

A Bulb Studios research report · 2026

The AI Product Builder Study

Product owners have started building and shipping software themselves. Governance has not caught up. This is an assessment of the AI Governance Gap.

Published by

Bulb Studios
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Research partner

Intelligent People
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Covers

Code ownership, deployment
governance and product skills



About this study

The AI Product Builder Study was carried out to understand how product owners are using AI to build and deploy products, and what happens to governance when they do.

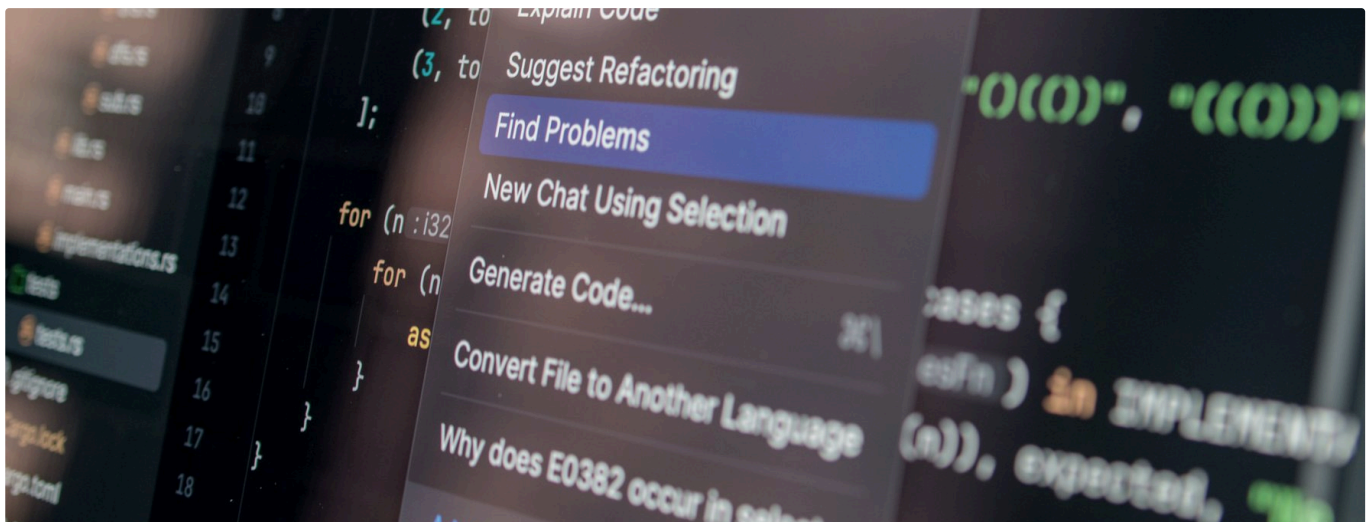
AI has made it easier than ever to build software. Increasingly, people who wouldn't traditionally think of themselves as developers are using AI to turn ideas into working products, prototypes and features, often in a matter of hours.

That shift, sometimes described as “vibe coding”, is happening quickly. But the way organisations govern what gets built hasn't necessarily kept pace.

In our own work at Bulb Studios, we started seeing this first-hand. Product owners, founders and other non-engineering teams were arriving with software that had already been built with AI. Sometimes it was still a prototype; sometimes it had already been shown to stakeholders or put in front of customers. The question was no longer just *what can AI help people build?* It was also: who reviewed it, who owns it, and what happens when it becomes something people rely on?

We wanted to understand just how widespread this was. So we went directly to product professionals and asked them what they had built with AI, how far those projects had gone, and what happened when they moved from experiment to something more real.

The results offer a snapshot of how quickly AI-assisted software development is spreading and where governance is struggling to keep up.



Photograph: Daniil Komov / Unsplash

How we ran the study

What we set out to understand

- How widely product owners are using generative AI to build working applications and features, rather than to write documents.
- How much of that AI-built software reaches production and whether engineering reviews it first.
- Whether product teams know who legally owns the code AI produces for them.
- How confident product people feel about deploying it and how that confidence compares with their activity.
- What the shift means for product skills and hiring.

Who we asked

We tapped into Intelligent People's database of 70,000 product professionals and received 2,251 responses. Respondents work in UK organisations as product managers, product owners, heads of product, designers and founders, across startups, scale-ups and enterprise businesses.

How to read the figures

Percentages describe respondents to this study and are not projected to the wider UK product population.

70,000

Product professionals in Intelligent People's database, invited to take part

2,251

Responses received from UK product, design and leadership roles

2026

First edition. The study will run annually, tracking both numbers year on year

**INTELLIGENT
PEOPLE**

**Produced in partnership with
Intelligent People**

This is a Bulb Studios report, and it would not exist without Intelligent People. The specialist product, design and UX recruitment consultancy opened their database of 70,000 product professionals to the study and brought a view of the hiring market that survey data alone could not supply: what employers are now asking product candidates to demonstrate and how quickly those expectations have moved. Our thanks to Chris Mason, Doug Bates and the rest of the team.

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recruitment since 2002 · intelligentpeople.co.uk

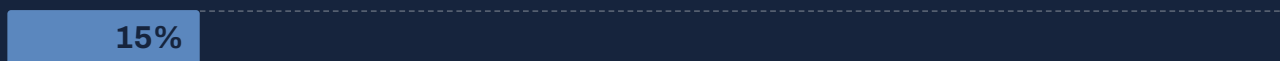
More product owners used AI to write production code than asked an engineer for help

Product professionals are shipping working software without engineering, without clear ownership of the code and without the governance to support it.

Product owners are no longer just defining software. They are building it. AI has changed who creates software inside modern organisations, but while the tools have moved, governance has not. Product managers, designers and founders are now using generative AI to build and ship working applications independently of engineering teams, often with no defined owner, no security review and no deployment process behind them.

Bulb Studios has named the result **the AI Governance Gap**: the distance between how fast a product team can now build and how slowly the policies, structures and processes around them have caught up.

The AI Governance Gap, in one chart



4× Four times as many product people are building with AI as feel ready to put the result live. The capability arrived first. The confidence, the process and the accountability have not followed.

Source: AI Product Builder Study, Bulb Studios in partnership with Intelligent People, 2026.

What the study found

62%	have used AI to build a working application or product feature, with a further 9% currently reviewing or experimenting.
27%	have shipped AI-generated software without engineering review.
31%	do not know who legally owns AI-generated code.
15%	feel confident deploying AI-generated software into production. A further 30% say they feel confident enough.
1 in 3	say they could build an MVP without developers.
~50%	believe coding will become a core product management skill within five years.
29%	believe AI will replace prototyping within two years, while 61% believe AI will assist but not replace it.
6%	of product managers say they now spend the majority of their time prompting AI throughout their working day.

Figures shown in amber are the headline statistics used in the accompanying press release.



“AI hasn't just changed how software is built. It's changed who builds it. For decades, software development sat almost entirely inside engineering teams. Today, product managers, designers and founders can build working software in a single afternoon.

The engineer is no longer the bottleneck. Governance is.”

Jim Willis

Director, Bulb Studios

Speed is not the problem. Ownership is.

Most operating models in use today were designed for a world where code could only originate in one place. Access control, code review, security testing, licensing checks and release approval all assume an engineering team sits between an idea and production. When a product manager can build and deploy in an afternoon, that assumption is gone and nothing replaces it.

The legal position is the least settled part of the picture. Ownership of AI-generated code, the licensing obligations inherited from model training data and liability when generated code fails a security or accessibility audit are all areas where UK organisations are operating well ahead of their own policies. Nearly a third of the product people surveyed could not say who owns the code they had already written.



“It's great to know that product people are building again. Vibe coding has taken idea-to-prototype from months to an afternoon.

However, the moment that prototype code goes near production, the picture changes. Ownership of AI-generated code is still a grey area, licensing and IP obligations can be inherited silently from a model's training data. Very few organisations can say with confidence who is accountable if that code fails a security or accessibility audit and that's before we get to scalability and enhancement.

So prototype freely, but bring in a delivery partner with robust development processes before you get to production.

Someone has to own security, accessibility, IP and maintenance for the next five years. That is the difference between a clever demo and a secure, accessible, scalable product.”

Mat Mabe

Co-founder, Bulb Studios

What this changes about product hiring

AI product-building is becoming a career advantage as well as a governance problem. Employers increasingly expect product candidates to demonstrate AI prototyping skills and the ability to build is starting to shape who gets hired and who gets promoted. What it does not yet do is tell an employer whether that person knows when *not* to ship.



“The ability to turn an idea into a working prototype without waiting for engineering is quickly becoming one of the most valuable skills a product leader can demonstrate. Vibe coding is helping candidates stand out in the recruitment process.

But understanding AI has to mean more than knowing which tool to open. Employers want people who can explain what the model produced, where the risk sits, what they would hand to engineering and what they would never ship.

Fluency without judgement is a liability. Rapid product creation has to be matched by good governance, speed alone is no longer enough.”

Doug Bates

Co-founder, Intelligent People

Five questions to close your governance gap

- **Who is allowed to ship?** Write down, explicitly, which roles can deploy to production and which cannot. Most organisations have never had to say it out loud, because the answer used to be obvious.
- **Who owns the code?** Establish a position on ownership, licensing and IP for AI-generated code before it reaches a customer, not after a client, auditor or acquirer asks.
- **Where does the prototype stop?** Draw a clear line between build-to-learn and build-to-run and make crossing it a deliberate decision with a named owner rather than an accident of momentum.
- **Who reviews it?** Give AI-generated code the same security, accessibility and data-protection review as anything else. Twenty-seven percent of the product people surveyed have already skipped it.
- **Who maintains it in three years?** Software written in an afternoon still needs patching, monitoring and support for years. If nobody can name that team, the product is not ready to ship.

Bulb Studios works with product teams to take validated AI-built prototypes through to secure, accessible, maintainable products the organisation owns. Intelligent People helps those teams hire the product, design and UX talent to run them.

Bulb Studios

A digital product innovation studio working with startups, SMEs and global businesses. From strategy and user experience through rapid prototyping and development to branding, design systems and marketing, Bulb draws on two decades of digital experience and established AI workflows to build secure, accessible digital products that clients own.

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Intelligent People

Founded in 2002, Intelligent People is a specialist boutique recruitment consultancy focused on product management, product design & UX, marketing, eCommerce and commercial leadership hiring. With over 24 years' market expertise, it partners with scale-up, enterprise B2B and B2C brands across the UK and internationally.

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The AI Product Builder Study was published by Bulb Studios in partnership with Intelligent People, 2026.

What happens next

Next year, we'll ask again.

The AI Product Builder Study will run annually and one of these two numbers is easy to predict. The share of product people building with AI will keep climbing. The tools are getting better, the barrier keeps dropping and nobody who has shipped something in an afternoon goes back to waiting six weeks.

The number worth watching is the other one. If confidence in deploying AI-generated software rises faster than the appetite to build it, the gap closes on its own and this stops being a story. If it doesn't, governance becomes the thing that decides which organisations get to keep building fast and which have to slow down to catch up with what they have already shipped.

62%

Built a working application or feature with AI

We expect this to rise. It is the easy prediction.

15%

Confident deploying AI-generated software to production

This is the one to watch. How fast it moves is the whole story.

Every organisation will close its governance gap. The only choice is whether you close it deliberately or an incident closes it for you.

Prototype freely. Talk to us before you ship.

If something built with AI is heading for production, Bulb Studios can take it there properly: security, accessibility, IP and a codebase your team will still be able to maintain in five years. If the answer is that you need the people rather than the partner, Intelligent People will help you hire them.

Get in touch with Bulb Studios through bulbstudios.com