

Aspects of Monetization of Various Spheres of Activity Using Artificial Intelligence Systems

Evgeny Bryndin¹

¹ Research Department, Research Center Natural Informatics, Novosibirsk, Russia
Correspondence: Evgeny Bryndin, Research Department, Research Center Natural Informatics, Novosibirsk, Russia.

doi:10.63593/JWE.2026.03.03

Abstract

Monetization of various industries using intelligent systems involves using different monetization models, creating suitable artificial intelligence systems, developing a strategy, and evaluating effectiveness. There are many monetization options, depending on the type of product and industry specifics. This allows companies to build a regular user base and guaranteed revenue, as well as retain them by developing new products and offering a wide selection. Companies in one industry try to adhere to the generally accepted rules that users are accustomed to; otherwise, it is difficult to transition them to a different format. Some companies use mixed monetization models. For example, a user on Ozon pays the cost of delivery to their city, but the marketplace offers them a premium plan, a monthly subscription, and receives more favorable delivery terms and other bonuses, while sellers pay Ozon a commission—these are different monetization methods. After launching monetization, it is important to track key metrics to understand the success of your strategy. Regular data analysis allows for flexible strategy changes, testing, and selection of effective intelligent systems, formats, and tariffs, maximizing overall monetization efficiency.

Keywords: marketplace, monetization strategies, artificial intelligence systems, areas of activity

1. Introduction

After several years of rapid development and pilot projects, artificial intelligence is ready for its ultimate test: mass monetization (Roger Bootle, 2023; Alexander Chichulin, 2023; Rustam Agamaliyev, 2024; Erkin Dlimbetov, 2024; Bukhtueva, I., & Terekhov, I., 2024; Damir Khalilov, 2024; Asha Saxena, 2025; Thomas Davenport, 2026). Leading analysts believe 2026 will be a turning point, when AI investments will finally move from the realm of experimentation to measurable business returns and profit growth

for a wide range of companies.

The global artificial intelligence market is on the threshold of a qualitative shift. Experts unanimously agree that 2026 will be the year when AI will begin to generate real revenue across the economy. As analyst Dan Ives notes, humanity is entering the “year of AI monetization,” when the established infrastructure will begin to be actively used by both businesses and end consumers, generating measurable financial flows.

The key trend of 2026 will be a shift in focus from

the development of new, increasingly impressive models to their practical application and integration. As American experts note, although new fundamental models and corporate agents continue to amaze, moving beyond pilot projects and tests requires organizing data, integrating solutions into existing workflows, and developing governance, pricing, and compliance models.

This work will be the primary driver of monetization, translating technological potential into concrete business results—increased efficiency, reduced costs, new product development, and improved customer service.

A survey conducted by a consulting company complements this picture with figures and priorities. Sixty-eight percent of global business leaders plan to increase investment in AI in 2026. Moreover, the overwhelming majority (88 percent of executives and 84 percent of investors) believe that AI helps businesses mitigate and manage the impact of crises. Less than half of current projects in this area demonstrate a positive return on investment (ROI).

Half of executives cite AI development as their top priority for 2026. They are focusing on upskilling their workforce, recognizing that success depends not only on technology but also on human capital. Most executives expect AI to ultimately drive hiring, especially at entry-level and senior management levels, as companies restructure their teams to more quickly achieve ROI using AI-powered systems. To achieve this, they can leverage the international standard ISO/IEC 42001:2023 by adapting it for AI Management Systems (Evgeny Bryndin, 2026).

2. Monetization of Artificial Intelligence Systems

Monetization of artificial intelligence (AI) systems is the process of converting developed AI technologies and solutions into a source of revenue for companies and developers. Below are the main methods for monetizing AI systems:

(1) Selling licenses and software solutions

Companies develop AI products or platforms and sell licenses for their use to other organizations. These can include automation systems, analytics, image processing, and others.

(2) SaaS (software as a service) models

Providing AI solutions on a subscription basis through cloud platforms. Clients pay for access to functionality without the need for local

installation and maintenance.

(3) APIs and AI-based services

Providing access to AI models via APIs. For example, image recognition, natural language processing, recommendation services, etc. Usage is paid for on-demand or by subscription.

(4) Training and Customization

Selling services to train and customize AI models to meet specific customer needs, which increases the value of the solution and allows for additional fees.

(5) Integration into Products and Platforms

Integrating AI into existing products or platforms (e.g., mobile apps, web services) and generating revenue from improved functionality or increased sales.

(6) Subscription and Pay-Per-Use Models

Pay-per-Use models for specific AI features, allowing customers to pay only for what they actually use.

(7) Data-as-a-Service (DaaS)

Selling AI-generated data or analytical reports generated by AI-powered data processing.

(8) Licensing of Technologies and Patents

Transferring the rights to use unique AI algorithms or patents to other companies for licensing fees.

(9) Creating your own products and services

Developing final solutions for end users (e.g., Chatbots, automatic translation systems) and their commercialization.

(10) Some types of AI monetization

- Direct monetization is the explicit charging of a fee for access to AI-powered features. For example, a CRM system might offer basic features in a standard subscription, and for a separate fee, a predictive analytics module that predicts the likelihood of closing a deal.

- Indirect monetization is the use of AI to improve the core product, increasing user engagement and retention, but without charging a separate fee for AI features. Here, AI works “under the hood,” making the product smarter, more convenient, and more valuable to the user.

- Monetization from open AI models: Developers refine existing models for specific tasks, create convenient services based on the models, or sell the refined models on marketplaces.

(11) Some AI monetization strategies

- Development of unique AI: solutions that solve specific customer problems, allow you to stand out in the market, and offer high-value products.
- Integrating AI into existing products and services can increase their value. For example, adding machine learning capabilities to customer relationship management (CRM) systems or e-commerce platforms can attract new customers.
- Marketing strategies: Companies must clearly explain the benefits of their AI solutions and adhere to their practical use for customers.
- Transparency in AI development: Companies must ensure transparency about their AI models and algorithms to respect customer trust and avoid legal and ethical issues.

Important aspects of successful monetization include ensuring data security, regulatory compliance, and creating a value proposition for customers.

However, the prospects for AI monetization are ambiguous: capital investments in infrastructure (servers, power generation, cooling systems) and neural network training are too high, and competition in the market is too intense. Analysts predict that 2026 will be the year of mass monetization of AI—investments in AI will finally move from the realm of experiments to the realm of measurable business returns and profit growth for a wide range of companies.

3. Monetization of Industries Using Artificial Intelligence Systems

Monetization using artificial intelligence systems covers a wide range of industries, from business and education to creative industries and finance. Key approaches include the development and sale of AI products, process automation, content generation, consulting, and the use of AI to optimize existing business models.

3.1 Business and Process Optimization

AI services in the cloud for business — providing access to AI tools through cloud platforms. For example, companies like Yandex, VK, and Sberbank offer B2B solutions for data analysis, task automation, and improving business process efficiency.

Business process automation — implementing AI models to optimize routine operations: application processing, feedback analysis, risk management, and lending decision-making (as is the case with Sberbank, where AI is used in lending and risk assessment processes).

AI assistants and Chatbots — virtual employees that perform tasks in HR, marketing, and document management. They can schedule meetings, prepare reports, conduct business correspondence, and send newsletters. Small and medium-sized businesses use such assistants to reduce personnel costs.

Marketing Optimization — using AI to generate ads, target, and personalize marketing campaigns. For example, VK launched the AI Persona service for audience analysis and personalized marketing.

3.2 Content Generation and Monetization

Text and Image Generators — services that create articles, scripts, logos, covers, and illustrations using AI. These tools can be highly specialized (for example, an ad generator for online stores or a social media post assistant).

Video and Audio — tools for converting text into video, creating animations from photos, and improving video and audio quality using AI.

Monetization through Platforms — creating content (text, images, videos) using AI and posting it on platforms with advertising revenue opportunities (YouTube, Yandex Zen, etc.).

Neuroclubs and subscriptions are models where users pay for access to a community, tools, and knowledge related to AI. For example, clubs can provide bots for content generation, assistants for working with neural networks, and a library of ready-made prompts.

3.3 Technologies and Development

Selling access to model processing capacity — renting servers with video cards through cloud platforms (e.g., Yandex DataSphere or SberCloud ML Space).

Modified models on marketplaces — selling AI models adapted for specific tasks.

Development of AI applications and services — creating software using machine learning algorithms and neural networks, with subsequent sale or monetization through subscriptions (SaaS model), licensing, and API services.

3.4 Consulting and Training

AI Consulting — assisting companies in implementing and optimizing AI solutions, setting up integrations and automation.

AI Training — conducting training sessions, creating educational materials, launching online

courses, and providing mentoring in the field of AI. Highly specialized areas are particularly in demand, such as integrating AI into business processes or setting up neural networks for specific tasks.

3.5 Finance and Investments

AI Trading — automated investments through algorithms that analyze the market and execute trades. This includes Algo-trading and robo-advisors offering customized investment solutions.

Trend Forecasting and Working with Big Data — using AI to analyze market trends, forecast demand for goods, and manage finances.

3.6 Other Sectors

Education (EdTech) — development of AI tutors, performance prediction systems, and automated assessments. A freemium model or the sale of licenses to educational institutions is common.

Cybersecurity — use of AI to protect against threats, for example, in Kaspersky Lab products.

Healthcare — diagnostic systems, predictive analytics for hospitals.

E-commerce Personalization — recommendation systems and personalization of user experiences.

3.7 Challenges and Risks

AI monetization is associated with infrastructure costs (servers, cooling systems, model training), high competition, and the need to comply with legislation (e.g., requirements for the processing of personal data). Furthermore, technology is rapidly evolving, requiring constant updating of products and skills.

Successful AI monetization often depends on the ability to combine technology solutions with industry expertise, focus on solving specific problems, and demonstrate measurable results for clients (Evgeny Bryndin, 2025a; Evgeny Bryndin, 2025b; Evgeny Bryndin, 2026).

4. Approaches to Creating Artificial Intelligence Systems for Monetization

Approaches to creating artificial intelligence systems for monetization in various areas of human activity include several key approaches related to the development, implementation, and operation of AI solutions. These approaches encompass both the technical aspects of model creation and business models that enable profitability from AI technologies.

4.1 Approaches to Creating AI Systems

Machine Learning (ML). Systems learn from data without explicit programming. This includes supervised, unsupervised, and reinforcement learning. Libraries and frameworks such as TensorFlow, PyTorch, and Scikit-learn are used for development.

Deep Learning. A subset of ML that uses multilayer neural networks. It is used for complex tasks such as image and speech processing, and content generation.

Natural Language Processing (NLP). Enables systems to understand and generate human speech. It is used in Chatbots, text analysis systems, and machine translation.

Computer Vision. Enables machines to “see” and interpret visual information. It is used in object recognition, video surveillance, and medical diagnostics.

Expert Systems and Knowledge Systems. Use knowledge and rule bases to make decisions in specific areas (diagnostics, decision support).

Hybrid approaches. A combination of several methods (e.g., NLP + computer vision) to solve complex problems.

4.2 Key Stages of Creating an AI System

- defining the problem and choosing a suitable approach;
- collecting and preparing data (datasets, labeling);
- choosing the model architecture and development tools;
- training the model;
- testing and performance evaluation (metrics such as accuracy, F1 score, MAE, IoU, etc. are used);
- deployment and integration into business processes or products.

4.3 Challenges and Risks

- High infrastructure costs. Purchase and maintenance of servers, cooling systems, power generation.
- Market competition. Many companies are actively developing AI-related areas.
- Ethical and legal aspects. Data privacy issues and liability for model errors.
- The need for constant model updates. AI is evolving rapidly, and outdated solutions are becoming irrelevant.

Successful AI monetization requires not only

technical expertise but also a deep understanding of market needs, the ability to adapt technologies to specific business challenges, and the ability to build effective business models.

5. Key Methods for Monetizing Artificial Intelligence Systems

5.1 B2B Solutions and Cloud Services

- * Cloud Platforms (SaaS) — Providing access to AI tools via the cloud (e.g., Yandex, VK, and Sberbank services).
- * Business Process Automation — Implementing AI to optimize company operations (credit scoring, risk management, service personalization).
- * AutoML Platforms— Tools for automatically creating and training models (such as VK Tech).

5.2 Content Creation and Sales

- * AI Images and Design — Generating art using Midjourney and Stable Diffusion for sale on stock sites (Shutterstock, Adobe Stock) or as merchandise.
- * Copywriting and Scripts — Creating texts, presentations, and scripts for YouTube using ChatGPT and YandexGPT.
- * Video and Audio Processing — Video editing, sound enhancement (Runway, Adobe Podcast AI), subtitle generation.

5.3 Personalized Products

- * Chatbots and Assistants — Development of custom AI assistants for brands and bloggers.
- * Digital Avatars — Character animation (HeyGen, D-ID) for marketing and training.
- * Stickers and Emoji — Generating branded visual content (Sticker Maker AI).

5.4 Training and Consulting

- * Online Courses — Training in neural networks on platforms like GetCourse and Udemy.
- * Business Consulting — Setting up AI solutions, process automation (Zapier, Make).
- * Strategy Development — assisting companies with AI integration (from 50,000 rubles per project).

5.5 Niche Solutions

- * NFTs and Digital Art — selling unique AI-generated objects on OpenSea, Foundation.
- * Localization and Translation — automated content translation (DeepL, ChatGPT).

- * Infrastructure Services — leasing computing power for model training.

5.6 Key Trends in 2026

- * Growth in Global Investment — expected to exceed \$2 trillion.
- * Shift Toward Practical Application — focus on integrating AI into existing processes, not just developing new models.
- * Increasing ROI Requirements — investors expect projects to pay for themselves within 6 months.
- * Talent Shortage — demand for AI implementation and configuration specialists is growing.

5.7 Tips for Getting Started

- (1) Choose a niche – design, content, video, bots, or training.
- (2) Master the tools – Midjourney, ChatGPT, Runway, Captions.
- (3) Find your first clients – through freelance platforms (Kwork, Upwork) or social media.
- (4) Scale – improve the quality and price of your services.

6. Common Monetization Models

6.1 Fixed Price for a Set Period

The client pays for a specific period of use for a given product—CRM systems, for example, are often monetized using this model. For access to Bitrix24, the user pays a fixed monthly, quarterly, or annual fee, depending on the selected period. The company offers several plans, varying in scope and cost:

- Basic (designed for a small number of users, up to five),
- Standard (up to 50 users),
- Professional (can include approximately 100 users).

While the system is being paid for, the client has access to all its resources included in the selected plan.

We create a hotel management program that is monetized in a similar way—we charge the hotel a fixed fee for using our program. The cost depends on the number of rooms: the more rooms, the higher the monthly cost. This is due to the amount of work our team performs during the implementation and maintenance of the program.

Varying pricing based on the scale of the hotel is

a common approach in the hospitality industry.

Advantages

A regular customer base is built, and this income can be used to pay the team and cover ongoing operating expenses. Scaling is possible by attracting new users.

Disadvantages

There is a limitation in the market capacity—it is impossible to attract more customers than the existing market. Therefore, to develop the project at a certain stage, it is possible, for example, to expand to other countries.

Suitable for businesses

Companies creating services, for example, for optimizing business processes and business management.

6.2 Percentage of Sales

Where a company or service can influence sales volume and customer income, a percentage-based monetization model is used. For example, another of our services, GoodStay, an electronic menu for hotels, through which organizations can sell their services (food, spa, merchandise), directly influences the average customer check, so we charge a percentage of the turnover. This is also beneficial for hotels, as the company is motivated to develop the usability of our online menu so that users place even more orders, since our commission increases as the hotel's revenue grows.

Advantages

Unlimited revenue growth potential with increased sales and average customer check.

Disadvantages

High competition in the market, dependence on customer income.

Suitable for what kind of business

This is how marketplaces work—Wildberries, Ozon, or eBay receive a percentage of all sales—payment systems and other services that can impact customer profits.

6.3 Advertising

This monetization method is possible if a company has access to a wide audience. Essentially, the company “sells” the attention of its users, who are shown advertising content. The most prominent examples of this model are:

- search engines Google, Yandex,
- social networks—VK, OK, Zen, and others.

Advertising can be both a primary and a secondary monetization model. An interesting example is the Magnit retail chain, which began selling advertising on in-store displays to other companies and earned over 1 billion rubles in six months. Online services like SberMarket, Samokat, Ozon, and others also sell advertising on their platforms.

Advantages

Versatility: advertising can be sold virtually anywhere, not only on online platforms but also offline.

Disadvantages

To implement this model, you need a developed product, an active audience, and traffic. Most users are irritated by intrusive advertising, so a startup must constantly work to expand its audience.

Suitable for businesses

Companies with high traffic and an engaged, active audience.

6.4 Data Monetization

Data monetization describes the process of a company using data to generate economic benefit. Essentially, data monetization is the process of using data to increase revenue. More and more companies are monetizing data to support business growth and development. They are sold in anonymized form to other companies, or access to the collected analytics is sold. This approach has many ethical issues, but if a company sells the information in anonymized form and carefully selects its counterparties, it is generally a popular product today.

Advantages

High margins at low costs; data is often a byproduct of the business, requiring no additional resources.

Disadvantages

Adequate technical capabilities for collecting and storing information;

Expensive specialists;

Risk of privacy breaches and the resulting potential fines.

Suitable for businesses

Research organizations, financial services, and other companies working with big data.

6.5 Selling a License

If your product has unique advantages and is in

demand in the market, you can monetize the license for its use.

- This model is common in the IT sector — Microsoft, Oracle, and Photoshop sell their licenses;
- Universal Pictures and Warner Bros. Pictures sell licenses for film screenings;
- FIFA successfully uses license monetization—the video game licensing program generated 60% of the company's total revenue in 2020.

Advantages

Extensive scalability, loyal customers, low defection rate (due to complexity, inconvenience, and time-consuming).

Disadvantages

Development is complex; the product must be unique, in demand in the market, and impeccable in terms of quality.

7. Preparing for Monetization

Market and competitor analysis allows you to determine the demand for your content or product and the potential advantages and prospects for developing and implementing different monetization models. You can decide which model to choose by considering how it works in your industry and what models other companies are using.

It's important to consider your audience's needs—for example, if you use a paid subscription, you need to create a high-quality, unique product that users will truly need and be willing to pay for.

If you're choosing to monetize your website or social media audience, you should first ensure you have sufficient traffic to support it.

It's important to understand the potential monetization model for your project from the start—it's also typically discussed with investors during the business plan stage. For a monetization model to become effective, it takes a certain amount of time.

The project must be prepared and brought to the desired level before it can generate profit. You can test out some monetization options, as it's important to determine which model is right for your business and specific industry.

However, you shouldn't overcommit to quantity and quality in pursuit of profit—for example, if your service is overloaded with advertising, this could lead to audience churn.

Reluctance to implement multiple monetization methods comes with certain risks—a smart use of different models can increase revenue severalfold. Some products allow you to set up monetization from day one. For others, you need to achieve scale before you can start making money.

In any case, a monetization strategy should be thought out at the ideation stage and should be an integral part of your business strategy. For example, a regulated healthcare strategy: ChatGPT for Healthcare is a paid offering designed for regulated healthcare use (corporate governance + HIPAA support via controls/BAA availability) and also supports the creation of custom healthcare apps via an API.

8. Russian Companies' Successes in AI Monetization

Examples of successful cases in Russia:

* Yandex — B2B Tech revenue grew by 59% in Q2 2025.

* Sberbank — the impact of AI implementation is estimated at 450 billion rubles in 2024.

* VK — VK Tech revenue grew by 48.2% in H1 2025.

Business services are best monetized: AI applications for analyzing and processing data that businesses store on remote servers (clouds), as well as online advertising optimization services. Smart devices and AI assistants are currently working to expand their user base.

The largest cloud service providers (data storage and computing) in the global market are Amazon, Microsoft, Google, and Oracle. Their departure in 2022 opened up new opportunities for Russian companies. Among public companies, Yandex (Yandex B2B Tech), VK (VK Tech), and Sberbank filled the niche.

Yandex views B2B Tech as a key growth driver. In the second quarter, the division's revenue grew by 59% to 11.4 billion rubles, or 3.3% of the company's total revenue. By comparison, Yandex's overall revenue grew by 33%. The market size is estimated at 240 billion rubles, and is expected to reach 510 billion rubles by 2028.

The share of AI services in the platform's revenue in 2024 was 5%, and is expected to grow to 8% in 2025. New B2E and B2B services, NeuroSupport and NeuroExpert, were launched in the second quarter. In the first half of 2025, VK Tech increased its revenue by 48.2% to RUB 6.7 billion,

and adjusted EBITDA by 2.7 times to RUB 0.7 billion. Meanwhile, revenue for the entire holding company grew by only 13%. The main growth drivers are business applications and productivity services, and new cybersecurity services were introduced in the second quarter. Last year, the company open-sourced its AutoML platform for business analysts, featuring ready-made models for solving various problems. The models are trained on data from different databases without actual data exchange.

T-Technologies views technology as the bank's primary growth driver and does not highlight this area as a separate area in its financial results. The bank is developing its own language models, AI assistants and AI secretaries, and various AI-based solutions within its ecosystem. B2B ecosystem revenue (including financial services) grew by 46% in 2024, reaching 95 billion rubles. Non-financial solutions in the ecosystem include analytical and management tools, accounting automation, and advertising and marketing services.

Yandex's online advertising revenue in the first half of 2025 grew by 16%, reaching 229 billion rubles. VK grew by 8%, reaching 50.5 billion rubles. Both companies use neural networks to generate ads and improve the effectiveness of advertising campaigns. At Yandex, automatic targeting accounts for 44% of search advertising revenue and 65% of advertising network revenue, with the share of automated strategies exceeding 80%.

Sberbank named AI development a new priority for late 2023, setting the goal of making most decisions automatically. Investments in AI for 2024-2026 were estimated at 450 billion rubles. The bank estimates the company earns the same amount annually on AI, including 50 billion rubles on generative AI. According to bank President Herman Gref, investments in generative AI will begin to pay off in 2026-2027.

As the bank reported last year, over 2,000 AI models have been implemented in Sberbank's processes, including loan decision-making, risk assessment, and personalized service. Client managers and programmers have their own AI assistant based on GigaChat. GigaChat was accessed by 21 million users in the first half of 2025, with an estimated impact of 30 billion rubles. Sberbank estimates the impact of AI models at 450 billion rubles per year, with an annual investment of 150 billion rubles.

9. Conclusion

The predominant monetization strategy is adding AI features to existing packages (59% of companies chose this path). This approach allows users with existing subscriptions to benefit from AI capabilities. Integration is accompanied by a price increase for the package or a separate fee for using the AI feature. In other cases, it is added without changing existing prices, which is an indirect approach. Adding AI features to an existing package can be used as an interim strategy for a quick launch before more thoroughly considering the monetization model, as more data on AI feature usage is collected.

The second most common strategy is offering AI features as an add-on package with a separate price (23% of companies chose this path). This add-on strategy is the purest form of direct monetization, providing you with the most accurate data on feature usage and monetization. Furthermore, the ability to track the direct impact of your AI feature allows you to assess willingness to pay and can provide important feedback for further product development. An example of such a launch is Gemini Live, a ChatGPT-4o analogue. Gemini Live is available as part of the Google One AI Premium Plan for \$20 per month.

Choose monetization options that suit your development path (Marty Kagan & Marilee Niki, 2024; Anastasia Andrianova, 2025; Evgeny Bryndin, 2025c).

If you have sufficient funds for the long term, the second monetization option—paying for the processed research package—should be your anchor.

If you have a significantly limited budget and are in dire need of funds for further product development, you'll likely need to pursue the first monetization option for your initial deals, after which you can move on to more predictable growth using the second option.

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