Where Mission and Margin Meet

How Association CEOs Think About Learning and Education

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Where Mission and Margin Meet: How Association CEOs Think About Learning and Education

by Jeff Cobb and Celisa Steele

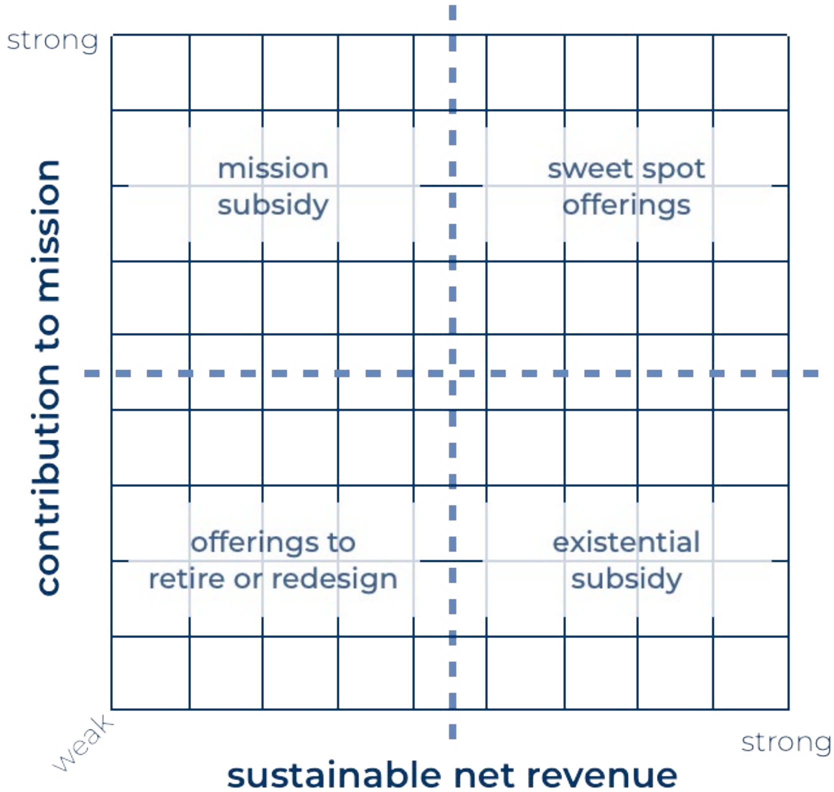
Associations have long been educators and are a major source of post-college education and skills training for the workforce in the United States. Across professions and industries, associations deliver training, certification, and learning experiences that better individuals, organizations, and society. But the world in which associations do their work is evolving.

To understand how associations are adapting, we spoke with 27 CEOs about the role of education and learning in their associations. Their perspectives—shared across associations of differing sizes and serving different sectors—reveal how leaders are thinking about the role of learning in advancing purpose, building resilience, and generating revenue.

At the center of these conversations sits a persistent tension: the balance between mission and margin. Learning is where the two often meet—and sometimes clash.

> **"Are education and training part of your mission, or are they part of your business model? Those are two really different things."**
>
> —CEO A

Every educational offering can be described by how strongly it contributes to the mission and how sustainably it generates net revenue. The visual below offers a way to place learning products along these two dimensions.



The upper right quadrant is the sweet spot: offerings that both deliver on purpose and generate strong net revenue. These offerings are clearly ones to preserve and protect—and ideally use as a model for new products.

The lower left quadrant is another area where the implications *should* be clear. We emphasize *should* because momentum and a lack of critical review often keep offerings in a portfolio that aren't doing what they should. Products that aren't closely aligned with the association's mission and aren't generating sustainable net revenue should be retired or redesigned to improve alignment with mission or financial strength—or, ideally, both.

The other two quadrants require judgment and discussion. It's important that leadership (CEOs and boards) as well as staff understand the tradeoffs at play.

The mission subsidy quadrant includes products that may not cover their costs but feel too central to abandon. In some cases, they're so mission-critical that continuing to offer them at a loss makes sense. But, in almost all cases, it's worth investigating what it would take to make them more profitable. Even if they don't move out of the upper left quadrant, any movement towards stronger sustainable net revenue is an improvement.

The existential subsidy quadrant includes products that generate strong net revenue but don't meaningfully advance the mission. If their profits fund mission-aligned purposes, like advocacy, or support other mission-critical products, they may be worth maintaining—if they don't cause the association to lose focus. Products in the existential subsidy quadrant may be candidates for selling off. Such an approach would bring cash into the organization and allow staff to devote more attention to offerings in the other quadrants.

Balancing mission and margin is an essential leadership challenge that we heard time and again in these CEO interviews. Informed by that core challenge, five points emerged from our analysis of these conversations.

- In markets crowded with competitors and flooded with free options, associations differentiate on trust.
- Time-pressed learners need more than a list; they need a route and a reason.
- With credits and basic information in many fields readily available online, community offers associations an edge.
- Employers buy capability, not hours.
- Artificial intelligence can be an accelerant but not a strategy.

In what follows, we look more closely at these five points.

Who We Spoke to and How We're Using the Conversations

We interviewed 27 association CEOs and executive directors. They lead both professional societies and trade associations; their organizations operate at state, national, and international levels; and they represent a wide range of fields and industries, including healthcare, engineering, real estate, education, finance, and manufacturing, among others.

Collectively, these leaders serve millions of members and learners and oversee educational portfolios that span online and in-person offerings, in-depth certifications and microcredentials, and formal and informal learning opportunities.

We're grateful to the 27 leaders who made time to talk with us about the value of learning and education in the context of their association. The participants include the following:

Emily Adams, CEO, North Carolina Academy of Physician Assistants

Bob Broeksmit, President and CEO, Mortgage Bankers Association

Steve Carey, President and CEO, NTEA—The Work Truck Association

Denise Froemming, President and CEO, California Society of CPAs

Kate Fryer, CEO, Endocrine Society

Carey Goryl, CEO, Association for Advancing Physician and Provider Recruitment

Nikia Gray, Executive Director, National Association for Law Placement

Rick Grimm, CEO (Outgoing), NIGP: The Institute for Public Procurement

Matt Gruhn, President, Marine Retailers Association of the Americas

Frank Krause, Executive Director and CEO, Federation of American Societies for Experimental Biology

Stephanie Mercado, CEO, National Association for Healthcare Quality

Trevor Mitchell, President and CEO, International Association of Venue Managers

Patricia Montague, CEO, School Nutrition Association

Bob Moore, Executive Director, American College of Osteopathic Family Physicians

Terra Nevitt, Executive Director, Washington State Bar Association

John O'Brien, President and CEO, EDUCAUSE

Stephanie Peters, President and CEO, Virginia Society of CPAs

Linda Raynes, President and CEO, Electrical Apparatus Service Association

Thomas Reiser, Executive Director (Outgoing), International Society on Thrombosis and Haemostasis

Heather Rhoderick, President, Valve Manufacturers Association

Tom Serena, CEO, American Gastroenterological Association

Joe Skeel, Executive Director, Indiana State Bar

Wes Smith, President and CEO, National Association of Electrical Distributors

Robbie Thompson, CEO, Professional Liability Underwriting Society

We spoke with three others who preferred not to be listed here.

To encourage candor and focus attention on shared insights rather than individual viewpoints, quotations in this executive briefing are anonymized and have been lightly edited for clarity and flow, in keeping with our agreement with participants. Each quote represents the authentic voice of a CEO. To help you follow consistent perspectives across the briefing, quotes are attributed to CEO A, CEO B, etc.; the same letter corresponds to the same interviewee throughout.

These interviews were not designed as a quantitative survey but as qualitative inquiry. Our aim was to surface the challenges and strategic questions that define how learning functions as both a mission driver and a revenue engine in associations today.

The Role of Education in the Mission

Across the 27 interviews, CEOs described learning as central to the identity and purpose of their associations, but they diverged on whether education is the mission or whether it supports the mission.

For some, education is the association's reason for being, a direct expression of its core responsibility.

> **"Our mission is tied exclusively to professional development."**
>
> —CEO B

> **"We exist to make our industry better. We do that by providing educational programming."**
>
> —CEO C

In some organizations, mission and education overlap so much, that engagement with learning products and services is a higher priority than membership.

> **"I look more at education and learning creating value first, and membership will come second—and this is speaking as someone who started in membership.... When the membership comes second, we're seeing bigger numbers come because of creating the value up front and demonstrating that."**
>
> —CEO D

Other associations see education as essential but not primary. It enables and reinforces advocacy, policy, community, and other functions.

> **"Advocacy and policy are typically cited as the top reasons.... Learning is really important but not typically the top reason that somebody joins."**
>
> —CEO E

Regardless of whether they view education and learning as core or contributory, the interviewees described education performing four functions that sustain both the members and the field they serve:

- **Stewardship and trust**
  Education upholds standards and safe, ethical practice, helping ensure that individuals act responsibly and that the public can trust the field the association represents.
- **Career scaffolding**
  Association learning provides the structure and support that help members advance in their careers and ensure the field maintains a skilled, competent workforce.
- **Community anchor**
  Education offers a meaningful center around which members gather, exchange ideas, and create professional connections.
- **Conduit for change**
  Education translates shifts in policy, technology, science, and practice into understanding and application that improve professional performance, benefiting the individual learners, the employers, and those they serve.

These intertwined roles underscore why education remains one of the most visible and vital expressions of an association's mission, even as it also serves as a revenue engine.

Education as Mission Multiplier and Revenue Line

Missions define *why* associations educate; business models determine *how* they're able to do it. Learning can function as a mission multiplier that advances the field and as a revenue line that contributes its fair share (or more) to the organization's finances.

Among associations responding to our Learning Business Strategic Outlook 2026 survey, 64.3 percent indicated they must generate positive net revenue from their educational offerings. Another 16.3 percent indicated they must at least break even.

The dual purposes often create a tension for association education: making high-quality learning broadly accessible while breaking even or generating profit to subsidize other aspects of the association's work, like advocacy.

Some associations are clear on whether mission or margin is most important.

> **"One of the most important aspects is to provide as broad of access to education as possible. So we have found it very difficult to monetize education."**
>
> **—CEO F**

> **"Education is very profitable. It pays for a lot of other missions. Education is part of the mission, but it pays for advocacy and support."**
>
> **—CEO G**

> **"We're in the business of learning. We might not pay a dividend to a shareholder, but we are creating value for our stakeholders. And the sooner we recognize that and stop trying to argue the point of what it means to be a nonprofit, we'll be better off."**
>
> **—CEO H**

Across associations, revenue tends to cluster in familiar places:

- **Conferences** often bankroll the broader portfolio—though rising costs, travel constraints, and learners' desire for ease make profitability less certain for in-person offerings.
- **Credentials** can meaningfully contribute to revenue, especially when recognized and valued by employers.
- **Online credit-bearing offerings** like self-paced courses and Webinars support member retention but face commoditization unless the association can differentiate.

> **"In-person has scaled back because of costs and the availability of e-learning and credit in general from a lot of providers."**
>
> **—CEO I**

Several CEOs described managing what we call a **barbell portfolio**, with two ends heavily weighted and thin offerings in between.

- On one end sits **included utility**—low-cost or free, high-volume learning that maximizes reach and reinforces the association's role as an essential resource for learning.
- On the other is **premium content or experiences**—cohorts, coaching, assessments, niche content, and credentials that command higher prices because they deliver measurable outcomes or aren't readily available elsewhere.

> **“We do have free continuing education available with our membership, but that’s usually not going to be technical. Members will pay for the technical training.”**
>
> —CEO J

The mix varies by mission and market, but the underlying imperative is the same—ensure that the learning portfolio collectively advances purpose while sustaining the association.

Market Forces Shaping Learning

The association CEOs interviewed described a complex mix of external pressures shaping how they deliver and price learning and how members and employers perceive its value.

- **Commoditization**
  Vendor-produced content, government-funded offerings available for free, training firms, and the open Web—now supercharged by artificial intelligence (AI)—give learners and employers more options and erode pricing power.
- **Regulatory realities**
  In fields with continuing education (CE), continuing medical education (CME), continuing legal education (CLE), or continuing professional education (CPE) requirements, associations often have to deal with complex and shifting rules, including state-specific regulations, that can either constrain or benefit their offerings.
- **Budget and travel constraints**
  Associations that serve members in the public sector and higher education in particular face tighter travel restrictions and professional development budgets, limiting participation at in-person events.
- **AI emergence**
  AI promises efficiency and personalization but also raises new questions of provenance, accuracy, and trust—areas where associations have historically held an advantage.

> **“People don’t want Kobe beef. They want a hamburger, for the most part. They’re not willing to pay for the filet. When it comes to required continuing education, they have in their head, ‘I only need a hamburger. I need to get a check, and I’m done with it. I don’t really even need to learn.’”**
>
> —CEO K

> **“If we’ve got risk in our education, it’s the risk of digital disruption. If someone wanted to go create a business around educational content with digital delivery, they could do it and disrupt us pretty quickly.”**
>
> —CEO L

> **“We have a learning portal, but people don’t want to pay a lot of money because there are so many places where they can go get training for free.”**
>
> —CEO M

> **“There are a lot of alternative resources for information. How many members start by a Google question?”**
>
> —CEO N

These market realities mean that associations can’t assume that past success with their learning portfolio will translate to continued success.

The Fundamental Issue: A Dying (Not Dead) Model

For decades, associations had a clear advantage and benefited from being the default source for learning in their field. They developed education and training, hosted conferences and events, and helped members and learners in a decidedly less crowded and noisy market than today’s.

Many associations now run a patchwork of legacy programs without coherent pricing or clear logic behind how the programs interrelate. A typical portfolio contains a few profitable products, some break-even offerings, and a long tail of low-margin or loss-making programs, with no disciplined pruning. As CEO O put it, “purposeful abandonment” is a missing capability.

The old model hasn’t collapsed—but it’s hollowing out. Attendance, renewals, and attention are eroding quietly while expenses and competition rise. Because the erosion is quiet and the model isn’t entirely obsolete, associations can creep along, much the same as before.

Many of the interviewees acknowledged their precarious situation.

> **“I think we’re going to keep doing the same thing we’ve always done until it slowly stops working.”**
>
> —CEO G

> **“If associations do not figure out how to offer more value to their constituents—and there are very few ways you can actually do that—there will be a time when we look back and say, ‘Do you remember when there used to be membership associations?’”**
>
> —CEO P

> **"You tend to do the same thing over and over again. You get a model and recycle. You're not asking questions about whether you should be doing stuff, whether the times have changed, whether there's new stuff you need to do, whether you need to be speaking differently to different cohorts, like Gen Z."**
>
> **—CEO Q**

> **"Associations should be prepared, those of us in the knowledge space should be prepared to do different work in the future."**
>
> **—CEO R**

While many CEOs sense the danger of maintaining the status quo, the path forward is harder to see.

Takeaways from the CEO Interviews: Four Patterns

Four patterns emerged from our conversations with the 27 association CEOs. We do not include them as prescriptions to follow. Instead, we offer them as reflections of real-world decisions about designing learning and education that deliver value even in crowded markets and that balance mission and margin.

These patterns are informed by lived experience and offer a practical lens for examining the role associations play and how associations are thinking about the unfolding future. While each leader's situation is distinct, the following four patterns capture the shared logic behind their actions—the reasoning that links purpose, performance, and practicality.

Pattern 1: Leaning into Trust

▸▸ ***In markets crowded with competitors and flooded with free options, associations differentiate on trust.***

Associations can serve as a neutral source, not beholden to the perceived self-serving interests of vendors or other for-profit providers. Trust is the reason learners choose associations over alternatives, even when alternatives are cheaper, faster, or easier.

Several CEOs explicitly cast associations as stewards—defining and maintaining standards and competencies, convening experts, and guiding members and other learners to trustworthy options.

As developers and owners of standards, associations' content is often seen as adhering to a high bar of quality. Peer review is another way many associations establish credibility. Trust also gives associations permission to partner without jeopardizing credibility—if partnerships are properly vetted and governed.

What the CEOs Said

- "Trust plays an enormous role in education…. Trust is basically the only thing you have. If you lose that, then you're dead as an organization."
  —CEO F
- "We market ourselves as being high-quality and state-focused because a lot of the lower-cost providers aren't doing state-specific content."
  —CEO S
- "We do a good job of being independent and scientifically credible."
  —CEO T
- "What makes associations unique is that there is industry consensus on the training…. It's vetted and reliable."
  —CEO U

What the Pattern Looks Like in Practice

- **Visible independence**
  The association is transparent about sponsor and vendor roles, enforces no-pay-to-play policies, and documents conflict-of-interest procedures so learners can trust the content.

- **Content anchored by review**
  Programs and materials meet defined standards and are vetted by expert and/or through peer review (including, where appropriate, third-party verification by an organization like the American National Standards Institute (ANSI) or formal committee oversight) to indicate rigor.

- **Governance of partner involvement**
  When licensing, white-labeling, or co-creating content, the association follows clear policies that guide editorial decisions, data use, and disclosure. This transparency helps preserve neutrality while gaining the speed and scale that can come from partnerships.

- **Value-added specificity**
  The association differentiates on regional or specialty nuance—especially in state and regulatory environments where learners can earn credit cheaply online but rely on the association for accurate, contextual guidance.

Our Take and Questions for You

Trust is grounded in authority and shown through **authority assets**—the durable, non-replicable resources that elevate your association above other choices. Examples of authority assets include data (original surveys and industry reports), frameworks (competency models), and credentials (certifications, badges, and other recognition you provide).

- What authority assets ground the trust learners have in your offerings? Standards? Models? Certification? Industry data? Peer or expert review? Something else?
- If you partner with vendors or other providers or license outside content, what guardrails do you need to establish and enforce?
- Where can you add valuable specificity and nuance to your offerings? What regional or specialty contexts will help you stand apart from generic, low-cost options?

Pattern 2: Using Pathways and Signals to Simplify Catalogs

▸▸ ***Time-pressed learners need more than a list; they need a route and a reason.***

Even trusted associations risk overwhelming learners with choice. While a large catalog may feel necessary to fulfill mission, it's insufficient. A big list alone doesn't help busy or new-to-the-field individuals answer three key questions: what to take, in what order, and why.

Pathways (sequenced, role- or level-based routes) and signals (like certificates, certifications, and microcredentials) don't replace a catalog; they make sense of it. They organize breadth and depth of content into clear journeys that learners and employers can recognize.

Pathways reduce choice overload, accelerate skill development, and create a shared understanding of competencies. Signals make learning visible and portable, strengthening market value for the learner.

In fields where CE is required (e.g., legal, accounting, and many clinical specialties), pathways can differentiate the association from competitors by showing a deep understanding of the field while still aligning with maintenance requirements. Where CE isn't required, signals (like a certification) owned by the association tend to be more central.

What the CEOs Said

- "We have added so many small, diffuse programs and focuses that we're not able to do this effectively. We have to back up and help create a more cohesive approach with fewer products."
  —CEO V
- "We help people develop their careers and set out a plan, both in terms of education and resources, and credentialing is a piece of that as well."
  —CEO W
- "Onboarding is something most organizations take for granted. You've got two days, we give you the employee manual, we show you around, we get you your passwords, and maybe you get a buddy for the next six months who tells you all the organizational trash. But we really wanted to professionalize it because it's so costly [for employers in our market]."
  —CEO X

What the Pattern Looks Like in Practice

- **Sequenced journeys**
  The association maps a large catalog into role- and level-based pathways (e.g., new practitioner, manager, specialist), stating prerequisites and outcomes so learners know exactly where to start and how to progress. This mapping may reveal gaps in existing content that need to be filled with new offerings.

- **Employer-valued signals**
  The association connects learning to certifications, designations, microcredentials, digital badges, or other credentials that reflect real competencies whose value has been validated with employers. The association also makes the criteria and value of the credentials visible so hiring managers, regulators, and others understand the value.

- **Stacking and milestones**
  The association enables learners to stack completions into visible milestones (e.g., tiered badges on the way to a designation), which helps busy learners demonstrate verifiable progress in smaller slices of time and sustain forward momentum.
- **Alignment with external credentials, when relevant**
  When the field's main credentials aren't owned by the association, the association explicitly maps its offerings to external requirements and maintenance rules (e.g., exam domains and state requirements) and labels that mapping in course descriptions and pathway guides.

Our Take and Questions for You

Developing valued pathways and tying those to signals requires a strong understanding of how jobs and careers work in your field and what the market wants and values. In our experience, associations are often weaker than they think in their relationships with employers and in truly understanding the current needs of learners and the field at large. Understanding those needs and translating them into language that resonates with employers and learners should precede and inform the development of pathways and signals. Additionally, most associations will need to invest in evangelizing their pathways and credentials to make the case to the marketplace.

In associations with smaller catalogs of content, a focus on clear labeling of offerings (identifying the intended audience and the topics covered) and course recommendations based on data about the learner may precede development of pathways. No matter the size of the catalog, personalization that allows specific learners to home in on the most relevant and appropriate content will be valuable.

- Do you have enough relevant content to support a pathway for a role or level your learners care about? Or do you need to build or license depth before sequencing?
- Which signals matter in your market (e.g., stackable badges), and what evidence (e.g., assessments or performance tasks) will make those signals credible? How will you verify those signals with employers?
- How will you make alignment visible (e.g., via a competency model) so employers and other stakeholders can interpret the learning options?

Pattern 3: Designing Community for Learning and Learning for Community

With credits and basic information in many fields readily available online, community offers associations an edge.

In an age when information is abundant and credit can be earned anywhere, associations have an advantage: the ability to connect learners with others. As the recognized voice of a field, profession, or industry, they can convene experts and peers, and the connections made possible through that convening can complement formal curricula.

Peer-to-peer sharing and mentoring can turn offerings into engines of professional judgment and confidence that broadcast formats, like lectures, can't match.

Not all convening happens in person, but, when it does, it's often the unscripted exchanges among peers and experts and the community-generated outcomes that justify the added time, cost, and effort required to meet face to face. In fields where CE can be earned entirely online, the pressure for in-person to do more than provide credit is high.

Online, many associations need to invest in intentionally developing existing listservs and discussion boards into true learning communities that generate significant value. That means active management and facilitation by people—whether staff or volunteers—who are skilled at recognizing learning opportunities and fostering meaningful connections.

In markets that benefit from structured tool comparisons, associations make use of convening to bring solutions to members for neutral, side-by-side comparison. Gathering technology providers or other vendors together in one space (whether a physical exhibit hall or a virtual meeting room) can provide benefits for the learners and the vendors.

What the CEOs Said

- "When people can sit down in a classroom with other people that are doing the same job, learning the same thing and sharing what works and what doesn't work and what they've seen, that has been incredibly valuable for us. So, as we look to maintain relevance with our conference, it's about how many times can we put them face-to-face in conversations that matter."
  —CEO C
- "We're really leaning into peer-to-peer guidance, peer-to-peer education, peer-to-peer support. Over the last couple of years, we've launched and created more cohort programs."
  —CEO O
- "Now more than ever people need to come together physically to share what works."
  —CEO Y
- "People are coming in [to the association] now, particularly since the pandemic, because they're looking for a peer community to solve immediate problems."
  —CEO R

What the Pattern Looks Like in Practice

- **Peer exchange by design**
  The association swaps lecture-heavy agendas for structured roundtables, case studies, and small-group "homerooms" that function like a cohort within a crowd of conference attendees. Participants explore real-world scenarios together and leave with points of view or next steps that could not be produced by on-demand content. This emphasis on peer exchange is especially important for in-person events in CE-required fields where routine credit hours have migrated online.

- **Mentoring and career socialization**
  The association scaffolds networking opportunities and meet-ups that match earlier-career professionals with seasoned practitioners so norms and practical judgment can be learned from people through social learning.

- **Side-by-side vendor comparisons**
  The association brings suppliers into learning with standardized demos or moderated panels, with clear disclosure so members can compare solutions head-to-head as a learning activity rather than a sales pitch. This format is particularly valuable in tech-intensive markets where options change quickly or in markets where members need help getting to a short list of options.

- **Local or specialty nuance in real time**
  The association uses live time for region-specific or specialty edge cases—for example, state policies, evolving interpretations of law, or complex applications—where peer discussion and expert facilitation add value that low-cost online credit providers don't offer.

- **Conscientious format decisions**
  The association uses asynchronous online options for broad access and preparation (pre-work, primers) and synchronous online or in-person options to support application and to explore more difficult and less cut-and-dried topics.

Our Take and Questions for You

Well-designed community isn't a nice-to-have—it's a learning mechanism that drives sound judgment, greater confidence, and true learning. As the primary representative of a particular field, profession, or industry, associations may feel they have community locked down. But, in practice, many associations struggle to deliver meaningful community for particular segments and to use community effectively as a learning tool.

In-person conferences are big revenue sources for many associations (though profit margins vary widely). When you meet in person, keep an eye on what you can do in that context that you can't—or can't easily—do otherwise. Also take online community seriously, and invest appropriately to make it a source of real value. Ultimately, community is not a by-product of learning but a differentiator, one that associations are uniquely positioned to design with intention.

- Which offerings in your portfolio could shift from lecture to peer exchange? Where might peer exchange meaningfully supplement didactic materials?
- Do you treat suppliers and vendors as part of your community? What rules or guidelines might help you involve them more effectively?
- If your learners can get most of their learning online, what will make live time indispensable? Regional specificity? Specialty nuance? Deliberation and discussion? A capstone or other application? Where might you pilot new formats first?

Pattern 4: Selling to Employers with an Outcomes Focus

Employers buy capability, not hours.

Several CEOs described orienting offerings to serve employers (dealers, distributors, agencies, health systems, firms), not just individual learners. This move is supported by organizing learning around job roles and levels and by tying progress to recognizable signals that employers value (see Pattern 2: Using Pathways and Signals to Make Sense of Catalogs).

Another way to get employers' attention is to talk about the impact for learners, their organizations, and those they serve. Leaders expressed a desire to measure outcomes in addition to more straightforward metrics like registrations and revenue, but most are early in making progress, often feeling stymied by their lack of direct access to the learners on the job.

What the CEOs Said

- "We see an opportunity for our association is to work with businesses, companies, organizations to be their wingman—to help them upskill and reskill their people…. Our opportunity is to shift our mindset from affiliation to acceleration. How can we help them accelerate their talent, meet their obligations, deliver on their corporate promise, create purpose and impact? We can do that by helping them build their talent."
  —CEO H
- "We're having some of our best luck going into organizations and saying, 'We can support your team.' There is a huge opportunity to help employers understand how to connect education to their business objectives."
  —CEO P
- "Workforce is the number one issue for our members."
  —CEO U

What the Pattern Looks Like in Practice

- **Bundles for organizations**
  The association organizes content by job role and career stage (e.g., new hire, front-line manager, specialist) and sells access for teams or sites, so employers can onboard and upskill employees consistently, with defined prerequisites and outcomes.

- **Evidence of impact**
  The association goes beyond tracking registrations, completions, and dollars to look at impact. This might involve simple pre- and post-checks, learner-reported improvements in on-the-job performance, manager attestations, or formal return-on-investment analyses. The goal is to help employers, learners, and other stakeholders connect participation in learning to positive changes in performance.

- **Attractive employer purchasing**
  The association uses approaches like organizational pricing and purchase order support to simplify buying, and it makes reporting tools available so employers can manage and track their learners. In heavily competitive markets where low-cost competitors proliferate (often those with required CE), employer-oriented bundles help shift the conversation from price to impact.

Our Take and Questions for You

In many ways, learners and employers care about the same things: ease of use, price, outcomes, value. But operational and logistical changes—e.g., purchase order support and the ability for managers to assign courses and track their learners' progress—help associations fully realize a business-to-business (B2B) opportunity alongside business-to-consumer (B2C) sales. As associations refine their B2C models, many find a thoughtful B2B approach expands reach, deepens relationships, and strengthens relevance in their industries.

- Which employer-defined roles or levels are you best positioned to serve through a bundle, and what would a complete package include (content, facilitation, milestone checks)?
- What is a single credible outcome you can document to begin to move toward measuring impact?
- If credits can be earned cheaply online in your field, how can an offering for employers help you differentiate on capability and application rather than price per hour?

AI as an Accelerant, Not a Strategy

The CEOs we interviewed describe artificial intelligence as a tool for speed—useful for drafting, summarizing, tagging, and building retrieval on top of the association's intellectual property (IP). But there is concern around ensuring provenance, independence, and human review. In clinical, technical, and other contexts where the risks of inaccurate information are high (including potential human injuries or even death), associations are understandably cautious about broad-stroke AI use.

Most interviewees see AI's value not in churning out more content but in optimizing development timelines and leveraging AI for curation and personalization. There is cautious optimism that AI might enable just-in-time and in-the-flow learning; a large language model (LLM) built on association-vetted content could directly address learner and employer needs. Still, AI aspirations generally outpace execution. Our Learning Business Strategic Outlook 2026 survey, for instance, indicates that only 19.2 percent of associations are actively using AI in any of their educational offerings.

The goal is to use AI to remove or reduce friction for staff and learners without sacrificing trust. This will likely be achieved by the association grounding any AI-powered learning experiences in its own content—standards, guidelines, competency frameworks, and vetted libraries—so AI-driven recommendations and answers inherit the association's credibility rather than the open Web's variability.

We believe that associations need to grapple with the fact that learners too have ready access to AI tools. This access further bolsters the need for applied tasks, scenario-based learning, discussions, and other modalities that hold value even when learners draw on AI.

We recommend association learning businesses do the following:

- Start small, inside your current workflows, with clear guardrails.
- Develop a concise, plain-English AI use policy that outlines what's allowed, what's not, and what's to be disclosed. Revisit the policy frequently (e.g., every month or quarter or when AI updates roll out).
- Protect your intellectual property (IP) and confidential data, safeguard learner privacy, and define when and how human review is done.
- Pick one to three important use cases to pilot AI. Evaluate results before expanding or sunsetting.

Consider these questions:

- What unique assets (frameworks, guidelines, competency frameworks, etc.) do you have that AI could safely leverage?
- Where can AI remove friction (drafts, tagging, summaries, translations) without deteriorating your quality, integrity, or trust?
- How will you preserve assessment integrity when AI is widely available to learners (e.g., through applied tasks or through oral or observed components)?
- If you pilot an AI-powered offering, how will you clearly communicate limits (source citations, last-updated dates, "when to ask a human" cues)?

What the CEOs Said

- “We would have to feed an LLM. I’ve never done it myself, but I don’t think it’s that complex. But it gets squirrelly because we’re dealing with stuff that can kill people…. I think we ultimately have to go there because that’s where the world’s going. We’ve just got to build the risk management walls around it.”
—CEO L
- “You can Google, you can ask AI, ‘Tell me about X,’ but a lot of the stuff that they’re curating and bringing forward is coming from the resources and content that associations have developed and curated over the years.”
—CEO D
- “Could you have generative AI come up with a training for you?… Does that replace some of the roles that associations do? I don’t know, but it’s something we need to be planning for and thinking about.”
—CEO Q

Leading a Learning Business

Stewardship of mission has always required strategic discipline, but the stakes are higher in today’s noisy, crowded world. What’s needed now is an honest appraisal of what education delivers, how it’s resourced, and whether those investments advance both mission and margin.

Underinvestment in design, marketing, and technology often stems from a deeper issue: a slowness to appreciate fully how competition, employer expectations, and learner behavior have changed. Even when education is subsidized as a member benefit, it must be managed to create meaningful returns. Building programs that are underused or misaligned with need is not stewardship—it’s drift.

True leadership requires holding purpose and performance in constructive tension, ensuring reach, revenue, and impact work in concert. Even associations that don’t seek profit from learning must still measure outcomes, manage resources, and communicate value. Operating education as a business doesn’t betray the mission; it sustains it.

Boards and executive teams carry this responsibility. The associations that sustain their relevance and grow their value will be those whose leaders unite the integrity of stewardship with the discipline of strategy—expanding reach, ensuring revenue health, and proving impact in ways that keep purpose at heart.

About Tagoras

publisher of this executive briefing

Co-founded by Jeff Cobb and Celisa Steele in 2007, Tagoras (www.tagoras.com) helps organizations fully integrate learning with member and customer value and grow the reach, revenue, and impact of their learning businesses. Steele and Cobb have worked in the business of lifelong learning since the 1990s and have advised leaders at a wide range of organizations on deploying effective strategy and improving the performance of their education and training portfolios.

Leading Learning (www.leadinglearning.com), a sister brand of Tagoras, equips learning business professionals to excel in the global market for lifelong learning, continuing education, and professional development. Through a podcast, Webinars, an e-newsletter, publications, events, and other resources, Leading Learning aims to raise awareness of the third sector of education and the critical role that learning businesses play in advancing learners, careers, industries, and society.

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