DIGITAL MEDIA

30

Monetisation pathways for digital media companies

Automation, AI, augmented reality and digital worlds



A practical investment agenda for media owners and leaders

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13 November 2026 | Edition 2.0

EXECUTIVE PERSPECTIVE

Build paid utility around a direct customer relationship

Prioritise a recurring customer need, a clear price and a delivery model that can retain margin as usage grows.

Choose the customer problem before choosing the product interface. A specialist newsletter, practical guide or creator campaign service can test whether a defined buyer will pay for a useful outcome. The first transaction should also reveal how much support, checking and acquisition the offer requires. Traffic and registrations help explain the customer journey; the investment decision needs collected revenue and full delivery cost.

The next stage is to make a proven service repeatable through subscriptions, data access, licensing or an integrated marketplace. AI can support delivery, but each question or output can add cost and review work. Augmented reality, public-interest simulations and digital worlds need their own buyer and maintenance case. Release funding in stages as the commercial evidence improves.

FIRST COMMERCIAL TESTS

01 Pre-sell a specialist information service

Choose a recurring decision that readers need help with. Test a paid newsletter before building a broader product or custom app.

04 Sell accountable creator campaign services

Match the creator to the audience and buyer task. Charge for selection, production and reporting, with agreed rights and disclosure.

07 Package direct sponsorship around a useful product

Specify audience, placements and measurement. Test renewal and contribution before increasing inventory or sales capacity.

RECOMMENDED APPROVAL

Approve one paid information product and one repeatable commercial service. Set explicit limits for acquisition spending, AI usage and support effort.

GUIDE TO THE PAPER

Read from the decision to the delivery plan

Executive perspective	The investment recommendation and the first commercial tests
Evidence and strategy	What the sources support; which choices the sector must resolve
Portfolio and investment	The full opportunity set, planning bands and approval criteria
Pathway catalogue	Thirty offers with a buyer, pilot, measure and safeguard
Operating model	Information technology, creators and commercial accountability
Economics and delivery	Contribution, an illustrative case, controls and the first 90 days
Research notes	Method, limitations, glossary and source records

How to use the proposals

Choose a customer problem before you choose a tool. Start with one offer that a buyer can understand and one workflow that staff can measure. Expand only after the pilot covers its delivery cost, meets its quality standard and shows repeat demand. The 30 pathways include direct revenue products and operating changes that can fund or protect those products.

This is a decision paper for media owners, boards, editors, commercial leaders and technology teams. It proposes options for Caribbean firms and diaspora markets without assessing a named company. Each proposal needs local customer tests. A documented use elsewhere can show feasibility. Your likely profit still needs a local test.

Read the pathway catalogue with the finance model and control sections. Select no more than three pilots in the first cycle. Assign one accountable owner to each. Keep essential public-interest coverage accessible. Do not make urgent public warnings dependent on payment.

01 / EVIDENCE

Test a direct customer need alongside platform distribution

01 Discovery and direct relationships need separate plans

Reuters Institute's 2026 report describes continued movement towards social and video platforms. This creates a reason to test platform distribution while building a direct relationship that the publisher can serve. The survey does not establish a local acquisition cost or conversion rate. [1]

02 A conversational news product exists

FT Strategies describes Ask FT as a product grounded in FT reporting. It is a first-party account from an organisation with a commercial interest. It demonstrates a product approach, not an independent return estimate or proof that every archive can support a paid assistant. [6]

03 Creators need measurement and operating support

IAB's creator economy summary identifies matching brands with suitable creators and measuring results as recurring concerns. A media firm can test whether buyers will pay it to solve those problems. US advertising estimates should not be used as a Caribbean market size. [17]

04 Immersive formats require stronger demand tests

Snap presents platform-commissioned research on AR attention. Epic documents a platform-based engagement payout system. Neither establishes that a proposed Caribbean media experience will earn a profit. Treat them as mechanism evidence and test the specific buyer, cost and repeat use. [14,16]

Implication for the investment case

Use the evidence to select a mechanism worth testing. Establish local prices, buyer commitments, delivery costs and repeat demand in the pilot. International audience findings, supplier cases and platform documentation do not supply those numbers.

02 / PORTFOLIO

Match each opportunity to a commercial purpose

The matrix groups the 30 proposals by their main purpose and planning horizon. Read across a row to see how an initial offer can connect to a later product.

EXHIBIT 1

Commercial purpose	Quick win	Build	Explore
Subscriptions and membership	01, 02, 08	11, 12, 17	—
Advertising and creators	04, 06, 07	18, 19, 25	29
Commerce and marketplaces	05	14, 15, 24	—
Data, licences and learning	03	13, 16, 20, 21, 22	30
Production and experiences	09, 10	23	26, 27, 28

Author classification of the 30 proposals. Placement reflects the main commercial purpose and the planning horizon, not a measured return or ranking. Pathway numbers link to the catalogue.

Keep three forms of value separate

Value	Evidence needed before claiming a benefit
New or retained revenue	Paid orders, renewals or fees, after refunds and lost contribution elsewhere.
Cash cost reduction	A cost leaves the budget. Less staff time alone does not prove a cash saving.
Released capacity	Staff time becomes available. Assign it to useful work and track the output before valuing it.

The catalogue includes operating enablers as well as paid products. An automation project earns a place in the portfolio when it improves the economics, quality or capacity of a service the firm intends to sustain.

03 / INVESTMENT DISCIPLINE

Set the funding limit before the technology choice

EXHIBIT 2

Horizon	Purpose and timing	Initial cash envelope
Quick win	A bounded pilot using existing assets and tools. 0–90 days.	US$1,000–10,000
Build	A repeatable product or integration across functions. 3–9 months.	US$10,000–75,000
Explore	A staged test of uncertain demand, rights or technology. 6–18 months.	US$5,000–25,000 Discovery cap only

Author planning assumptions, not supplier prices or expected returns. The Explore range is a discovery cap, not the full cost of a later launch.

The bands exclude existing salaries, tax, major rights purchases and equipment replacement unless added to the project budget. Small firms can test below them through partners or manual delivery. Larger commitments need a documented procurement case.

Require evidence in five areas

Approval question	What the decision owner should inspect
Is there a buyer?	A named segment, a problem and a paid commitment or credible purchase test.
Can the offer contribute?	Price, delivery cost, support, acquisition and the effect on existing products.
Can the team deliver?	Named staff, usable assets, supplier dependencies and a repeatable workflow.
Are the rights clear?	Ownership, consent, territory, duration and permissions for every intended use.
Can the pilot be judged?	A baseline, measurement method, quality threshold, stop rule and review date.

Score each area from 1 to 5: 1 means absent, 3 partly tested and 5 demonstrated in your operation. Use the scores to expose assumptions. Rights, safety and editorial failures block approval regardless of the total.

04 / STRATEGIC CHOICES

Connect customer value, payment and delivery cost

Own a useful customer relationship

Invite users to register for a concrete benefit, such as a saved topic, a newsletter or an account that retains purchases. Explain what data is needed. A large email list without active use is not a dependable asset. Track the path from first useful visit to paid renewal, and permit easy exit.

Choose technology that fits the product

A content system publishes stories. Customer records support service and sales. A payment system collects money. An analytics system measures agreed events. Connect these functions before building a large custom app. Use a secure web experience as the first test when it can meet the need.

Keep AI costs inside the offer

An assistant can create costs on every question. Add retrieval, model usage, checking, abuse prevention and support to the price model. Limit the scope and usage of a paid trial. Give a source-linked answer or decline when the material does not support one. Keep a conventional search route available. [6,9]

Choose the delivery model that fits the test

Approach	Use it when	Keep control of
Buy	The workflow is standard and a service meets the need.	Access, service terms, export and exit cost.
Partner	A scarce skill or channel would slow a limited test.	Rights, quality, payment and ownership of the customer relationship.
Build	The product uses distinctive assets and the firm can maintain it.	Total delivery cost, security, support and a route out.

Author decision framework. Compare full lifetime cost before selecting an approach.

05 / PATHWAY INDEX

Thirty pathways, with a test for each

All entries are author proposals. The stated value describes what the pilot should establish. It is not a forecast of financial return. Select a row to open its full pathway.

No.	Pathway	Horizon	Value to test
01	Specialist paid newsletters	Quick win	Revenue
02	Premium topic guides	Quick win	Revenue
03	Paid online workshops	Quick win	Revenue
04	Creator campaign services	Quick win	Revenue
05	Affiliate product guides	Quick win	Revenue
06	Sponsored useful tools	Quick win	Revenue
07	Direct sponsor packages	Quick win	Revenue
08	Membership founding cohort	Quick win	Revenue retention
09	Short video production service	Quick win	Revenue
10	Customer support automation	Quick win	Capacity and retention
11	Paid niche news products	Build	Revenue
12	Source-linked news assistant	Build	Revenue and retention
13	Business data subscriptions	Build	Revenue
14	Local service marketplace	Build	Revenue
15	Digital recruitment products	Build	Revenue

Quick win, Build and Explore refer to the planning bands in Exhibit 2. Each pathway includes its own commercial test and limits.

05 / PATHWAY INDEX

From repeatable products to new markets

No.	Pathway	Horizon	Value to test
16	Events and research community	Build	Revenue
17	Subscription retention analysis	Build	Revenue protection
18	Contextual advertising products	Build	Revenue and margin
19	Consent-based audience services	Build	Revenue support
20	Content licensing API	Build	Revenue
21	Digital learning catalogue	Build	Revenue
22	Regional language editions	Build	Revenue and reach
23	Production workflow service	Build	Revenue
24	Commerce and booking platform	Build	Revenue
25	Integrated campaign attribution	Build	Revenue and retention
26	Augmented reality commercial studio	Explore	Revenue
27	Interactive public interest simulations	Explore	Revenue and public service
28	Digital world production services	Explore	Revenue
29	Creator business platform	Explore	Revenue
30	Rights-controlled AI content products	Explore	Revenue

Quick win, Build and Explore refer to the planning bands in Exhibit 2. Each pathway includes its own commercial test and limits.

06 / PATHWAYS
01–02

01

QUICK WIN

Revenue

BUYER / USER

Readers with a recurring professional or personal need

Specialist paid newsletters

Sell a concise briefing on one subject with checked sources and useful interpretation. State the schedule and what makes it worth paying for. Use existing publishing and payment services for the pilot.

Pilot. Sell a paid founding cohort before expanding the reporting team. Test one price and a clear renewal date.

Measure and decision. Measure paid retention, contribution per edition and reader use. Stop if the topic lacks repeat demand at a sustainable price.

Safeguard. Keep advice limits and conflicts clear. Never invent exclusive access or insider knowledge. Related guidance: [2,6].

02

QUICK WIN

Revenue

BUYER / USER

Readers and small organisations

Premium topic guides

Create a maintained guide that helps a user complete a defined task. Sell the guide with a clear update period and scope. Include sources, examples and an accessible format.

Pilot. Test one guide through paid orders or a limited presale. Include update labour in the budget.

Measure and decision. Measure net sales, refunds, support time and renewal for updates. Stop when the product duplicates free information without useful added work.

Safeguard. Verify consequential claims and avoid unsupported legal, medical or financial advice. Related guidance: [9].

06 / PATHWAYS
03–04

03

QUICK WIN

Revenue

BUYER / USER

Professionals and interested communities

Paid online workshops

Turn reporting expertise into a live workshop with a defined outcome. Charge for instruction, exercises and materials. Keep group size consistent with the level of interaction promised.

Pilot. Sell one session before preparing an extensive course. Ask buyers about the task they need to complete.

Measure and decision. Measure attendance, demonstrated completion and contribution. Stop a format that produces interest but few paid bookings.

Safeguard. Do not claim accreditation or guaranteed business results. Protect participant data.

04

QUICK WIN

Revenue

BUYER / USER

Brands seeking relevant communities

Creator campaign services

Sell campaign planning, creator selection, production coordination and verified reporting. Choose creators by audience fit and conduct. Price management separately from creator fees and paid media.

Pilot. Test one brief with a small creator group and one paying client. Agree the outcome and measurement in advance.

Measure and decision. Measure client renewal, contribution and completed customer actions. Stop packages that rely on unverifiable reach.

Safeguard. Use written rights, payment and disclosure terms. Creators must not invent product claims. Related guidance: [17,10].

06 / PATHWAYS

05–06

05

QUICK WIN

Revenue

BUYER / USER

Retailers and readers comparing purchases

Affiliate product guides

Publish independently selected guides with disclosed commission links. Earn only from qualifying sales. Budget testing, editorial work, maintenance and returns. Keep the selection method visible.

Pilot. Test one category the team can evaluate competently and track net commission after reversals.

Measure and decision. Measure contribution per guide and reader complaints. Stop if commissions cannot cover trustworthy production.

Safeguard. Disclose relationships near the recommendation and avoid fabricated experience. Related guidance: [2,10].

06

QUICK WIN

Revenue

BUYER / USER

Advertisers serving a specific user task

Sponsored useful tools

Build a small calculator, checklist or directory that helps an audience make a limited decision. Sell a clearly identified sponsor placement. Keep calculations and ranking independent of payment.

Pilot. Use a simple web prototype and secure one sponsor before custom development.

Measure and decision. Measure completed tasks, sponsor renewal and support cost. Stop if users cannot understand or use the result.

Safeguard. Show assumptions and limitations. Do not present estimates as personalised professional advice. Related guidance: [9,10].

06 / PATHWAYS
07–08

07

QUICK WIN

Revenue

BUYER / USER

Advertisers seeking a defined editorial audience

Direct sponsor packages

Sell a fixed package across a newsletter, site section and approved social posts. State deliverables, audience definitions and reporting. Use production and service fees where appropriate instead of pricing only raw impressions.

Pilot. Test one subject and a small sponsor group. Compare the package with current standalone sales.

Measure and decision. Measure total contribution, renewal and delivery quality. Stop discounting bundles that displace more profitable sales.

Safeguard. Record the contract value once and keep sponsor control outside editorial decisions. Related guidance: [17,10].

08

QUICK WIN

Revenue retention

BUYER / USER

Readers who value a specific community or service

Membership founding cohort

Offer a small paid membership with a clear benefit schedule. Test useful access, events or tools before promising a large community platform. Price moderation and service effort.

Pilot. Recruit a limited paying cohort for a fixed pilot period with easy cancellation.

Measure and decision. Measure active use, renewal and contribution after support. Stop benefits that members do not use or fund.

Safeguard. Protect contact details and avoid selling influence over independent reporting. Related guidance: [2,12].

09

QUICK WIN

Revenue

BUYER / USER

Small firms and organisations

Short video production service

Create captioned short videos from approved client material. Sell scripting, editing and distribution preparation with a clear revision limit. Keep this commercial service distinct from newsroom output.

Pilot. Deliver several paid packages with existing equipment and record actual production time.

Measure and decision. Measure contribution per job, revision effort and repeat orders. Stop low-margin packages that require extensive custom production.

Safeguard. Check image, music and likeness rights. Label paid distribution where required. Related guidance: [1,10].

10

QUICK WIN

Capacity and retention

BUYER / USER

Subscribers and internal service staff

Customer support automation

Use approved answers for common billing, delivery and account questions. Route disputes, refunds and uncertain cases to staff. Start with draft assistance before unattended responses.

Pilot. Compare a limited set of support cases with the manual process, including escalation and correction time.

Measure and decision. Measure resolution quality, total effort and complaints. Stop automatic answers when policy errors or repeat contacts increase.

Safeguard. Do not expose account data or let a model approve consequential refunds without authority. Related guidance: [9,12].

06 / PATHWAYS 11–12

11

BUILD

Revenue

BUYER / USER

Professionals and specialist audiences

Paid niche news products

Create a focused reporting product with alerts, analysis and an archive. Sell individual or team access. Choose a subject where reliable information affects a recurring decision and the team can report it well.

Pilot. Sell a paid trial to a small set of buyers. Deliver manually before adding advanced software.

Measure and decision. Measure renewal, active team use and contribution per account. Stop if customers cannot identify distinct value.

Safeguard. Maintain editorial independence and clearly separate reporting from advice or sponsorship. Related guidance: [2,6].

12

BUILD

Revenue and retention

BUYER / USER

Subscribers using a substantial reporting archive

Source-linked news assistant

Offer a question interface that retrieves approved articles and returns dated source links. Charge through a subscription or usage limit. Provide an explicit decline when evidence is missing or conflicting.

Pilot. Test a bounded archive against a fixed set of ordinary, difficult and misleading questions with editorial review.

Measure and decision. Measure supported-answer rate, paid use and cost per useful answer. Stop on repeated material false claims.

Safeguard. A retrieved source does not guarantee a correct answer. Keep search and human correction available. Related guidance: [6,9].

06 / PATHWAYS
13–14

13

BUILD

Revenue

BUYER / USER

Firms, researchers and institutions

Business data subscriptions

Sell a maintained dataset or alert service derived from material the publisher may reuse. Define fields, dates, revisions and support. Focus on a costly information task rather than volume.

Pilot. Secure paid pilot users for one dataset and deliver it with a change log.

Measure and decision. Measure renewal, accuracy and contribution after maintenance. Stop if updates cannot meet the promised standard.

Safeguard. Review data rights and personal information. Public access does not automatically permit resale. Related guidance: [12,9].

14

BUILD

Revenue

BUYER / USER

Service providers and users seeking trusted listings

Local service marketplace

Create a directory with verified providers, clear listing criteria and a useful enquiry process. Charge for defined services or qualified leads. Publish how paid prominence works.

Pilot. Start with one service category and a manual verification process before developing a marketplace platform.

Measure and decision. Measure valid enquiries, provider renewal and complaint cost. Stop if lead quality cannot support the fee.

Safeguard. Do not imply a guarantee that verification cannot provide. Protect users' contact data. Related guidance: [12,10].

06 / PATHWAYS
15–16

15

BUILD

Revenue

BUYER / USER

Employers and professional communities

Digital recruitment products

Sell verified job listings, employer profiles and targeted recruitment campaigns. Add editorial career information with clear separation from paid listings. Begin with a community the publisher already serves.

Pilot. Test one sector and a small group of paying employers with manual quality checks.

Measure and decision. Measure paid renewals, valid applications and contribution. Stop automated matching that creates unfair or unexplained exclusion.

Safeguard. Avoid sensitive profiling and fraudulent vacancies. Review employment and data requirements locally. Related guidance: [9,12].

16

BUILD

Revenue

BUYER / USER

Professionals, sponsors and institutions

Events and research community

Combine reporting, moderated events and a paid research community around one sector. Sell membership, tickets or commissioned research under clear terms. Define whether a research result remains public or client-owned.

Pilot. Test one event and one paid research question before a full annual programme.

Measure and decision. Measure contribution, repeat attendance and renewal. Stop if sponsor concentration threatens the editorial mission.

Safeguard. Publish sample limits and conflicts. A self-selected community is not a national survey. Related guidance: [12,10].

06 / PATHWAYS
17–18

17

BUILD

Revenue protection

BUYER / USER

Internal audience and customer teams

Subscription retention analysis

Use permitted account and engagement records to identify service problems and test retention actions. Compare a model with simple rules before adopting it. Track the cost of discounts and contacts.

Pilot. Use a limited cohort with a holdout and documented treatment rules.

Measure and decision. Measure incremental retained contribution, fairness and complaints. Stop if apparent retention comes mainly from expensive discounts.

Safeguard. Do not infer sensitive traits or make cancellation difficult. Keep customer choice clear. Related guidance: [9,12].

18

BUILD

Revenue and margin

BUYER / USER

Advertisers buying relevant content environments

Contextual advertising products

Classify content by subject and suitability, then sell clearly defined placements. Context can provide relevance without relying on detailed personal profiles. Human reviewers check sensitive or ambiguous categories.

Pilot. Test a small set of content categories and one advertiser group. Reconcile placement logs with the contract.

Measure and decision. Measure net yield, valid delivery and renewal. Stop categories that cause unsafe placement or costly disputes.

Safeguard. Avoid misleading brand-safety promises. Define excluded content and an appeal route. Related guidance: [9,10].

19

BUILD

Revenue support

BUYER / USER

Advertisers and internal product teams

Consent-based audience services

Use audience data collected for stated purposes to improve service and campaign planning. Sell aggregate insights where lawful and useful. Minimise collection and avoid exposing identifiable behaviour.

Pilot. Test one consented audience study with a defined buyer question and a limited retention period.

Measure and decision. Measure decision usefulness, client renewal and privacy complaints. Stop if the buyer needs data the publisher should not provide.

Safeguard. Confirm lawful use in each market and avoid re-identification of small groups. Related guidance: [12].

20

BUILD

Revenue

BUYER / USER

Publishers, institutions and approved applications

Content licensing API

Provide an authorised interface to a defined content collection. Charge for access, volume or use, with clear attribution and redistribution terms. Include technical support and rights enforcement costs.

Pilot. Offer a limited feed to a paying partner before a public developer product.

Measure and decision. Measure collected revenue, service cost and misuse. Stop access that exceeds rights or undermines direct products.

Safeguard. Use authentication, rate limits and contractual controls. An API key is not a complete rights policy. Related guidance: [9].

06 / PATHWAYS
21–22

21

BUILD

Revenue

BUYER / USER

Employers, educators and subscribers

Digital learning catalogue

Convert reporting expertise into structured learning with exercises and checked references. Sell courses or institutional licences. Use subject experts and test whether learners can complete the stated task.

Pilot. Produce one paid module before commissioning a full catalogue.

Measure and decision. Measure completion, learning checks, refunds and contribution. Stop modules that do not meet a clear learning need.

Safeguard. Do not imply formal accreditation. Provide accessible materials and protect learner records. Related guidance: [9,12].

22

BUILD

Revenue and reach

BUYER / USER

Language communities and regional sponsors

Regional language editions

Create reviewed versions of selected content for a specific market. Translate meaning, context and examples, then sell a relevant subscription or sponsor offer. Include local editing and distribution cost.

Pilot. Test one language and subject with a paid partner and native-language reviewers.

Measure and decision. Measure repeat use, paid demand and correction cost. Stop if review capacity cannot maintain quality.

Safeguard. Do not treat machine translation as verified publication. Confirm rights and local requirements. Related guidance: [4,9].

06 / PATHWAYS
23–24

23

BUILD

Revenue

BUYER / USER

Smaller publishers and content teams

Production workflow service

Sell a managed workflow for intake, editing, approval, publication and reporting. Use documented templates and integrations. Charge for service quality and support, not a claim that automation removes all labour.

Pilot. Deliver one paid client workflow with manual fallback and a clear support limit.

Measure and decision. Measure contribution, errors and time to resolve failures. Stop custom work that cannot be maintained profitably.

Safeguard. Keep clients' data separate and define export, ownership and exit terms. Related guidance: [13,9].

24

BUILD

Revenue

BUYER / USER

Merchants, event organisers and audiences

Commerce and booking platform

Offer a narrow booking or purchasing service that matches the publisher's audience. Earn a transparent fee on completed transactions. Include seller checks, payment fees, refunds and customer support.

Pilot. Begin with one category and a small merchant group. Validate transactions manually before adding automation.

Measure and decision. Measure net fees after returns, successful fulfilment and repeat customers. Stop if support or fraud overwhelms the margin.

Safeguard. Clarify whether the publisher or merchant is the seller and who handles disputes. Related guidance: [18,12].

06 / PATHWAYS
25–26

25

BUILD

Revenue and retention

BUYER / USER

Advertisers buying several digital products

Integrated campaign attribution

Provide a measured campaign with agreed outcomes and an honest comparison. Combine consented events, campaign codes and buyer records where permitted. Sell analysis only when the method can answer the question.

Pilot. Test one campaign with a baseline and a holdout where feasible. Reconcile sales and returns.

Measure and decision. Measure incremental contribution and client renewal. Stop causal claims when only correlation is observed.

Safeguard. Avoid double counting devices, platforms and repeat customers. State missing data and uncertainty. Related guidance: [17,12].

26

EXPLORE

Revenue

BUYER / USER

Brands with a useful visual product task

Augmented reality commercial studio

Create an AR demonstration or try-on experience with a defined buyer objective. Sell design, testing and maintenance. Compare it with a simpler photo or video before claiming added value.

Pilot. Build one prototype for a paying client and test it on ordinary phones.

Measure and decision. Measure completed useful actions, sales where measurable and total contribution. Stop if novelty does not improve the buyer's outcome.

Safeguard. Platform-commissioned attention evidence is not a sales guarantee. Provide a non-AR alternative. Related guidance: [14].

06 / PATHWAYS
27–28

27

EXPLORE

Revenue and public service

BUYER / USER

Educators, institutions and sponsors

Interactive public interest simulations

Build a transparent simulation that helps users explore a policy or system. Sell an institutional licence or clearly labelled sponsorship. Show assumptions, sources and uncertainty, with no invented precision.

Pilot. Prototype one narrow question and have subject experts check the model before user testing.

Measure and decision. Measure understanding, paid demand and maintenance cost. Stop if users mistake a scenario for a forecast.

Safeguard. Keep sponsor control away from model conclusions and provide an accessible explanation. Related guidance: [9].

28

EXPLORE

Revenue

BUYER / USER

Sponsors and cultural or learning organisations

Digital world production services

Build a limited interactive world around a defined activity. Sell production and maintenance to a committed buyer. Treat platform payouts as uncertain upside until the firm has measured receipts.

Pilot. Test a browser version and a buyer contract before moving to a game platform.

Measure and decision. Measure completed activities, repeat visits and contribution after moderation. Stop if the same goal is met more cheaply elsewhere.

Safeguard. Check age protections, brand rights, platform rules and territorial eligibility. Related guidance: [16].

06 / PATHWAYS
29–30

29

EXPLORE

Revenue

BUYER / USER

Creators needing production and commercial support

Creator business platform

Offer a managed service for subscriptions, contracts, editing, payments and sponsor operations. Charge a service fee or transparent share. The value must be lower operating burden and better collection, not lock-in.

Pilot. Test with a few paying creators using existing tools before building software.

Measure and decision. Measure creator retention, net income after fees and support cost. Stop when custom needs prevent a repeatable service.

Safeguard. Creators retain agreed ownership and export rights. Define payment timing and disputes. Related guidance: [17,12].

30

EXPLORE

Revenue

BUYER / USER

Technology firms and professional information buyers

Rights-controlled AI content products

License a checked collection for a defined AI retrieval or other agreed use. Separate source access, model training and output redistribution. Price rights, maintenance, security and the effect on existing products.

Pilot. Audit one collection and secure a written buyer requirement. Test a narrow paid agreement without broad exclusivity.

Measure and decision. Measure collected fees and enforcement burden. Stop when rights or commercial substitution cannot be resolved.

Safeguard. Obtain specialist contract review and exclude confidential or consent-restricted material. Related guidance: [2,12].

07 / OPERATING MODEL

Connect the asset record to the collected payment

EXHIBIT 3



Proposed operating design. Human owners approve rights, publication, pricing and expansion; the diagram does not describe an audited deployment.

Give each story, recording, image, advert and licence a permanent asset identifier. Store the owner, source, permitted use, territory, expiry date and consent record with the asset. Optical character recognition turns scanned pages into searchable text. Speech recognition turns recordings into draft transcripts. Staff must check names, quotations, numbers and sensitive passages against the source.

Connect the content system, media archive, customer records, ad booking system and finance ledger through documented interfaces. An application programming interface, or API, lets authorised systems exchange data. Begin with small exports if integration cost is high. Keep one agreed definition of an order, active subscriber, delivered advert, refund and paid invoice.

Separate editorial source material from marketing customer data. Give each user only the access needed for the task. Require multi-factor sign-in for administrators. Encrypt backups and test restoration. Keep a fallback for broadcasts, payment failures and loss of connectivity. These are proposed operational controls, not a claim that buying software creates security.

AI can retrieve approved material, suggest a draft or flag an exception. It must not approve its own output. Retrieval-augmented generation means giving a model selected source material before it answers. The answer can still be wrong. Require source links and an option to decline when evidence is missing. Keep confidential sources out of unapproved external services. [9]

Compare the full cost of the delivery model: setup, integration, review, hosting, security, support, rights, training and exit. Require export of assets and customer records in usable formats. Use the buy, partner or build criteria in the strategic choices section to decide how to provide the service.

08 / CREATOR PARTNERSHIPS

Make the commercial service explicit

For this paper, a micro-influencer is a creator with a focused community and useful subject or place knowledge. No universal follower threshold is assumed. Choose creators through audience fit, relevant work, verified engagement and conduct. A large follower count does not establish incremental sales. IAB identifies creator selection and measurement as buyer concerns. [17]

The media firm can sell a managed campaign: buyer brief, creator selection, production, distribution, disclosure, rights clearance and results reporting. Give creators a fair fee for defined work. Add a performance component only when the outcome can be measured and the creator can influence it. Avoid payment terms that reward deception or unverified claims.

Keep editorial independence explicit. Sponsors may verify their own factual details. They must not control independent reporting, including news about the sponsor. Separate the commercial producer from the editor who covers that sponsor.

Disclose paid relationships where the audience encounters the endorsement. The FTC guide is relevant when US consumers may be affected; it is not a substitute for the rules of each Caribbean jurisdiction. Review local advertising, broadcasting, consumer, privacy and election requirements. Preserve disclosure when clips move between media. [10]

Set the terms before production starts

Contract item	Decision to record
Offer and fee	Deliverables, publication windows, price, expenses and payment dates.
Rights and identity	Ownership, reuse, paid promotion rights, voice or likeness consent, territory and expiry.
Editorial boundaries	Sponsor disclosures, conflict checks and correction responsibilities.
Measurement	Agreed audience or commercial measures, data access and reporting limits.
Failure and exit	Revision limits, cancellation, removal, refunds and dispute handling.

Author checklist for commercial review. Apply the law and professional advice relevant to the contract and audience.

09 / ECONOMICS

Measure contribution before calling a pilot successful

Keep three ledgers. Revenue records money earned from customers. Cash savings record expenditure that has stopped. Released capacity records staff time that can be reassigned. A saved hour is not a cash saving if the payroll cost remains. Count it as value only after an owner assigns useful work and records its output.

Calculate incremental contribution as new collected revenue, less refunds, commissions, delivery costs and additional fixed operating costs. Subtract lost contribution from products that customers leave. Include review, correction, moderation, rights, acquisition and support costs. Keep one-time setup costs separate when assessing the monthly contribution, then include them when calculating payback.

For an advertising offer, revenue equals eligible delivered impressions divided by 1,000, multiplied by the net price per thousand impressions. If starting from available inventory, first apply the share sold and delivered. Exclude invalid traffic and deduct platform fees once. A net price must state which deductions it already includes. A view, download or scan is not automatically a billable impression or a sale. For a subscription, use average paying accounts, net price, cancellations, failed collections and service costs.

Test price with a paid offer or a refundable deposit. Compare similar customer groups and track what would have happened without the offer. A random holdout gives a stronger comparison when feasible. Where samples are small, use matched periods and explain seasonality, major news events and selection effects. Report ranges and raw counts, not a precise uplift from a handful of sales.

Do not add revenue from the same buyer twice when bundling TV, print, radio and digital. Assign the contract value once. Allocate delivery costs and channel credit using agreed rules. A cross-media package is worthwhile only if its total contribution exceeds the separate offers it displaces.

FINANCE CONTROL

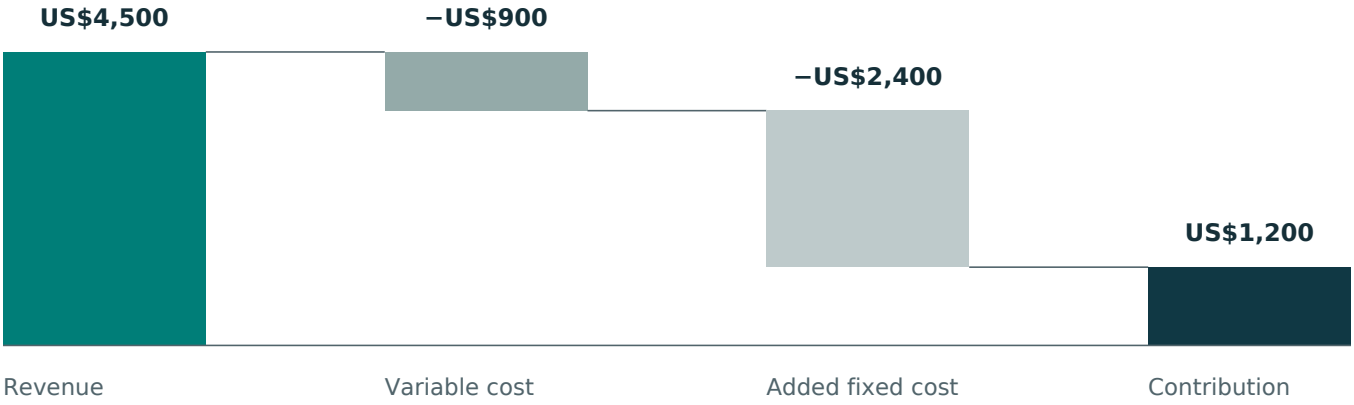
Finance should approve the cost scope before the pilot and use the same calculation at review. Show launch spending, working capital and cash timing alongside operating contribution.

10 / ILLUSTRATIVE FINANCIAL CASE

A subscription price must cover service costs at actual usage

Assume 300 average paying accounts at US$15 per month. Payment, service and variable content costs total US$900. Additional fixed monthly cost is US$2,400. Setup is US$4,800. Acquisition spending must be added if it is not included in these costs.

EXHIBIT 4 | OPERATING CONTRIBUTION



Per month. Illustrative author assumptions. Figures exclude costs not included in the stated scenario. No observed company results or forecasts are shown.

Decision measure	Calculated result
Contribution before setup	US$1,200 per month
Operating break-even	200 average paying accounts; setup recovery excluded
One-time setup	US$4,800
Simple setup payback	4.0 months at stable contribution

EXHIBIT 5 | VOLUME SENSITIVITY



Contribution before setup, with price and variable cost per unit unchanged. Capacity limits, discounts and changes in fixed cost can invalidate this sensitivity. Add acquisition, rights, tax and financing costs where the scenario does not already include them.

11 / CONTROLS

Keep editorial authority and expansion decisions accountable

The editor retains authority over facts, headlines, source protection and corrections. A commercial manager owns pricing and sponsor delivery. The technology lead owns access, reliability and change control. Finance checks contribution and cash. Name a substitute for each role so the control survives leave and staff changes.

Use AI first for low-risk assistance such as finding an asset or preparing a transcript. Verify the source before publication. Do not create an image, quotation or voice that implies an event occurred when it did not. AP's updated standards retain a prohibition on generative alteration of news photography. Treat that as a useful editorial reference, while writing the organisation's own policy. [5]

Record consent and scope before synthesising a presenter's voice or likeness. Specify territories, duration, payment, permitted topics, termination and deletion. Protect contributors and children. Require a person to review sensitive or disputed content. Keep political advertising and public alerts outside open-ended automatic publishing.

Content Credentials can preserve signed information about an asset's origin and changes. They do not prove that a statement is true. Keep source verification and correction procedures alongside provenance records. Copying or publishing through another platform can affect which metadata remains visible. [11]

For Jamaica, the Office of the Information Commissioner provides data-controller registration and security guidance. Confirm the applicable obligations and any relevant exemptions with qualified local advice. Other territories require their own review. Collect only data needed for the offer, state its use, limit retention and honour valid customer choices. [12]

Record every consequential failure: wrong name, false statement, missed rights expiry, unauthorised disclosure, payment error or interrupted service. Stop the affected workflow, restore the fallback, correct the output and notify the responsible owner. Resume only after the cause is fixed and the same failure test passes.

Release funding only when the evidence clears each gate

Gate and owner	Evidence	If the gate fails
Demand / Product owner	Paid commitment or purchase test.	Revise or close.
Rights / Editor + rights owner	Permitted use, safety and consent.	Hold until resolved.
Economics / Finance	Contribution, cash, quality and support.	Revise within a cap, or close.
Expansion / Executive	Repeat demand and a workable delivery model.	Keep the pilot bounded.

Author decision framework. A high commercial score cannot override a failed rights, safety or editorial gate.

12 / DELIVERY

Use the first 90 days to earn the next decision

EXHIBIT 6 | DELIVERY SEQUENCE

Period	Lead responsibility	Evidence to produce
Days 1–15 Define	Commercial lead + editor	Buyer interviews, audience need, rights and baseline.
Days 16–30 Prepare	Product owner + technology lead	Offer, price, prototype, review method and tested fallback.
Days 31–60 Deliver	Delivery team + finance	Paid pilot, actual effort, receipts, defects and weekly review.
Days 61–90 Decide	Accountable executive	Contribution, quality, demand and a recorded expand/hold/close decision.

Days 16 to 30: create the smallest sellable version. Agree the price, sample size, spending cap, quality standard and stop rule before the test. Train the people who will review output. Rehearse a failure, a correction and a rollback. Confirm the buyer understands what is included and what is still experimental.

Days 61 to 90: compare observed contribution and quality with the agreed thresholds. Expand, revise or stop. A decision to stop is valid if the buyer does not return, rights cost overwhelms margin or review effort removes the time saving. Retain the useful assets and learning. Close subscriptions and access that the firm no longer needs.

For a longer build, approve a new phase only after its previous milestone is met. Require customer evidence before integration, an integration test before launch and a paid renewal before broad rollout. Review concentration risk when one platform, sponsor or creator supplies most of a product's income.

Keep a decision record for each pilot

Before approval, record the customer problem, owner, buyer evidence, offer, price, rights, baseline and comparison. Set the cash cap, staff hours, quality threshold, stop rule and review date. Finance approves the accounting method; the editor approves publication controls.

At review, attach invoices, receipts, delivery logs, sampled checks and customer feedback. Separate observations from assumptions. Record changes to the approved scope, the decision, the responsible person and the next review date.

13 / RESEARCH NOTES

Interpret the proposals within the evidence limits

This paper uses a targeted desk review of primary research, company filings, standards, regulator guidance and first-party implementation accounts. The evidence cutoff is 13 November 2026. It is not a systematic review or a market-size study. No customer interviews, technology trials or internal financial records from a target media company were available for this paper.

Sources were selected for their relevance to audience demand, a working capability, commercial design or a necessary control. The references state what was inspected and where evidence is limited. Vendor and platform accounts are treated as interested sources. Abstract-only research supports only the narrow finding visible in the abstract.

All 30 pathways are author proposals. Source numbers identify the research basis for a mechanism or safeguard, not a claim that the complete proposal has delivered a measured return. Pilot durations, budgets, thresholds and worked financial figures are planning assumptions. Replace them with quotes, buyer commitments and measured baselines before approval.

International evidence cannot establish Caribbean willingness to pay, advertising rates, language performance or payment access. Test local dialects and accents, mobile data use, device age, disability access and diaspora viewing rights. Repeat the availability check for each country and legal entity before buying a service.

The text follows simplified technical English principles associated with ASD-STE100: short sentences, direct instructions, stable terms and explained technical words. Media and commercial terms remain where needed. No formal ASD-STE100 certification or complete controlled-dictionary audit is claimed.

Terms used in the paper

AI means software used for tasks such as prediction, recognition or language generation. Automation follows a defined workflow. AR adds digital elements to a physical view. A digital world is an interactive environment. Contribution is revenue less the costs included in the stated calculation. Retention is the share of a defined customer group that stays over a stated period. Net yield is income after specified fees and deductions. A holdout is a comparison group that does not receive the tested change.

14 / REFERENCES

Sources and the limits of their use

Sources were checked on 13 November 2026. Dates below describe publication or the live page where known. References support context and mechanisms. The pathway designs, portfolio groupings and financial scenarios are the author's proposals.

[1] Reuters Institute — Digital News Report 2026 executive summary
16 June 2026.
https://reutersinstitute.politics.ox.ac.uk/digital-news-report/2026/dnr-executive-summary
Scope: Online news survey across 48 markets; international context, not a Caribbean revenue forecast.

[2] New York Times Company — 2025 Form 10-K
2026 filing for year ended 31 December 2025.
https://www.sec.gov/Archives/edgar/data/71691/000007169126000011/nyt-20251231.htm
Scope: Financial Highlights and Subscription Revenues; one large publisher, not a causal test.

[4] EBU — Leading Newsrooms in the Age of Generative AI
2025.
https://www.ebu.ch/guides/open/report/news-report-2025-leading-newsrooms-in-the-age-of-generative-ai
Scope: Report landing page inspected; qualitative implementation themes, not a return benchmark.

[5] Associated Press — Updated newsroom standards for artificial intelligence
23 July 2026.
https://www.ap.org/the-definitive-source/announcements/ap-updates-newsroom-standards-for-artificial-intelligence/
Scope: Newsroom policy announcement; an organisational standard, not a law for all publishers.

[6] FT Strategies — Ask FT Your direct route to insight
Undated page checked 13 November 2026.
https://www.ftstrategies.com/en-gb/insights/how-ask-ft-is-meeting-user-needs-one-year-in-with-our-generative-ai-feature
Scope: First-party account of a conversational news product; commercial interest and no independent return estimate.

[9] NIST — Generative Artificial Intelligence Profile AI 600-1
26 July 2024.
https://www.nist.gov/publications/artificial-intelligence-risk-management-framework-generative-artificial-intelligence
Scope: Voluntary cross-sector risk guidance; abstract and publication record inspected.

[10] FTC — Disclosures 101 for Social Media Influencers
November 2019.
https://www.ftc.gov/business-guidance/resources/disclosures-101-social-media-influencers
Scope: US guidance on material connections; applicability depends on markets reached.

[11] C2PA — Content Credentials technical specification
Version 2.4 checked 13 November 2026.
https://spec.c2pa.org/specifications/specifications/2.4/specs/ContentCredentials.html
Scope: Introduction and scope; provenance records describe origin and changes, not truth of a claim.

[12] Jamaica Office of the Information Commissioner — Obligations of data controllers
18 March 2025.
https://oic.gov.jm/content/what-are-obligations-data-controllers
Scope: Registration and security guidance for Jamaica; do not apply it as one Caribbean-wide law.

[13] Associated Press — Introducing 5 AI solutions for local news
October 2023.
https://www.ap.org/the-definitive-source/products-and-services/introducing-5-ai-solutions-for-local-news/
Scope: Project report from participating newsrooms; workflows are examples, not profit forecasts.

14 / REFERENCES CONTINUED

Sources and the limits of their use

[14] Snap — Augmenting video with AR and its impact on attention
2024.
https://forbusiness.snapchat.com/blog/ar-for-attention
Scope: Platform-commissioned research and internal studies; attention and intent are not cash sales.

[16] Epic Games — Engagement Payout in Fortnite Creative
Live documentation checked 13 November 2026.
https://dev.epicgames.com/documentation/en-us/fortnite/engagement-payout-in-fortnite-creative
Scope: Programme requirements and payout mechanism; formula and eligibility can change.

[17] IAB — 2025 Creator Economy Ad Spend and Strategy Report
20 November 2025; live page checked 13 November 2026.
https://www.iab.com/insights/2025-Creator-economy-ad-spend-strategy-report/
Scope: Report summary inspected; US market estimates and buyer concerns. Full report was not used.

[18] Roku — Using the Roku Ads app on Shopify
Live help page checked 13 November 2026.
https://help.ads.roku.com/en/articles/9238170-using-the-roku-ads-app-on-shopify
Scope: US-based store and Shopify Payments conditions for the described integration; no universal Caribbean availability claim.