)

Source: SBI 2026 State of SaaS Pricing Report

Note: * indicates low n count

Charging for AI gets you part of the way. Pricing maturity is what makes it stick. Higher pricing maturity enables companies to set and enforce usage thresholds, capture overages, adjust pricing as AI value delivery and costs evolve, and make data-informed decisions about what's working (and pivot away from what's not). Without that infrastructure, a separate AI charge is a line item with no operating system or strategy behind it.

RECOMMENDATIONS

- **Benchmark your AI margins against this study:** the average target is 37%, the average actual is 30%, and 57% of companies underperform their own target. If you're below 30%, you're behind a market that's already behind.
- **Closing that gap takes two moves.** First, build the pricing mechanism: meter AI usage and charge for it. Second, build the maturity to manage it: know-how, governance that supports change, and a cadence that keeps pricing aligned to customer value (with costs serving as your floor). Each move helps on its own. The full return comes from both working together.

5 Don't Abandon Seats Until Your Pricing Function Can Handle What Comes Next.

TLDR: AI is rewriting the rules of SaaS pricing, but moving away from seats before your pricing function is ready carries a significant growth penalty. At low pricing maturity, seat-dominant companies still exceed targets at 25.5% while seat-secondary companies crater at 13% exceeded, 47% missed. At high maturity, the seat model barely matters: all three configurations perform within 1pp of each other. **The companies in the worst position started the transition away from seats before their pricing function or their customers were ready for what comes next.**

RESEARCH HIGHLIGHTS

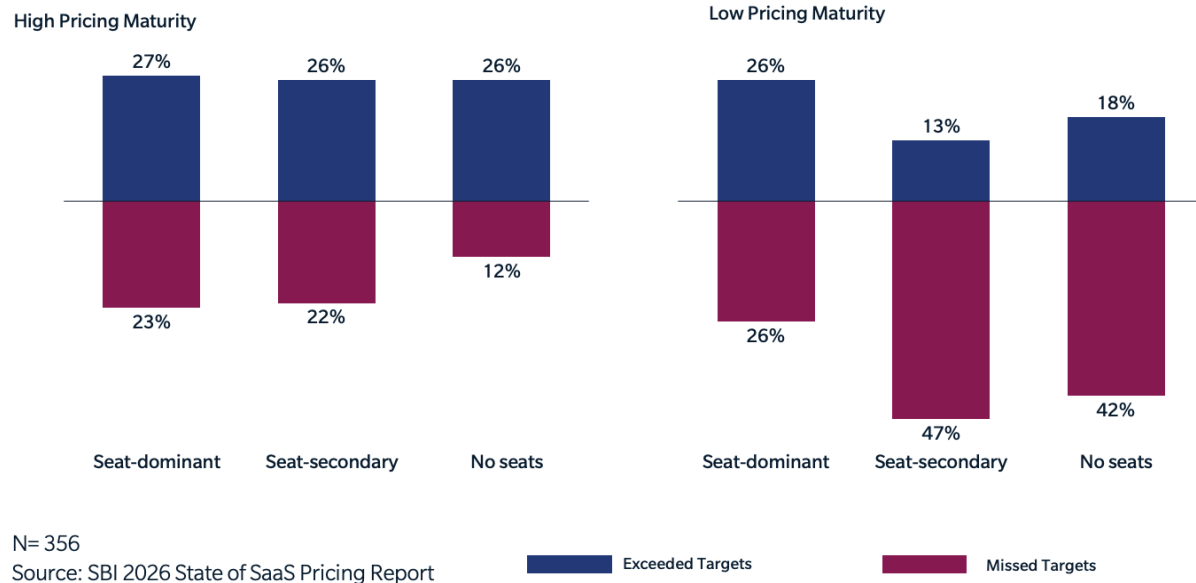
The rate of companies using some form of seat in their pricing model **held mostly flat at 77% (down just 1% year over year)** despite AI product penetration jumping nearly 25% – shifting the paradigm for how the market perceives seat value and the value potential generated by each seat. In aggregate, seat-dominant companies (companies where seats are the primary or only value metric) outperform growth targets at 31.5% vs. 19.6% for seat-secondary (companies where seats serve as a secondary or supporting value metric).

But seat-dominant companies also skew toward higher pricing maturity, more dedicated pricing teams, and higher-performing GTM motions. **When we control for pricing maturity, the gap disappears at the top. High-maturity companies exceed targets at 26-27% regardless of their model's seat status.** These companies have the savvy, strategy, and infrastructure to identify and operationalize good-fit value metrics that low-maturity companies cannot.

At lower maturity, seat-secondary companies crater: 13.2% exceeded, 47.4% missed. Those companies are stuck in what our [Growth Durability research](#) calls “Swallowing the Fish 2.0”: an incomplete transition where the old model is partially dismantled and the new one isn’t generating enough revenue to replace it.

Seat Model Performance Depends on Pricing Maturity

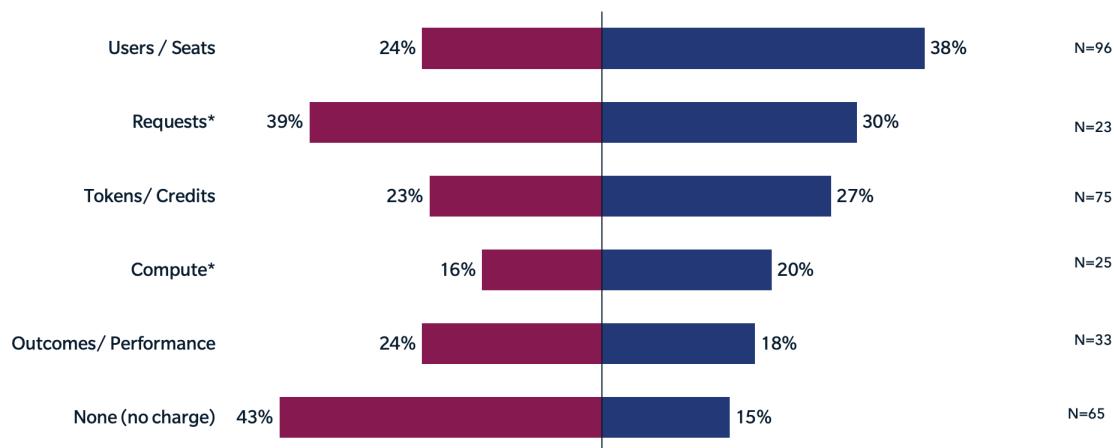
At high maturity, the seat model barely matters. At low maturity moving off seats early carries a steep penalty



The internal gap is only half the story. **Buyers aren’t ready either. ‘No seats’ companies hear “too expensive” at 2x the rate of seat-dominant companies (33% vs. 16%).** That complaint may have less to do with actual price levels and more to do with predictability or perception. Seats give buyers a familiar forecasting anchor: user headcount times price per seat equals a number they can budget around. Remove that anchor and buyers lose the ability to forecast their own spend. And “too expensive” often translates to “I don’t see the value.” Whether the perfect value proxy or not, buyers continue to accept seats as standard, even in 2026. **The same pattern holds for AI: among companies that charge for AI usage separately, those pricing AI on seats exceed at 38%, while outcomes-based AI pricing exceeds at just 18%.** Buyers will pay for AI on a so-so metric they understand before they’ll pay for a perfect one that they don’t.

AI Pricing Metric and Growth Target Attainment

All companies with AI in product, by pricing metric used.



N= 317

Source: SBI 2026 State of SaaS Pricing Report

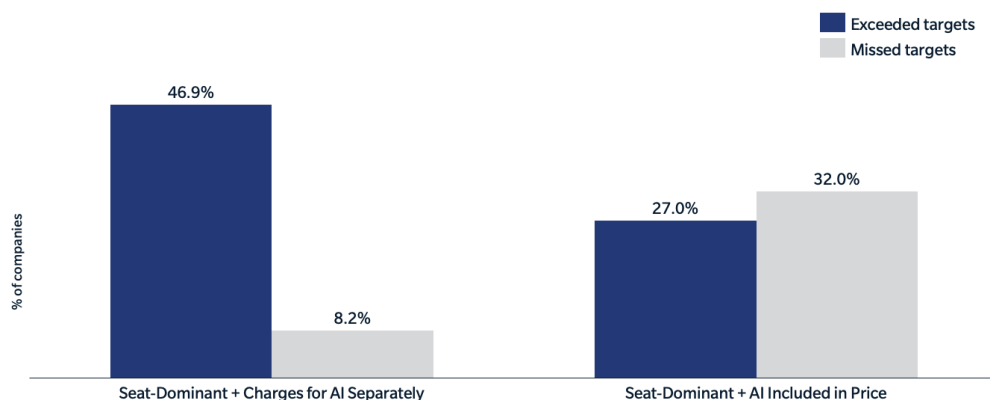
Note: * indicates low n count

Exceeded Targets

Missed Targets

The best position today layers separate AI charges on top of a seat-dominant base: 46.9% exceeded, 8.2% missed. Seats keep the buyer's forecasting anchor. The AI charge throttles willingness to pay for AI value without forcing a full model change.

The Compound Effect: Seat-Dominant Pricing + Separate AI Charges



N= 356

Source: SBI 2026 State of SaaS Pricing Report

RECOMMENDATIONS

- **Build pricing maturity: before or in lockstep with transitioning the model.** High-maturity companies perform well regardless of the role seats play. Low-maturity companies need the stability seats provide while they build ownership, infrastructure, and governance.
- **Layer AI monetization on top of your seat base: seats for access, usage-based AI charges for value.** This builds internal pricing capability and trains buyer willingness to pay at the same time. For guidance on executing the transition, see [The Repricing Moment](#). For the structural case and the financial shape of what's ahead, see [The Great Unbundling](#) and [Growth Durability](#).

ARC 3: DEFAULT DECISIONS ARE COSTING YOU.

The most popular pricing governance, cadence, and change management choices are also the lowest-performing ones. Fear stalls pricing changes. Committees dilute accountability. Annual reviews let complexity build unchecked. At every turn, the deliberate alternative outperforms the default.

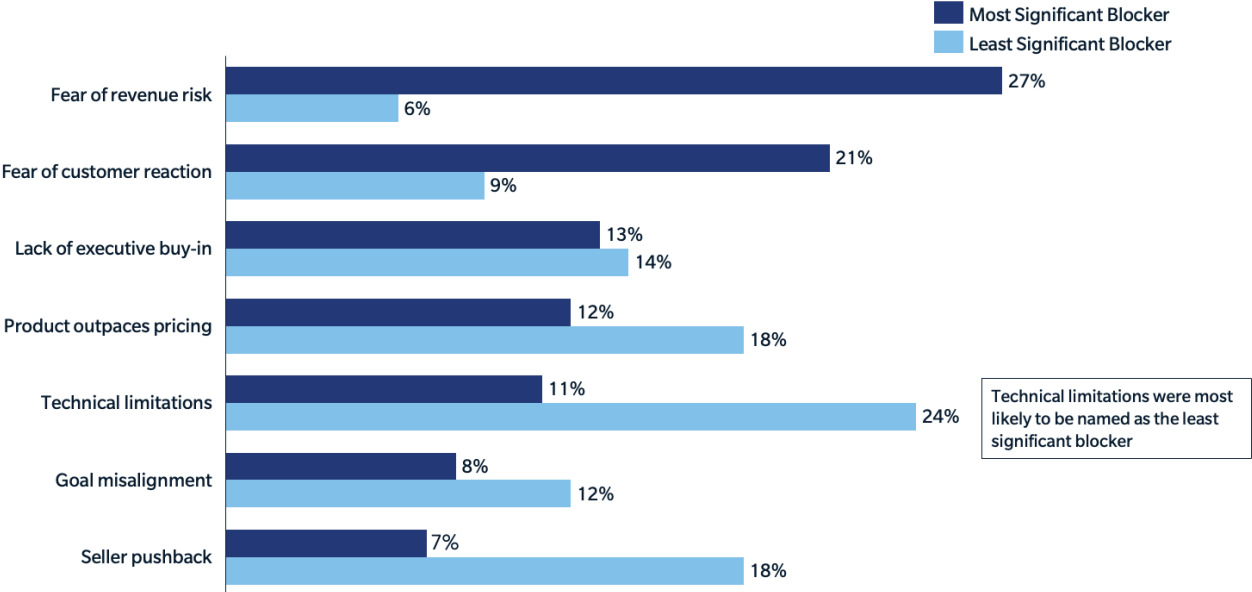
6 Fear Is the Most Common Reason Pricing Changes Stall. Governance Breaks the Cycle.

TLDR: Nearly half of respondents (48%) cite fear of revenue risk or customer reaction as their top pricing implementation blocker. **Companies that move past that fear to successfully make changes — and ultimately hit revenue targets — are more likely to pair pricing changes with governance updates** (i.e., the set of rules, processes, and oversight mechanisms that control how a company sets, approves, and manages pricing). Governance forces teams to think through the downstream effects of a change before it goes live. The fear doesn’t go away, but governance gives you the commercial courage to move forward.

RESEARCH HIGHLIGHTS

The biggest barrier to pricing change is psychological. **Fear of revenue risk (27%) and fear of customer reaction (21%)** are the top two implementation blockers. Technical limitations ranked 5th at 11% and are the most-cited “least significant” blocker at 24%, as the metering, billing, and pricing tooling landscape matures.

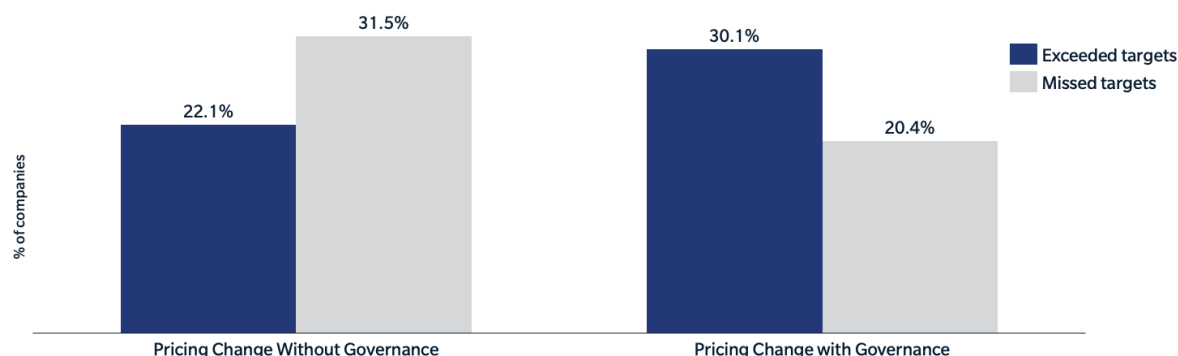
Pricing Implementation Blockers: Fear Dominates, Tech Doesn’t



N= 356
Source: SBI 2026 State of SaaS Pricing Report

Fear is equally prevalent regardless of a company's size, governance model, etc. The difference is what they do with it. Companies that pair pricing changes with governance updates – things like discounting rules, approval thresholds, and deal desk policies – turn open-ended anxiety into a structured checklist and give the organization permission to act.

Governance Paired with Pricing Changes Improves Growth Attainment



N= 356

Source: SBI 2026 State of SaaS Pricing Report

RECOMMENDATIONS

- **Ground changes in customer value and feedback.** Overcome the fear with data. Pulse check potential updates with design partners, survey price sensitivity for different value propositions, and interview prospects about their decision criteria. These inputs ensure your changes are grounded in customer value and give you confidence to execute.
- **Pair every major pricing change with a governance update.** Update discounting rules, approval thresholds, and deal desk policies alongside the pricing change itself. Without that work, sales teams interpret new pricing through old rules. For a detailed framework on executing pricing changes without backlash, see our companion research, *The Repricing Moment*.
- **Build the customer communication plan alongside the pricing strategy.** Fear of customer reaction is the #2 blocker. If you can't articulate why the change benefits the customer, the pricing change may not be ready (or may not be the right one to make).
- **If you've done proper diligence** and are making a value-based change, fear not - companies that updated both pricing and pricing governance were 19pp more likely to hit or exceed their growth targets than those who did neither.

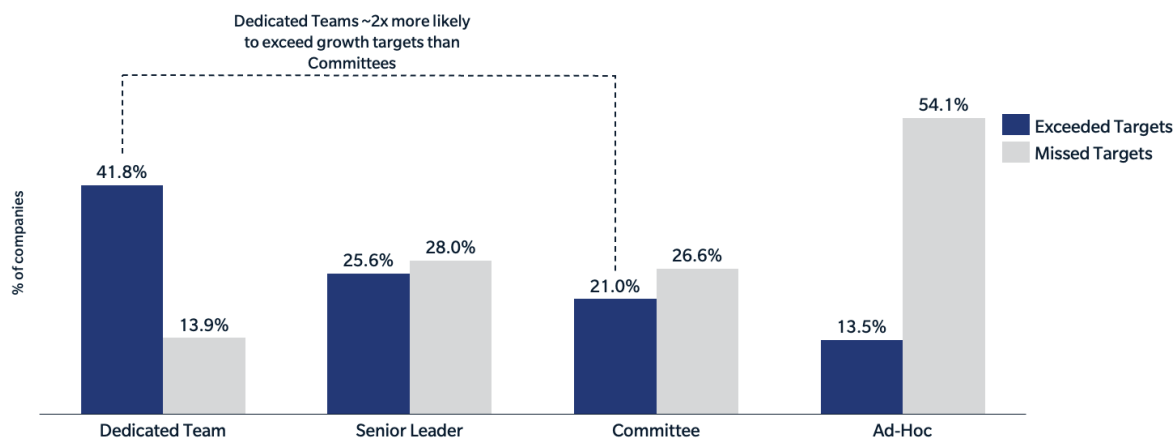
7 Pricing Accountability Drives Growth, and Most Companies Don't Have It.

TLDR: Pricing committees are the most common governance model at 42% of the market, but they underperform every alternative that concentrates accountability. **Companies with dedicated pricing teams are 2x more likely to exceed growth targets than those with committees.** Even a single accountable senior leader outperforms committees across every revenue band up to \$1B. Much of the market is shaping pricing strategy with a model that shirks accountability rather than one that claims it, and it shows in the growth data.

RESEARCH HIGHLIGHTS

Companies with dedicated pricing teams exceed growth targets at 42%, double the rate of those with committees at 21%. Committees are the second worst performer among pricing governance models, ahead of only an 'Ad Hoc' approach. The gap comes down to ownership: committees surface ideas and build alignment, but when everyone is responsible for pricing, no one owns the outcome, bold changes get negotiated into incremental ones, and pricing becomes a check-the-box activity rather than a strategic growth lever. Dedicated teams pull the same cross-functional input but pair it with clear decision rights and results ownership, and that performance advantage holds across every revenue band. The data shows a strong association between dedicated pricing teams and growth attainment. Companies that invest in dedicated pricing teams may differ in ways we cannot fully isolate from a single survey. But the performance gap is wide, consistent across revenue bands, and holds when controlling for maturity and cadence. The pattern is strong enough to act on.

Growth Attainment by Pricing Governance Model

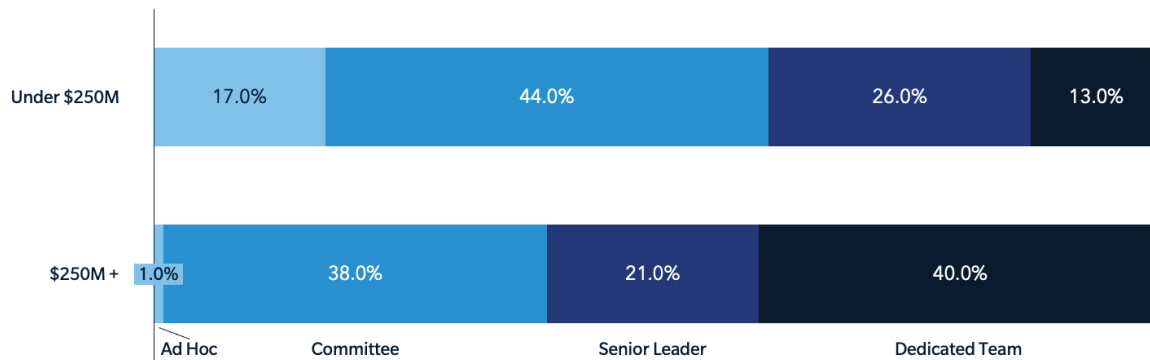


N= 356

Source: SBI 2026 State of SaaS Pricing Report

Despite the performance gap, dedicated pricing ownership has not gained share. In 2025, 23% of companies had dedicated pricing teams or leaders. In 2026, that number is unchanged. **The best-performing governance model has flat adoption** while committee-based governance remains dominant at over 40%.* The \$250M revenue threshold is the breakpoint: only 13% of companies below \$250M have a dedicated team compared to 40% above \$250M. Below that threshold, an empowered senior leader outperforms a committee in every revenue band.

Pricing Governance by Company Revenue: Dedicated Teams Triple Above \$250M



N= 356

Source: SBI 2026 State of SaaS Pricing Report

*The 2025 survey included separate “Group Function” and “Committee” categories. The 2026 survey consolidated these. Direct YoY comparisons are directional.

RECOMMENDATIONS

- **Above \$250M:** invest in a dedicated pricing team. At this scale, no other governance model comes close on growth attainment, and 40% of your peers already have one.
- **Below \$250M:** give one senior leader clear ownership of pricing decisions. You probably can’t justify a full team yet, but you can make sure someone owns the outcome rather than spreading it across a committee.
- **If you already have a committee:** make it an advisory body, not a decision-making body. Keep the cross-functional input. Remove the consensus requirement. One person takes the input, makes the call, and owns the outcome.

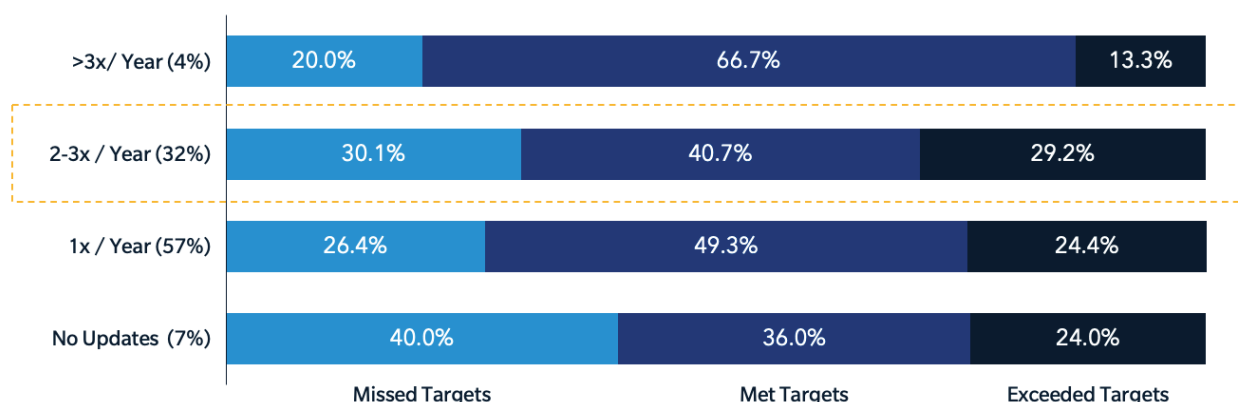
8 2-3 Pricing Updates Per Year Is the Sweet Spot, and Most Companies Are Missing It.

TLDR: 57% of the market updates pricing just once per year, and it's costing them. Companies that update 2-3 times per year are 5pp more likely to exceed revenue targets than those making one update per year. But more isn't always better: **companies updating more than 3x per year report the highest average growth but the lowest target attainment at 13.3%**, suggesting rapid iteration without preparation creates volatility. Companies with no pricing roadmap miss their growth targets at almost twice the rate of all other roadmap cohorts.

RESEARCH HIGHLIGHTS

Most companies' (57%) pricing cadence has landed on one update-per-year. At the other extreme, just 4% of companies update more than 3x per year, and that cohort reports the highest rate of customer complaints about pricing complexity (27% cite "overly complex" as the top friction point vs. 17% for companies updating once a year). Frequent change without adequate governance and rationalization creates confusion for buyers and sellers.

Revenue Growth Attainment by Pricing Update Cadence

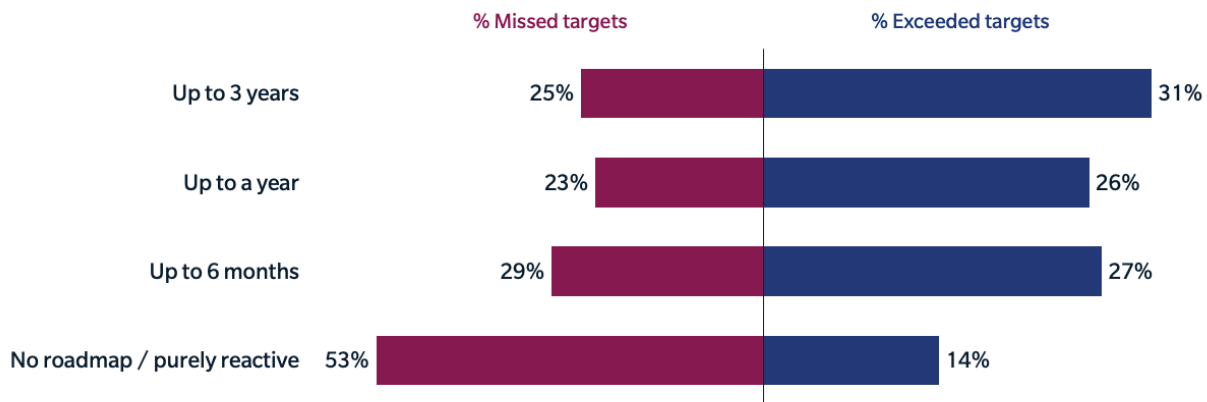


N= 356

Source: SBI 2026 State of SaaS Pricing Report

The 2-3x per year rhythm works because it's frequent enough to keep pricing aligned with the product and market but deliberate enough to give sales teams, customers, and billing systems time to absorb each change. Companies with no pricing roadmap (meaning no forward-looking plan for pricing changes and a purely reactive approach to updates) carry the highest miss rate of any behavior in the study: 53% missed growth targets. The have/have not difference is binary: those with a pricing roadmap - no matter the time horizon - are about 2x more likely to exceed their growth targets than those without. Companies with a pricing roadmap likely differ from those without one in broader operational discipline. The cadence finding should be read as directional evidence that structured pricing reviews correlate with better outcomes, not proof that adding a second annual review will mechanically improve growth.

Pricing Roadmap Horizon and Growth Target Attainment



N= 356

Source: SBI 2026 State of SaaS Pricing Report

RECOMMENDATIONS

- **Build a 2-3x per year pricing review into your operating calendar.** Tie reviews to product release cycles, quarterly business reviews, or competitive landscape updates. The specific trigger matters less than the rhythm and regularity.
- **Establish a pricing roadmap with at least a 6-month planning horizon.** Reactive pricing correlates with the highest miss rate in this study.
- **Resist the temptation to over-iterate.** More than 3x per year may juice short-term growth but complexity peaks in this cohort and target attainment drops. Deliberate iteration, not constant motion.

ARC 4: THE MONEY YOU'RE LEAVING ON THE TABLE.

9 Complete Pricing Integration Post-M&A Is Rare, and Even Lightweight Bundling Beats Doing Nothing.

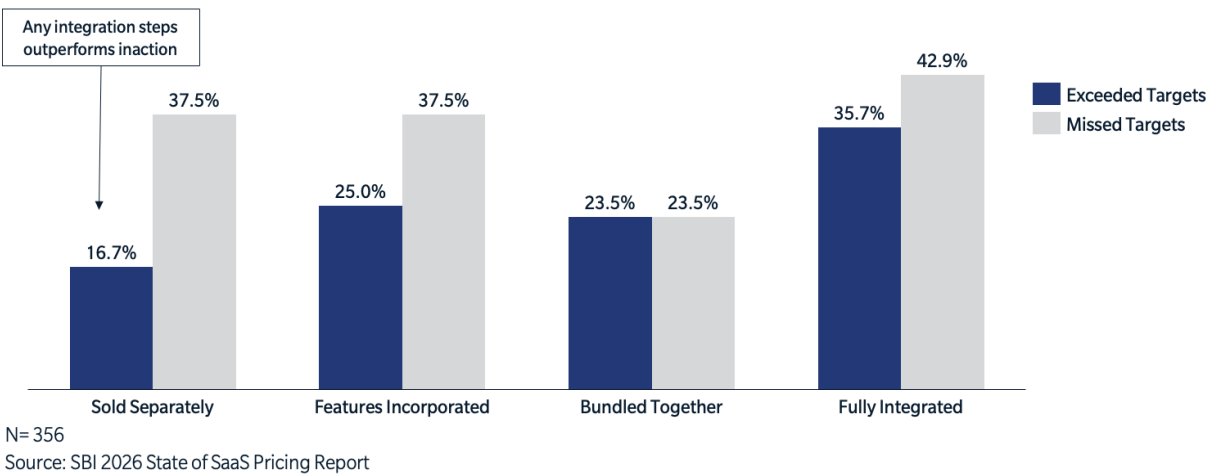
TLDR: Only 13% of post-M&A companies have fully integrated pricing. Nearly 1 in 4 haven't touched it at all, and that group carries the lowest growth attainment (16.7% exceeded, 37.5% missed). **Companies that take any pricing integration step exceed at 26.2% vs. 16.7% for those that haven't acted at all.** The specific approach matters less than whether you've started down the path.

RESEARCH HIGHLIGHTS

Most post-M&A companies have taken some pricing integration step, but nearly 1 in 4 still haven't touched pricing at all. That group is selling acquired products entirely separately with separate buying motions and separate value propositions — and it carries the lowest growth attainment of any integration level.

Bundling produces the best risk profile without requiring full integration. Companies that package acquired products together under a combined price point exceed growth targets at 23.5% with a 23.5% miss rate, the most balanced outcome in the M&A cohort. Bundling creates a cross-sell path that uses the existing customer relationship without the heavy lift of full product and pricing unification.

Post-M&A Growth Attainment by Pricing Integration Level



RECOMMENDATIONS

- **Start with lightweight bundling.** Package acquired capabilities alongside existing offerings at a combined price point and synergistic customer narrative. This doesn't require full pricing unification. It requires a cross-sell path and a combined value proposition.
- **Use pricing integration as a forcing function for product rationalization.** The bundling exercise surfaces which acquired capabilities add value to existing customers and which are redundant or niche. Consolidate redundant capabilities to reduce pricing complexity and product load and cut niche capabilities or sell as add-ons to drive incremental revenue.

10 Each Step Up in Pricing Maturity Unlocks a Different Growth Lever, and the Actions Required Change at Every Stage.

TLDR: The actions that improve pricing performance change at every maturity stage, and applying the wrong ones wastes time. Emerging companies need ownership. Defined companies need concentrated authority and faster cadence. Strategic companies need deliberate AI monetization. **Each transition is specific, measurable, and compounds on the one before it.** 77% of the market sits at Defined or Strategic, where the growth levers are clearest.

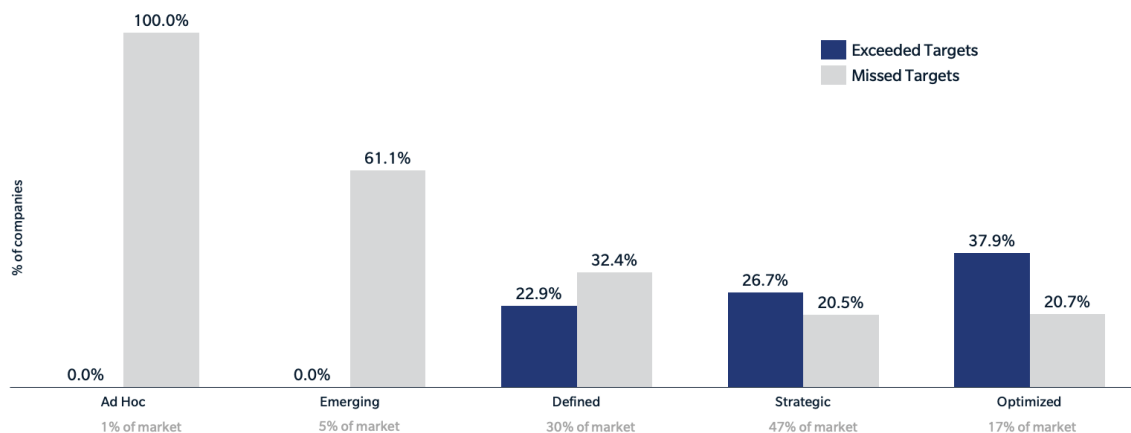
RESEARCH HIGHLIGHTS

The Defined and Strategic stages comprise 77% of the market, and the move from one to the next is where companies most often stall. The findings below focus on those two transitions.

Defined to Strategic. Processes exist but committees govern and reviews are mostly annual. The exceeded rate is 23% but the miss rate is still 32%. The move: shift from shared responsibility to a dedicated pricing team or senior leader (10% dedicated teams at Defined, 25% at Strategic). This transition cuts the miss rate by 12pp.

Strategic to Optimized. A dedicated team or leader is in place with regular cadence and proactive changes, but the exceeded rate plateaus at 27%. The move: concentrate decision authority from committees to dedicated teams (25% to 49% adoption from Strategic to Optimized) and increase cadence to 2-3x per year (30% to 44%). This transition adds 11pp to the exceeded rate.

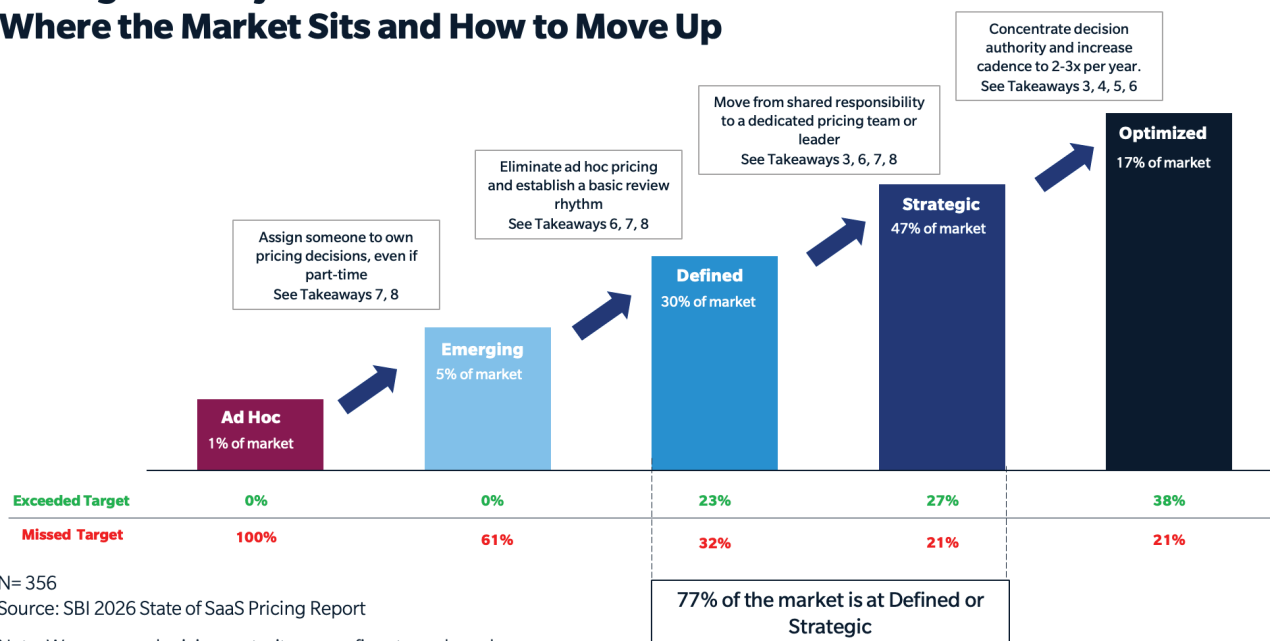
Growth Attainment by Pricing Maturity Stage



N= 356

Source: SBI 2026 State of SaaS Pricing Report

Pricing Maturity Staircase: Where the Market Sits and How to Move Up



N= 356

Source: SBI 2026 State of SaaS Pricing Report

Note: We measured pricing maturity across five stages based on respondents' rating of their own pricing sophistication on a five-point scale – from ad hoc on up to optimized. We mapped these to five maturity stages.

RECOMMENDATIONS

- **Find your stage on the maturity staircase in the introduction and focus on the single transition that applies.** Trying to skip stages doesn't work. An Emerging company toiling over AI token limits that will rapidly change the underlying product and value narrative is solving the wrong problem. A Defined company building robust metering infrastructure before aligning on its underlying pricing strategy is over-extended.
- **Each transition compounds.** Dedicated ownership, governance, cadence, and AI monetization stack on top of each other. No single pricing decision produces a 38% exceeded rate. Building maturity across multiple dimensions does.

The pricing leader's action plan

(and the PE partner's diligence checklist)

For pricing leaders: Three moves.

- **First, concentrate ownership.** Dedicated pricing teams exceed targets at 2x the rate of committees (42% vs. 21%). Below \$250M, give one senior leader decision authority. Above \$250M, build the team.
- **Second, increase cadence.** Companies updating 2-3x per year exceed targets at 29% vs. 24% for annual reviewers. Companies with no pricing roadmap miss at 53%. Tie reviews to product releases or QBRs.
- **Third, monetize AI separately.** 58% of the market still includes AI in the price with no separate charge. That group exceeds targets at 23%. Companies that charge separately: 37%. Start by metering AI usage. Charging comes after measurement.

For PE partners: These three variables are diligence inputs that map directly to enterprise value. A portfolio company running committee governance, annual pricing reviews, and included AI is leaving measurable growth on the table, and that growth gap compounds through the hold period into EBITDA drag and multiple compression at exit. The AI margin gap (37% target, 30% actual, 57% underperforming) is a direct hit to gross margin that shows up in every quarterly review. The maturity staircase tells you which fix to sequence first at each portfolio company: ownership, cadence, or AI monetization. These are scoped, executable moves that fit within a standard value creation plan. Map each portfolio company against these benchmarks, or bring SBI's pricing team in to run the diagnostic with you.

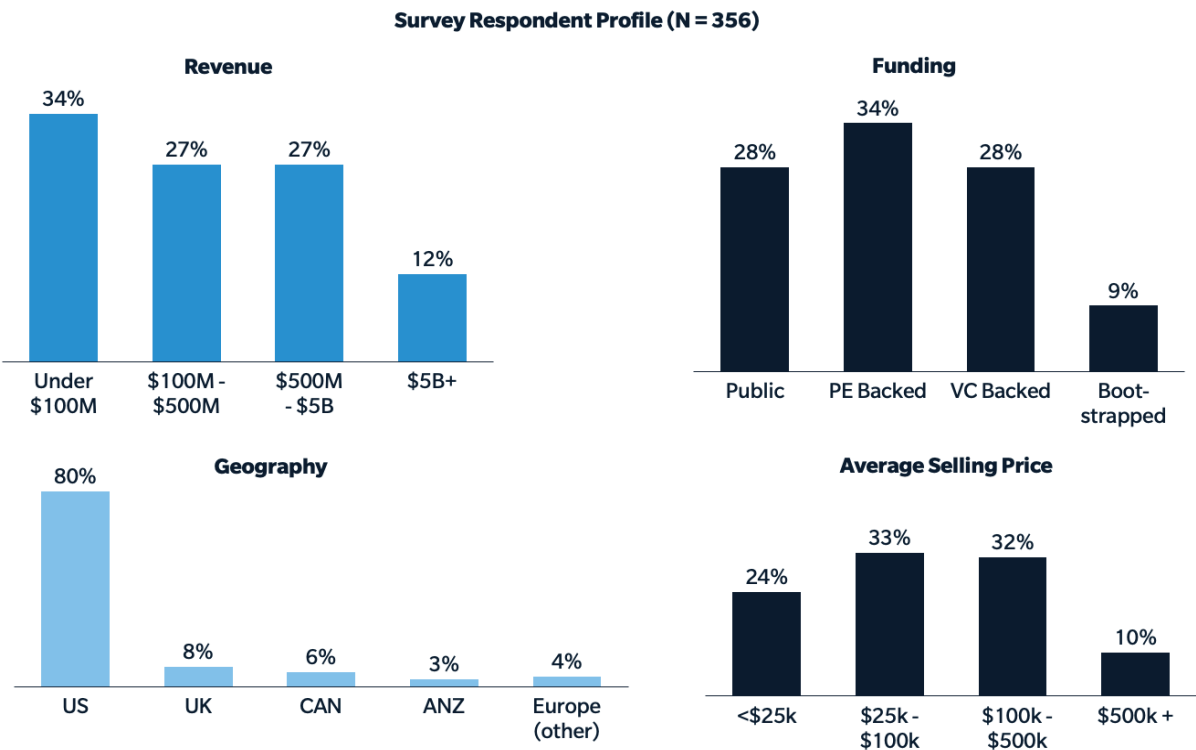
There's a lot in this report. If we were in your seat, the next step is straightforward: Take these 10 takeaways, feed them alongside your company's pricing structure, product strategy, and competitive position into your AI tool of choice, and ask it to score you against the three defaults, identify which maturity transition applies, and prioritize the first move. **The benchmarks are here. The specifics are yours. The gap between the two is where the growth is.**



Methodology

This report is based on a survey of **356 SaaS operators and executives** who own or influence pricing and packaging decisions at their organizations. The survey was fielded by SBI’s pricing team in early 2026. This is the third annual edition of the State of SaaS Pricing Report; the 2025 edition surveyed 334 respondents using a comparable instrument, enabling year-over-year comparisons where question wording is consistent.

Respondent profile. Respondents span the full SaaS revenue spectrum, from \$10M to \$5B+ in annual revenue, with roughly equal representation across small (\$10M-\$100M), mid-market (\$100M-\$500M), large (\$500M-\$5B), and mega (\$5B+) segments. Funding types include PE-backed (34%), public (28%), VC-backed (28%), and bootstrapped (9%). The majority of respondents sit in Product (37%) and Marketing (23%) functions, with additional representation from Sales, IT, Operations, Finance, and Customer Success.



Dependent variable. Throughout this report, we use self-reported growth target attainment as the primary performance measure. Respondents rated whether they exceeded, met, or missed their growth targets in the prior year using a five-point Likert scale (far above, above, on target, below, far below). We collapsed this into three categories: Exceeded (above + far above), Met (on target), and Missed (below + far below). 25% of respondents exceeded targets, 46% met targets, and 28% missed.

Analytical approach. Findings are based on cross-tabulations between survey responses and growth attainment. We report percentage differences in exceeded and missed rates across groups. Sample sizes (n) are noted throughout; findings based on n<20 are flagged as directional. Year-over-year comparisons are limited to questions with consistent wording across both surveys; where question structure changed between years, we note the limitation. All data points in the report are sourced from the 2026 survey (n=356) unless explicitly noted as 2025 comparisons (n=334).

A note on interpretation. The findings in this report are based on cross-tabulations between pricing behaviors and growth attainment. They show strong associations, not proven causal relationships. Companies that invest in dedicated pricing teams may also differ from committee-governed companies in ways this survey does not capture, such as overall management quality, product-market fit, or access to capital. We flag this not to undermine the findings but to be transparent about what the data can and cannot prove. The patterns are consistent, large in magnitude, and hold across multiple controls. They are the best available evidence for how pricing decisions relate to growth performance.

Most revenue teams overestimate their GTM AI readiness by two full levels.

You have an AI mandate and little to show the board. This assessment shows where your revenue engine stands and the three moves that turn AI spend into pipeline, win rate, and retention.

WHAT IT IS

We score your go-to-market across 70 AI capabilities, marketing through the data foundation, each benchmarked against 40+ B2B companies. It answers one question: are you ready to invest and execute in AI?

70 capabilities

10 GTM domains

40+ benchmarks

Vendor-neutral

WHY NOW

Most teams make their AI investments before they understand their starting point. Planning season is when that gap costs the most.

WHY IT MATTERS

- See the blind spots. Where AI is missing from your revenue motion, and the pipeline and margin leaking there today.
- Know where you rank. Your readiness against best-in-class B2B, so board and sponsor answers stop being guesses.
- Get the sequence. The three moves that lift revenue first, with build, buy, or evaluate calls, not a tool list.

34
LAGGING

Acme Cloud

Beacon Score, 0–100

BEST-IN-CLASS
B2B SaaS **65–75**

Marketing 37 -35	Inbound 29 -33	Outbound 34 -26	Sales Exec 43 -25	Forecasting 29 -31	Customer Success 31 -29	Pricing 26 -22	Enablement 34 -24	Channel 17 -25	
L2	L2	L2	L3	L2	L2	L2	L3	L1	
L3	L2	L2	L2	L1	L2	L1	L2	L1	
L2	L1	L2	L2	L2	L2	L1	L1	L1	
L2	L1	L1	L2	L1	L1	L1	L2	L0	
L1	L2	L2	L2	L1	L2	L2	L1	L1	
L2	L1	L2	L2	L2	L1	L1	L2	L1	
L1	L1	L1	L2	L1	L1	L1	L1	L1	
Cross-Cutting AI Foundation 46 / 100 · bench 58 · weighted 20%									
Data			Identity	Governance	Agents	Monitoring	Privacy	Change	
L2			L3	L2	L2	L3	L2	L2	
L0 Absent		L1 Initial		L2 Foundational		L3 Defined		L4 Managed	L5 Optimized

THE MATURITY SCALE: WHAT EACH LEVEL MEANS

L0	L1	L2	L3	L4	L5
Absent Not on the radar	Initial Ad hoc, person dependent	Foundational Documented and reportable	Defined Standardized and clean	Managed In production, measured	Optimized Unified and real-time

WHAT YOU WALK AWAY WITH

1. Heat-Mapped Scorecard

70 cells across 10 domains, scored 0–100

4. Opportunity Map

Where AI creates value, sized for your case

2. Benchmark Comparison

Where you lead, match, or lag B2B peers

5. 12-Month Roadmap

Wave-by-wave plan, memos for the top three

3. Make vs. Buy Matrix

Build, buy, or evaluate, with vendor short-lists

About SBI Growth Advisory

SBI is the go-to-market strategy and execution firm that accelerates profitable growth for our clients through AI insights, hands-on expertise, and alignment of strategy, talent, technology, and execution.

[Learn more at sbigrowth.com](https://sbigrowth.com)



About SBI Wayforge™

SBI Wayforge™ combines human sense with machine intelligence to give you clarity, confidence, and control across your go-to-market operations.

For growth-driven CEOs, CROs, and PE operators who are rich in data but short on conviction, SBI Wayforge™ unites strategy, operations, talent, and data into a single Growth Intelligence system that shows where to grow, how to execute, and when to pivot.

Unlike point-solution analytics tools or generic consultants, SBI Wayforge™ connects commercial data to SBI's proprietary growth benchmarks and expert advisory guidance — enabling teams to make smarter decisions, faster, and with measurable results.

[Learn more at sbigrowth.com/wayforge](https://sbigrowth.com/wayforge)