

# The AI-to-EBITDA Framework

An Executive White Paper on Turning AI Initiatives into Measurable Financial Performance

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## Contents

Executive Summary

1. Why AI Adoption Is Not the Objective
2. Conceptual Foundations: From AI Adoption to Financial Performance
3. The Conversion Gap
4. Introducing the AI-to-EBITDA Framework
5. Applying the AI-to-EBITDA Framework in Practice
6. AI-to-EBITDA in Practice: A Commercial Case Study
7. Common Failure Modes When Applying the AI-to-EBITDA Framework
8. The AI-to-EBITDA Canvas
9. Conclusion: AI Performance as Competitive Advantage

Limitations and Further Research

References

Further Reading and Resources

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## Executive Summary

AI adoption is not the goal. Business performance is. Across boardrooms, leadership teams are being asked how much AI they are using, how many licences have been purchased, how many employees have been trained and how many tasks have been automated. These measures may show activity, but they do not prove value.

The commercial question is different: is AI improving revenue, gross margin, operating cost, cash, capability or decision quality? If that line cannot be drawn, the organisation may have an adoption programme, but it does not yet have a performance programme.

This white paper introduces the AI-to-EBITDA Framework: a disciplined method for converting AI initiatives into measurable financial impact. It is built around a simple sequence: AI use case, operational impact, business driver, financial conversion and EBITDA impact. The sequence matters because value is not created when AI saves time. Value is created when management action converts that time, insight or process improvement into revenue growth, margin improvement or a lower cost base.

Many AI initiatives fail commercially in what this paper calls the Conversion Gap: the space between operational improvement and financial result. A process becomes faster, a report becomes easier to produce or a meeting becomes better prepared, but the P&L remains

unchanged because no one has decided how the improvement will be monetised, reallocated, scaled or removed from the cost base.

Used well, the framework helps leaders move beyond AI theatre and build a clear commercial bridge from experimentation to EBITDA improvement.

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*AI efficiency creates capacity. Management action converts capacity into financial impact. That impact improves EBITDA.*

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## 1. Why AI Adoption Is Not the Objective

There is a strange question being asked in many boardrooms: “How much AI are we using?” It is understandable. AI has become one of the dominant business themes of the decade, and executives are under pressure to show that their organisations are not being left behind.

The problem is that usage is not performance. Licences, prompts, workshops and pilots may demonstrate momentum, but none of them proves that the business is becoming more profitable, more resilient or more competitive.

Businesses have seen this pattern before. Digital transformation, agile, CRM implementation, lean programmes and customer experience initiatives all began as means to improve performance. Over time, many became objectives in their own right. AI is vulnerable to the same mistake because the fear of falling behind is powerful.

The executive discipline is to start with the business, not the technology. Where is revenue being lost? Where is gross margin leaking? Which costs are rising? Where are people spending time on work that does not require their judgement? Where is slow, poor or fragmented information weakening decisions?

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*The question is not whether your business is using AI. It is whether AI is improving business performance.*

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For most organisations, AI can influence EBITDA through three broad channels: growing revenue, improving gross margin and reducing or avoiding operating cost. It can also create organisational capacity, but capacity is only valuable when it is deliberately redeployed, monetised or removed from the cost base.

This is why every meaningful AI initiative should be capable of drawing a line from the technology to the P&L: AI intervention, operational improvement, financial outcome and EBITDA impact.

## 2. Conceptual Foundations: From AI Adoption to Financial Performance

The rapid adoption of artificial intelligence has created an important distinction between technology adoption, operational productivity and realised financial value. These concepts are related, but they are not interchangeable. An organisation can adopt AI extensively without improving financial performance, just as an individual task can become significantly more efficient without changing the economics of the organisation.

Evidence increasingly demonstrates AI's capacity to improve productivity at task and worker level. Brynjolfsson, Li and Raymond (2023) found that access to a generative AI assistant increased productivity by approximately 14% on average in a study of 5,179 customer-support agents, with considerably larger gains among less experienced workers. The research also identified improvements in customer sentiment and employee retention, demonstrating that AI can affect both the quantity and quality of work.

Similar effects have been observed in knowledge work. Dell'Acqua et al. (2023) found that, for tasks within AI's capability frontier, generative AI enabled participants to complete work more quickly and to a higher standard in experimental research involving 758 consultants. Importantly, however, performance varied according to the nature of the task, leading the researchers to describe a "jagged technological frontier" between activities where AI performs strongly and those where reliance upon it can be counterproductive.

These findings support the proposition that AI can create meaningful operational value, but operational value should not automatically be interpreted as financial value. A reduction in task duration creates capacity; improved analysis may improve decision inputs; automation may reduce manual activity. Whether these improvements subsequently affect revenue, margin, operating cost or cash depends upon how the organisation changes its behaviour and resource allocation in response.

This distinction is consistent with research into general-purpose technologies. Brynjolfsson, Rock and Syverson (2018) argue that technologies such as AI frequently require complementary investments in business-process redesign, human capital, new products and organisational capabilities before their productivity potential is fully realised. Their Productivity J-Curve helps explain why significant technology investment can precede measurable productivity improvements, as organisations first have to build the complementary intangible assets necessary to exploit the technology.

Firm-level evidence also suggests that complementary organisational capabilities influence the productivity associated with AI adoption. Calvino and Fontanelli (2023) found, in OECD research across firms in 11 countries, that AI users tended to be more productive, particularly among larger firms, while complementary capabilities including ICT skills, digital infrastructure and other digital technologies appeared to play an important role in the productivity advantages associated with AI use.

The distinction is becoming increasingly important as adoption accelerates. Stanford's AI Index evidence suggests rapid growth in organisational AI use, while the relationship between adoption and realised business outcomes remains less mature. Earlier AI Index evidence also found that, although organisations were beginning to report financial benefits from AI, those

benefits were generally modest: among organisations reporting cost savings from AI in individual business functions, most reported savings below 10%.

Taken together, this literature suggests a progression that is central to understanding AI value creation:

**AI Adoption → Operational Capability → Productivity Improvement → Organisational Conversion → Financial Performance**

The first three stages can increasingly be demonstrated empirically. The critical managerial challenge lies in the transition from operational improvement to realised financial performance. Productivity gains do not automatically alter revenue, gross margin or the operating cost base. They create the potential for financial improvement, which must subsequently be captured through management decisions concerning resource deployment, commercial activity, process redesign, cost avoidance, investment and scale.

The AI-to-EBITDA Framework builds on this distinction by introducing a management-level mechanism for tracing AI-enabled operational improvement through business drivers and financial conversion to EBITDA. Rather than treating AI adoption or productivity improvement as the end point, the framework focuses on the managerial actions required to convert operational gains into measurable financial performance.

### 3. The Conversion Gap

The central risk in AI investment is not that the technology fails to produce any improvement. It is that the improvement never becomes financial performance.

If AI reduces a task from three hours to thirty minutes, it has created capacity. But unless the business changes what happens next, the same salary is still being paid, the same cost sits in the P&L and EBITDA has not improved.

The Conversion Gap sits between operational impact and financial conversion. It is where many AI projects quietly lose their commercial value. The work is faster, the insight is better or the process is cleaner, but the financial mechanism has not been defined.

Closing that gap requires management choices. Capacity can be redeployed into revenue-generating work. Errors can be reduced to protect margin. Manual activity can be removed from future hiring plans. Better information can improve pricing, mix, conversion or retention. None of this happens automatically.

AI creates the possibility of performance improvement. Leadership converts that possibility into EBITDA.

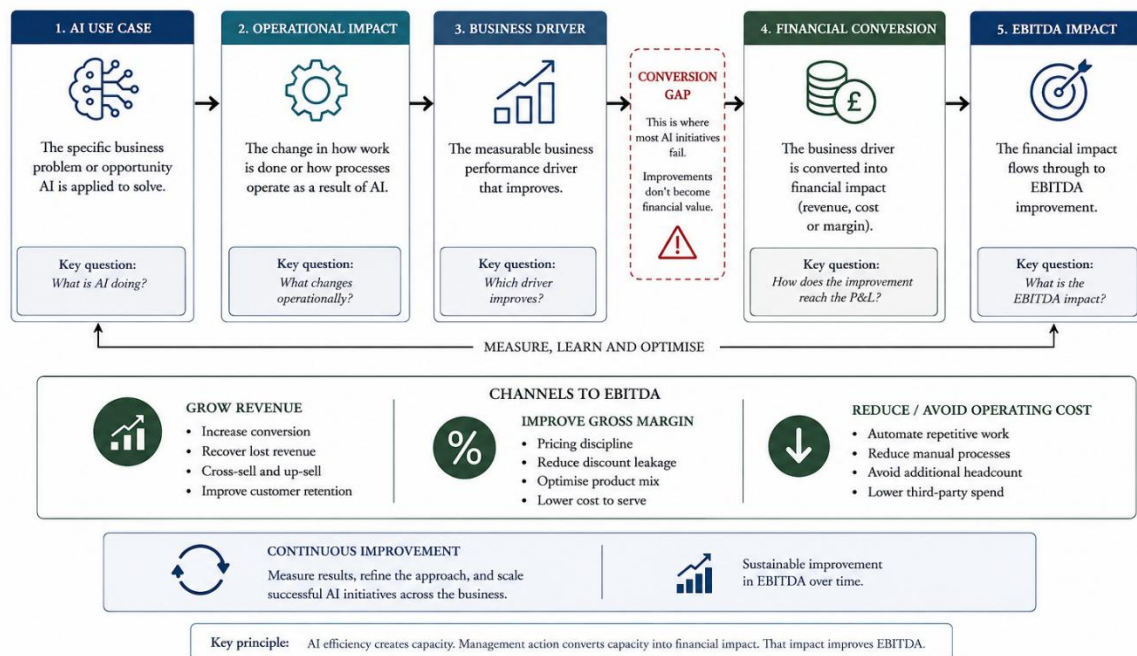
### 4. Introducing the AI-to-EBITDA Framework

The AI-to-EBITDA Framework is deliberately practical. It gives executive teams a way to test whether an AI initiative is merely interesting or genuinely capable of improving financial performance.

The framework separates five stages that are often compressed into one vague promise of “AI value”. By making each stage explicit, leaders can identify where value is created, where it is lost and what management action is required to close the gap.

Figure 1. The AI-to-EBITDA Framework: A Five-Stage Model for Converting AI Initiatives into Measurable Financial Performance

*AI adoption does not guarantee financial outcomes. Value is created through a sequence of transformations, each of which must be managed to bridge the Conversion Gap.*



*Note:* This framework is intended to support decision-making and performance management. Outcomes depend on context, execution and measurement.

Figure 1. The AI-to-EBITDA Framework: a five-stage model for converting AI initiatives into measurable financial performance.

## Stage 1 — AI Use Case

The first stage is to define the specific business problem or opportunity AI is being applied to solve. This must be narrower than “use AI in sales” or “make operations more efficient”. A useful use case describes where value is currently being lost or where performance could be improved.

## Stage 2 — Operational Impact

The second stage identifies what changes operationally as a result of AI. Does the process become faster, more accurate, more consistent, more scalable or better informed? This is where many organisations stop measuring, but operational improvement is not yet financial impact.

## Stage 3 — Business Driver

The third stage links the operational improvement to a measurable business driver. More selling time should improve conversion, retention or account penetration. Better pricing insight should reduce discount leakage. Faster administration should reduce manual effort, avoid additional headcount or release capacity for higher-value work.

## Stage 4 — Financial Conversion

The fourth stage is the decisive one. It asks how the improved business driver reaches the P&L. Does it increase revenue, protect margin, reduce cost, avoid future cost or improve cash? This is the point at which management action becomes essential.

## Stage 5 — EBITDA Impact

The final stage quantifies the impact on EBITDA. This does not require false precision, but it does require commercial discipline. Leaders should be able to state the expected financial mechanism, the assumptions behind it, the timeframe over which it should appear and how the result will be measured.

# 5. Applying the AI-to-EBITDA Framework in Practice

Section 4 explains the model. This section explains how to use it as a leadership process: a practical sequence for moving an AI idea from enthusiasm to commercial evidence.

The process should be used before an AI initiative is funded, scaled or celebrated. It asks leaders to define the problem, select the AI intervention, identify the operational change, connect it to a business driver, convert that driver into financial value and measure the resulting EBITDA impact over time.

## Step 1 — Define the Business Problem

Start with the performance issue, not the technology. The question is: where is the business underperforming, leaking value or consuming unnecessary effort?

A strong problem statement might be: salespeople spend too much time researching accounts before meetings, customer service teams repeat manual administrative work, pricing decisions rely on incomplete information, or managers cannot see margin leakage quickly enough.

## Step 2 — Select the AI Intervention

Only then should the team define how AI will be applied. The intervention must be targeted enough to be measured: automate account research, summarise customer history, identify pricing anomalies, generate service responses, classify demand patterns or surface cross-sell opportunities.

## Step 3 — Identify the Operational Impact

The team should then specify what changes in the work itself. Does the initiative reduce preparation time, increase accuracy, improve speed of response, shorten process cycle time, reduce rework or improve the quality of decision inputs?

This stage should be measured operationally before being claimed financially.

## Step 4 — Connect to the Business Driver

Operational change must then be connected to a business driver. Selling time, conversion rate, retention, average order value, discount leakage, cost to serve, productivity, error rates and headcount avoidance are all possible drivers.



The discipline is to avoid vague claims such as “productivity benefit” and instead state which driver improves, by how much, and why that improvement matters commercially.

## Step 5 — Convert to Financial Impact

Financial conversion asks how the improved driver will appear in revenue, gross margin or operating cost. This is the bridge from AI improvement to business performance.

For example, more selling time may only improve EBITDA if it is converted into more customer conversations, better conversion, larger opportunities or improved retention. Shorter administrative time may only improve EBITDA if headcount is avoided, external spend is reduced or capacity is redeployed to higher-value activity.

## Step 6 — Measure, Learn and Scale

Finally, leaders should measure results, refine the approach and scale only what demonstrates a clear path to financial impact. The best AI programmes are not the ones with the most experiments. They are the ones that learn fastest about what actually improves performance.

The following bridge summarises the practical sequence leaders should follow when moving from AI initiative to EBITDA impact.

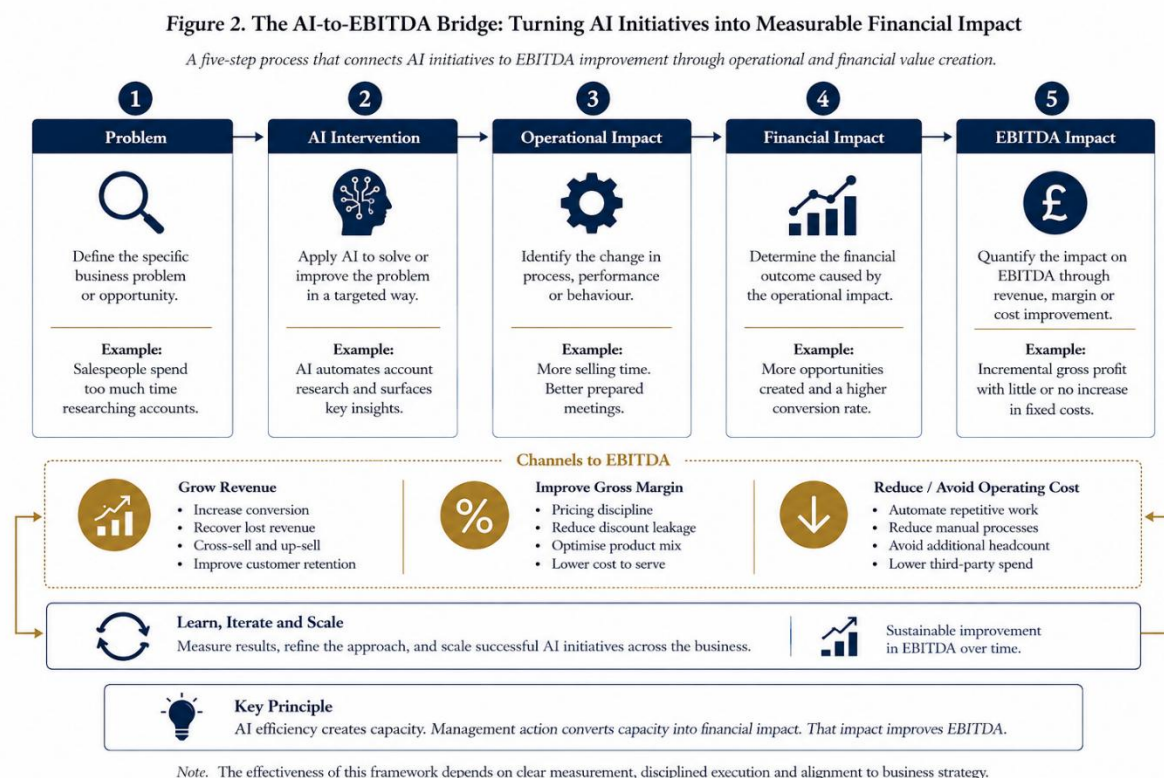


Figure 2. The AI-to-EBITDA Bridge: a five-step process connecting AI initiatives to EBITDA improvement through operational and financial value creation.

The following table translates the bridge into a short executive check that can be used to test whether an AI initiative has a credible route from operational improvement to financial performance.

| AI-to-EBITDA discipline   | Leadership question                                                                 |
|---------------------------|-------------------------------------------------------------------------------------|
| <b>Problem</b>            | What specific commercial problem or opportunity are we applying AI to solve?        |
| <b>AI intervention</b>    | How will AI change the work, decision or process in a targeted way?                 |
| <b>Operational impact</b> | What measurable change occurs in speed, accuracy, capacity, quality or consistency? |
| <b>Financial impact</b>   | How does the operational improvement convert into revenue, margin, cost or cash?    |
| <b>EBITDA impact</b>      | What is the expected EBITDA effect, when will it appear and how will we measure it? |

## When to use the AI-to-EBITDA Framework

The framework should be used when an AI initiative requires leadership attention, investment, cross-functional execution or a claim of financial benefit. It is particularly valuable before funding a pilot, scaling a use case, approving technology spend or reporting AI progress to the board.

## 6. AI-to-EBITDA in Practice: A Commercial Case Study

Frameworks earn their value only when they improve real choices. To illustrate how the AI-to-EBITDA Framework changes executive discussion, consider a B2B business whose sales team is losing time preparing for customer meetings.

*The following is a composite case developed from recurring commercial situations and is included to illustrate the application of the framework.*

### The Situation

A commercial team has a clear performance issue. Salespeople are spending too much time researching accounts, finding historic information, preparing meeting notes and piecing together customer context. The work is necessary, but it is slow, duplicated and inconsistent.

The business believes AI could help, but the first question is not which tool to buy. The first question is how the improvement will reach EBITDA.

### AI Use Case

The use case is defined narrowly: use AI to reduce the time salespeople spend preparing for meetings and improve the quality of customer insight available before the conversation.

The initiative is not described as “deploy AI in sales”. It is framed as a specific commercial intervention aimed at increasing selling capacity, improving preparation quality and supporting better customer conversations.

That distinction matters. A broad AI adoption target would encourage activity. A defined use case creates a basis for measurement.



The leadership team agrees that the initiative will only be judged successful if it improves customer-facing time, opportunity quality and commercial outcomes.

## AI Intervention

The proposed AI intervention automatically pulls together account history, recent customer issues, order patterns, previous meeting notes, open opportunities and relevant margin information before each sales meeting.

It also suggests prompts for the salesperson: possible cross-sell opportunities, unresolved service issues, changes in buying behaviour and questions to explore during the meeting.

## Operational Impact

The operational impact is measured first. Average preparation time falls from ninety minutes to twenty minutes per meeting. Salespeople arrive with more consistent customer context. Managers see greater discipline in follow-up actions and opportunity notes.

At this stage, the benefit is still operational. The team has created capacity and improved the quality of preparation, but EBITDA has not yet changed.

## Business Driver

The leadership team identifies the business drivers that should improve if the operational impact is real: more customer meetings, better opportunity qualification, improved conversion, stronger retention and more relevant cross-sell conversations.

The team also makes a deliberate decision about capacity. The time saved will not simply disappear into general busyness. It will be redirected into additional customer contact and targeted follow-up activity.

## Financial Conversion

The financial conversion is defined before the initiative is scaled. The expected value will come through three channels: higher conversion from better-prepared meetings, increased revenue from cross-sell opportunities and reduced cost-to-serve from fewer avoidable follow-ups caused by missing information.

The finance team agrees the assumptions, baseline measures and review period. Sales leadership agrees what behaviour must change for the benefit to be realised. The initiative now has a commercial owner, not just a technology sponsor.

**Executive implication:** The case illustrates the central discipline of the AI-to-EBITDA Framework. AI can create capacity and improve the quality of work, but EBITDA improves only when leadership deliberately converts that improvement into revenue, margin or cost impact.

# 7. Common Failure Modes When Applying the AI-to-EBITDA Framework

Like any commercial framework, the AI-to-EBITDA Framework is only effective when applied with discipline. The following failure modes are best understood diagnostically: each reveals a

symptom of weak practice, the risk it creates, and the leadership discipline required to correct it.

## Starting with the Technology

**Symptom:** The conversation begins with a tool, platform or AI capability rather than a defined commercial issue. **Risk:** The organisation creates technically interesting pilots that do not address meaningful performance problems. **Discipline:** Start with the business problem, value leak or performance opportunity before discussing the AI intervention.

## Confusing Time Saved with Money Saved

**Symptom:** Productivity gains are reported as financial value without explaining how they will reach the P&L. **Risk:** The business claims EBITDA improvement while the same cost remains in place and the released capacity is not redeployed productively. **Discipline:** Define whether the capacity will be converted into revenue growth, margin improvement, cost avoidance, cost reduction or cash benefit.

## Measuring Adoption Instead of Performance

**Symptom:** Reports focus on licences issued, prompts used, training completed or pilots launched. **Risk:** Activity creates a false sense of progress while the organisation remains unclear about revenue, margin, cost or cash impact. **Discipline:** Measure AI initiatives through operational impact, business drivers and financial conversion, not adoption metrics alone.

## Ignoring the Conversion Gap

**Symptom:** Operational improvements are celebrated before anyone has agreed the management action required to convert them into financial value. **Risk:** AI creates capacity, speed or insight, but EBITDA does not change. **Discipline:** Assign commercial ownership for the conversion step and require a clear route from operational impact to P&L effect.

## Scaling Before the Economics Are Proven

**Symptom:** A promising AI pilot is rolled out widely before the financial assumptions have been tested. **Risk:** The organisation amplifies cost, complexity and expectation without knowing whether the initiative improves EBITDA. **Discipline:** Scale only after the business has measured operational impact, validated the financial mechanism and agreed how performance will be tracked over time.

# 8. The AI-to-EBITDA Canvas

The framework becomes most powerful when it is used consistently. The following canvas gives leadership teams a simple structure for testing whether an AI initiative has a credible route to EBITDA improvement before it is funded, scaled or reported as successful.

| AI-to-EBITDA stage | Core question                                                               | Supporting prompts                                                                                                                |
|--------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| AI use case        | What specific business problem or opportunity is AI being applied to solve? | Where is value currently being lost? Is the use case specific enough to measure? What would remain unchanged if AI were not used? |

|                             |                                                                            |                                                                                                                                                                                  |
|-----------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Operational impact</b>   | What changes in how work is done, decisions are made or processes operate? | Will the work become faster, more accurate, more consistent, more scalable or better informed? How will that operational change be measured?                                     |
| <b>Business driver</b>      | Which measurable business driver should improve?                           | Is the driver revenue, conversion, retention, margin, cost to serve, productivity, error reduction, headcount avoidance or cash? Who owns the driver?                            |
| <b>Financial conversion</b> | How will the improved driver reach the P&L?                                | Will value be created through revenue growth, gross margin improvement, operating cost reduction, cost avoidance or working-capital benefit? What management action is required? |
| <b>EBITDA impact</b>        | What is the expected EBITDA impact and how will it be measured over time?  | What baseline will be used? What assumptions sit behind the case? When should the impact appear? What evidence would prove, disprove or change the decision to scale?            |

Used honestly, these questions change the nature of AI governance. They move the discussion away from excitement, adoption and general productivity claims, and towards the commercial discipline required to turn operational improvement into financial performance.

In an executive meeting, the canvas should be used before an AI initiative is approved for investment or scale. It can be completed in twenty to thirty minutes for most material use cases, provided the chair keeps the discussion focused on evidence, assumptions, financial conversion and ownership rather than enthusiasm for the technology.

## 9. Conclusion: AI Performance as Competitive Advantage

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*AI adoption alone is not a performance strategy. The discipline of converting AI capability into measurable financial outcomes is.*

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The AI-to-EBITDA Framework is proposed as a practical method for applying that discipline: tracing AI-enabled capability through operational impact, business drivers, financial conversion and measurable EBITDA improvement.

The next phase of AI leadership will not be defined by who experiments first, who buys the most tools or who launches the largest number of pilots. It will be defined by who converts AI capability into measurable business performance.

That conversion will not happen automatically. AI can accelerate work, surface insight, reduce friction and create capacity, but those gains remain operational until leaders decide how they will be turned into revenue, margin, cost reduction, cost avoidance or cash benefit.

The AI-to-EBITDA Framework provides a practical discipline for making that conversion visible. It prevents leadership teams from confusing activity with outcome. It forces a clear line from use case to operational impact, from operational impact to business driver, from business driver to financial conversion, and from financial conversion to EBITDA improvement.

Used consistently, the framework changes the standard of debate. It helps boards and executive teams ask better questions before they fund, scale or celebrate AI initiatives. It moves the conversation from “Are we using AI?” to “What business performance is AI improving, and how do we know?”

Competitive advantage will not come from AI adoption itself, but from the leadership discipline to turn AI-enabled capacity into measurable financial performance.

## Limitations and Further Research

The AI-to-EBITDA Framework should be understood as a practitioner-developed conceptual model, not a formally validated empirical instrument. Its purpose is to improve executive discipline by making the route from AI-enabled operational improvement to financial performance more explicit. It supports better management judgement, governance and measurement, but it does not claim that every AI initiative can be attributed to EBITDA with complete precision.

Several limitations should therefore be acknowledged. First, EBITDA attribution can be complicated by multiple simultaneous interventions. AI initiatives often occur alongside pricing changes, sales restructuring, process redesign, market movements, cost-control programmes and wider digital transformation activity. In such settings, isolating the specific financial contribution of AI may be difficult, even where operational improvement is clearly observable.

Second, some AI benefits are indirect, distributed or lagged. Better decision quality, improved customer responsiveness, stronger knowledge sharing, reduced management friction or faster internal communication may create meaningful organisational value without appearing immediately as a discrete line of revenue, margin or cost reduction. The framework deliberately encourages financial discipline, but it should not imply that all value is immediate, direct or easily captured in a single reporting period.

Third, counterfactual measurement can be challenging. To assess AI impact rigorously, organisations need to understand what would probably have happened without the intervention. In practice, changes in customer demand, competitor behaviour, economic conditions, team capability and management attention can all affect performance during the same period. Baselines, control groups, phased rollouts and pre-agreed assumptions can strengthen measurement, but they cannot remove all uncertainty.

Finally, the framework would benefit from empirical testing across organisations, sectors and functions. Future research could examine how reliably the model supports investment decisions, whether it improves the quality of AI governance, which financial conversion mechanisms are most common, and under what conditions AI-enabled productivity gains are most likely to translate into EBITDA improvement. Such testing would help refine the framework from a practical executive tool into a more robust evidence-based model of AI value creation.

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## Further Reading and Resources

This section separates formally cited references from additional author resources. The References section above lists the academic and institutional sources used to support the argument in this white paper. The resources below provide related commentary and practical material from Paul Bensley for readers who want to explore the commercial leadership implications further.

**For further reading, visit the AI for Business section at [paulbensley.co.uk](https://www.paulbensley.co.uk):**

<https://www.paulbensley.co.uk/blog/categories/ai-for-business>

The articles in this section expand on the central themes explored here: why AI adoption is not the end goal, how leaders can connect AI initiatives to EBITDA, and how productivity gains can be converted into profit, margin improvement and stronger business performance.

### About the author

Paul Bensley is a practising executive business leader, commercially minded author and creator of the *What They Didn't Teach You* series. His work focuses on the practical leadership disciplines that formal training and business education often miss — commercial judgement, difficult conversations, decision quality and the ability to turn emerging ideas into measurable business performance.

Visit [paulbensley.co.uk](https://www.paulbensley.co.uk) for articles, white papers and resources on commercial leadership, AI in business, judgement and practical performance improvement.

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