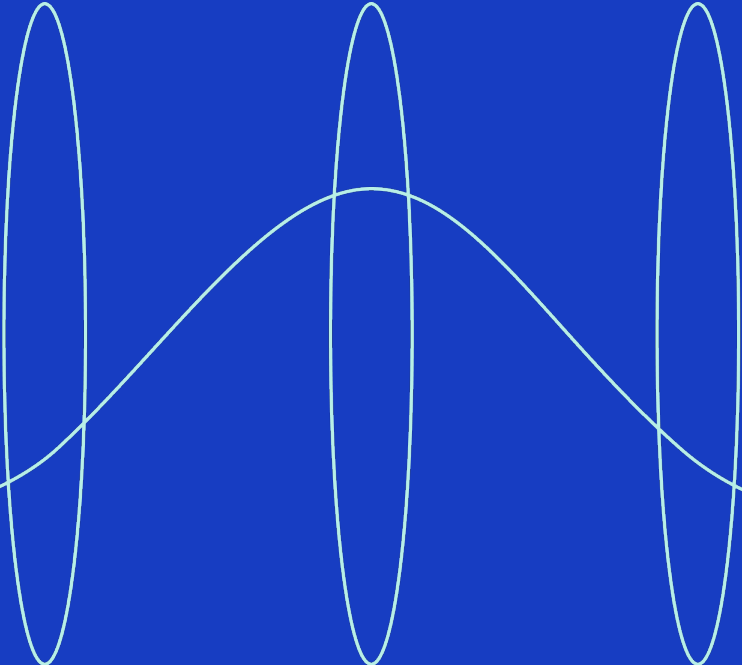


The Revenue Architecture Report 2026

ARCHITECTING GROWTH: THE NEW IMPERATIVE FOR
FINANCE LEADERS

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Executive Overview: A New Growth Imperative

Growth is harder to come by. That's not a forecast — it's what the data has been showing for several years now, and what finance leaders are feeling in their models every quarter.

The conditions that made the last decade's growth look comparatively easy have fundamentally shifted. Capital markets tightened. Customer budgets came under pressure, with both enterprises and consumers scrutinizing spend in ways they hadn't during the expansion years. AI began reshaping not just what products can do, but what customers expect value to look like, and what they're willing to pay for. And the long era of rewarding growth at any cost gave way to a harder mandate: growth that is efficient, predictable, and structurally sound.

These headwinds didn't arrive all at once. But together, they've rewritten the central growth question. Three times in ten years.

For more than a decade, the defining growth question was simple:

Do you have recurring revenue?

From 2015 to 2022, recurring revenue separated growth leaders from the companies they left behind. The structural shift from monetizing one-time transactions to ongoing customer relationships created a new source of compounding value — predictable, expandable, and far more defensible than the alternative. Companies that made the shift captured the upside. Those that didn't felt the gap widen every year.

By 2023, the growth conversation had evolved again. Recurring revenue alone was no longer enough. Customer expectations had shifted. Economic volatility had arrived. And

AI had begun reshaping what products could do and how their value could be delivered and measured.

Do you have hybrid models?


Usage-based pricing, tiered add-ons, and AI-powered product enhancements moved from competitive edge to competitive baseline. The most effective companies stopped asking whether to add consumption components and started asking how to incorporate them into their revenue mix to help drive elusive growth without introducing the operational volatility that comes from complexity you haven't designed for.

In 2026, the growth question has shifted once more. And this time, the responsibility for handling this shift is landing squarely in the finance function.

Can you architect and operate monetization as a disciplined system?

This is the question that now separates the companies pulling ahead from those grinding to hold position. And it is, at its core, a finance leadership question. CFOs and their teams are being asked to introduce new revenue models without sacrificing forecast accuracy. To support innovation without introducing structural volatility. To enable growth without eroding the discipline that makes growth sustainable. These aren't three separate asks. They are one design problem, and solving it requires deliberately designed revenue architecture: the operating system beneath your revenue model.

We know this not because we've theorized it, but because we've measured it. For fifteen



years, the Subscription Economy Index™ has tracked how companies with recurring and hybrid revenue models actually grow. The data is extensive. The patterns are clear.

Fifteen years is a long time to ask the same question, and it's certainly long enough to get a definitive answer. The early SEI reports built the case for recurring revenue. That case is now closed. What you're holding now is something different — designed not to confirm what you already suspect, but to show you what the data is demanding you do about it.

Across hundreds of companies and annual data cycles, the pattern holds: companies that design their revenue architecture around a specific set of practices consistently outperform those that let it grow by default. This report identifies those practices, and gives finance leaders a way to assess where they stand.

WHAT IS REVENUE ARCHITECTURE?

Revenue architecture is the structural design of how value is packaged, priced, expanded, and governed across the lifecycle of a customer relationship. It is the operating system beneath your revenue model: the system of decisions, structures, and rhythms that determines whether your revenue model can scale or whether it creates friction.

Revenue architecture encompasses how revenue models are structured together, how the product portfolio is designed to support expansion, how usage and subscription

components are balanced, and how the organization iterates on that design over time.

When that operating system is designed well, it enables finance leaders to do their jobs with confidence: to forecast accurately, to report with precision, to close the period cleanly, and to support growth without manual workarounds. When it accumulates without design, the opposite is true.

Revenue architecture is not a single function's responsibility — and that is precisely what makes it hard to build. The decisions that shape it cut across finance, product, sales, and customer success. Someone has to set the commercial logic. Someone else has to price and package the offering. A third team negotiates the deal. A fourth owns the renewal. When those functions operate independently — each optimizing for their own metrics — the architecture that emerges is a product of organizational defaults, not design.

Finance is the function best positioned to lead this work, not because CFOs own every decision, but because they hold the cross-functional model. The data flowing through the finance organization — revenue recognition, contract structures, renewal patterns, ARPA trajectories — tells the story of how the architecture is actually performing. Acting on that story requires bringing other functions into a shared framework. That is the leadership challenge. And it starts with understanding what the architecture currently looks like.

The Revenue Architecture Scorecard

Each year, Zuora's Subscribed Institute has published quantitative research tracking how companies with recurring and hybrid revenue models grow. Year after year, across hundreds of companies, one finding has held: companies with more intentional revenue architecture design grow faster, retain better, and expand more consistently than those operating without it.

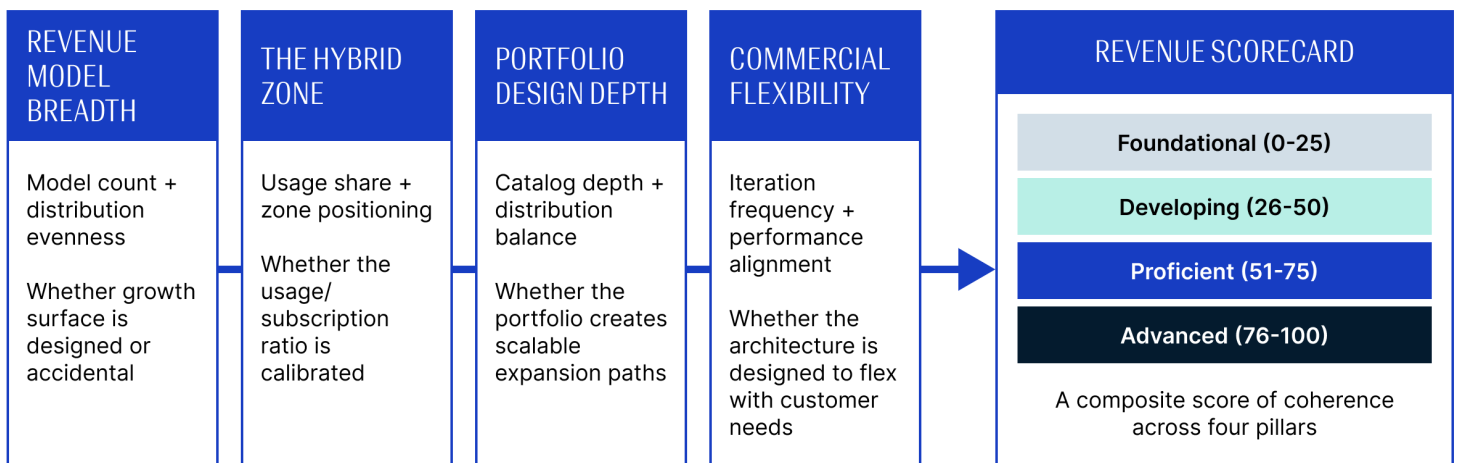
What that body of research has not previously provided is a single, integrated score that finance leaders can use to assess where their own organization stands — and to understand specifically which dimensions of their

revenue architecture are driving or limiting performance.

The Revenue Architecture Scorecard is that score.

It is a proprietary 0–100 composite built from eight structural metrics across four pillars: the breadth of revenue models, the balance of usage in the “hybrid zone”, the design depth of the product portfolio, and the commercial flexibility. The Scorecard captures design as much as it captures structure: not only what a company’s revenue architecture looks like at a point in time, but how actively and intentionally it is managed.

Figure 1. The Revenue Architecture Scorecard



We scored all companies in the dataset and grouped them into four tiers.

Figure 2. Revenue Architecture Scorecard — Performance Outcomes by Tier

ARCHITECTURE TIER	SCORE BAND	ARPA GROWTH	REVENUE GROWTH	CHURN CHANGE
Advanced	76-100	Strongest	Strongest	Most Favorable
Proficient	51-75	Below Median	Below Median	Stable
Developing	26-50	Above Median	Above Median	Modest Improvement
Foundational	0-25	Weakest	Weakest	Least Favorable

Zuora Subscription Economy Index™ dataset, N > 600. Outcomes reported as directional normalized medians by tier. Score bands: Foundational (0–25), Developing (26–50), Proficient (51–75), Advanced (76–100). ARPA = average revenue per account.

The Scorecard rewards design, not volume. A company with many revenue models but no structural coherence scores lower than one with fewer models that are well-designed and actively managed. Proficiency — not complexity — is what the data shows drives performance.

The Revenue Architecture Scorecard is built from four pillars: Revenue Model Breadth, The Hybrid Zone, Portfolio Design Depth, and Commercial Flexibility. Each pillar

contributes two normalized metrics to the composite 0–100 score — and each captures a structurally distinct dimension of how a company designs and manages its revenue architecture. That’s why the Scorecard rewards coherence across all four, not strength in any single one. The chapters that follow walk through each pillar in depth. For each one, the question to hold is: where does our architecture stand on this dimension, and what would it take to move it?

Pillar 1: Revenue Model Breadth

The first pillar measures the number and diversity of revenue models active in a company's revenue architecture, and how deliberately each one is designed to drive customer behavior. Flat fee, per-user, consumption-based, tiered, overage — these are different revenue models, each creating a distinct commercial relationship between the product and the customer. The pattern we see most often is one of two extremes: either a single dominant model that creates a structural ARPA ceiling — customers have nowhere to go when they've outgrown it or their needs shift — or a wide array of models that accumulated without purpose, never actively sold, never driving customer behavior in any direction. Neither condition serves growth.

The 2026 data is consistent with what we found in 2025 — and the signal has only strengthened. Companies with a single revenue model see ARPA decline year-over-year. Companies with four or more revenue models demonstrate meaningful positive ARPA growth. The gap between them is not incremental, and it has held across two consecutive years of data.

Companies with four or more revenue models demonstrate meaningful positive ARPA growth.

Figure 3. Number of Revenue Models vs. YOY ARPA Growth

NUMBER OF REVENUE MODELS	YOY ARPA GROWTH
1 model	-2.3%
2-3 models	-0.1%
4+ models	+2.2%

Zuora Subscription Economy Index™ dataset. N > 600.

The mechanism is intuitive once named: each additional revenue model creates a new pathway through which customers can access and pay for value. A customer whose consumption has grown beyond their current pricing tier has somewhere to go. A customer whose use case has shifted can be met with a structure that fits it. Revenue model breadth is, at its core, an expansion infrastructure.



MORE REVENUE MODELS EXPAND THE GROWTH SURFACE. DESIGNED REVENUE MODELS CONVERT THAT SURFACE INTO DURABLE PERFORMANCE

ASSESS YOUR ARCHITECTURE

- ▶ How many distinct revenue models are active in your architecture today — and were they designed intentionally, or did they accumulate over time?
- ▶ Do your current revenue models create clear expansion pathways for customers whose consumption is expanding or contracting, or does this require custom deal-making at renewal?
- ▶ Is each revenue model actively governed, with defined value and performance metrics, or has breadth created complexity you can't fully track?

Pillar 2: The Hybrid Zone

Every week, someone publishes a piece about whether SaaS companies will survive the shift to usage-based pricing. Meanwhile, most of them are already doing it. Of the SaaS companies that charge by seat in the SEI dataset, 84% also carry some form of usage-based charge. Not a handful of early adopters. Not just the infrastructure companies or AI-native platforms that everyone always cites — 84% of seat-based SaaS companies.

The second pillar is about the proportion. When a company uses both usage-based and subscription-based components such as “per seat” in its revenue structure, the share of the mix that is usage-driven determines whether the architecture optimizes for growth, predictability, or neither. The data identifies a specific range — the “hybrid zone” — in which usage exposure produces the strongest combination of ARPA growth and churn stability. The question this pillar asks is whether the architecture is calibrated to sit within it.

This question sits at the intersection of two finance function responsibilities that are rarely in the same conversation. The CFO

needs to protect forecast accuracy; the CAO needs the revenue model to be one the team can actually execute — bookable, reportable, and closeable without manual workarounds. More usage exposure captures growth potential from high-consumption customers, and it introduces the revenue variability that tests both of those capabilities simultaneously. The answer is calibration: designing the usage mix to capture expansion value while preserving the structural predictability that both the CFO and the accounting function depend on.

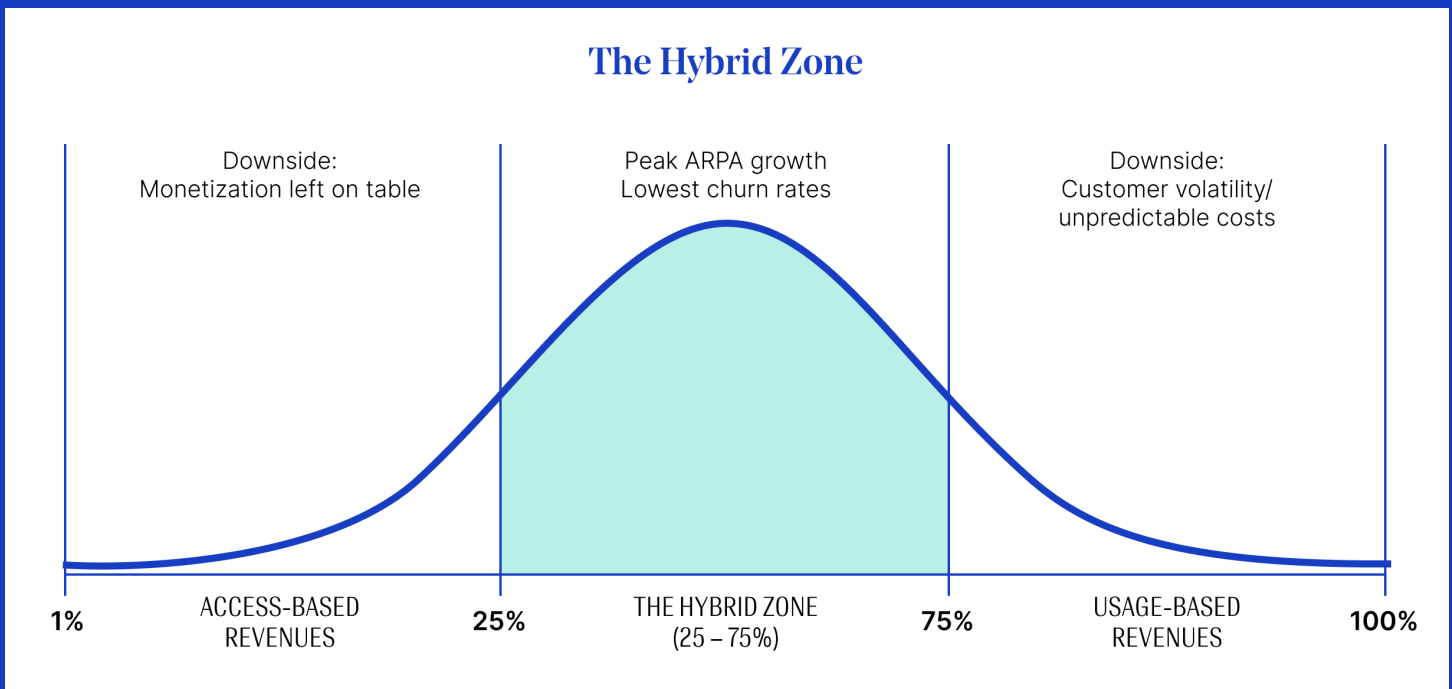
The calibration imperative runs in both directions. Customers managing their own budget forecastability face the same thresholds from the other side: too little usage flexibility and they can’t align spend to value as consumption grows; too much usage exposure and the unpredictability of their invoice becomes a procurement problem, an approval obstacle, or a reason to pull back usage to manage cost. The hybrid zone is where vendor and customer forecastability converge — the range in which both parties can plan with confidence and the relationship has room to grow.

Figure 4. Usage Mix vs. Financial Performance Outcomes (Normalized Medians)

USAGE SHARE OF REVENUE MIX	ARPA GROWTH	CHURN CHANGE	REVENUE VOLATILITY
Less than 25% usage	Below zone	Less favorable	Lower — but at cost of expansion
25–75% usage (Hybrid Zone)	Strongest	Most stable	Optimized balance
Greater than 75% usage	Moderate	More volatile	Highest variability

Zuora Subscription Economy Index™ dataset. N > 600. Effect is particularly pronounced in B2B SaaS segments.

Figure 5.



Below 25% usage exposure, companies undermonetize their highest-value customers. The pricing ceiling becomes an ARPA ceiling. Above 75%, volatility increases and predictability — the metric finance organizations most depend on — deteriorates. The hybrid zone represents the balance point at which both growth and stability are served.

Critically, usage in this context rarely means pure pay-as-you-go. The companies doing this well have packaged their usage into prepaid drawdown buckets, committed use tiers, and pooled resources with annual true-up conversations. These structures give customers the flexibility of usage and the

predictability of subscription simultaneously. The packaging around the metric, it turns out, matters as much as the metric itself.

The practical implication for finance leaders: having usage exposure doesn't weaken the revenue model. Designed correctly, it strengthens it. Usage lowers the entry friction for customers, enabling them to scale into value rather than committing to maximum spend upfront. Fixed components stabilize the baseline and preserve forecast integrity. The combination builds the trust that drives expansion. Where in the zone your company lands will depend on several factors, including maturity and type of SaaS you deliver.

MORE REVENUE MODELS EXPAND THE GROWTH SURFACE. DESIGNED REVENUE MODELS CONVERT THAT SURFACE INTO DURABLE PERFORMANCE.

ASSESS YOUR ARCHITECTURE

- ▶ What share of your revenue mix is currently usage-driven — and do you know where that figure sits relative to the 25–75% hybrid zone?
- ▶ Can your finance team accurately forecast revenue in quarters where consumption is the primary variable, or does usage exposure create material forecast risk?
- ▶ Have you explicitly designed your subscription-to-usage ratio — or did it emerge from product decisions made without finance input?

Pillar 3: Portfolio Design Depth

The third pillar examines the product portfolio — specifically, whether it is designed for scalable expansion or simply assembled over time. The measure at the center of this pillar is the Product Portfolio Balance Score, or PPBS, introduced in the 2025 Subscription Economy Index. PPBS calculates the relationship between the size of a company's product offering and how frequently those offerings are actually being sold and used. In other words, it measures whether the product catalog is working for you — not just how large it is.

The distinction matters more than it might appear. Think of it this way: a small menu with nothing customers want leaves them underserved. A sprawling catalog with offerings that go largely untouched creates a different problem — operational drag, recognition complexity, and a sales motion that has to work around the catalog rather than through it. Portfolio balance is the point between those extremes: the right range of offerings, distributed in ways that

drive consistent customer engagement and expansion.

What the Revenue Architecture Scorecard adds to PPBS is an architectural lens: not just whether the portfolio is balanced today, but whether it is designed to support ongoing commercial evolution. Does the catalog create repeatable pathways for customers to expand their relationship with your product? Or does it resist the kind of iteration that keeps offerings aligned with how customers actually buy and derive value?

The findings from this pillar carry a nuance worth noting for finance leaders. Raw catalog depth — more offerings — does correlate with revenue growth. But the correlation strengthens significantly when catalog depth is accompanied by structural balance: consistent distribution of offerings across the customer base rather than heavy concentration in a small number of products. In other words, how long is the “long-tail” in your product catalog, and how deeply do you sell into this?

Figure 6. Portfolio Depth and Balance vs. Financial Outcomes

PORTFOLIO DESIGN PROFILE	ARPA OUTCOME	CHURN OUTCOME
Minimal depth, low distribution	Lowest ARPA	Higher churn
Moderate depth, structured distribution	Strong ARPA growth	Reduced churn
High depth, unbalanced distribution	Revenue growth, higher volatility	Operational risk
High depth, structured distribution	Strongest ARPA growth	Lowest churn

Zuora Subscription Economy Index™ dataset. N > 600. Based on rateplan charge count and distribution entropy.

A portfolio designed for expansion — one with modular offerings that create natural cross-sell and upsell pathways — scales with the customer relationship rather than requiring commercial heroics at renewal time. That design has direct implications for net revenue retention, one of the metrics finance leaders track most closely.

A portfolio designed for expansion scales with the customer relationship



PORTFOLIOS DESIGNED TO EXPAND SCALE CLEANLY. PORTFOLIOS THAT ACCUMULATED SCALE UNEVENLY — AND SHOW IT IN THE RETENTION NUMBERS.

ASSESS YOUR ARCHITECTURE

- ▶ How many distinct product offerings are active in your catalog — and how evenly are they distributed across your customer base?
- ▶ Does your portfolio create natural cross-sell and upsell pathways, or does expansion require commercial heroics at every renewal?
- ▶ Can you identify which portfolio gaps are most directly limiting your net revenue retention right now?

Pillar 4: Commercial Flexibility

The fourth pillar measures something the other three don't capture directly: whether the revenue architecture gives customers the ability to manage their relationship with the product as their needs change — and whether that flexibility, extended deliberately, compounds into growth.

A customer who can pause rather than cancel stays in the relationship. A customer who can move to a different tier, add a product, or adjust their subscription as their usage evolves is a customer whose needs are being met by the architecture rather than constrained by it. The data shows that companies whose revenue architectures accommodate that kind of movement —

in both directions, across the full range of subscription changes — retain better and expand more consistently than those operating with a single, fixed commercial motion.

This pillar reframes a conversation that often gets reduced to pricing. The finance leader's instinct to protect customer relationships by maintaining pricing stability within a contract is sound — and the data supports it. Stability within the relationship is a feature of good revenue architecture. Rigidity in the architecture itself is what drives churn: when customers have no room to flex, cancellation becomes the only option available to them.

Figure 7. Commercial Iteration Frequency vs. ARPA Growth and Churn

ITERATION FREQUENCY (CHANGES PER SUBSCRIPTION)	ARPA GROWTH	CHURN CHANGE
Low — fewer than 2 changes	Lower	Less favorable
Moderate — 2 to 4 changes	Strongest	Most stable
High — 5 or more changes	Diminishing returns	More volatile

Zuora Subscription Economy Index™ dataset. N > 600. Average and median changes per active subscription.

Companies where customers and vendors together make two to four adjustments per subscription annually see the strongest ARPA growth and the most favorable churn outcomes. When customers can align their subscription to the value they're experiencing — scaling up when the product is delivering, adjusting when circumstances change — they stay and they expand. Companies whose architectures leave no room for that alignment watch offerings drift away from how customers actually use and experience the product, and the gap shows up in retention.

The commercial operating rhythm this pillar describes is a shared one — between the finance function and the customer. Building it means designing the revenue architecture to accommodate change, establishing the data infrastructure to monitor value alignment across the customer base, and creating the cross-functional governance to act on what that data shows.

REVENUE ARCHITECTURE DESIGNED FOR FLEXIBILITY OUTPERFORMS ARCHITECTURE DESIGNED FOR STAGNATION. CUSTOMERS WHO CAN ADJUST STAY. CUSTOMERS WHO CAN'T, LEAVE.

ASSESS YOUR ARCHITECTURE

- ▶ How many distinct product offerings are active in your catalog — and how evenly are they distributed across your customer base?
- ▶ Does your portfolio create natural cross-sell and upsell pathways, or does expansion require commercial heroics at every renewal?
- ▶ Can you identify which portfolio gaps are most directly limiting your net revenue retention right now?



Three Findings Finance Leaders Can Act On

The four pillars of the Revenue Architecture Scorecard each tell a distinct story. But across the full dataset, three structural findings stand out as having the clearest implications for how CFOs and finance leaders approach 2026.

FINDING 1: STRUCTURED OPTIONALITY IS A GROWTH ENGINE

The instinct to simplify is understandable. Fewer pricing tiers, fewer revenue models, fewer offerings. Simpler to operate, simpler to forecast, simpler to explain.

The data argues against it.

Companies with greater revenue model diversity that is structured and actively managed consistently outperform their simpler counterparts on ARPA growth and churn. Designed revenue model breadth is growth surface area — the structured optionality that gives customers more ways to expand and the business more ways to capture that expansion.

The relevant distinction is between designed optionality and accumulated complexity, and the data is unambiguous about which one drives performance. Accumulated complexity is an accounting problem as much as a strategic one: revenue models that evolved reactively, without governance, create the reconciliation burden, recognition risk, and close-cycle friction that no system was designed to absorb. Designed optionality produces growth: models that are intentionally structured, clearly defined, and actively managed generate the expansion revenue that sustains performance.

Structured optionality is the growth lever. Accumulated complexity is the drag. The difference between them is design.

FINDING 2: THE HYBRID ZONE IS A PRECISION INSTRUMENT, NOT A TREND

Usage-based pricing has been discussed as a trend for several years. The more useful framing for finance leaders is this: it is a precision instrument. And like any precision instrument, its value depends entirely on calibration.

The 25–75% hybrid zone is not a universal prescription. For high-growth B2B SaaS companies with strong product-led growth dynamics, the upper end of the range may be optimal. For businesses with high fixed cost structures or customers who rely on predictable spend management, the lower end may be more appropriate. What the data establishes is the zone in which the instrument works — outside of which performance degrades in one direction or another.

For finance leaders, the actionable question is not “should we have usage pricing?” The question is: what share of our revenue mix should be usage-driven, given our growth objectives, our customer base, and our forecasting requirements? That is a design question — and it has a data-driven answer.

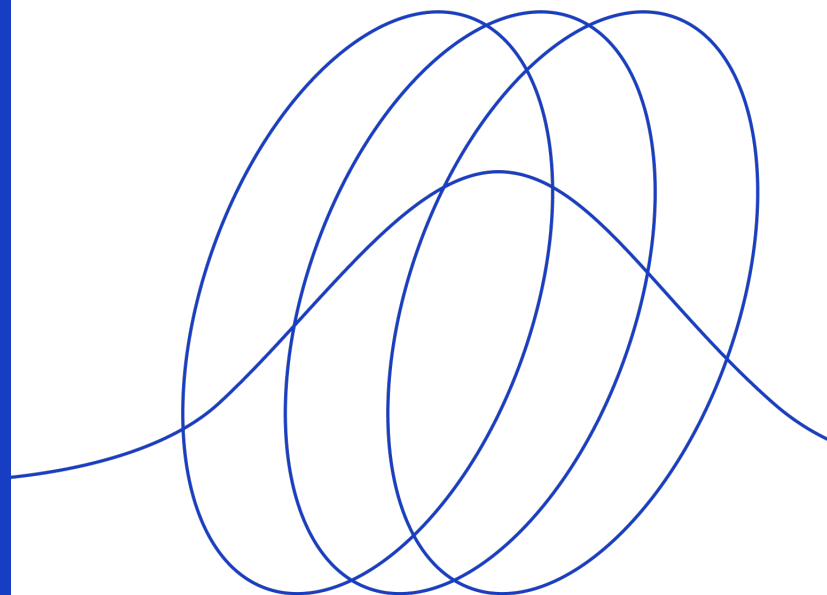
What share of our revenue mix should be usage-driven, given our growth objectives, our customer base, and our forecasting requirements?

FINDING 3: AI IS CHANGING THE DESIGN PROBLEM

AI-driven products are an accelerant of the design challenge.

They are inherently outcome-oriented: delivering value that varies by use case, by consumption intensity, and by the degree to which the customer has configured them to work for their context. This makes purely subscription-based pricing increasingly difficult to defend — and purely usage-based pricing increasingly difficult to forecast. The hybrid zone becomes simultaneously more important and more complex to navigate.

Finance leaders who are supporting AI product launches or pricing decisions in 2026 will find that the same architectural principles that govern traditional subscription and usage models apply with even higher stakes. The companies that have already built structured, balanced, actively managed revenue architectures are better positioned to adapt. Those operating with accumulated complexity — or with static pricing structures designed for a simpler product world — face a more disruptive transition.



Industry Snapshot: Where the Architecture Gap Is Widening

When viewed through the lens of Revenue Architecture Scorecard performance, industry-level differences reveal something more useful than a sector ranking: they reveal where architectural design gaps are compounding into performance gaps — and where finance leaders have the clearest opportunity to move.

HIGH TECH & SAAS

This sector shows the highest average Scorecard performance — but also the widest internal dispersion. Companies in the Advanced tier within High Tech and SaaS are operating at a different level of architectural sophistication than their peers: structured hybrid models, actively managed product portfolios, and commercial iteration rhythms built into the operating model. Companies in the Foundational tier have often accumulated complexity without designing it, and the performance gap within the sector is as significant as the gap between SaaS and the sectors behind it.

For finance leaders in this sector, the risk is complacency: assuming that SaaS-native practices are sufficient when the data suggests that architectural proficiency is what drives differentiated performance. That complacency has a specific texture in this sector: many SaaS companies lack the visibility and data infrastructure to actively manage the architecture they've built. Knowing that the hybrid zone exists is not the same as having the metrics to gauge where your revenue mix actually sits within it, or the operational capability to recalibrate when it drifts. The same is true of portfolio design, where depth on paper doesn't translate to structured expansion without active management of how offerings are distributed and performing across the customer base.

MEDIA & ENTERTAINMENT

Media companies demonstrate strong revenue growth trajectories — but often with lower portfolio design depth and

less structured usage balance. Direct-to-consumer dynamics have driven aggressive pricing experimentation, frequently without the governance architecture to match. The result is performance volatility that shows up in churn curves that are harder to predict and harder to defend in board conversations.

The companies in this sector investing in portfolio architecture and commercial iteration discipline are beginning to separate in their retention and ARPA performance. The architecture gap here is closing — but unevenly.

MANUFACTURING & IOT

The structural shift in Manufacturing is underway and accelerating. Connected product data is creating new opportunities for usage-based and outcome-based pricing that simply didn't exist five years ago. Finance leaders in this sector are being asked to support monetization models that are fundamentally more complex than traditional transactional structures — while maintaining the forecast accuracy and operational efficiency that manufacturing organizations require.

The companies that are furthest along in this sector have translated product telemetry into structured revenue models with clear governance. Those still operating traditional transactional logic over connected products are generating product-level data they are not yet monetizing.

In every sector we measured, the architecture gap is already open and already widening. Finance leaders have one decision to make about it: which side of it they're on.

The Finance Leadership Mandate: Three Priorities for 2026

Revenue architecture does not fail because companies lack good ideas. It fails because the work of building it is genuinely cross-functional, and most organizations have not assigned anyone to own the whole. Product teams design offerings without visibility into how they'll be priced and packaged. Sales teams close deals in ways that create recognition complexity downstream. Finance teams inherit the resulting structure and are asked to forecast it, report on it, and close it cleanly — often without having shaped it.

The companies that outperform on the Scorecard have done something organizationally specific: they have built a customer-first orientation into the architecture design process itself. They start with how customers experience and derive value from the product and design the revenue model outward from that. Finance leaders who have made this shift describe it as a reframe: from protecting internal processes to designing the system the customer actually needs to stay and expand.

Every finding in this report traces to a structural decision made or left unmade by the finance function. The companies outperforming their peers built systems that make better pricing possible. Finance leaders were at the center of that work, across the full breadth of the finance function.

Forecasting a more complex revenue mix is one challenge. Running it — booking it

correctly, closing the period cleanly, avoiding the proliferation of manual workarounds that accumulate when systems weren't built for the models they're being asked to support — is another. The revenue architecture that looks right on paper has to be one the finance organization can actually operate. That is, in practice, as much a chief accounting officer conversation as it is a CFO one.

Three priorities define where that work begins in 2026.

PRIORITY 1: AUDIT THE ARCHITECTURE YOU HAVE

Designing what comes next requires an honest assessment of what's already in place. The Revenue Architecture Scorecard provides the framework: revenue model breadth, "Hybrid Zone" usage mix, portfolio design depth, and commercial iteration cadence. Assessed together, these dimensions reveal the structural health of the revenue architecture and the specific areas where design gaps are creating performance drag.

The audit question is not "are we charging enough?" It is: does our revenue architecture enable the kind of growth our business needs — and can our finance function support that growth with the forecast accuracy, operational efficiency, and risk management precision our stakeholders require?



PRIORITY 2: CALIBRATE TOWARD THE HYBRID ZONE

If usage-based components represent less than 25% of the revenue mix, the architecture is likely leaving ARPA on the table with the highest-consumption customers. If usage exposure exceeds 75%, forecasting complexity and churn volatility are likely growing in ways that are difficult to manage. Either condition is a structural problem with a structural solution.

Calibrating toward the hybrid zone is a design decision, not a trend to adopt or avoid. The goal is a revenue model that captures more value from customers whose consumption is growing while preserving the predictability that allows the finance organization to do its job. Those two objectives reinforce each other when the architecture is designed to serve both.

PRIORITY 3: BUILD A COMMERCIAL OPERATING RHYTHM

Revenue architecture is a living system that must evolve alongside the product, the customer base, and the competitive environment. Finance leaders who treat the revenue architecture as a settled design find

themselves managing the consequences — ARPA that plateaus, renewal conversations that grow more difficult, and a revenue model that has drifted out of alignment with how customers actually experience value.

Building a commercial operating rhythm means establishing the data infrastructure, cross-functional governance, and review cadence that enables two to four deliberate iterations per subscription per year. It means owning the evolution of the revenue architecture as a finance discipline — the revenue model mix, the product catalog, the usage balance, the pricing and packaging structures — and building the organizational capability to support that ownership with rigorous analysis.

Revenue architecture is financial infrastructure. The companies that designed it intentionally — rather than letting it accumulate — are the ones defining what growth looks like in 2026.

The Subscription Economy has matured. The era of asking whether you have recurring revenue is over. The era of asking whether you can architect and operate it as a disciplined system has begun — and it starts in the finance function.

Methodology

The Revenue Architecture Report 2026 is part of the Zuora Subscription Economy Index™ series. It is based on anonymized, aggregated, system-generated activity data from the Zuora platform, representing more than 600 companies selected from the Zuora platform based on data maturity criteria, ensuring that observed performance patterns reflect genuine operating trajectories rather than new-platform onboarding effects. The Revenue Architecture Scorecard is a composite metric derived from eight normalized structural variables across four pillars: Revenue Model Breadth, Hybrid Zone,

Portfolio Design Depth, and Commercial Flexibility. Pillar scores are normalized to a 0–100 scale and combined into a composite Scorecard score. Companies are grouped into quartiles based on their Scorecard scores. Performance outcomes — including ARPA growth, revenue growth, and churn change — are reported as directional normalized medians by quartile. All data reflects platform activity through the measurement period. Individual company data is not disclosed. The Subscription Economy Index™ and Subscription Economy® are trademarks of Zuora, Inc.

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