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Apps and Seats vs. Code and Credits

What Is Our World Coming To?

Jukka Niiranen · DynUG Norway · 25 Nov 2026

Put your hands up for Dynamics! 🙌

Raise your hand if you've worked with Dynamics software for...

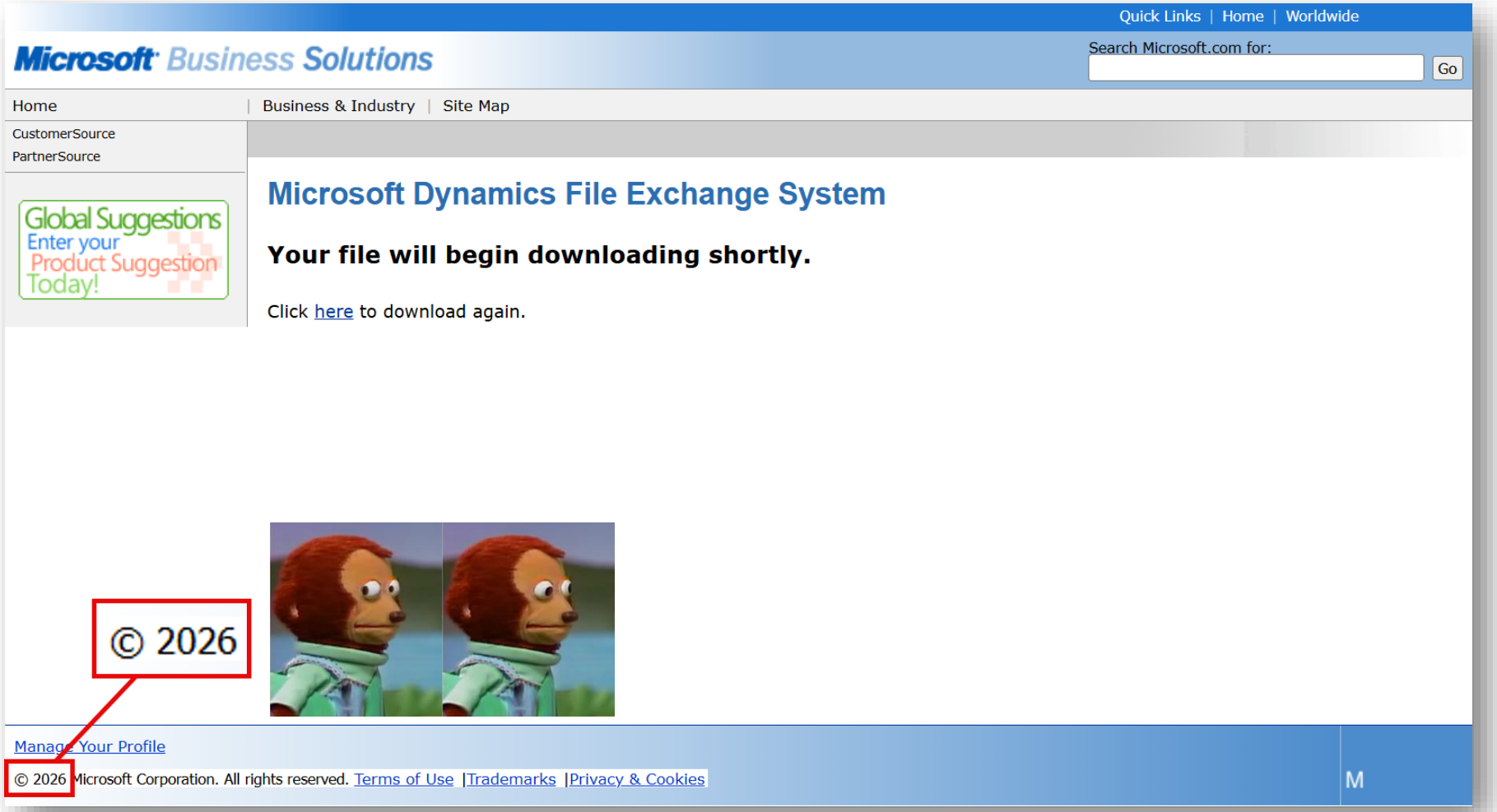




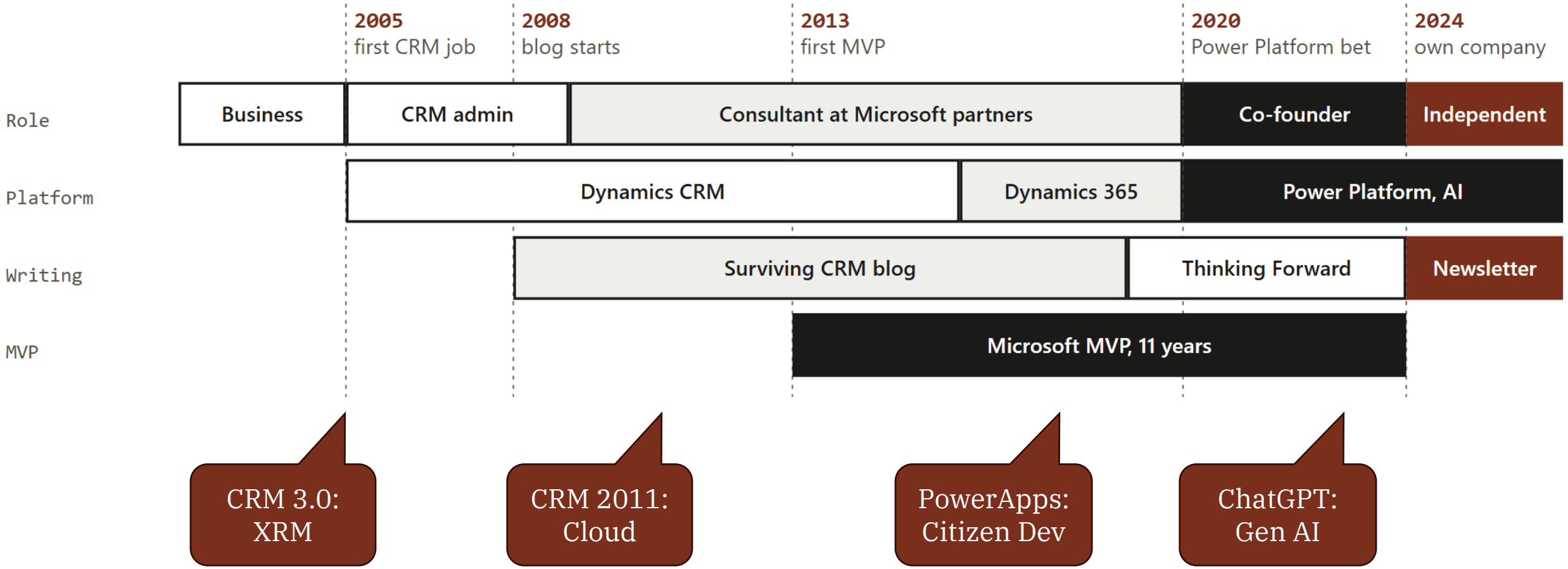




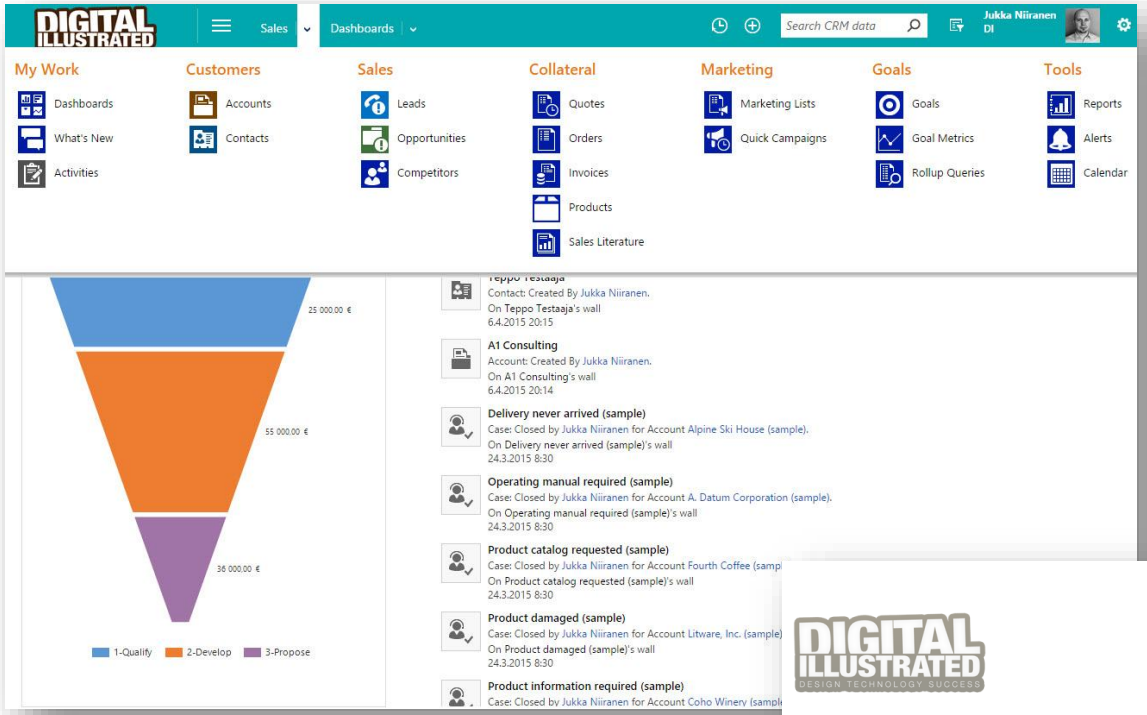
If you started in the pre-Dynamics days of MBS, don't forget to take ibuprofen for your back pain 💊

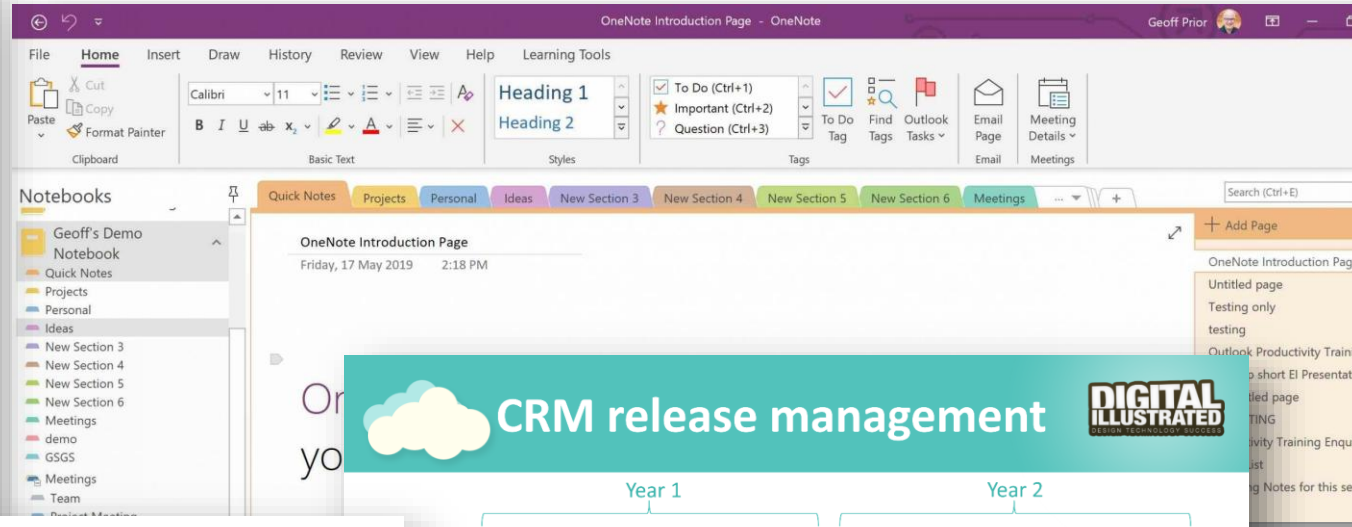


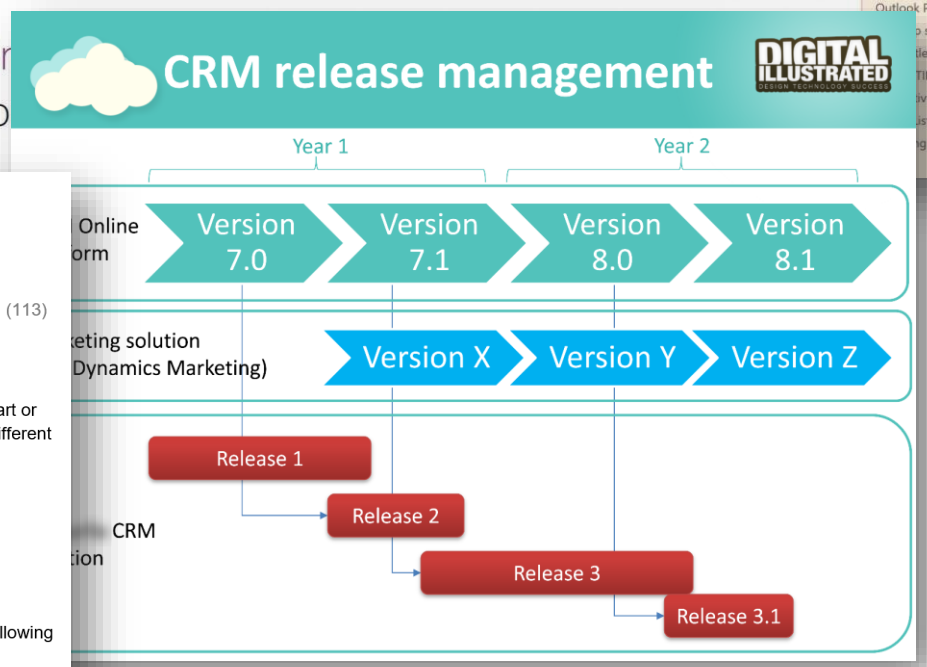
My journey in Dynamics & beyond

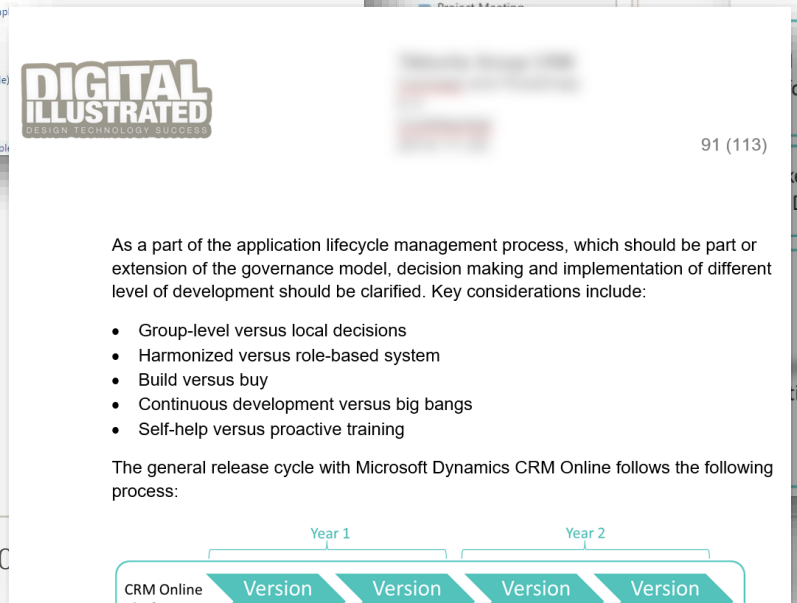


My consulting desktop, 2016

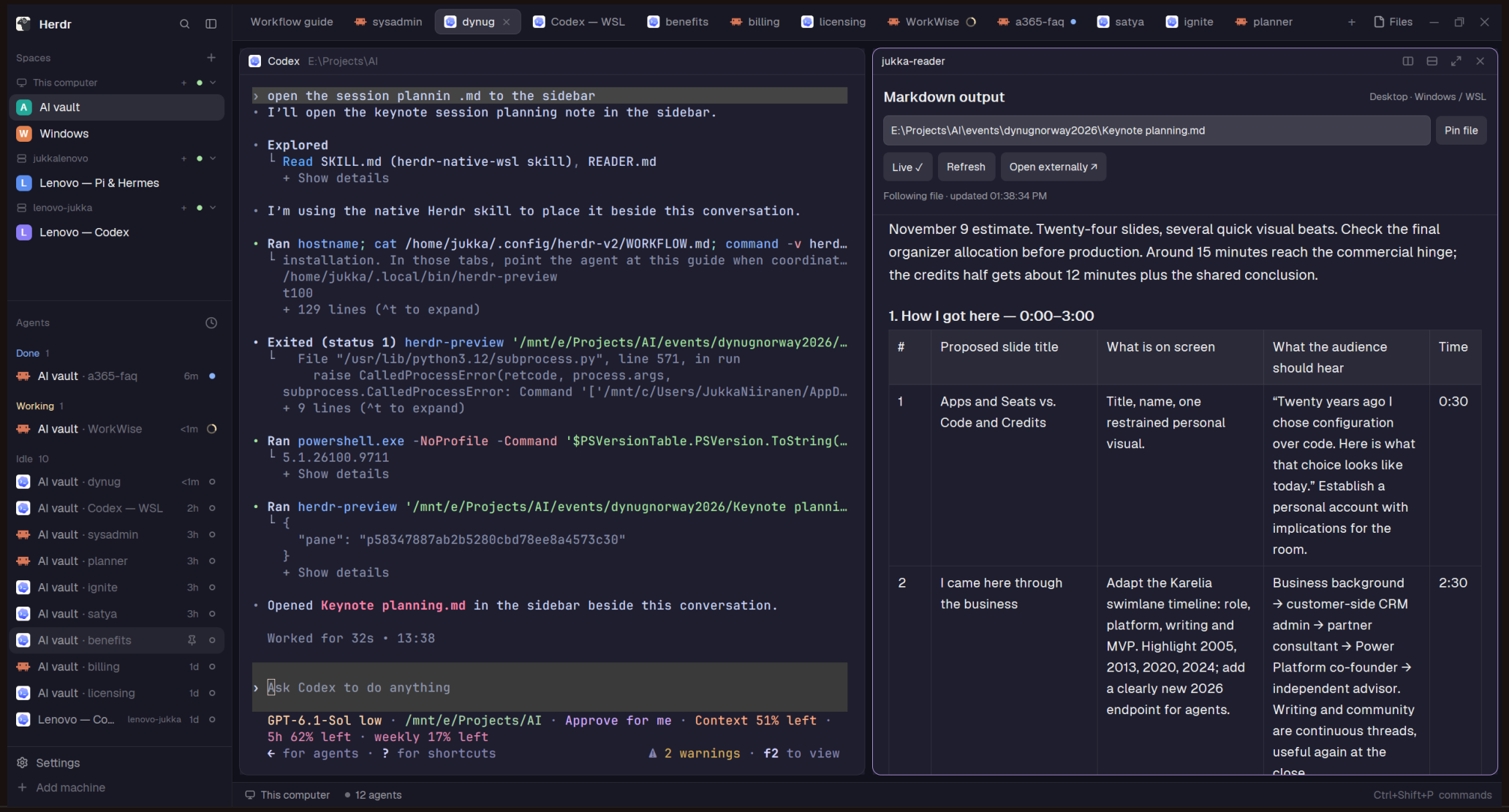








My consulting desktop, 2026



Which coder are you?



Pro-coder



Vibe-coder



Low-coder



Mikko Hypponen — The last programmer has already been born (TEDAI Vienna 2026)

Profession or tool?

- **Calculator**
  - “Mathematician, one who calculates.” (late 14th century)
- **Printer**
  - “Person who prints books, etc.; one who understands and carries on the business of typographical printing.” (1500)
- **Computer**
  - “One who calculates, a reckoner, one whose occupation is to make arithmetical calculations.” (1640s)
- **Programmer**
  - “Person who programs computers.” (1948)

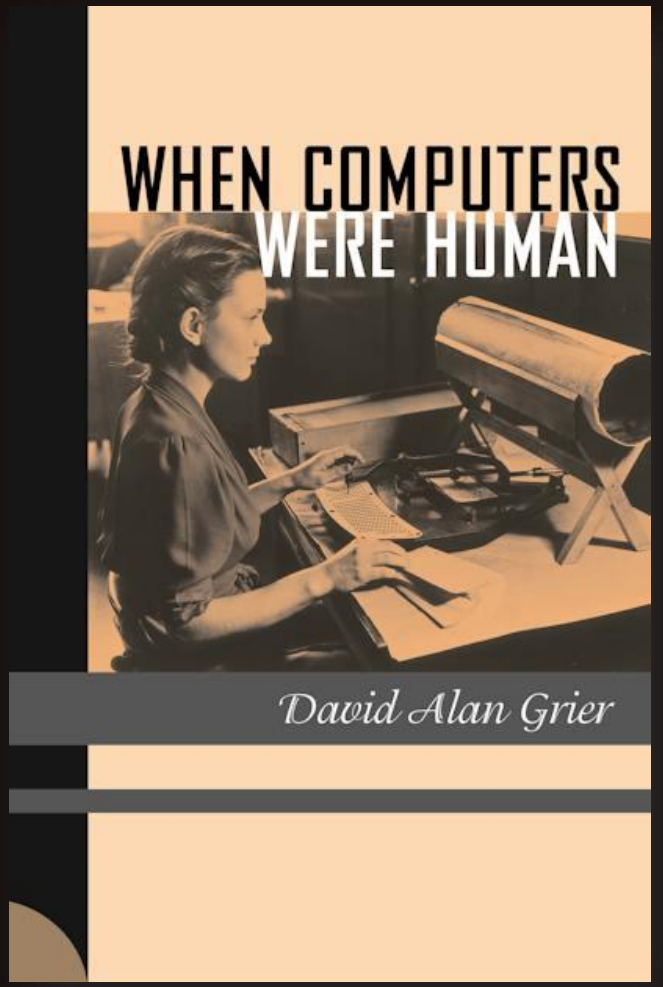
Online Etymology Dictionary

Programmers aren’t people

N/A

> “Programmer” feels like a kind of person. It goes on business cards, mortgage applications. It’s the quiet sketch you carry of yourself at two in the morning. It feels like a verb you earned the right to wear as a noun. **I program, therefore I’m a programmer**, therefore programmer is a thing a person can be.
>
> But etymologically, it is the identical word as computer. A verb with -er on the end. A tag English fastens to whatever happens to be doing the programming. It’s not a fact about you. It’s a slot, and you are standing in it. **We treat it as a verb we perform and a career we are**. It’s neither. It’s a noun, and **nouns go wherever the work goes**. They have throughout all of history.

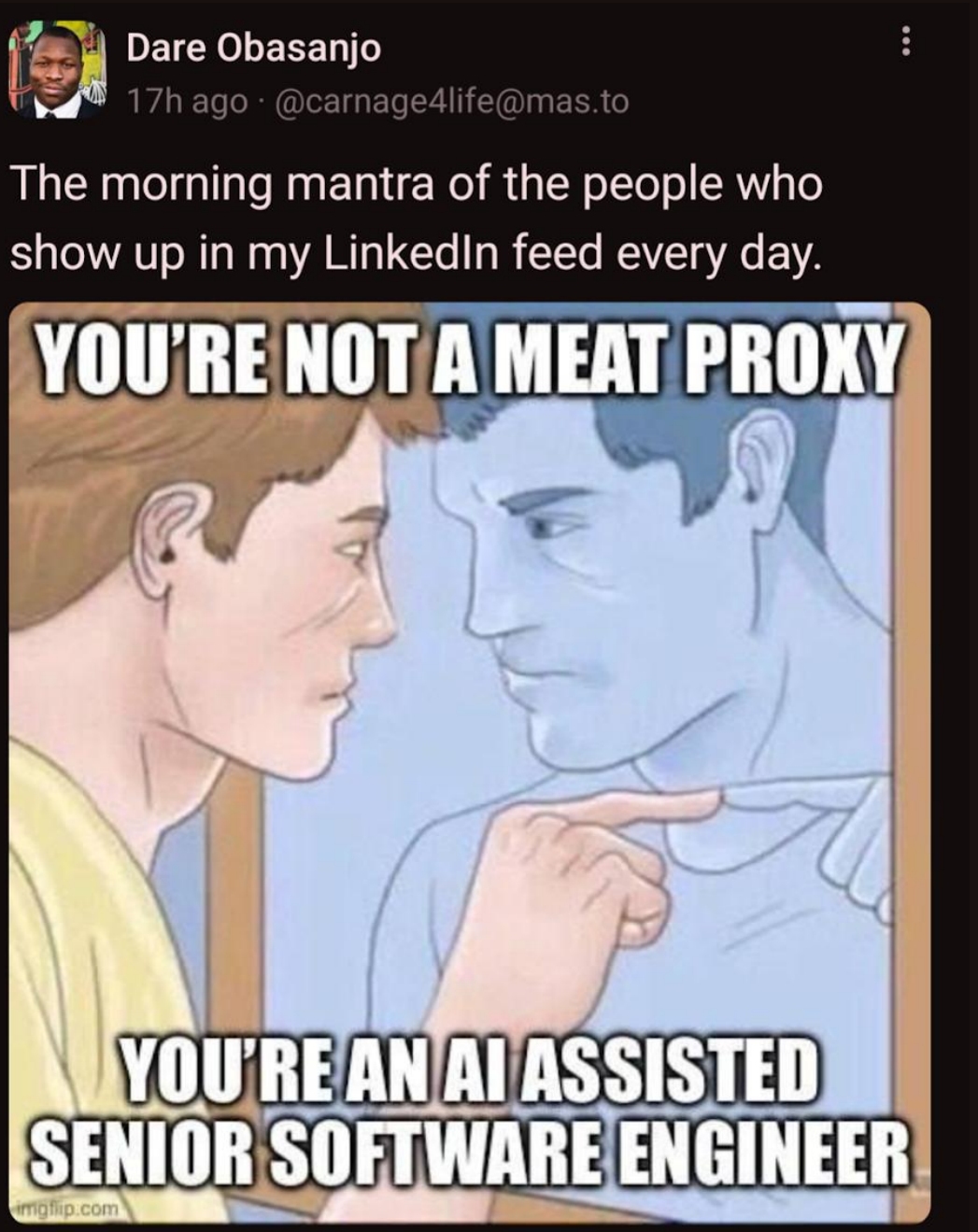
Elliot Bonneville: Programmers Aren’t People, 2026-06-06

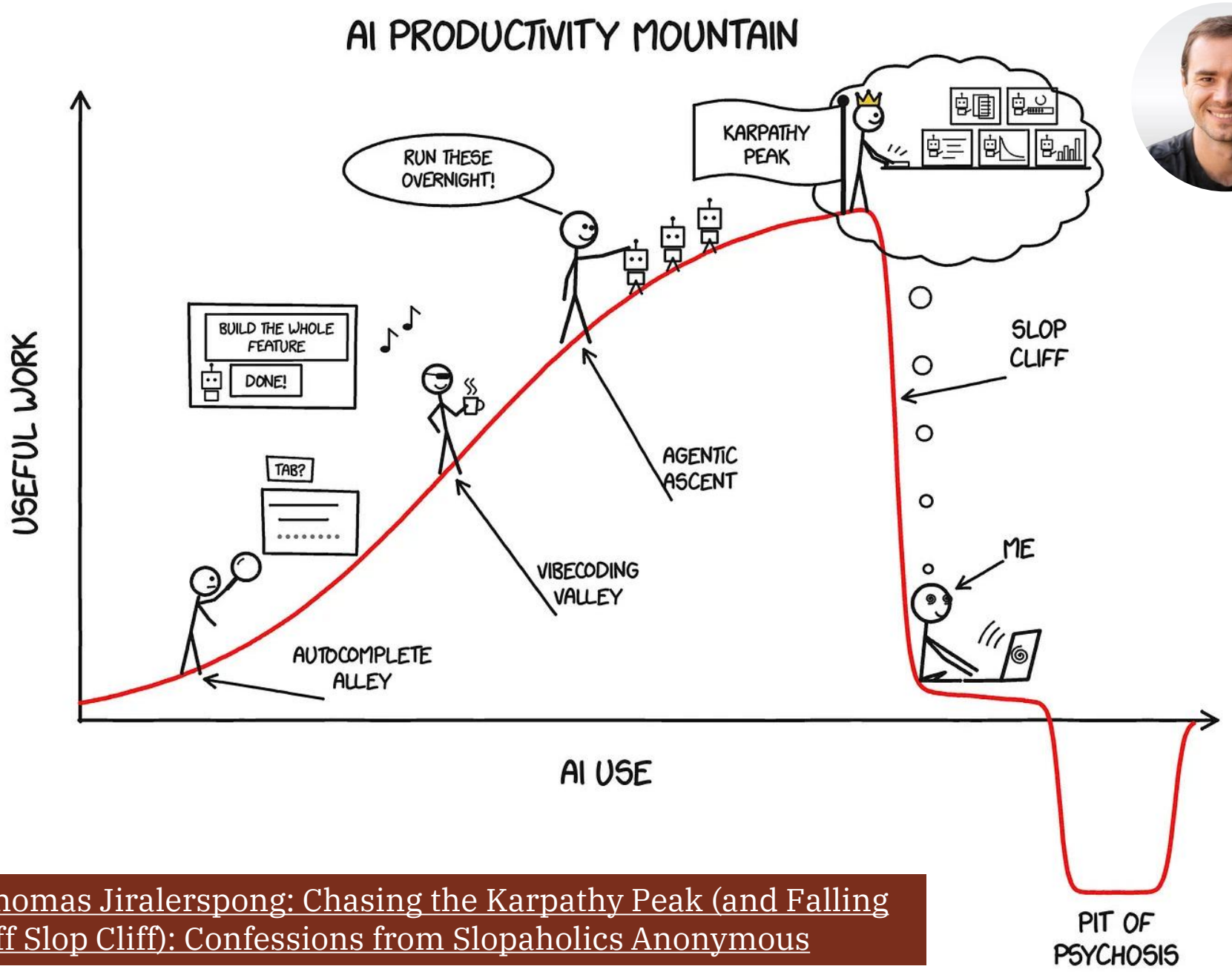


When Computers Were Human

Agentic engineering

- Developers have said *“coding is the easy part”* for longer than LLMs have existed.
- Meanwhile, the lowest common denominator for measuring developer output remains LoC (lines of code).
- Becoming a “meat proxy” that only turns business requirements into coding agent prompts quickly kills the very thing that motivated programmers to sharpen their craft.





N/A

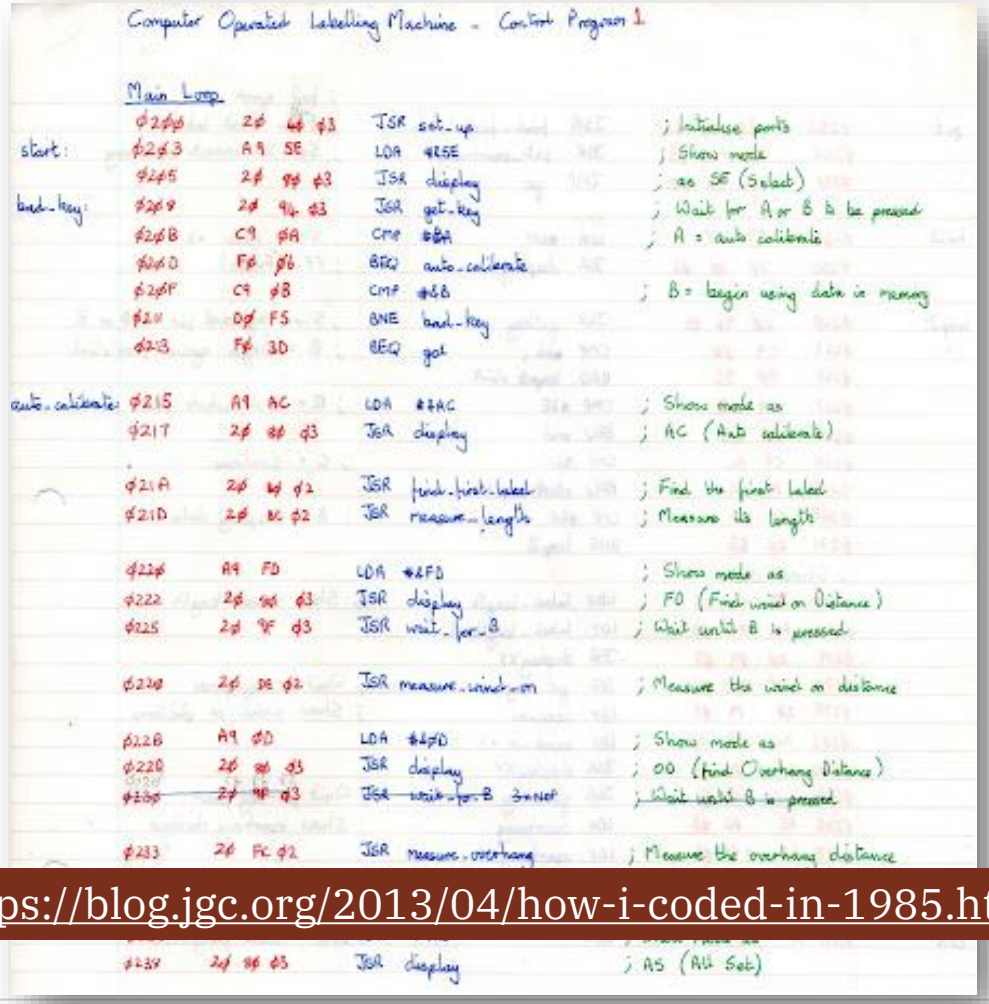
The Karpathy Peak

- Modern version of the Ballmer peak*.
  - *) Level of drunkenness that gives you superhuman programming ability
- By going faster & faster in leveraging AI, chasing productivity, you eventually go too far and lose sight of what your agents have built for you.

Thomas Jiralerspong: Chasing the Karpathy Peak (and Falling Off Slop Cliff): Confessions from Slopaholics Anonymous

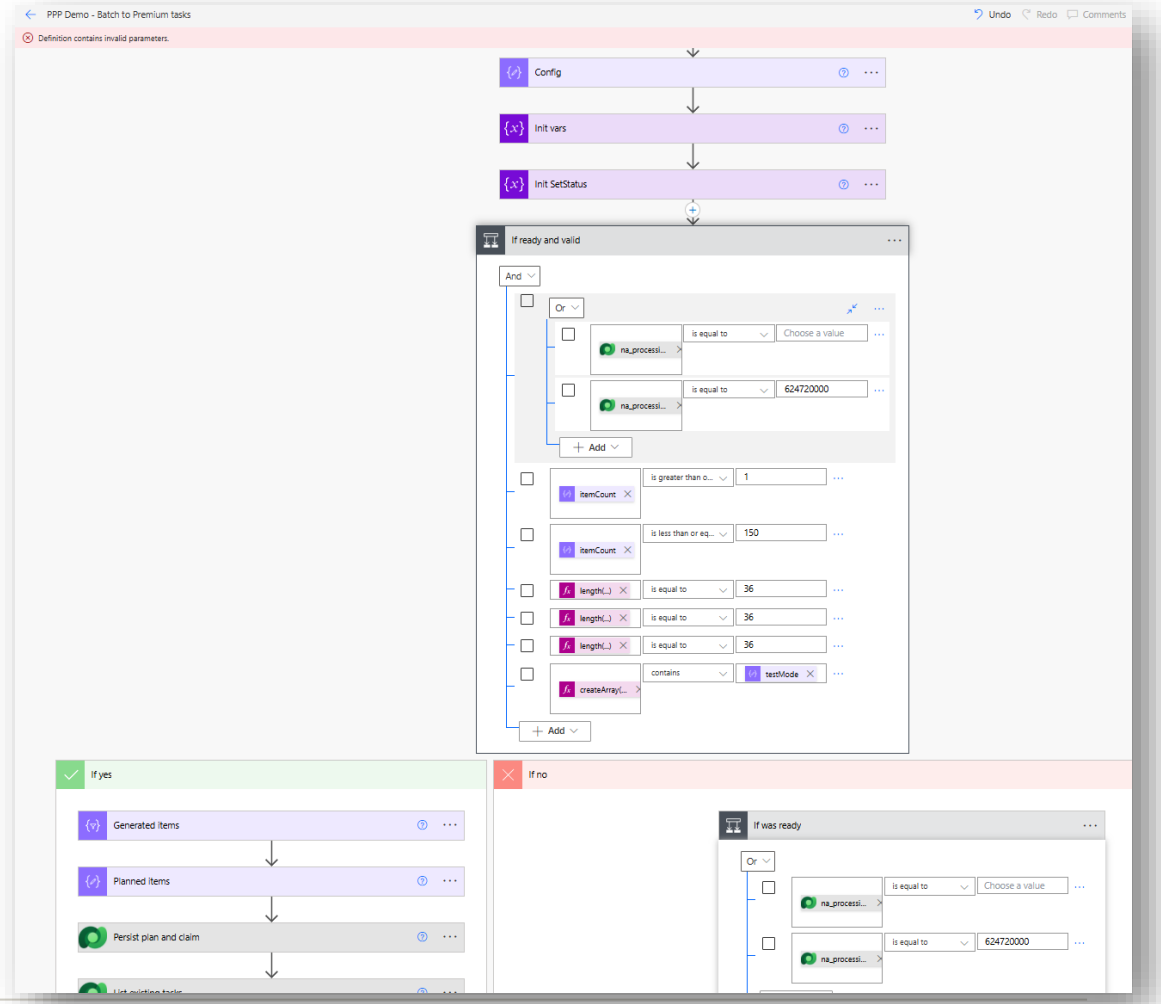
Coding by hand

1985



https://blog.jgc.org/2013/04/how-i-coded-in-1985.html

2025




Code
GUI

2012

“Everyone should learn how to code.”

2026

“Everyone should learn **about** code.”

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Show me the ~~money~~ AI credits!!!



What do we need to purchase from Microsoft?

N/A

2016

- Office 365
- Dynamics 365

2026

- Microsoft 365
- Dynamics 365
- Microsoft 365 Copilot
- Copilot credits
- GitHub Copilot credits
- Agent 365

The new dilemma of token budget

Developers:	“If I run out of my Claude quota before month end, do I need to go back to coding by hand or do I just call in sick?”
Users:	“If I asked Cowork to build this report for me, I could meet the management deadline. But IT hasn’t allocated credits for me. Hmm, my personal ChatGPT could surely do this, too…”
Leaders:	“How can we encourage employees to transform their work with AI without going bankrupt if they actually use these tools?”
Partners:	“Do we now move from billing Time & Material (T&M) to Time & Tokens (TNT)? If we’d sell Outcome-as-a-Service (OaaS), how can we guarantee the customer will do their part?“

How much should sales tools cost anyway?

BUSINESS INSIDER

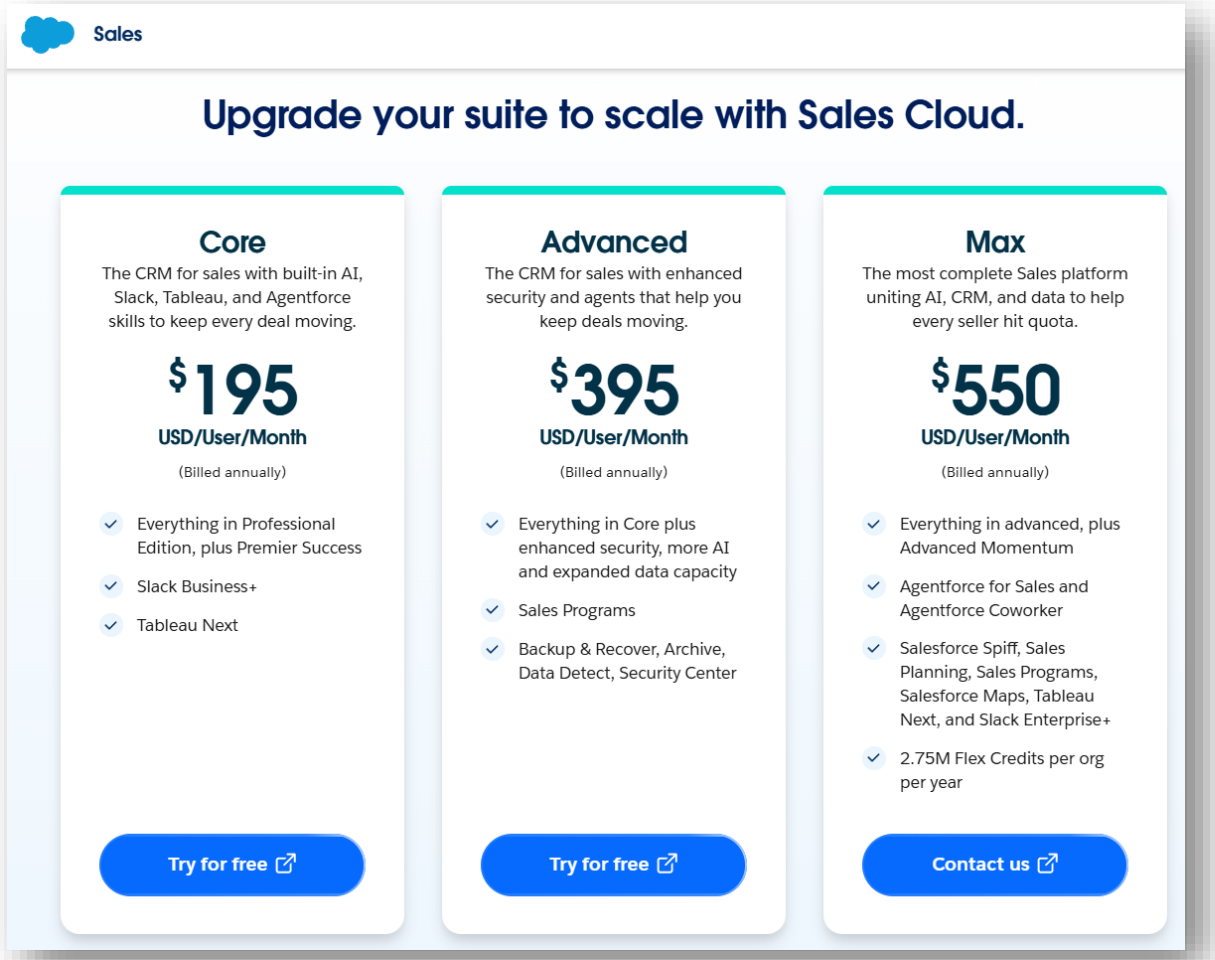
Salesforce sets AI budgets after employees spent 'thousands of dollars per month on tokens,' memo says

Salesforce is setting AI budgets for employees after some spent thousands per month on tokens last quarter, according to an internal memo viewed by Business Insider.

"Starting this month, every role has a monthly token budget, so we can focus our AI spend on the work that matters most for our customers and business," Salesforce Chief Operating Officer Miguel Milano wrote in an email to employees.

The sales organization under President and Chief Revenue Officer Alexa Vignone will have a budget of $1,000 per month for technical roles, and $100 per month for non-technical roles like sellers.

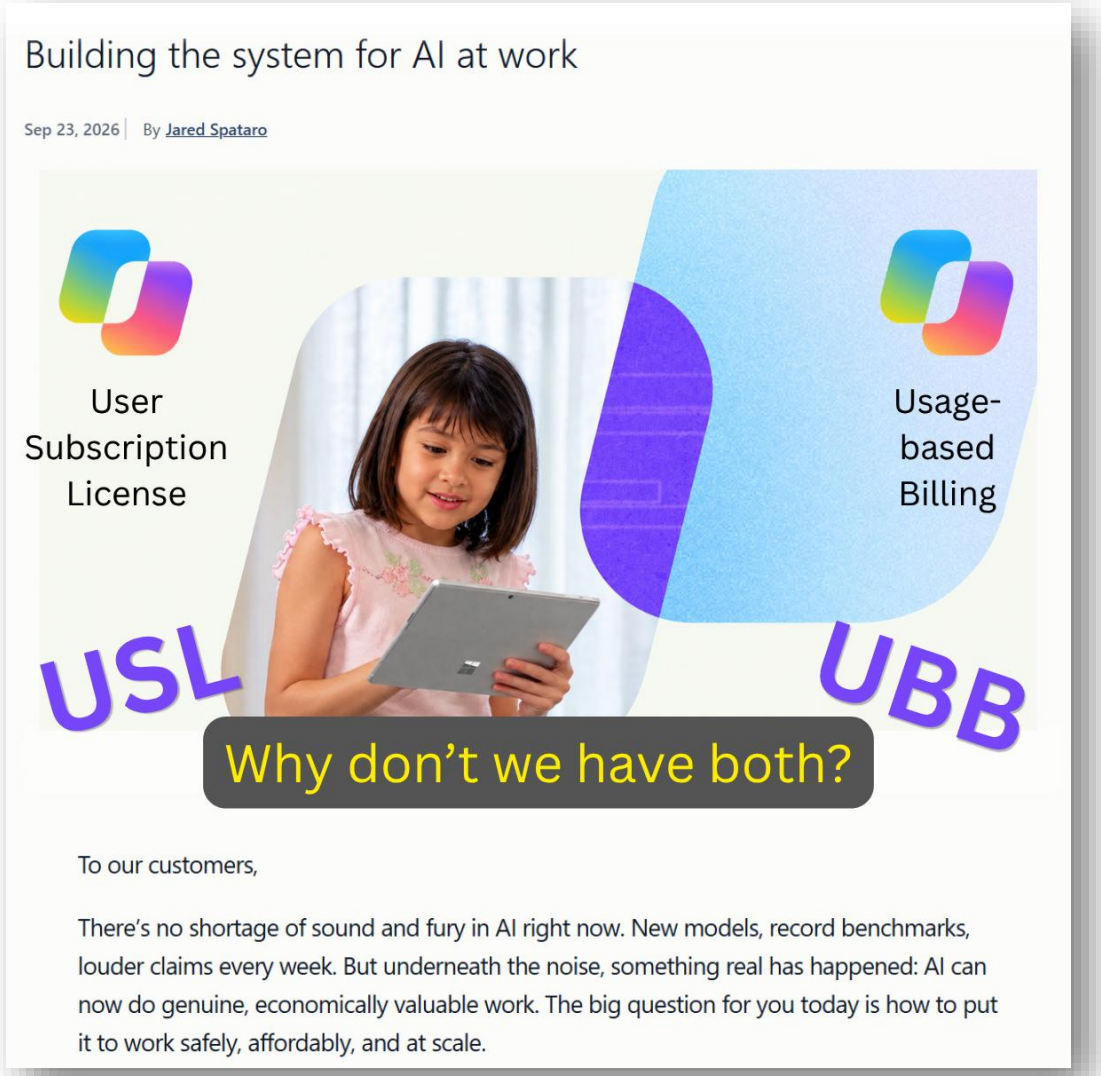
Salesforce Customer Success, under Jim Roth, and Salesforce Global Professional Services and Forward Deployed Engineering, under Lori Steele, will have budgets of $500 per month for technical roles and $100 per month for non-technical roles.



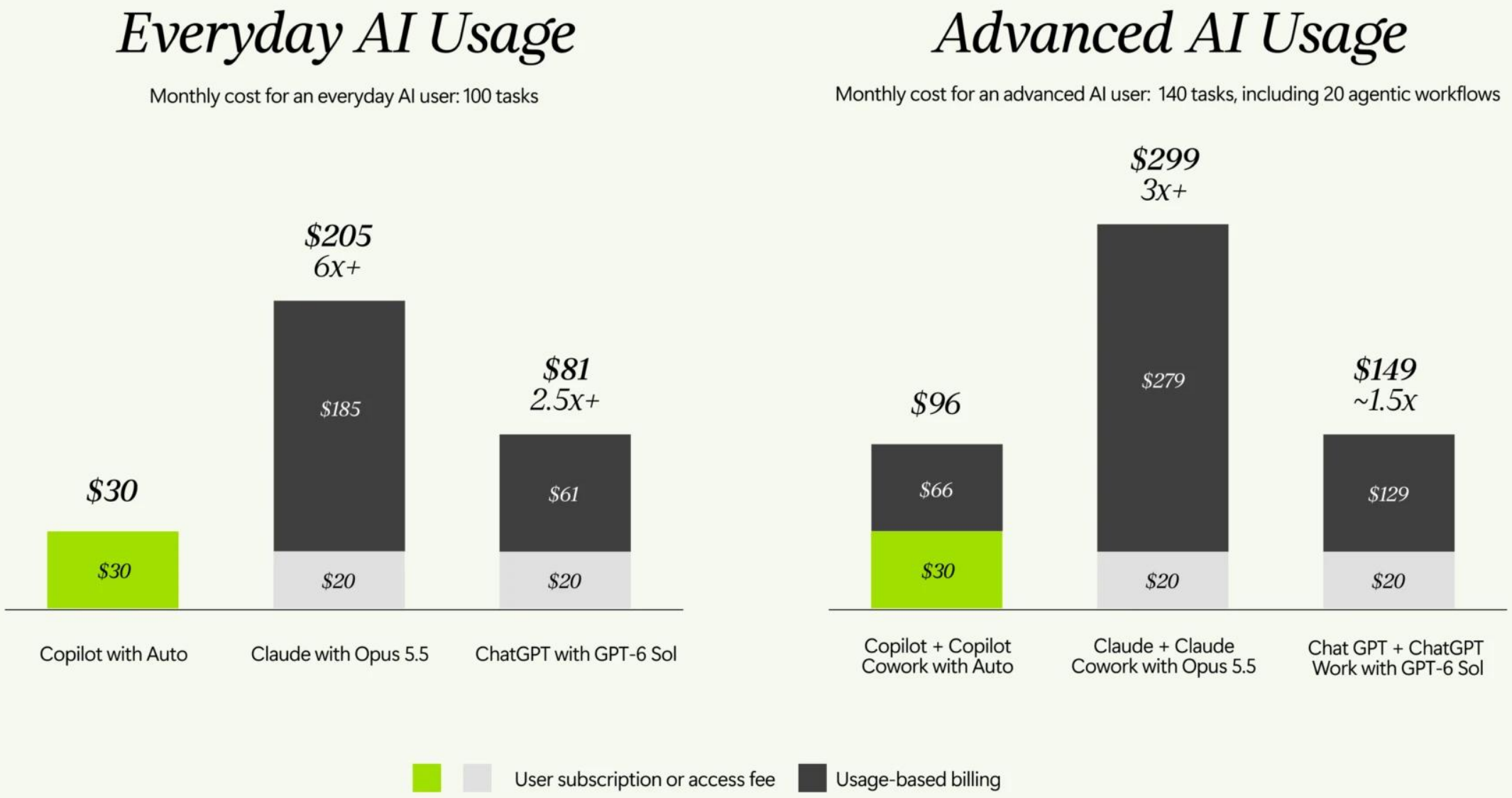
https://www.businessinsider.com/salesforce-sets-monthly-ai-token-budgets-up-to-1-000-2026-11

It’s not either/or – it’s both/and

- User subscription licenses (USL) remain the foundation of Microsoft SaaS product business.
- Usage-based billing (UBB) is what will increasingly cover the new “economically valuable work” that AI agents can deliver.
- When you pay per use, you’re free to choose as powerful AI tooling as you want.
- The big question is: when should you spend more to get more?



“What AI at work really costs” (Microsoft blog post)



https://www.microsoft.com/en-us/copilot/blog/2026/11/16/what-ai-at-work-really-costs/

“SaaS is dead!”

- Everyone with a Claude subscription:
  - “Why pay for a CRM SaaS license when you could just vibe code your own?”
- Actual customers:
  - “Oh, right: we need more than just the app UI. And it should have Entra ID access management. And GDPR compliance. And…”
- Microsoft:
  - “We’re excited to announce the **Copilot Managed Runtime** (CMR) for running apps built with any agentic tools, hosted securely in the Microsoft cloud.”



The price is never right...

Pre-AI platform offering (2019)

- **Microsoft**: makes the full platform behind Dynamics CRM available for unlimited number of business apps, for 1/5 of the price of a Sales CRM seat.
- **Customers**: “Charging $5/mo per every user opening an app is ridiculous! Let alone a massive $20 for the Power Apps Premium license. We should be able to pay for the actual use of these solutions, not pear seat!”



Post-AI platform offering (2026)

- **Microsoft**: allows bringing AI-developed apps onto the governed, familiar business cloud, with no prepaid seat requirements, available to use via Copilot Credits, billed by use.
- **Customers**: “How can you be charging us AI credits for opening apps or running workflows?!? This is completely unpredictable and unsustainable for us!”
  - (Note: using CMR apps is included in Power Apps Premium license...)



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So, what *is* our world coming to?



Tools



Work



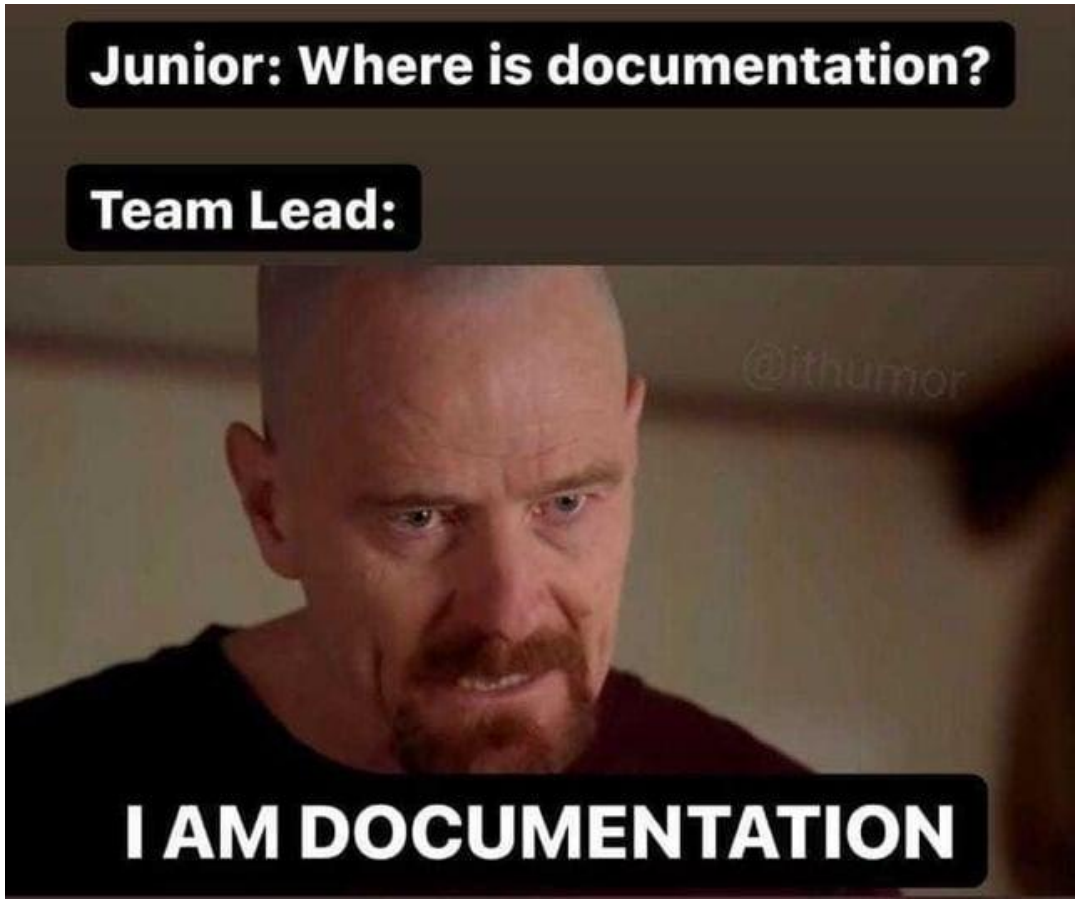
Cost



Mindset

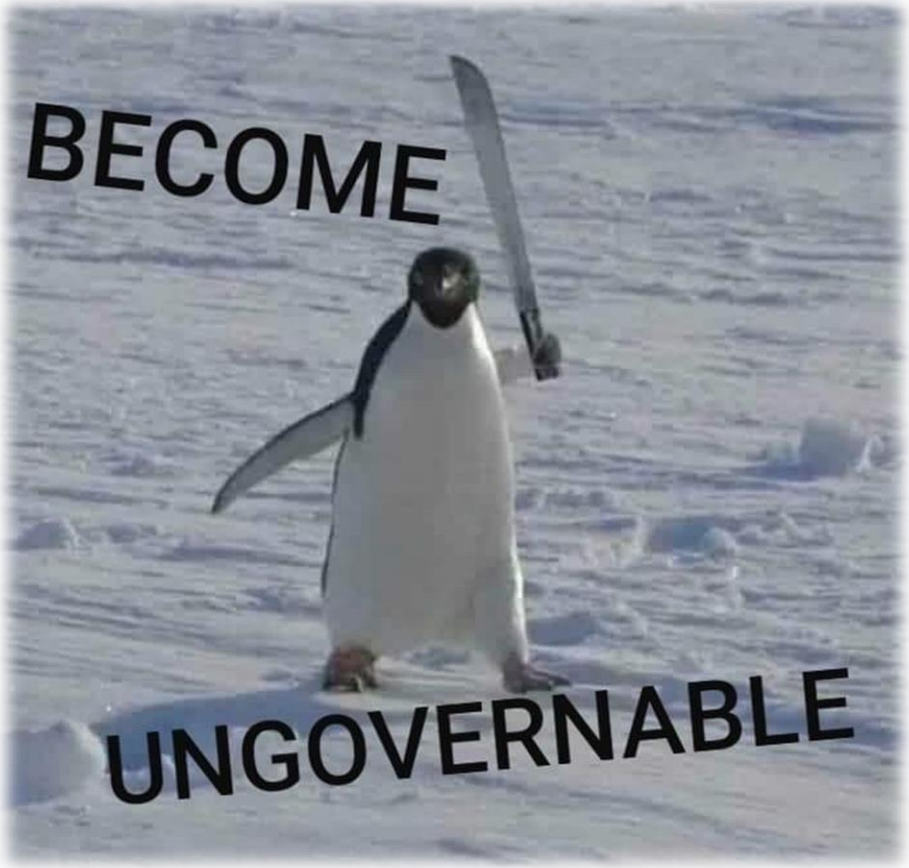
Tools: Everything as code

- Don’t default to just creating Office documents like it’s 2016 – consider who/what needs to read it.
- Agent ergonomics is becoming as important as human ergonomics.
- For documentation, process description, governance models etc., Markdown is the new .docx and Git is the new SharePoint.
- **Treat business knowledge as source code**, let the agents create the presentation layer for it on-demand .



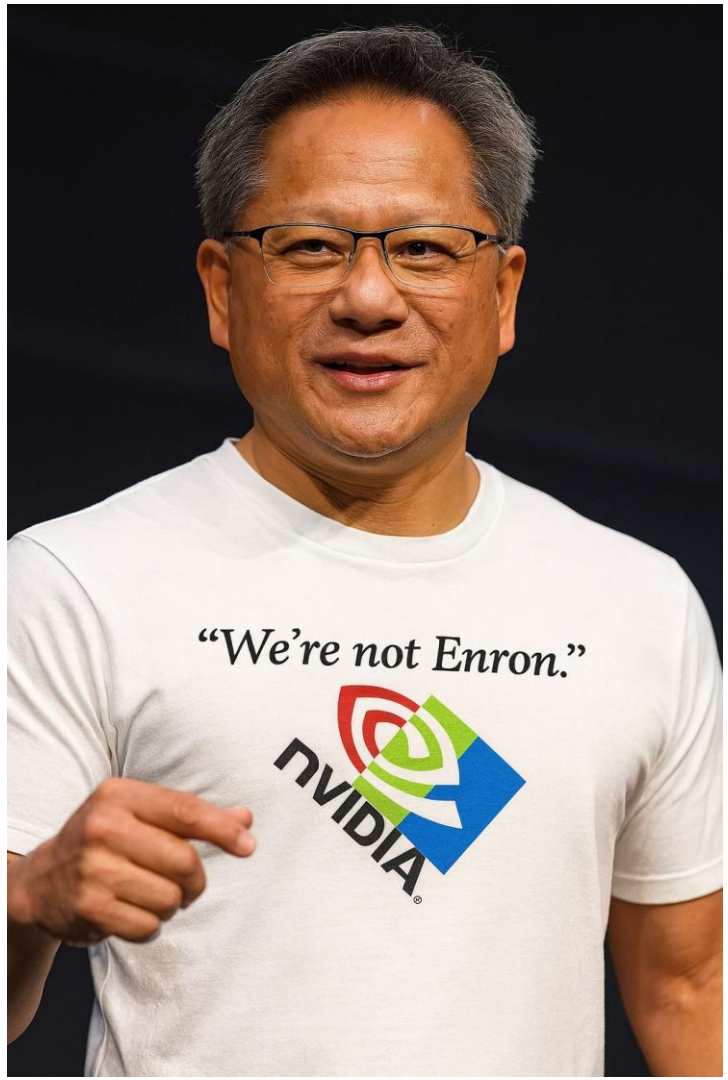
Work: Become ~~ungovernable~~ unverifiable

- Verification is the key factor that protects us from the rise of the machines at our workplace.
- Anything that AI agents can digitally verify gets turned into token work.
  - Can it be mechanically checked via API or browser? If yes, an agent will soon handle it.
- Human work will exist (increase?) in areas where agents do not have a closed feedback loop.
  - **Trust is the currency of human interaction**. Opinion, reputation, accountability – those are what customers will be paying you for.
- Verification work will determine the operating speed, not AI capacity alone.



Cost: Tokenomics meet business reality

- Software had high development costs, but zero marginal cost to distribute.
- LLMs are expensive to develop *AND* to operate.
- Tokens do get cheaper, but consumption grows faster.
- There's a "slight" chance we're in an investor-funded AI bubble right now... 🎈
- Optimizing our token spend is going to be a crucial skill for everyone, from developers to users to partners.
- When possible, **use AI to build new tools for you** instead of asking AI to repeatedly solve the same problems.



Mindset: Enable your [School Mode]



Herdr CRM

Agent Tools

File | Terminals | View | Add | Customize | Agent

JukkaNiiranen
Herdr
Back to Herdr | Settings

Terminals: New, Split Right, Split Down, Zoom, Close Pane, Close Tab

Tab: Rename, Copy, Paste, Open Record

Agents: All Terminals, Next Agent, Previous Agent

Spaces: New Space, Next Space, Previous Space, Rename Space

AI vault

- Tabs
  - Workflow guide
  - DynUG keynote
  - Herdr theming
  - All Terminals
  - Copilot
  - na-design-system
  - Power Automate training
  - WSL shell
- Agents
  - DynUG keynote
  - Herdr theming
  - Copilot
  - na-design-system
  - Power Automate training
  - ms-radar

AI vault
Windows
Lenovo — Pi & Hermes
Lenovo — Codex

AI vault: **Herdr theming**

Search for records

Claude (WSL)

Herdr CRM

Herdr CRM is a full CRM 2011-style interface built this way:

- Masthead, a ribbon with contextual tabs, a navigation pane, a view bar, an A–Z jump bar and a status bar.
- Terminals listed in grids with system views: *My Active Agents*, *Needs My Attention*, *Idle Terminals*.
- Each agent opens as a **record form**: its live terminal in the main section, and an **Activities** log of its state changes saved across restarts.
- A yellow message bar when an agent needs your input.
- All icons are redrawn, so no original assets are copied.

The terminals are the same, and so are the agents. Only the interface around them changes, and it was written by an agent, not by hand.

✻ Churned for 10s · done 10:03 AM

※ **recap:** *You're recording a looping Herdr CRM demo video for the DynUG Norway keynote, and the showcase side pane and on-screen description are ready. Next, record the take in Camtasia, starting from the dark default layout. (turn off recaps in /config)*

❯ Switch to the dark layout so I can start recording

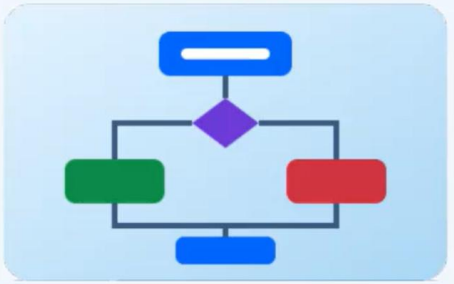
mnt/../../AI | Opus 5.5 | Herdr CRM theme demo recording…
Opus 5.5 ctx 14% 5h 8% 7d 1% $2.34 33m
›› auto mode on (shift+tab to cycle)

agent-showcase

AGENT OUTPUT

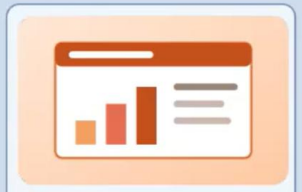
Beyond the terminal

Text scrolls past. These are the things an agent actually hands you.

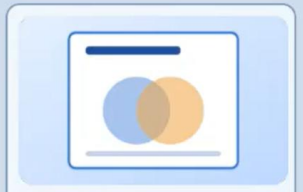


Flows Flow JSON

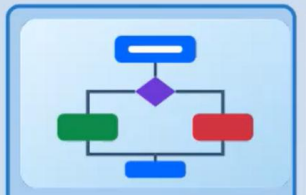
Power Automate cloud flows designed, validated and deployed from a description.



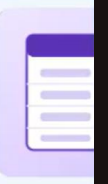
Slide decks .pptx



Visual briefings HTML



Flows Flow JSON



Data









All # A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

1 - 2 of 2 (1 selected)

Page 3

Thanks for coming to DynUG Høstkonferanse 2026!



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/jukkaniiranen

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