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The Financial Impact of Generative Artificial Intelligence in Hyper-ersonalised Marketing Campaigns: Challenges and Opportunities

A Survey-Based Study of 150 Marketing Professionals

Sectors: Technology, E-commerce, Finance, Healthcare, Media, Education, Manufacturing

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EXECUTIVE SUMMARY

Artificial intelligence has stepped far out of the margins of the realm of digital marketing to its operational heart. For an increasing number of organisations, AI is now the deciding factor in how campaigns are constructed, how content is created, and, on a scale, how individual customers are engaged. This report has been derived from primary survey data collected from 150 marketing practitioners from eight different commercial sectors and asks not only where AI is being deployed, but what it costs, what it returns, and where organisations plan to take its investment in the year ahead.

Just over half of all participating organisations (52 percent) had active AI deployments at the time of the survey. Of these, two groups of similar size were identified as either extensive or exploratory in terms of usage, indicating a field that is still in a process of calibration with practitioners. A further 24 percent were not yet deployed but had timelines of adoption in place, so the trajectory towards wider uptake is clearly underway.

On the financial aspect, 41.3 percent of the respondents said AI integration led to measurable improvements in their cost per customer acquisition. The average proportion of the overall digital marketing budget allocated for AI tools and platforms has increased to 16.5 percent, making AI a solid part of the strategic spending category. Budget outlook data reflects near parity between organisations planning to spend more as well as pulling back on AI, suggesting a maturing market starting to sort on the basis of actual returns.

One of the most important observations of this research is a change in consumer search behaviour. Users are now starting to ask questions instead of typing in short, purchase-signalling keywords when using search engines. This move away from direct buying intent to investigative, question-led queries has had a material impact on the type of content organisations need to produce and, as a result, the type of AI investment that will generate the greatest return.

1. INTRODUCTION

1.1 Introduction and Background Research

Marketing functions have been among the first within commercial organisations to experience the practicality of AI adoption, and the financial implications of that change are only now being made measurable in structured ways. Tools available to marketing teams — from automated bidding systems in paid search to natural language generation platforms for content production — have expanded considerably in both capability and accessibility. Yet despite the amount of vendor-induced hyperbole on the performance benefits of AI, independently collected practitioner data on actual financial performance has been sparse.

This study was undertaken to help address that gap. Rather than relying on case studies that may have been created by AI vendors or platform providers with interests in promoting their own offerings, the research obtained structured answers from professionals who manage or influence digital marketing operations on a day-to-day basis. Their experiences offer a grounded counterbalance to the otherwise aspirational accounts surrounding AI.

An underlying theme — one which emerges repeatedly throughout the data — is that of a shift in search behaviour, which is gradually changing where AI investment makes the most strategic sense. Rather than landing on search engines with specific purchase intent (such as the name of a known brand, product category, or model number), users are beginning to ask entire questions, such as how to do something, what makes one product stand out from another, or why something may be going wrong. This shift from transactional queries to investigative ones has fundamentally changed the kind of content organisations need to create and the kind of AI tools that are worth investing in.

> ***Key Pointer:*** *More people are now asking questions in the form of search queries rather than demonstrating direct buying intent. Short commercial keywords no longer tell the whole story of how audiences make their way to purchase. AI-enabled content that has the ability to engage users at each step in the journey of discovery has moved from being an optional enhancement to a minimum competitive requirement.*

1.2 Research Objectives

The research was planned to answer five interrelated research questions:

• Penetration Assessment: Establish the degree of penetration of AI tools across marketing functions within different sectors and sizes of organisation.

• Financial Returns: Capture practitioner-level assessments of AI's impact on digital marketing ROI.

• Budget Allocation: Understand what percentage of total marketing budgets is now allocated to AI-specific platforms and initiatives.

• Activity-Level Benefits: Identify which marketing disciplines have produced the best financial returns from AI deployment.

• Forward Intentions: Measure how organisations are looking to adjust their AI marketing spend over the next twelve months.

1.3 Survey Methodology and Data Collection

The survey instrument was organised on the basis of eleven questions with a combination of single choice, multiple-selection, numerical scale, and open-ended response formats. Participation was sourced from professionals across ten different role types ranging from C-suite executives to specialist practitioners, in order to include both strategic and operational perspectives. Eight industry sectors were represented. All 150 completed responses were included in the data analysis. Individual identifiers were eliminated before analysis and all results are reported at aggregate level only.

A mixed-method approach was employed to bridge the gap between hard financial metrics and qualitative expert sentiment. Quantitative analysis was complemented by thematic review of open-ended responses to surface patterns that could not be detected by numerical analysis alone.

2. RESPONDENT PROFILE AND DEMOGRAPHIC OVERVIEW

2.1 Organisational Roles Represented

The distribution of roles within the population was purposefully broad. Senior leadership — precisely Chief Marketing Officers and Chief Executive Officers — constituted around one fifth of all participants. Their inclusion links AI spending decisions to the executives who are ultimately responsible for approving or challenging budget allocations. Alongside them, there were Digital Marketing Managers, Marketing Analysts, Brand Strategists, Content Managers, SEO Specialists, Growth Hackers, Marketing Directors, and Social Media Managers, each contributing between nine and eleven percent of the total.

This composition provides a multi-level view of AI implementation. Both the strategic and operational dimensions are represented, which means the findings capture not only where organisations say they are heading with AI, but also how practitioners on the ground are experiencing those investments day to day.

2.2 Sector Representation

Eight sectors contributed to the sample in near-even distribution. Technology and Software organisations represented 20 respondents, as did E-commerce and Retail. Financial Services, Healthcare, Media and Entertainment, and Education each contributed 19 respondents. Manufacturing and other sectors filled out the sample with 17 each.

Figure 2: Respondent Distribution by Industry Sector

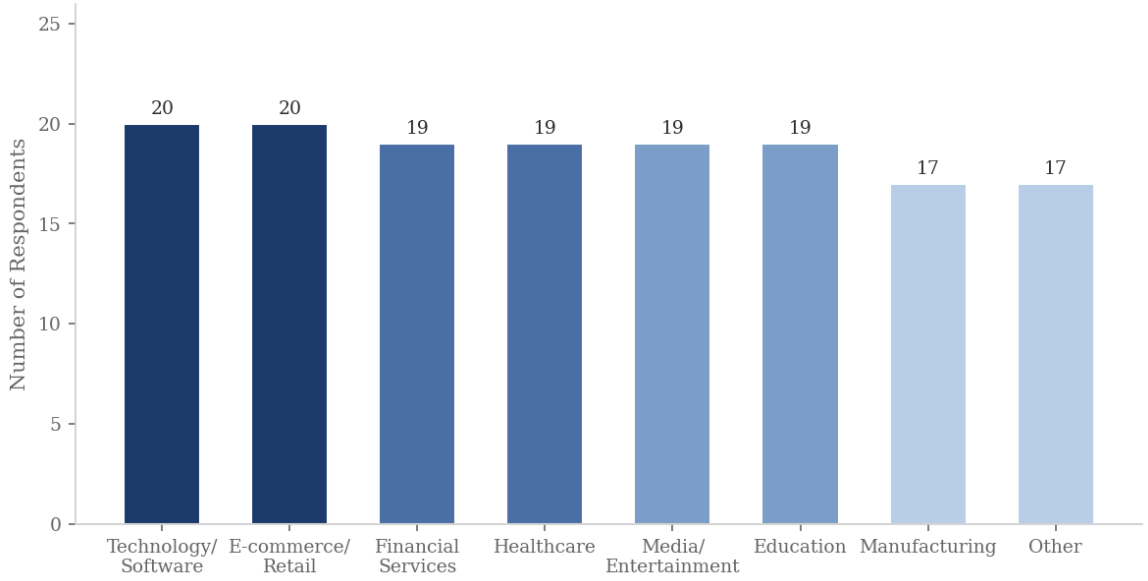

Figure 2: Survey respondents distributed within 8 industry sectors (n=150)

This horizontal spread strengthens the research design. Findings from a technology-heavy sample alone would carry an inbuilt pro-AI adoption bias, as that sector has historically felt most comfortable with automation and algorithmic tools. By including roughly half the sample from more traditional or regulated sectors — such as Healthcare, Financial Services, Manufacturing,

and Education — the study is able to capture a more realistic picture of where AI adoption actually stands across the wider economy.

3. PRESENT STATUS OF AI ADOPTION IN DIGITAL MARKETING

3.1 Adoption Landscape

Out of the 150 surveyed, 78 respondents — slightly more than half — had AI running in some form in their digital marketing operations at the time of survey. Of those, 39 characterised their usage as extensive, meaning AI was embedded across multiple marketing functions and actively shaping day-to-day decisions. The other 39 described a more limited profile: AI tools that were being piloted for specific areas or subject to evaluation before wider adoption.

Figure 1: AI Adoption Status Among Organizations

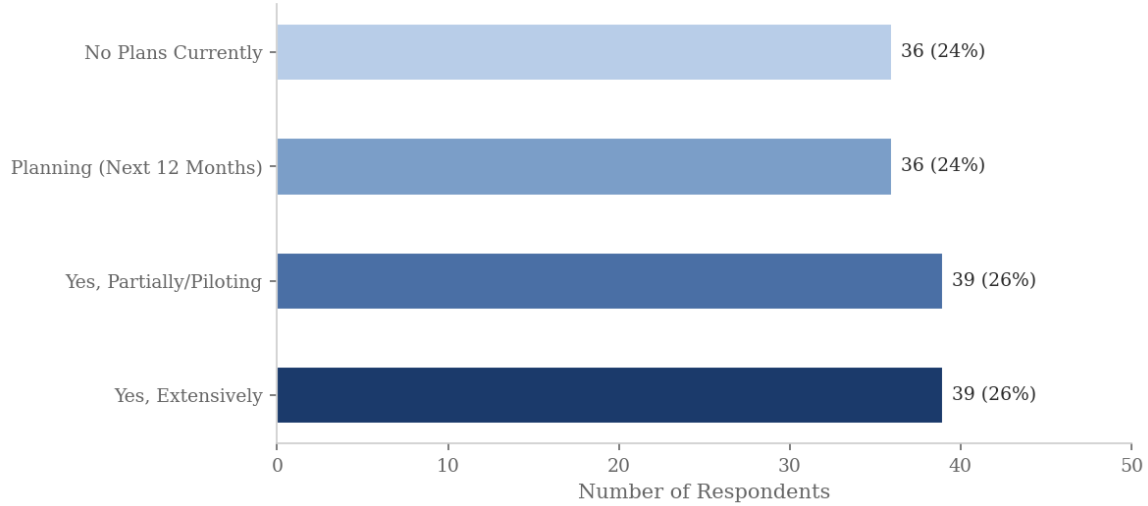

Figure 1: Status of AI adoption in surveyed organisations (n=150)

What makes these figures particularly telling is the adoption pipeline sitting behind them. A further 36 respondents had neither deployed nor excluded use of AI and were actively moving towards adoption within the next twelve months. When this group is added to existing users, it implies that somewhere between three-quarters of the respondent population will have AI running as part of their marketing functions by the start of 2027. Only 36 respondents — one in four — reported no current or near-term plans to change their position.

> ***Observation:*** *For organisations still sitting on the fence, the competitive exposure is significant. The cost efficiencies, speed benefits, and personalisation capabilities that AI brings to the table — already in the hands of active competitors — are compounding in real-time. The difference between early movers and late adopters widens with each passing quarter.*

3.2 Where AI Is Being Applied

The picture of deployment shown by the multi-select question on areas of use was notable for its dispersion. Content generation and SEO optimisation came first alongside paid advertising management, each recorded by 45 respondents. Customer service automation and chatbots, data analytics and audience personalisation, and email marketing automation were each mentioned by 43 respondents. Predictive analytics and lead scoring were notably lower at 14 mentions.

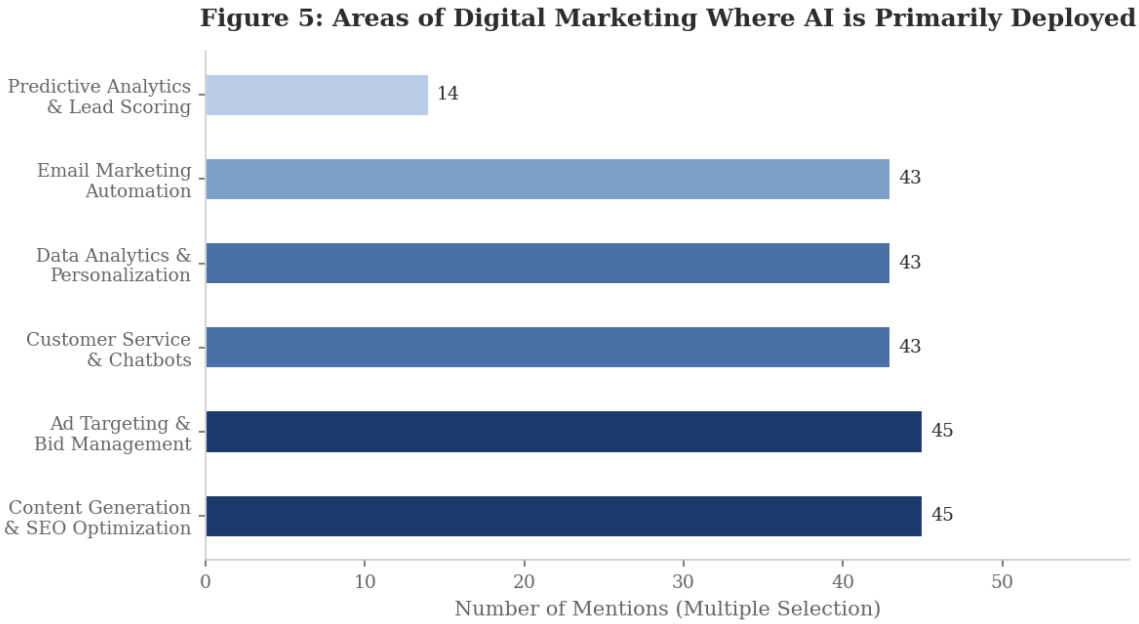

Figure 5: Key areas of AI deployment in digital marketing functions (n=150, multiple selection)

The disparity between predictive analytics and all other categories reflects actual differences in implementation complexity rather than a lack of interest. Building predictive models that feed meaningfully into marketing decisions requires clean and well-structured historical data, technical infrastructure for running and updating models, and staff who understand how to act on probabilistic outputs. Most organisations implementing AI in content or advertising are using considerably more accessible tooling.

The clustering around content and advertising also tells a story about where market pressure is emanating from. Search engine behaviour has fundamentally changed. People are conducting research in the form of long, conversational queries in which they ask search engines questions much as they would ask a colleague. Short, high-intent commercial keywords are still valuable but no longer tell the whole story of how audiences move through discovery towards purchase.

> ***Strategic Insight:*** *The preoccupation with content and advertising as deployment priorities is a market-level response to a permanent change in consumer behaviour. Users are now posing more questions as search terms instead of expressing direct buying intent through keyword signals. AI tools that help organisations generate content answering those questions at scale are no longer nice-to-have additions — they are becoming minimum competitive requirements.*

4. FINANCIAL IMPACT ON DIGITAL MARKETING ROI

4.1 Respondent Ratings of the ROI Impact

Participants were invited to rate the financial impact that AI had created for their digital marketing ROI on a seven-point scale, where one represented negligible or negative impact and seven represented a highly significant positive impact. The resulting distribution exhibited an unusual evenness across the scale. The two lowest scores each received 23 responses, while scores three through seven each received between 20 and 21 responses.

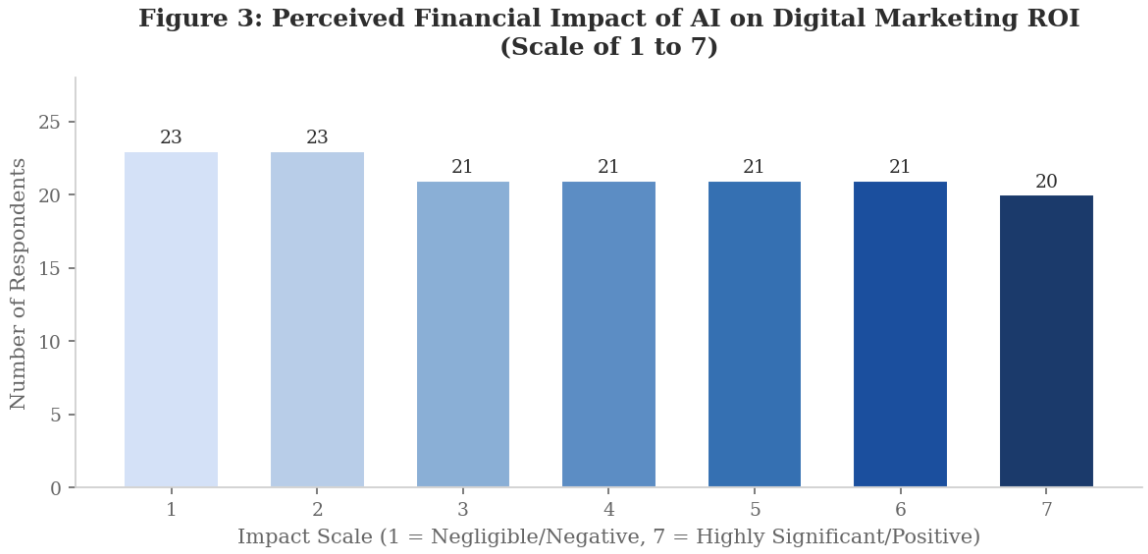

Figure 3: Perceived AI financial impact on digital marketing ROI on a scale of 1 to 7 (n=150)

A simple average of all responses produces a mean score of approximately 4.0 — the midpoint of the scale. On the surface, this appears to suggest that AI is neither delivering nor destroying value in aggregate. That interpretation, however, misses what the distribution is actually showing. The evenness of the spread suggests that the financial impact of AI is not a one-size-fits-all phenomenon, but rather a distribution of very different outcomes occurring side by side. For every respondent at a 6 or 7, there is a respondent at a 1 or 2.

The factor most strongly linked with where on the scale a respondent landed was the size of their organisation's marketing budget — a relationship explored in depth in the section below.

4.2 The Relationship Between Budget Scale and ROI

Examining responses by annual digital marketing budget reveals a trend that is consistent throughout the data: the higher the budget, the better the AI-driven ROI results. Among those operating with budgets under fifty thousand dollars per year, ratings of one and two dominated. At the other end of the spectrum, organisations with budgets in excess of five million dollars were clustered around ratings of five, six, and seven.

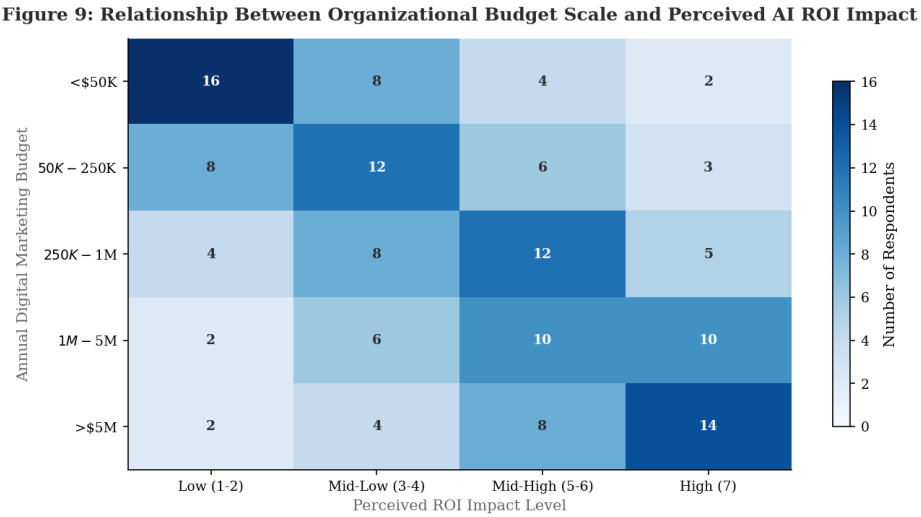

Figure 9: Marketing budget scale vs. perceived AI ROI impact rating (n=150)

Several factors explain this correlation. Larger organisations have access to superior AI platforms — enterprise-tier tools with greater capability, more reliable outputs, and more developed support infrastructure. They also hold larger volumes of first-party customer data, which is the raw material that makes AI models more accurate and actionable over time. Additionally, they generally employ dedicated technical and analytical personnel to manage AI systems, as opposed to leaving those tasks to marketing generalists. Smaller organisations face the opposite constraints: point-solution tooling, lower data volumes, and limited technical resource.

Key Finding: *The correlation between budget scale and ROI illustrates a compounding benefit: larger organisations possess richer data, better technical infrastructure, more skilled staff, and more sophisticated measurement capabilities. The combination of these factors drives AI performance to materially superior outcomes and creates a structural disadvantage for smaller organisations that is difficult to overcome through software purchases alone.*

5. COST EFFICIENCY AND BUDGET ALLOCATION

5.1 Effect on Cost Per Acquisition

A question asking respondents to characterise the directional impact of AI on their overall marketing cost efficiency — in terms of cost per acquisition or cost per conversion — produced a distribution of findings generating both optimism and caution regarding future performance.

Figure 4: Impact of AI Tools on Cost Efficiency (CPA/Conversion)

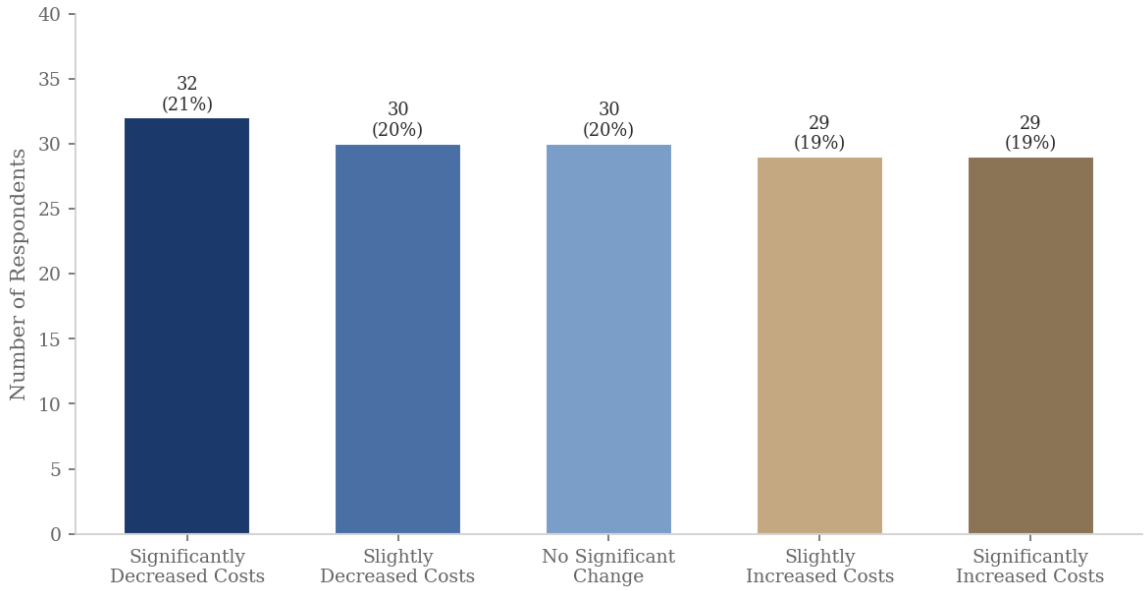

Figure 4: Directional impact of AI tool usage on cost per acquisition/conversion (n=150)

Taking the two favourable categories together, 32 respondents reported significantly reduced acquisition costs and 30 reported a more modest improvement. This combined group of 62 respondents — representing 41.3 percent of the full sample — provides real empirical support for the argument that AI can have a significant impact in reducing what organisations pay for each new customer acquired. Thirty respondents reported no observable change in costs, which in financial terms represents a loss on an active investment. The remaining 58 respondents (38.7 percent) reported either slight or significant increases in costs.

Key Finding: *The nearly four-in-ten proportion experiencing negative cost outcomes warrants careful attention. AI tools carry upfront expenditures in the form of platform fees, data preparation, and capability development. When tool configuration is suboptimal, data quality is poor, or internal capability is insufficient, these become added costs without the corresponding efficiencies — leading to a worse cost position than the one the organisation started with.*

5.2 Annual AI Budget Allocation

Survey participants were asked to estimate what proportion of their entire digital marketing budget is currently being spent on AI-specific tools and programmes. Responses varied between five percent at the low end and thirty percent at the high end, with a mean of 16.5 percent and a median of fifteen percent.

Figure 8: Distribution of AI Budget Allocation as % of Total Digital Marketing Spend

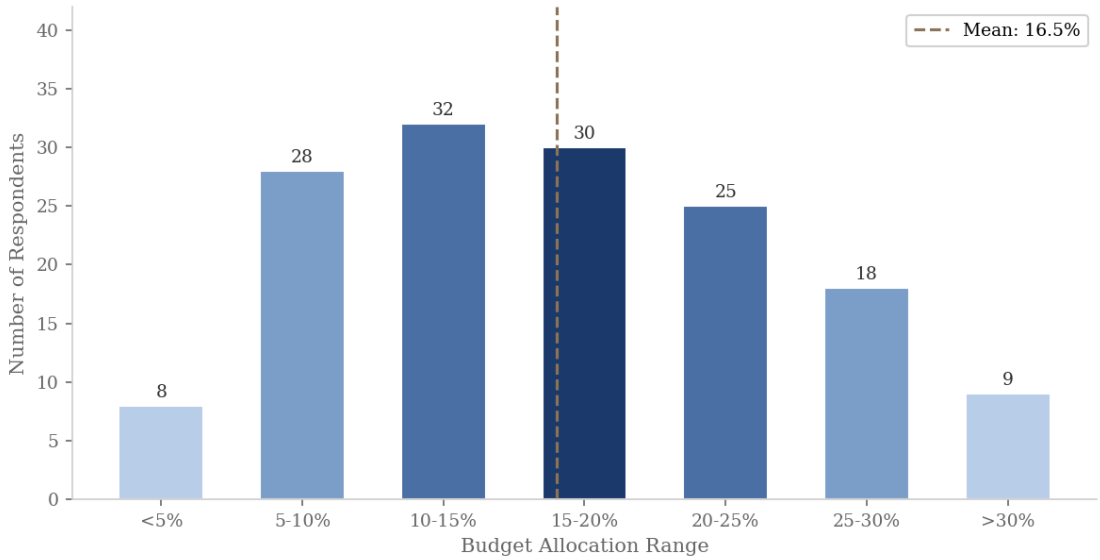

Figure 8: AI budget allocation as a percentage of total digital marketing spend (n=150)

For the median organisation in this sample, approximately one dollar in every six or seven of digital marketing expenditure is focused on AI-related capabilities. This is a considerable allocation by any measure. It sits comfortably within the category of strategic investment rather than experimental spending, and implies a level of financial scrutiny that many organisations have not yet institutionalised through formal governance frameworks.

At the far end of the distribution, a small group of nine respondents were spending more than thirty percent of their total digital marketing budget on AI. These organisations are not supplementing existing operations — they are restructuring their marketing around AI as a foundational infrastructure layer rather than an additional tool.

6. FINANCIAL BENEFITS ACROSS MARKETING ACTIVITIES

6.1 Ratings Across Four Activity Categories

Each respondent was asked to rate the financial benefit their organisation had realised from AI usage within four marketing activity domains: campaign performance improvement, reduction of manual labour and staffing costs, improvement in customer lifetime value, and acceleration of campaign time-to-market. A five-point scale was used, ranging from one (no benefit experienced) to five (significant benefit).

Figure 7: Financial Benefit Ratings Across AI Marketing Activities

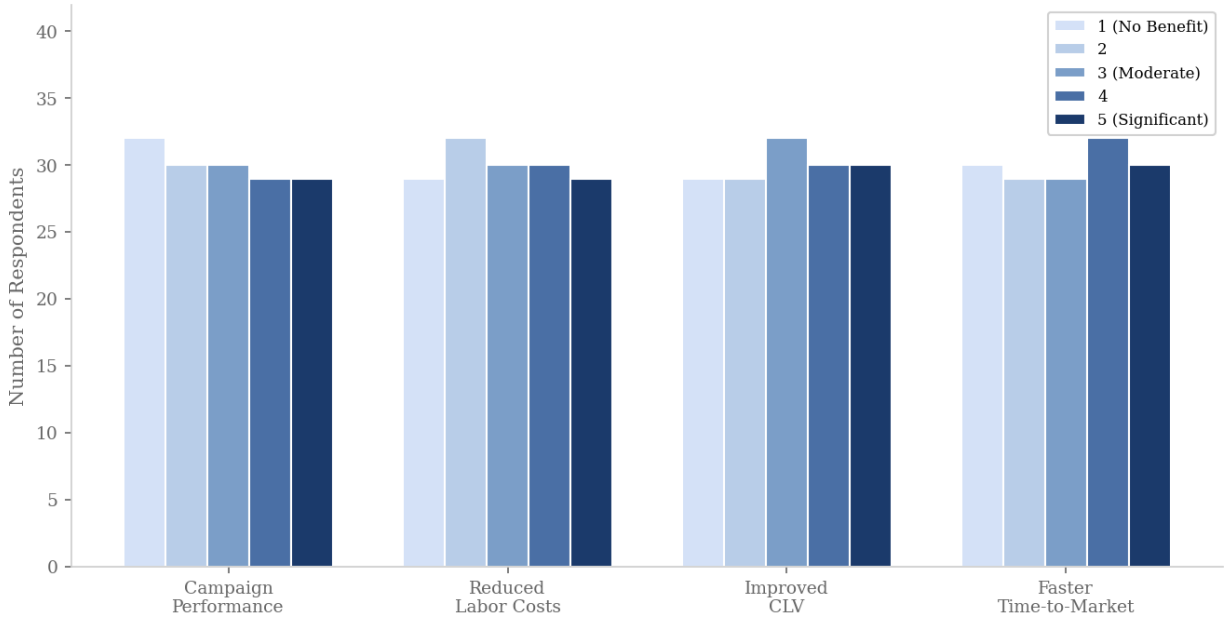

Figure 7: AI financial benefit ratings across 4 domains of marketing activities, scale 1 to 5 (n=150)

Reading across all four areas, no single area emerged as universally high-performing. Ratings were distributed broadly across the scale in each category, indicating that financial returns on AI investments in any type of activity are dependent far more on the quality of implementation and management than on the intrinsic superiority of one application over another.

6.2 Campaign Performance

Campaign performance improvement — encompassing metrics such as click-through rate and conversion rate — showed the highest concentration of poor ratings, with 32 respondents placing it at one, meaning no benefit at all. This is as much the result of a real measurement challenge as anything related to performance. When multiple campaign variables change simultaneously, it is methodologically difficult to isolate what the AI component specifically contributed to performance movements. Some organisations experiencing genuine benefit may be rating conservatively because they are uncertain of the attribution chain.

6.3 Labour Cost Reduction

Reductions in manual labour and associated staff costs produced a distribution skewing more towards the moderate and significant benefit range than other categories. This aligns with widely reported efficiencies in content production and scheduling, analytics reporting, and routine campaign management, where AI automation has delivered tangible time and resource savings. The financial translation of those time savings to measurable cost reduction is more direct and easier to quantify than performance-based metrics, which partly explains why this category rates more favourably.

6.4 Customer Lifetime Value and Speed to Market

Improved customer lifetime value attracted the most qualitative comment as an area of future potential rather than a current realised gain. Personalisation at scale is the mechanism through which AI is expected to extend CLV, but achieving meaningful improvements requires extended periods of observation and depth of data integration that many organisations are still building towards. Faster time-to-market for campaigns received higher benefit ratings overall, pointing to one of the

most universally felt benefits of AI: collapsing the time gap between campaign brief and execution by automating asset generation, approval processes, and distribution logistics.

7. FUTURE BUDGET OUTLOOK AND STRATEGIC INTENTION

7.1 Where Budgets Are Heading

Participants were asked to indicate their expectations of whether their AI-related digital marketing budget would increase, remain stable, or decrease in the next financial year. The response was remarkably balanced, with no clear consensus direction emerging from the group.

Figure 6: Anticipated AI Budget Changes in the Next Fiscal Year

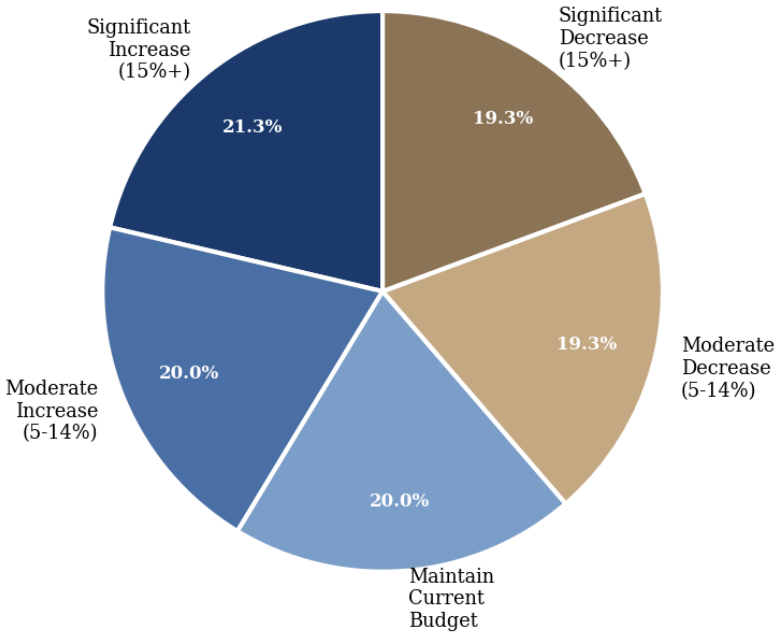

Figure 6: Expected direction of AI-related digital marketing budget in the next fiscal year (n=150)

Thirty-two respondents expected a substantial increase of fifteen or more percent in their budget. Thirty projected an increase in the five to fourteen percent range. Together, this group oriented towards increase accounts for 41.3 percent of respondents. Thirty respondents planned to maintain their present level of spending. Against them, 58 respondents (38.6 percent) expected reductions in varying degrees.

> ***Market Signal:*** *The near-parity between those ramping and those retreating in AI spending is not a reflection of market confusion — it is a sign of a maturing market sorting itself in accordance with actual outcomes. Organisations that can point to demonstrable financial returns are deepening their commitment. Those that cannot are reassessing. This divergence is arguably the most structurally significant signal in the entire dataset.*

7.2 Qualitative Themes from Open-Ended Responses

Analysis of open-ended written responses identified several recurring themes that contextualise the quantitative findings:

Operational efficiency through automation became the most frequently cited source of tangible financial return. Respondents reported AI reducing substantial hours from content production workflows, lessening dependence on external agencies for routine creative tasks, and dramatically shortening campaign reporting cycles. One respondent noted a thirty percent reduction in cost per acquisition following implementation of an AI-managed advertising system — among the most concrete claims of return on investment in the full response set.

Implementation complexity and upfront cost were mentioned almost as often as sources of frustration. Integrating AI tools into existing marketing stacks, cleaning and structuring data adequately, and upskilling teams to use AI outputs responsibly all represented an under-estimated burden — one that frequently extended payback timelines well beyond initial projections.

• Talent and internal capability was cited as a binding constraint, particularly in non-technology sectors. Marketing professionals who can evaluate the outputs of AI systems, adjust their parameters, and translate insight into strategic decisions remain in short supply.

• Hyper-personalisation at the individual level was consistently mentioned as the application with the greatest unrealised financial upside. Moving from segment-level to individual-level campaign targeting — tailoring message, channel, creative, and timing to each user's unique behaviour pattern — was described by several respondents as the strategic aspiration towards which current AI investments are working, even if most organisations have not yet fully achieved it.

8. KEY INSIGHTS AND STRATEGIC IMPLICATIONS

8.1 Adoption Has Crossed Into the Mainstream, But Outcomes Have Not Converged

More than half of organisations surveyed are already implementing AI in their marketing operations, and three quarters will likely be doing so within a year. The technology is no longer the barrier. It is accessible, affordable, and built into platforms that marketing teams are already using. What differentiates organisations generating financial returns from those that are not is not access to AI, but the quality of their implementation, the richness of their data, and the capability of the people managing the systems. Those are variables that must be intentionally invested in and cannot be short-cut with a software purchase.

8.2 Consumer Search Behaviour Is Changing the Map of AI Investment

One of the more structurally significant shifts underpinning this data is a change in the way people search for information online. The short, transactional keyword queries that characterised search marketing for two decades are giving way to longer, conversational, question-driven queries. People now search the way they think — with context, with nuance, and often without the immediate intention of buying. They want to understand something before making any kind of commitment.

This behavioural change affects the entire content architecture that an organisation needs to build. Content targeting only those closer to the bottom of the purchase funnel misses most of the digital touchpoints where brand perceptions are formed. AI-powered content generation capable of creating informative and contextually relevant content across the entire spectrum of the customer journey — from initial curiosity to active consideration to post-purchase engagement — is therefore not a luxury but a strategic imperative.

8.3 Cost Gains Are Attainable and Execution-Quality Dependent

The 41 percent of respondents that lowered their acquisition costs using AI provide evidence that substantive financial efficiency gains are real and replicable. But the nearly equal measure suffering neutral or negative outcomes is a reminder that AI is not self-optimising. Every point of cost reduction represents deliberate decisions: selecting the right tool for the right job, using data that accurately represents the audience being targeted, employing staff who can understand and act on

what the AI is producing, and maintaining a measurement framework that makes the financial contribution legible. Remove any one of these conditions and the gains quickly erode.

8.4 Budget Allocation Is In Strategic Territory

At an average of 16.5 percent of digital marketing spend, AI-specific budgets are no longer an experimental line item. They are comparable in financial weight to channel-specific budgets for paid search, social media, or display advertising. This elevation requires the same rigour of governance — clear criteria for measuring success, regular return reviews, and accountability frameworks that allow leadership to evaluate the allocation justifiably. Many organisations appear to be scaling deployment before those frameworks are in place.

8.5 The Budget Divergence Is the Leading Indicator to Watch

The roughly equal split between organisations planning to grow and those planning to cut AI marketing investment signals the beginning of a divergence between two populations: those where AI has become a financially justified core capability, and those where it has failed to demonstrate its worth. The first group will continue to invest and build competitive advantages that accumulate over time. The second will either reconsider their approach to implementation or fall progressively further behind. Which group an organisation belongs to in two years will be substantially determined by decisions made in the next twelve months.

9. CONCLUSIONS

The results of this survey produce four conclusions that stand on their own, independent of the data behind them.

AI in digital marketing has passed the point at which adopting it is a differentiator. With the majority of organisations already deployed and the rest largely on their way, it is more a matter of deciding how to deploy well rather than debating whether to deploy. The organisations that will generate superior financial returns will be those that view AI not as a product purchase but as an operational capability requiring continuous investment in data infrastructure, people development, and measurement systems.

Financial returns from AI are genuinely possible but not guaranteed. A clear majority of active users in this study reported improvements in cost efficiency and in ROI perception. A substantial and roughly equal minority reported the opposite. The variable that best explains the outcome an organisation experiences is less about the AI tool itself and more about the context surrounding its application: the quality of data, the level of staff expertise, the rigour of implementation, and the clarity of the measurement framework used to evaluate outcomes.

The concentration of AI deployment in content and advertising represents a strategic adaptation to a changed information environment. Audiences are discovering products, services, and brands through exploratory, question-driven online behaviour rather than through purchase-intent search. Organisations using AI to develop content infrastructure that meets audiences at these earlier, more open stages of engagement are building ahead of a structural shift that will only intensify.

The near-even divide in forward budget intentions is the clearest signal that the AI marketing market is heading into a period of results-based consolidation. Growth in AI investment will continue, but it will be increasingly concentrated among organisations able to demonstrate a clear financial justification. This consolidation will alter the competitive dynamics of digital marketing in the coming years in ways that will be difficult to reverse for organisations that delay.

10. LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that should be considered when interpreting its findings. The sample of 150 respondents, while providing useful directional insights, does not achieve statistical representativeness at an industry-sector level. Future research should target larger, stratified samples with minimum respondent thresholds by sector to enable reliable cross-sector comparison.

Additionally, the reliance on self-reported financial impact data introduces measurement subjectivity. Respondents may assess ROI impact through different measurement frameworks, making direct comparisons inherently imprecise. Longitudinal research tracking the same organisations over multiple years would provide more robust evidence of AI's cumulative financial contribution to digital marketing performance.

Future studies would benefit from incorporating questions on specific AI platform usage, integration architecture, and data governance practices, which would enable more granular analysis of the conditions associated with successful AI financial outcomes in digital marketing contexts.

APPENDIX: SUMMARY STATISTICS OF SURVEY DATA

Table A1: AI Adoption Status

Adoption Status	Count	Percentage
Yes, Extensively	39	26.0%
Yes, Partially / Piloting	39	26.0%
Planning to Adopt (Next 12 Months)	36	24.0%
No Current or Near-Term Plans	36	24.0%
Total	**150**	**100%**

Table A2: Expected Directions of AI Budget (Next Fiscal Year)

Budget Direction	Count	Percentage
Significant Increase (15%+)	32	21.3%
Moderate Increase (5–14%)	30	20.0%
Maintain Current Budget	30	20.0%
Moderate Decrease (5–14%)	29	19.3%
Significant Decrease (15%+)	29	19.3%
Total	**150**	**100%**

Table A3: Areas of AI Deployment (Multiple Selection)

Deployment Area	Mentions	% of Respondents
Content Generation and SEO Optimisation	45	30.0%
Ad Targeting, Bid Management	45	30.0%
Customer Service and Chatbot Automation	43	28.7%
Data Analytics and Audience Personalisation	43	28.7%
Email Marketing Automation	43	28.7%
Predictive Analytics and Lead Scoring	14	9.3%

Table A4: Distribution of Cost Per Acquisition Impact

Outcome Category	Count	Percentage
Significantly Decreased Costs	32	21.3%
Slightly Decreased Costs	30	20.0%
No Significant Change	30	20.0%
Slightly Increased Costs	29	19.3%
Significantly Increased Costs	29	19.3%

End of Report