Four servitization models

	Main Distinctions	Considerations for Financers	Considerations for Customers
All-In Finance	Customers lease an asset with bundled services.	Fixed cashflows. Performance risks in addition to counterparty risk.	Full-service solution including asset and bundled services.
Outcome Finance	Customers pay for outcomes, such as price-per-mile, price-per-page or price-per-gigabyte, for a limited number of assets for a fixed term.	Fixed and variable cashflows, with a minimum customer commitment. Requires usage tracking.	Pay-per-use with the flexibility to increase usage as needed.
Managed Services	Customers pay for services, based on the use of multiple assets and under a service level agreement (SLA), for a fixed term.	Fixed and variable cashflows for a fixed term.	Committed access to business-critical services at scale defined by the SLA, with flexibility to increase the service as needed. Consumption-based pricing.
Subscription or Utility	Customers subscribe to a service either with a commitment (duration or number of users—subscription) or without (utility). Customers can cancel with a limited notice period.	Fixed or variable cashflows. Requires usage tracking.	Access to services with the option to cancel if needs change.