

NEWMIND RESEARCH · FREE GUIDE · EDITION 1

THE AI ROI **BENCHMARK** GUIDE 2026

Twelve workflows, where AI actually pays: the published market figures for each one, who it is for, and the next step from benchmark to build.

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Numbers in the first column are the benchmark numbers used on newmindpartners.com.

Twelve benchmarks, one question: where does AI pay?

Each benchmark takes one workflow and sets out what the market looks like, who the benchmark is for, and what a benchmark of your own would measure. Read the ones that match your role, score yourself, then pick a next step.

How the guide is organised

- **Finance:** Accounts payable cost & cycle benchmark, Financial close speed benchmark, Order-to-cash & DSO benchmark, SaaS spend & licence utilisation benchmark
- **Operations & customer:** Document processing & straight-through benchmark, Customer service cost-to-serve benchmark, Knowledge-work efficiency benchmark
- **Revenue:** Speed-to-lead benchmark, E-commerce checkout & conversion benchmark, Site speed & Core Web Vitals revenue benchmark
- **Technology & strategy:** AI readiness & ROI benchmark, Technical debt & legacy platform benchmark

How to read the figures

- Every market figure is taken from published research and carries a numbered source; the full list is in the Sources chapter.
- Where a figure comes from a vendor's own customers or survey, the label says so, exactly as on the benchmark page.
- “Why it pays” tables are NEWMIND market research models based on published benchmarks, labelled on the page. They are not measured outcomes.

Start with your role

The same five-report packs as on newmindpartners.com, with the page where each benchmark starts in this guide.

PACK	BENCHMARKS	PAGES
CFO pack	Accounts payable cost & cycle · Order-to-cash & DSO · Financial close speed · SaaS spend & licence utilisation · Document processing & straight-through	8, 18, 13, 23, 29
CEO pack	Order-to-cash & DSO · Customer service cost-to-serve · E-commerce checkout & conversion · Speed-to-lead · SaaS spend & licence utilisation	18, 34, 50, 45, 23
COO pack	Customer service cost-to-serve · Document processing & straight-through · Accounts payable cost & cycle · Financial close speed · Order-to-cash & DSO	34, 29, 8, 13, 18
CRO / CMO pack	Speed-to-lead · E-commerce checkout & conversion · Site speed & Core Web Vitals revenue · Customer service cost-to-serve · Order-to-cash & DSO	45, 50, 55, 34, 18
CTO / CIO pack	SaaS spend & licence utilisation · Site speed & Core Web Vitals revenue · Document processing & straight-through · E-commerce checkout & conversion · Customer service cost-to-serve	23, 55, 29, 50, 34

The headline figure from each benchmark

One published figure per workflow, as it appears at the top of each benchmark page. The chapters that follow give the other figures, the market reference table and the sources.

BENCHMARK	FIGURE	WHAT IT MEASURES
Accounts payable cost & cycle benchmark Benchmark 01 · p. 8	\$9.84	Average cost to process one invoice (Ardent Partners, State of ePayables 2025) ¹
Financial close speed benchmark Benchmark 06 · p. 13	≤ 4.8 days	Monthly close at top-performing organisations (APQC) ²
Order-to-cash & DSO benchmark Benchmark 02 · p. 18	43%	Share of US B2B credit sales that are overdue (Atradius, US 2025) ³
SaaS spend & licence utilisation benchmark Benchmark 05 · p. 23	36%	Average share of SaaS licences unused, against industry-recommended utilisation levels (Zylo 2026, vendor index) ⁴
Document processing & straight-through benchmark Benchmark 04 · p. 29	20–40%	Reduction in customer onboarding costs from AI-led domain transformations in insurance (McKinsey) ⁵
Customer service cost-to-serve benchmark Benchmark 03 · p. 34	\$13.50	Median cost per assisted contact, vs \$1.84 for self-service (Gartner, 2024) ⁶
Knowledge-work efficiency benchmark Benchmark 12 · p. 39	58%	Of the working day spent on “work about work” rather than skilled work (Asana 2023) ⁷
Speed-to-lead benchmark Benchmark 09 · p. 45	7×	Nearly seven times as likely to qualify a lead when contacted within an hour vs an hour later (HBR study of 1.25 million leads) ⁸
E-commerce checkout & conversion benchmark Benchmark 07 · p. 50	70.22%	Average documented cart abandonment rate, across 50 studies (Baymard) ⁹
Site speed & Core Web Vitals revenue benchmark Benchmark 08 · p. 55	48%	Share of mobile websites passing all Core Web Vitals in 2025 (56% on desktop) ¹⁰
AI readiness & ROI benchmark Benchmark 10 · p. 61	88%	Of organisations use AI in at least one business function (McKinsey 2025) ¹¹
Technical debt & legacy platform benchmark Benchmark 11 · p. 66	20–40%	Of the value of the technology estate is tech debt, CIOs estimate (McKinsey) ¹²

Which benchmarks are yours?

Tick each statement that is true of your company today. These are the signals listed on each benchmark page under “You need it if”.

How to read your score (NEWMIND advice, not a measured result). Two or more ticks on one benchmark: start there. One tick on several: compare them in the chapters, then choose the one that owns the biggest budget.

Accounts payable cost & cycle benchmark

· p. 8

- ☐ More than 500 supplier invoices a month
- ☐ Invoices still keyed into the ERP by hand
- ☐ Late fees, duplicates or missed early-payment discounts

Financial close speed benchmark · p. 13

- ☐ Month-end close takes more than a week
- ☐ Reconciliations live in spreadsheets
- ☐ Management gets the numbers too late to act

Order-to-cash & DSO benchmark · p. 18

- ☐ You sell to businesses on credit terms
- ☐ Customers routinely pay after the due date
- ☐ Reminders and cash matching run from spreadsheets

SaaS spend & licence utilisation benchmark · p. 23

- ☐ Nobody has a full list of the apps you pay for
- ☐ Renewals roll over without review
- ☐ AI tools add usage-based bills nobody forecast

Document processing & straight-through benchmark · p. 29

- ☐ Staff read PDFs and re-key fields into a core system
- ☐ Missing information causes back-and-forth with senders
- ☐ Intake headcount grows with volume

Customer service cost-to-serve benchmark · p. 34

- ☐ The same questions are answered every day
- ☐ Backlog and response times spike in peak season
- ☐ Hiring agents is the only way you scale support

Knowledge-work efficiency benchmark · p. 39

39

- ☐ People copy data between the same tools every day
- ☐ Status updates need meetings or chasing
- ☐ Each new tool adds work instead of removing it

Speed-to-lead benchmark · p. 45

- ☐ Web leads wait hours for a first reply
- ☐ Leads are checked in batches, not routed instantly
- ☐ Marketing spend grows but meetings do not

E-commerce checkout & conversion benchmark · p. 50

- ☐ Traffic grows but revenue does not
- ☐ Many carts are abandoned at checkout
- ☐ Ad costs rise faster than sales

Site speed & Core Web Vitals revenue benchmark · p. 55

- ☐ Pages feel slow on mobile
- ☐ Search rankings or ad quality scores are slipping
- ☐ Mobile converts far below desktop

AI readiness & ROI benchmark · p. 61

- ☐ Teams use AI tools but nobody measures the value
- ☐ You do not know which workflow to automate first
- ☐ Pilots stall before production

Technical debt & legacy platform benchmark · p. 66

- ☐ Most engineering time goes to maintenance
- ☐ Small changes take weeks to release
- ☐ Legacy systems block new AI or integrations

PART 1 OF 4

FINANCE

01 • Accounts payable cost & cycle benchmark

What does one invoice really cost you, and how far are you from the top performers? We measure your full cost per invoice, cycle time, exception rate and touchless rate, then place you against the Ardent Partners 2025 market reference and its top-performing AP teams.

06 • Financial close speed benchmark

How many days does your team need to close the books, and why? We map your month-end and year-end close step by step and place your cycle time against APQC's cross-industry quartiles.

02 • Order-to-cash & DSO benchmark

How much of your revenue is sitting overdue, and what is it costing you? We benchmark your overdue share, bad-debt rate, DSO and cash-application effort against the Atradius 2025 Payment Practices Barometer for your region.

05 • SaaS spend & licence utilisation benchmark

How many of the licences you pay for are actually used? We join your spend, login and contract data to benchmark SaaS spend per employee, utilisation and renewal exposure against Zylo's 2026 SaaS Management Index.

Accounts payable cost & cycle benchmark

What does one invoice really cost you, and how far are you from the top performers? We measure your full cost per invoice, cycle time, exception rate and touchless rate, then place you against the Ardent Partners 2025 market reference and its top-performing AP teams.

What the market looks like

\$9.84

Average cost to process one invoice (Ardent Partners, State of ePayables 2025)¹

79%

Lower processing cost at top-performing AP teams than at their peers¹

18.4%

Average invoice exception rate across AP departments¹

AP is the most measurable back-office workflow: every invoice has a cost, a cycle time and an outcome. Analysts size the AP automation market at USD 3.4–5.7 billion in 2025, growing 10–14% a year, driven by cloud ERP and e-invoicing mandates.^{13,14}

Is this benchmark for you?

INDUSTRIES

Manufacturing · Wholesale & distribution · Construction & real estate · Hospitality · Healthcare · Retail & e-commerce

BUYER

CFO & finance · COO & operations

COMPANY PROFILE

50+ employees

You need it if

- ☐ More than 500 supplier invoices a month
- ☐ Invoices still keyed into the ERP by hand
- ☐ Late fees, duplicates or missed early-payment discounts

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Cost per invoice	\$9.84 average	79% lower than peers ¹
Invoice cycle time	8.2 days average	79% faster than peers ¹
Exception rate	18.4% average	47% lower than the market ¹
Suppliers able to e-invoice	57% average	1.4× as many suppliers ¹
Staff time on supplier inquiries	21.9% average	About half as much ¹

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Cost per invoice	\$9.84 average	
Invoice cycle time	8.2 days average	
Exception rate	18.4% average	
Suppliers able to e-invoice	57% average	
Staff time on supplier inquiries	21.9% average	

What a benchmark of your own covers

What we measure

- Fully loaded cost per invoice (people, tools, rework)
- Cycle time from receipt to approval and posting
- Exception rate by cause: price, quantity, missing PO, duplicate
- Touchless (straight-through) rate
- Early-payment discounts captured vs missed

What you receive

- Your position vs market average and top performers on every KPI
- Cost gap in dollars per year, per KPI
- Root causes of your top three exception types
- Costed automation roadmap with estimated integration weeks

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 37 chapters of the full report

Accounts Payable Cost & Cycle Benchmark 2026: 106 pages, 17 cited sources. Free sample · 20 pages free on the benchmark page.

01	About this edition	15	Sector deep dive: Wholesale & distribution	25	Change management and the AP team of the future
02	Executive summary	16	Sector deep dive: Construction & real estate	26	Measuring and reporting value
03	The market	17	Sector deep dive: Hospitality	27	A 12-month roadmap
04	KPIs and method	18	Sector deep dive: Healthcare	28	Business-case template
05	The benchmark	19	Sector deep dive: Retail & e-commerce	29	Self-assessment toolkit
06	Where AP cost comes from	20	Sector deep dive: Professional services & SaaS	30	Worked scenarios
07	Exceptions: the hidden cost centre	21	Playbook: small companies (under 1,000 invoices a month)	31	Invoice exception diagnostic workbook
08	The cost of the gap	22	Playbook: mid-size companies (1,000–10,000 invoices a month)	32	Process-mapping templates
09	How leaders close the gap	23	Playbook: large and multi-entity organisations (10,000+ a month)	33	Vendor evaluation scorecard
10	AI in accounts payable	24	Implementation playbook: from selection to go-live	34	Policies and controls templates
11	Controls and payment fraud			35	Supplier e-invoicing onboarding kit
12	E-invoicing readiness			36	Glossary
13	Solution landscape			37	Sources
14	Sector deep dive: Manufacturing				

Accounts Payable Cost & Cycle Benchmark 2026

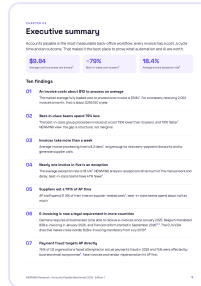
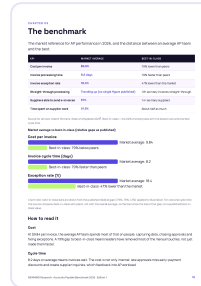
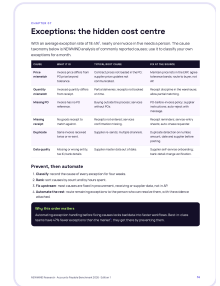
The full study behind this page: the market, the benchmark, the cost of the gap, how leaders close it, and the tools to act on it.

106
pages

37
chapters

17
cited sources

6
tools & templates



Tools and templates in the report

- Cost-of-the-gap model with worked examples
- Business-case template
- KPI scorecard
- Maturity self-assessment
- 12-month roadmap
- Vendor question list

Read the full report

106 pages, 17 cited sources. Free sample · 20 pages free on the page. \$199.

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Financial close speed benchmark

How many days does your team need to close the books, and why? We map your month-end and year-end close step by step and place your cycle time against APQC's cross-industry quartiles.

What the market looks like

≤ 4.8 days

Monthly close at top-performing organisations (APQC)²

6.4 days

Median monthly close; the bottom quartile needs 10 days or more²

55%

Share of finance functions targeting a touchless close (Gartner survey)¹⁵

A slow close delays every decision that depends on the numbers. In a Gartner survey, 86% of finance leaders said they want a faster, real-time close, 68% a cheaper one and 55% target a touchless close.¹⁵

Is this benchmark for you?

INDUSTRIES

Manufacturing · Wholesale & distribution · Financial services & insurance · Professional services · Retail & e-commerce

BUYER

CFO & finance

COMPANY PROFILE

Multi-entity or 50+ employees

You need it if

- ☐ Month-end close takes more than a week
- ☐ Reconciliations live in spreadsheets
- ☐ Management gets the numbers too late to act

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Monthly close – top quartile	4.8 calendar days or less	— ²
Monthly close – median	6.4 calendar days	— ²
Monthly close – bottom quartile	10+ calendar days	— ²
Finance leaders wanting a faster, real-time close	86%	68% want a cheaper close ¹⁵

Why it pays

The report prices every close day in accountant time and shows what moving up a quartile frees. Figures below are taken from the report (chapters 14, 37 and 38).

ACCOUNTANTS ON THE CLOSE	YEARLY COST OF THE CLOSE AT THE MEDIAN	BOTTOM QUARTILE TO MEDIAN	MEDIAN TO TOP QUARTILE
3	\$120,000	\$67,500	\$30,000
6	\$240,000	\$135,000	\$60,000
12	\$480,000	\$270,000	\$120,000
25	\$1,000,000	\$562,000	\$250,000

Market research model · based on published benchmarks. Days to close from APQC (2,300 organisations, published 2018): median 6.4 days, top quartile 4.8, bottom quartile 10.0. Cost = accountants × close days × 12 closes × \$521 a person-day, i.e. \$65.09 an hour: the mean US accountant wage of \$45.56 (BLS OEWS 2025) divided by the wage share of total compensation (BLS ECEC, 70%). It assumes everyone works on the close full time every close day, so it is an upper bound, and freed days are capacity, not cash.

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Monthly close — top quartile	4.8 calendar days or less	
Monthly close — median	6.4 calendar days	
Monthly close — bottom quartile	10+ calendar days	
Finance leaders wanting a faster, real-time close	86%	

What the full report gives each role

For the CFO: cost you can take to the budget

- Each close day costs \$521 per accountant in loaded labour
- A team of 6 moving from the bottom quartile to the median frees capacity worth up to \$135,000 a year
- Reference grids of the yearly cost of the close and of what each day saved is worth
- A buyer's checklist for close software and questions for vendors
- A business case template to take the saving to the budget

For the COO: productivity you can run

- A close calendar with its critical path
- A reconciliation register and a journal-entry inventory
- A close time study and a log of close issues and late adjustments
- NEWMIND analysis of 2025 SEC filings: median 10-K filed at 53, 65 and 86 days against 60-, 75- and 90-day deadlines; in a 2026 FloQast survey, 57% of close cycles took seven days or more; FloQast sells close software (vendor claim)
- A first-90-days plan, a twelve-month roadmap and a KPI tracker

What a benchmark of your own covers

What we measure

- Close calendar: every task, owner and dependency
- Days to close, monthly and annual
- Reconciliations done manually vs automated
- Journal entries, adjustments and late corrections
- Spreadsheet hand-offs between systems

What you receive

- Your close speed vs APQC quartiles
- Critical path and the three tasks that add the most days
- Reconciliation and matching steps ready for automation
- Target close calendar with the days you can remove

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 51 chapters of the full report

Financial Close Benchmark 2026: 95 pages, 38 cited sources. Free sample · 16 pages free on the benchmark page.

01	About this edition	17	When the close runs late: Form 12b-25 and its limits	34	The 12-month roadmap
02	Executive summary	18	Internal control over the close	35	Self-assessment: KPI sheet
03	Market context: the close and the people who run it	19	Twenty years of faster deadlines	36	Self-assessment: scoring worksheet
04	Definitions: what 'days to close' means	20	The audit after the close	37	Reference grid: yearly cost of the close by role
05	Days to close: the published benchmarks	21	Tagging the numbers: Inline XBRL	38	Reference grid: what each day saved is worth
06	The evidence base: who measured what	22	Proposed rules: semiannual reporting and simpler filer status	39	Worksheet: close calendar and critical path
07	Close effort: who does the work and what an hour costs	23	Playbook: account reconciliations	40	Worksheet: reconciliation register
08	Reconciliations and journal entries: the manual core	24	Playbook: journal entries	41	Worksheet: journal-entry inventory
09	AI in the close: ambition and reality	25	Playbook: intercompany	42	Worksheet: close time study
10	Days to file: a public proxy for close speed	26	Playbook: accruals and cut-off	43	Worksheet: close issues and late adjustments
11	Speed by filer status: how close to the deadline companies file	27	Playbook: the close calendar and critical path	44	Worksheet: questions for vendors
12	Speed by sector: where filing takes longest	28	Playbook: close controls and evidence	45	Worksheet: business case
13	Ten years of filing speed	29	Playbook: chart of accounts and data quality	46	Worksheet: roles and ownership
14	What close days cost: the NEWMIND model	30	Playbook: an AI-assisted close	47	Worksheet: twelve-month KPI tracker
15	SEC filing deadlines: the clock every listed close runs against	31	Playbook: reporting and flux analysis	48	Worksheet: action plan
16	Filer status: which deadline applies to you	32	Choosing close software: a buyer's checklist	49	Method and limits
		33	The first 90 days	50	Glossary
				51	Sources

Financial Close Benchmark 2026

The full study behind this page: days to close and days to file, what each close day costs, SEC deadlines and filer status, nine playbooks and the worksheets to price your own gap.

95

pages

51

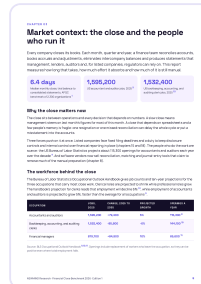
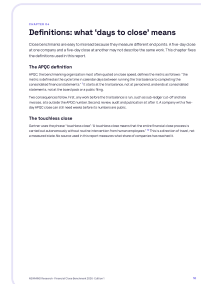
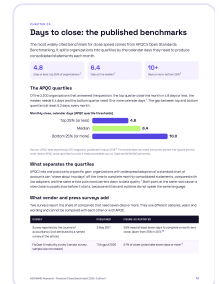
chapters

38

cited sources

12

tools & templates



Tools and templates in the report

- KPI sheet and scoring worksheet
- Reference grids: yearly cost of the close by role, what each day saved is worth
- Buyer's checklist for close software
- Close calendar and critical path
- Reconciliation register
- Journal-entry inventory
- Close time study
- Close issues and late adjustments
- Questions for vendors
- Business case
- Roles and ownership
- Twelve-month KPI tracker and action plan

Read the full report

95 pages, 38 cited sources. Free sample · 16 pages free on the page. \$199.

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Order-to-cash & DSO benchmark

How much of your revenue is sitting overdue, and what is it costing you? We benchmark your overdue share, bad-debt rate, DSO and cash-application effort against the Atradius 2025 Payment Practices Barometer for your region.

What the market looks like

43%

Share of US B2B credit sales that are overdue (Atradius, US 2025)³

47%

Share of B2B invoices overdue in Western Europe, with 6% ending as bad debt¹⁶

45 days

Average US B2B payment terms³

Late payment is a working-capital problem before it is a P&L problem. AR automation is estimated at USD 3.4–4.8 billion in 2025, growing about 12–13% a year, as e-invoicing becomes mandatory in more than 80 jurisdictions.^{17,18}

Is this benchmark for you?

INDUSTRIES

Manufacturing · Wholesale & distribution · Logistics & transport · Professional services · SaaS & tech

BUYER

CFO & finance · CEO & founder

COMPANY PROFILE

20+ employees, B2B

You need it if

- ☐ You sell to businesses on credit terms
- ☐ Customers routinely pay after the due date
- ☐ Reminders and cash matching run from spreadsheets

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Overdue share of B2B credit sales – US	43%	Your target: below the regional median ³
Bad debt – US	5% of invoice value	— ³
Overdue share – Western Europe	47%	— ¹⁶
Bad debt – Western Europe	6% of invoices	— ¹⁶
Overdue share – Switzerland by sector	Construction 42% · Chemicals 51% · Machinery 54%	Bad debt: 3% / 6% / 7% ¹⁹

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Overdue share of B2B credit sales — US	43%	
Bad debt — US	5% of invoice value	
Overdue share — Western Europe	47%	
Bad debt — Western Europe	6% of invoices	
Overdue share — Switzerland by sector	Construction 42% · Chemicals 51% · Machinery 54%	

What a benchmark of your own covers

What we measure

- DSO and its trend over 12 months
- Overdue share by ageing bucket and customer segment
- Bad-debt write-offs as % of credit sales
- Unapplied cash and hours spent on cash application
- Dispute volume, causes and time to resolve

What you receive

- Your position vs the Atradius reference for your region
- Working capital you could free, in dollars, per day of DSO
- Collection-sequence and dispute-handling gaps
- Automation roadmap for reminders, reply triage and cash matching

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 38 chapters of the full report

Order-to-Cash & DSO Benchmark 2026: 117 pages, 61 cited sources. Free sample · 20 pages free on the benchmark page.

01 About this edition	14 Sector deep dive: Industrial machinery, electrical equipment, instruments & electronics	24 Playbook: collections strategy
02 Executive summary	15 Sector deep dive: Business & professional services	25 Playbook: cash application
03 The market	16 Sector deep dive: Wholesale & distribution	26 Playbook: AI in collections and cash application
04 Definitions and method	17 Sector deep dive: Construction & engineering	27 Implementation roadmap and change management
05 US benchmark: what listed companies collect	18 Sector deep dive: Transportation & logistics	28 Value model: working capital, carry and bad debt
06 UK: how fast large companies pay	19 Sector deep dive: Food, beverage & tobacco	29 Worked scenarios
07 Global payment behaviour	20 Sector deep dive: Utilities & energy services	30 Dunning and reminder templates
08 The value of one DSO day	21 Playbook: companies of USD 50-250M revenue and smaller firms	31 Cash-application exception workbook
09 Regulation and e-invoicing	22 Playbook: companies of USD 250M-1B revenue	32 O2C software selection scorecard
10 Solution landscape	23 Playbook: companies of USD 1-10B and USD 10B+ revenue	33 Credit policy template
11 Sector overview: who collects fast, who waits		34 Dispute and deduction kit
12 Sector deep dive: Software & IT services		35 E-invoicing readiness kit
13 Sector deep dive: Pharma, biotech & medical devices		36 KPI dictionary and self-benchmark sheet
		37 Glossary
		38 Sources

Order-to-Cash & DSO Benchmark 2026

The full study behind this page: US, UK and global payment data, the value of one DSO day, sector deep dives, playbooks by company size and the templates to act on it.

117

pages

38

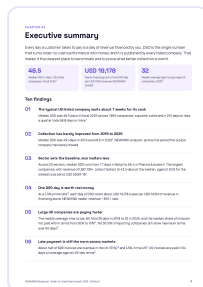
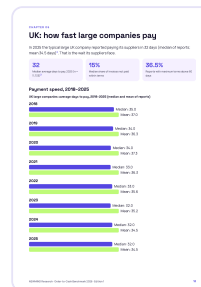
chapters

61

cited sources

9

tools & templates



Tools and templates in the report

- Value model: working capital, carry and bad debt
- Worked scenarios
- Dunning and reminder templates
- Cash-application exception workbook
- O2C software selection scorecard
- Credit policy template
- Dispute and deduction kit
- E-invoicing readiness kit
- KPI dictionary and self-benchmark sheet

Read the full report

117 pages, 61 cited sources. Free sample · 20 pages free on the page. \$199.

newmindpartners.com/en/benchmark-order-to-cash →

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Feasibility audit

Know the value before you build. Quoted to your scope. Fixed date. Two documents.

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SaaS spend & licence utilisation benchmark

How many of the licences you pay for are actually used? We join your spend, login and contract data to benchmark SaaS spend per employee, utilisation and renewal exposure against Zylo's 2026 SaaS Management Index.

What the market looks like

36%

Average share of SaaS licences unused, against industry-recommended utilisation levels (Zylo 2026, vendor index)⁴

\$9,455

Median SaaS spend per employee, across Zylo customers (vendor index)⁴

78%

Share of 218 IT leaders in a vendor survey hit by unexpected charges from consumption-based or AI pricing⁴

SaaS is now bought by every team, not just IT, and AI tools add usage-based bills. MarketsandMarkets projects the SaaS management market to grow from USD 4.58 billion in 2025 to USD 9.37 billion by 2030.²⁰

Is this benchmark for you?

STARTER BENCHMARK

INDUSTRIES

SaaS & tech · Professional services ·
Financial services & insurance · Retail & e-commerce

BUYER

CFO & finance · CIO, CTO & IT

COMPANY PROFILE

100+ employees

You need it if

- ☐ Nobody has a full list of the apps you pay for
- ☐ Renewals roll over without review
- ☐ AI tools add usage-based bills nobody forecast

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
SaaS spend per employee (median)	\$9,455	Zylo customers, 2026 ⁴
Licences unused (average)	36%	Against industry-recommended utilisation levels ⁴
Share of SaaS spend controlled by business units	81%	IT directly manages 15% ⁴
Spend growth on AI-native apps	+108% YoY	+393% above 10,000 employees ⁴
Average annual spend on unused licences	\$21M per organisation	2025 edition; up 14.2% on the year ²¹

Why it pays

The report prices unused licences at list price and across bill sizes, and prices the staff time each renewal takes. Figures below are taken from the report (chapters 11, 38, 39 and 41).

CASE	HOW IT IS PRICED	COST A YEAR	WHERE TO START
250 seats, 20% unused	250 seats × 20% × \$100 a user a month × 12 (Salesforce Pro Suite list price)	\$60,000	Reclaim unused seats before the renewal date
\$5m yearly SaaS bill, 30% unused	30% of the yearly bill	\$1,500,000	Application inventory and usage data first
\$25m yearly SaaS bill, 30% unused	30% of the yearly bill	\$7,500,000	Renewal calendar run 90+ days ahead
25 renewals a year, 24 hours each	Staff time at \$57.53 an hour (buyers and purchasing agents)	\$34,500	Negotiation brief and vendor questions

Market research model · based on published benchmarks. Unused cost = seats × unused share × price × 12, or the unused share of the yearly bill. Bill sizes, unused shares, renewal counts and hours are grid values, not benchmarks; the cost is an upper bound, as only seats you can remove or downgrade at renewal turn into savings. Loaded hourly cost = mean US wage (BLS OEWS) divided by the wage share of total compensation (BLS ECEC, 70%). The where-to-start column is NEWMIND analysis, not a measured outcome.

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
SaaS spend per employee (median)	\$9,455	
Licences unused (average)	36%	
Share of SaaS spend controlled by business units	81%	
Spend growth on AI-native apps	+108% YoY	
Average annual spend on unused licences	\$21M per organisation	

What the full report gives each role

For the CFO: cost you can take to the budget

- 250 seats at \$100 a user a month cost \$60,000 a year at 20% unused and \$90,000 at 30%
- Zylo's 2026 index, built on its customers' data, reports a median \$9,455 per employee and, against industry-recommended utilisation levels, an average 36% of licences unused (vendor claim)
- Reference grids of unused spend by bill size and of renewal effort by number of renewals
- Scenario tables of price uplifts and reclaimed seats
- A business case template to take the saving to the budget

For the COO: productivity you can run

- An application inventory and a monthly reclaim log
- A renewal calendar, a negotiation brief and questions for vendors
- A log for AI and usage-priced tools, where Zylo reports AI-native application spend up 108% in one year (vendor claim)
- Roles and ownership: Zylo reports business units control 81% of spend and IT manages 15% (vendor claim)
- A first-90-days plan, a twelve-month roadmap and a KPI tracker

What a benchmark of your own covers

What we measure

- Spend per employee and per department
- Licence utilisation per app (seats vs active users)
- Overlapping and duplicate tools
- Renewals due in the next 90 days
- Usage-based and AI spend trend

What you receive

- Your spend and utilisation vs the Zylo reference
- Reclaim, downgrade and consolidation list with annual savings
- Renewal calendar with negotiation priorities
- Guardrails for usage-based AI spend

Typical turnaround: 2-4 weeks. Run on your own data, read-only.

The 59 chapters of the full report

SaaS Spend & Licence Utilisation Benchmark 2026: 102 pages, 41 cited sources. Free sample · 18 pages free on the benchmark page.

01	About this edition	20	How to use the playbooks	40	Self-assessment: your figures against published ones
02	Executive summary	21	Playbook: build the SaaS inventory	41	Reference grids: unused spend and renewal effort
03	Market context: SaaS vendors and the tools that manage them	22	Playbook: the renewal calendar	42	Worksheet: application inventory
04	Definitions: what counts as SaaS spend	23	Playbook: reclaim unused licences	43	Worksheet: monthly reclaim log
05	How much companies spend on SaaS	24	Playbook: prepare a renewal negotiation	44	Worksheet: renewal calendar
06	Portfolio size and application sprawl	25	Playbook: rationalise overlapping tools	45	Worksheet: questions for vendors
07	Licence utilisation and waste	26	Playbook: AI tool guardrails	46	Worksheet: business case
08	List prices: seats, tiers and credits	27	Playbook: joiners, movers and leavers	47	Worksheet: AI and usage-priced tools log
09	Seller pressure: what vendors' annual reports show	28	Playbook: contract terms to ask for	48	Worksheet: roles and ownership
10	Software prices against inflation	29	Playbook: operating model and governance	49	Worksheet: twelve-month KPI tracker
11	The cost of shelfware: a reference model	30	SaaS management tools: the landscape	50	Worksheet: action plan
12	Who buys SaaS now	31	Regulation: United States	51	Worksheet: renewal negotiation brief
13	Shadow IT and expensed software	32	Regulation: EU Data Act	52	Worksheet: new software request
14	AI spend: the fastest-moving line	33	The first 90 days	53	Data appendix: vendor filings
15	Consumption pricing and unexpected charges	34	The 12-month roadmap	54	Data appendix: price indexes
16	Credit pools: modelling a seat-plus-usage bill	35	Building the business case	55	Data appendix: wages by role
17	Where spend control meets security	36	Self-assessment: KPI sheet	56	Data appendix: register of published figures
18	FinOps practice and what it teaches SaaS	37	Self-assessment: scoring worksheet	57	Method and limits
19	Negotiation services and their claims	38	Scenario tables: uplifts and reclaimed seats	58	Glossary
		39	Reference grid: loaded labour cost by role	59	Sources

SaaS Spend & Licence Utilisation Benchmark 2026

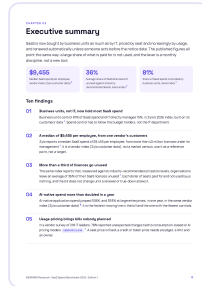
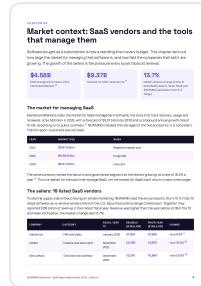
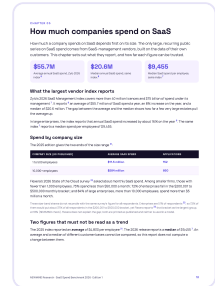
The full study behind this page: what SaaS costs per employee, how many licences go unused, who holds the spend, a cost-of-shelfware model, nine playbooks and the worksheets to price your own gap.

102
pages

59
chapters

41
cited sources

13
tools & templates



Tools and templates in the report

- Self-assessment: KPI sheet and scoring worksheet
- Scenario tables: uplifts and reclaimed seats
- Reference grids: loaded labour cost by role, unused spend and renewal effort
- Business case
- Application inventory
- Monthly reclaim log
- Renewal calendar
- Questions for vendors
- AI and usage-priced tools log
- Roles and ownership
- Twelve-month KPI tracker and action plan
- Renewal negotiation brief
- New software request

Read the full report

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Feasibility audit

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[Request your quote →](#)

PART 2 OF 4

OPERATIONS & CUSTOMER

04 • Document processing & straight-through benchmark

How much of your intake is still read and re-keyed by hand? We measure cost per document, straight-through rate, field accuracy and turnaround across your intake workflows: claims, KYC, orders, contracts or onboarding.

03 • Customer service cost-to-serve benchmark

What does each resolved ticket cost you, and how much could AI resolve? We benchmark your cost per contact, channel mix and resolution rates against Gartner's cost benchmarks, and size the share of your volume AI could resolve end to end.

12 • Knowledge-work efficiency benchmark

How much of your team's week goes on work about work? We measure how your team's time splits between skilled work and coordination, count the tools and hand-offs, and benchmark you against Asana's Anatomy of Work Global Index.

Document processing & straight-through benchmark

How much of your intake is still read and re-keyed by hand? We measure cost per document, straight-through rate, field accuracy and turnaround across your intake workflows: claims, KYC, orders, contracts or onboarding.

What the market looks like

20–40%

Reduction in customer onboarding costs from AI-led domain transformations in insurance (McKinsey)⁵

£60M

Saved by Aviva in 2024 after transforming motor claims with 80+ AI models⁵

33.8%

Projected annual growth of the intelligent document processing market²²

Document-heavy teams scale by hiring, so cost grows in line with volume. Grand View Research values intelligent document processing at USD 3.0 billion in 2025, growing 33.8% a year to 2033, led by banking, financial services and insurance.²²

Is this benchmark for you?

INDUSTRIES

Financial services & insurance · Logistics & transport · Construction & real estate · Healthcare · Professional services

BUYER

COO, CFO & operations · CIO, CTO & IT

COMPANY PROFILE

Document-heavy teams of 3+

You need it if

- ☐ Staff read PDFs and re-key fields into a core system
- ☐ Missing information causes back-and-forth with senders
- ☐ Intake headcount grows with volume

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Onboarding cost reduction (AI-led domains)	20–40%	— ⁵
Agent productivity uplift (insurance)	10–20%	— ⁵
Complex liability assessment time (Aviva)	–23 days	— ⁵
IDP market size 2025	USD 3.0B	USD 29.7B by 2033 ²²

Why it pays

The report prices the labour in every document for five sectors, using each sector's reference role, and shows where to start. Figures below are taken from the report (chapters 11–16).

SECTOR	REFERENCE ROLE	LOADED COST AN HOUR	ANNUAL VALUE, BEFORE SOFTWARE COST	WHERE TO START
Financial services & insurance	Claims clerk	\$36.3	\$291,000	Claims intake classification, ID checks, statement tables; keep decisions human
Logistics, freight & trade	Freight agent	\$39.3	\$315,000	Cross-document checks and freight invoice audit, electronic documents first
Construction & real estate	Bookkeeping clerk	\$36.8	\$294,000	Pay applications against the schedule of values, insurance certificate and waiver expiry, lease registers
Healthcare	Medical records specialist	\$39.0	\$312,000	Completeness at intake, appeal packs, remittance matching
Professional services	Paralegal	\$47.9	\$383,000	Contract registers, client onboarding, receipts and expenses

Market research model · based on published benchmarks. Reference role = the occupation the report uses to price each sector's document work. Loaded cost an hour = mean US wage (BLS OEWS, May 2025) divided by the wage share of total compensation (BLS ECEC, 70%). Annual value = 10,000 documents a month moving from 30% to 70% straight-through at 10 handling minutes a document, which frees about 3.8 FTE (8,000 hours a year); hours freed are priced at the loaded rate and become cash only if redeployed or not hired. The where-to-start column is NEWMIND analysis, not a measured outcome.

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Onboarding cost reduction (AI-led domains)	20–40%	
Agent productivity uplift (insurance)	10–20%	
Complex liability assessment time (Aviva)	–23 days	
IDP market size 2025	USD 3.0B	

What the full report gives each role

For the CFO: cost you can take to the budget

- Ten minutes of keying costs about \$4.96 in loaded labour; machine reading of a 3-page document costs \$0.0045 at list price
- At a 30% straight-through rate, human review is 92% of the automated cost per document: every ten points of straight-through is worth more than any list-price difference
- Value at three volumes: 0.8 FTE (\$58,100) at 2,000 claims documents a month, 3.8 FTE (\$291,000) at 10,000, 19.2 FTE (\$1.45 million) at 50,000
- Reference grids of yearly handling cost by role and automated cost per document
- A business case worksheet and build-or-buy guidance

For the COO: productivity you can run

- Straight-through rate as the lever to run, and how to measure it on your own documents
- Six document-type playbooks and a field schema to write before any tool is chosen
- Baseline time study, exception log and weekly accuracy sample to run the floor
- Tool bake-off scorecard and vendor questions for the selection
- A first-90-days plan, a twelve-month roadmap and a KPI tracker

What a benchmark of your own covers

What we measure

- Documents per month by type and channel
- Cost per document and minutes of handling
- Straight-through rate and field-level accuracy
- Turnaround time and rework rate
- Missing-information requests and their delay

What you receive

- Your intake cost vs the reference ranges
- Straight-through potential per document type
- Field schema and validation rules needed
- Build-or-buy comparison of IDP options with costs

Typical turnaround: 2–4 weeks. Run on your own data, read-only.

The 52 chapters of the full report

Document Processing & Straight-Through Benchmark 2026: 101 pages, 45 cited sources. Free sample · 19 pages free on the benchmark page.

01	About this edition	17	Playbooks: overview	35	Scenario tables by role
02	Executive summary	18	Playbook: supplier invoices	36	Scenario tables: the first step
03	Market context: intelligent document processing	19	Playbook: insurance claims	37	Reference grid: yearly handling cost by role
04	Adoption: how many firms use AI on documents	20	Playbook: KYC and onboarding documents	38	Reference grid: automated cost per document
05	E-invoicing: how much arrives machine-readable	21	Playbook: bills of lading and customs documents	39	Worksheet: baseline time study
06	Definitions and method	22	Playbook: medical claims and prior authorization	40	Worksheet: field schema
07	Benchmark: cost per document, manual and automated	23	Playbook: contracts	41	Worksheet: exception and missing-information log
08	Benchmark: straight-through rates by document type	24	Designing the field schema	42	Worksheet: tool bake-off scorecard
09	AI and LLMs in document processing	25	Human in the loop	43	Worksheet: questions for vendors
10	The cost-of-gap model	26	Build or buy	44	Worksheet: business case
11	Sector deep dives: overview	27	Governance and risk	45	Worksheet: regulatory checklist
12	Financial services and insurance	28	Vendor landscape	46	Worksheet: roles and ownership
13	Logistics, freight and trade	29	Regulation: EU and UK	47	Worksheet: weekly accuracy sample
14	Construction and real estate	30	Regulation: United States	48	Worksheet: twelve-month KPI tracker
15	Healthcare	31	The first 90 days	49	Worksheet: action plan
16	Professional services	32	The 12-month roadmap	50	Method and limits
		33	Self-assessment: KPI sheet	51	Glossary
		34	Self-assessment: scoring worksheet	52	Sources

Document Processing & Straight-Through Benchmark 2026

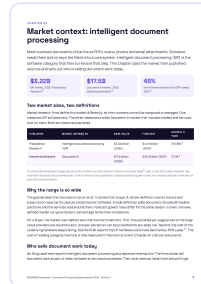
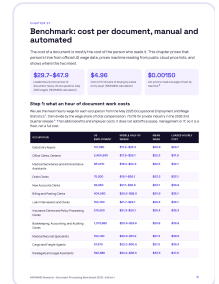
The full study behind this page: cost per document manual and automated, straight-through rate, five sector deep dives with their reference roles, six document-type playbooks and the worksheets to price your own gap.

101
pages

52
chapters

45
cited sources

10
tools & templates



Tools and templates in the report

- Self-assessment: KPI sheet and scoring worksheet
- Scenario tables by role
- Reference grids: yearly handling cost by role, automated cost per document
- Baseline time study
- Field schema
- Exception log
- Tool bake-off scorecard and vendor questions
- Business case
- Weekly accuracy sample
- Twelve-month KPI tracker and action plan

Read the full report

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newmindpartners.com/en/benchmark-document-processing →

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Feasibility audit

Know the value before you build. Quoted to your scope. Fixed date. Two documents.

Request your quote →

Customer service cost-to-serve benchmark

What does each resolved ticket cost you, and how much could AI resolve? We benchmark your cost per contact, channel mix and resolution rates against Gartner's cost benchmarks, and size the share of your volume AI could resolve end to end.

What the market looks like

\$13.50

Median cost per assisted contact, vs \$1.84 for self-service (Gartner, 2024)⁶

20–40%

Share of live volume service leaders say self-service could resolve²³

+14%

More issues resolved per hour with a generative-AI assistant, +34% for newer agents²⁴

Gartner predicts agentic AI will autonomously resolve 80% of common customer service issues by 2029, cutting operational costs by 30%. MarketsandMarkets sizes AI for customer service at USD 12.06 billion in 2024, rising to USD 47.82 billion by 2030.^{25,26}

Is this benchmark for you?

INDUSTRIES

Retail & e-commerce · SaaS & tech ·
Hospitality · Financial services &
insurance · Logistics & transport

BUYER

COO, CFO & operations · Customer
service

COMPANY PROFILE

1,000+ tickets a month

You need it if

- ☐ The same questions are answered every day
- ☐ Backlog and response times spike in peak season
- ☐ Hiring agents is the only way you scale support

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Cost per assisted contact	\$13.50 median	— ⁶
Cost per self-service contact	\$1.84 median	— ⁶
Live volume resolvable in self-service	20–40%	— ²³
Customers fully resolving via self-service	9%	— ²³
Agent productivity with AI assistance	+14% average	+34% for novice agents ²⁴

Why it pays

The report prices the cost of a resolved issue for five sectors and three company sizes, then shows which lever to pull first. Figures below are taken from the report (chapters 18 and 45).

SECTOR	FIRST CONTACT RESOLUTION	COST PER RESOLVED ISSUE	EXTRA COST A YEAR VS WORLD CLASS	PILOT SELF-SERVICE OR AI ON	KEEP WITH PEOPLE
Retail & e-commerce	77%	\$17.53	\$30,375	Where is my order; returns and refunds	Payment issue
SaaS & tech	64%	\$21.09	\$162,000	How do I; billing and plan	Bug or error
Hospitality	71%	\$19.01	\$91,125	Booking change; cancellation	Complaint about a stay
Financial services & insurance	75%	\$18.00	\$50,625	Balance or status; card or payment	Hardship or arrears
Logistics & transport	71%	\$19.01	\$91,125	Tracking; missed delivery	Damaged item

Market research model · based on published benchmarks. Same mid-size operation in every sector: 5,000 contacts a month at the \$13.50 median assisted cost. Extra cost compares the sector's first contact resolution with world class (80%). The pilot and keep-with-people columns are a NEWMIND practice view, not measured outcomes.

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Cost per assisted contact	\$13.50 median	
Cost per self-service contact	\$1.84 median	
Live volume resolvable in self-service	20–40%	
Customers fully resolving via self-service	9%	
Agent productivity with AI assistance	+14% average	

What the full report gives each role

For the CFO: cost you can take to the budget

- Cost per resolved issue, not cost per contact: the number that shows what repeat contacts really cost you
- The cost of the gap at three sizes: world-class first contact resolution is worth \$18,225 a year at 1,000 tickets a month, \$91,125 at 5,000 and \$364,500 at 20,000
- Each contact moved to self-service that truly resolves saves \$11.66; one that fails costs more than it saved
- Only 24% of service leaders showed positive financial returns from AI, and 20% reduced headcount: the report explains why savings appear only when the staffing plan changes
- A business case template and a monthly cost-to-serve review to hold the saving

For the COO: productivity you can run

- Better first answers avoid about 11.3% of contacts, with no new channel
- AI assistance raised resolutions per hour by 14% in a study of 5,179 agents, and by 34% for novice agents
- Staffing and workload calculator, so productivity turns into a plan, not a slide
- Seven playbooks and three worked examples, from contact reasons to a human handover design
- A vendor demo test script, a pilot design with risk register and a twelve-month KPI tracker

What a benchmark of your own covers

What we measure

- Cost per contact and per resolution, by channel
- Contact reasons: share that is repeat and rule-based
- First-contact resolution and reopen rate
- Agent handle time and backlog
- CSAT by channel and intent

What you receive

- Your cost-to-serve vs Gartner medians
- Share of volume AI could resolve, by intent, with the dollar value
- Knowledge gaps blocking self-service
- Roll-out plan with a human handover design

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 67 chapters of the full report

Customer Service Cost-to-Serve Benchmark 2026: 111 pages, 41 cited sources. Free sample · 21 pages free on the benchmark page.

01	About this edition	24	Playbook 5: Hand-off and the right to a human	45	Sector cards: cost per resolved issue and first moves
02	Executive summary	25	Playbook 6: Staffing and peaks after AI	46	Template: vendor demo test script
03	The market	26	Playbook 7: Quality assurance for AI conversations	47	Template: monthly cost-to-serve review
04	Definitions and method	27	Vendor landscape	48	Toolkit: KPI sheet
05	Cost per contact: assisted vs self-service	28	Pricing models: seats, sessions and outcomes	49	Toolkit: AI readiness scoring worksheet
06	Agent labour cost	29	Regulation: the European Union	50	Toolkit: extended scenario tables
07	Channel mix and preference	30	Regulation: the United States	51	Toolkit: vendor scorecard
08	Containment and deflection	31	Roadmap: 90 days, 6 months, 12 months	52	Toolkit: contact-reason triage worksheet
09	Handle time and productivity	32	Worked example: small team (1,000 tickets a month)	53	Toolkit: business case template
10	CSAT, FCR and quality	33	Worked example: mid-size operation (5,000 tickets a month)	54	Template: vendor question bank
11	AI in customer service: evidence and predictions	34	Worked example: large operation (20,000 tickets a month)	55	Template: AI conversation quality rubric
12	Sectors at a glance	35	Calculator: cost per resolved issue	56	Checklist: AI disclosure and hand-off
13	Retail and e-commerce	36	Calculator: containment break-even	57	Template: pilot design
14	SaaS and technology	37	Calculator: staffing and workload	58	Template: risk register
15	Hospitality and travel	38	Calculator: labour cost per contact	59	Template: twelve-month KPI tracker
16	Financial services and insurance	39	Calculator: interval staffing	60	Template: contact-reason taxonomy starter
17	Logistics and transport	40	Method: building your own cost per contact	61	Template: knowledge article and content audit
18	The cost of the gap: three sizes	41	Method: measuring true containment	62	Checklist: data readiness
19	Scenario grid	42	Method: finding and costing repeat contacts	63	Template: change plan and responsibilities
20	Playbook 1: Measure cost per resolved issue	43	Self-assessment: cost-to-serve maturity	64	Appendix: model formulas
21	Playbook 2: Give agents AI assistance first	44	Board questions and short answers	65	Appendix: source register and exclusions
22	Playbook 3: Self-service that resolves			66	Glossary
23	Playbook 4: Treat knowledge as infrastructure			67	Sources

Customer Service Cost-to-Serve Benchmark 2026

The full study behind this page: cost per contact and per resolved issue by channel, five sector deep dives, three company sizes, seven playbooks and the calculators to price your own gap.

111

pages

67

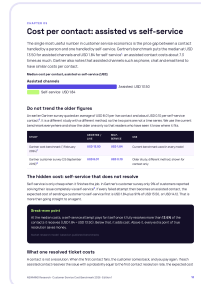
chapters

41

cited sources

9

tools & templates



Tools and templates in the report

- Calculator: cost per resolved issue
- Calculator: containment break-even
- Calculator: staffing and workload
- Self-assessment: cost-to-serve maturity
- Sector cards: cost per resolved issue and first moves
- Vendor demo test script
- Business case template
- Pilot design and risk register
- Twelve-month KPI tracker

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newmindpartners.com/en/benchmark-customer-service-cost →

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Know the value before you build. Quoted to your scope. Fixed date. Two documents.

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Knowledge-work efficiency benchmark

How much of your team's week goes on work about work? We measure how your team's time splits between skilled work and coordination, count the tools and hand-offs, and benchmark you against Asana's Anatomy of Work Global Index.

What the market looks like

58%

Of the working day spent on "work about work" rather than skilled work (Asana 2023)⁷

4.9 h

Per week knowledge workers say they could save with better processes⁷

8.8

Apps used on average by knowledge workers; 10 for directors and above⁷

Coordination work grows with every new tool. The fix is rarely another app; it is one platform that removes hand-offs between the systems a team already uses. Asana's index surveyed 9,615 knowledge workers.⁷

Is this benchmark for you?

INDUSTRIES

Professional services · SaaS & tech ·
Financial services & insurance ·
Construction & real estate

BUYER

COO & operations · CEO & founder

COMPANY PROFILE

20+ office staff

You need it if

- ☐ People copy data between the same tools every day
- ☐ Status updates need meetings or chasing
- ☐ Each new tool adds work instead of removing it

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Time on work about work	58% of the day	— ⁷
Hours per week recoverable with better processes	4.9 h	— ⁷
Unnecessary meetings — knowledge workers	2.8 h per week	3.6 h for senior leaders ⁷
Apps used per knowledge worker	8.8 apps	10 for directors and above ⁷

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Time on work about work	58% of the day	
Hours per week recoverable with better processes	4.9 h	
Unnecessary meetings – knowledge workers	2.8 h per week	
Apps used per knowledge worker	8.8 apps	

What a benchmark of your own covers

What we measure

- Time split: skilled work, coordination, searching, meetings
- Tools per role and hand-offs between them
- Duplicate data entry across systems
- Status-chasing and approval delays
- Hours recoverable per role, valued at loaded cost

What you receive

- Your time split vs the Asana reference
- Hours and cost recoverable per team
- Hand-offs to remove and systems to connect
- Platform or workflow design to reclaim the time

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 52 chapters of the full report

Knowledge-Work Efficiency Benchmark 2026: 86 pages, 30 cited sources. Free sample · 16 pages free on the benchmark page.

01 About this edition	18 The rules at a glance	36 Put AI on the right tasks
02 Executive summary	19 The EU AI Act at work	37 Measure without surveillance
03 Where the week goes	20 What the 2026 amendments changed	38 Contain after-hours work
04 Interrupted every two minutes	21 GDPR and platform work	39 Report value the finance team accepts
05 The day that does not end	22 US monitoring notice laws	40 Self-assessment: KPI sheet
06 How much time meetings take	23 US rules on automated decisions	41 Self-assessment: work-about-work score
07 Are the meetings worth it?	24 Checklist for an efficiency programme	42 Worksheet: one week of time
08 The rise of the unscheduled call	25 How the model works	43 Worksheet: recurring meeting audit
09 Too many apps	26 What an hour a week is worth	44 Worksheet: tool and copy-step map
10 Searching, re-keying and duplicate work	27 Scaling to a team	45 Worksheet: AI task trial
11 The inbox and the chat stream	28 What a meeting costs	46 Worksheet: measurement and notice check
12 Who is using AI at work	29 When the effort pays back	47 Worksheet: value tracker
13 What controlled studies measured	30 How to use the playbooks	48 Worksheet: 90-day plan
14 From task savings to the bottom line	31 Cut the meeting load	49 Sources by type
15 Seniority and role	32 Protect focus time	50 Method and limits
16 Engagement, clarity and value	33 Consolidate the tool stack	51 Glossary
17 Which roles carry the cost	34 Remove searching and re-keying	52 Sources
	35 Set channel and reply norms	

Knowledge-Work Efficiency Benchmark 2026

The full study behind this page: where the knowledge-work week goes, interruptions and the working day that does not end, how much time meetings take and whether they are worth it, too many apps, searching and re-keying, the inbox and chat stream, who uses AI at work and what controlled studies measured, the roles that carry the cost, the EU AI Act, GDPR, US monitoring notice and automated-decision rules, a NEWMIND time-value and payback model, nine playbooks, seven worksheets and two self-assessments. A desk-research edition built on published sources.

86

pages

52

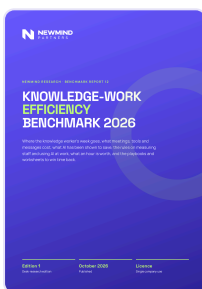
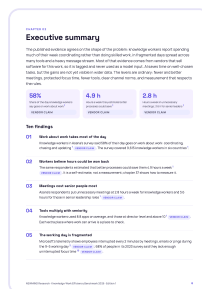
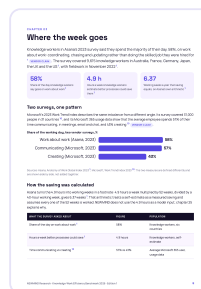
chapters

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cited sources

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tools & templates



Tools and templates in the report

- KPI sheet
- Work-about-work score self-assessment
- What an hour a week is worth
- Meeting cost and payback model
- One week of time
- Recurring meeting audit
- Tool and copy-step map
- AI task trial
- Measurement and notice check
- Value tracker
- 90-day plan
- Checklist for an efficiency programme

Read the full report

86 pages, 30 cited sources. Free sample · 16 pages free on the page. \$199.

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Any 5 for \$399

Pick any 5 of the 12 reports, or a ready-made pack. List price \$995.

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Feasibility audit

Know the value before you build. Quoted to your scope. Fixed date. Two documents.

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PART 3 OF 4

REVENUE

09 • Speed-to-lead benchmark

How fast do you answer a new lead, and how many go cold while they wait? We mystery-shop your inbound channels and measure response time, follow-up and routing, then benchmark you against the Harvard Business Review study of 2,241 US companies.

07 • E-commerce checkout & conversion benchmark

How many buyers leave at checkout, and what would fixing it be worth? We audit your funnel from product page to payment and benchmark conversion, abandonment and checkout friction against Baymard and IRP Commerce market data.

08 • Site speed & Core Web Vitals revenue benchmark

Is your website fast enough to convert, and what is each second costing? We measure your real-user Core Web Vitals and page speed, benchmark them against the HTTP Archive 2025 web, and translate the gap into conversions using Deloitte's speed research.

Speed-to-lead benchmark

How fast do you answer a new lead, and how many go cold while they wait? We mystery-shop your inbound channels and measure response time, follow-up and routing, then benchmark you against the Harvard Business Review study of 2,241 US companies.

What the market looks like

7×

Nearly seven times as likely to qualify a lead when contacted within an hour vs an hour later (HBR study of 1.25 million leads)⁸

42 hours

Average first response time among companies that responded within 30 days⁸

23%

Share of companies that never responded to the web lead at all⁸

Lead response is one of the cheapest growth levers: the lead is already paid for. Among the reasons the HBR authors give for slow replies: leads are pulled from CRM databases daily rather than continuously.⁸

Is this benchmark for you?

STARTER BENCHMARK

INDUSTRIES

Professional services · Construction & real estate · SaaS & tech · Financial services & insurance · Hospitality

BUYER

Sales & marketing · CEO & founder

COMPANY PROFILE

Any company buying or generating inbound leads

You need it if

- ☐ Web leads wait hours for a first reply
- ☐ Leads are checked in batches, not routed instantly
- ☐ Marketing spend grows but meetings do not

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Responded within one hour	37% of companies	Target: minutes, not hours ⁸
Responded within 1–24 hours	16% of companies	— ⁸
Took more than 24 hours	24% of companies	— ⁸
Never responded	23% of companies	— ⁸
Qualification odds: 1 hour vs 24 hours+	More than 60× higher	HBR study of 1.25 million leads ⁸

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Responded within one hour	37% of companies	
Responded within 1–24 hours	16% of companies	
Took more than 24 hours	24% of companies	
Never responded	23% of companies	
Qualification odds: 1 hour vs 24 hours+	More than 60× higher	

What a benchmark of your own covers

What we measure

- First response time by channel (form, email, chat, phone)
- Share of leads answered the same hour and the same day
- Follow-up attempts and cadence
- Routing rules and hand-offs to sales
- Lead-to-meeting conversion by response time

What you receive

- Your response times vs the HBR reference
- Pipeline value lost to slow response, modelled on your volume
- Instant routing and reply design with AI qualification
- Playbook for the first 24 hours of every lead

Typical turnaround: 1–2 weeks. Run on your own data, read-only.

The 81 chapters of the full report

Speed-to-Lead Benchmark 2026: 96 pages, 35 cited sources. Free sample · 15 pages free on the benchmark page.

01	About this edition	30	How the NEWMIND model works	55	Playbook 2: route every lead in real time
02	Executive summary	31	Loaded hourly rates for the people who answer leads	56	Playbook 3: write a first reply that is fast and relevant
03	How fast US companies answer a web lead	32	How much wages vary within an occupation	57	Playbook 4: call inside the first hour
04	Why leads wait: the causes the authors name	33	Coverage: the hours a lead can arrive in	58	Playbook 5: follow up with a planned cadence
05	A decade of vendor audits: InsideSales.com	34	First-touch time: what the first reply costs in rep hours	59	Playbook 6: cover the hours when leads arrive
06	The 2016 audit of 4,723 companies	35	What a lift in won deals is worth	60	Playbook 7: automate the first touch, keep people for the conversation
07	Broken forms: leads that never arrive	36	Break-even: how many extra deals pay for coverage	61	Playbook 8: protect rep time for new leads
08	2026: demo requests to 114 B2B companies	37	Off-hours leads: a worked example	62	Playbook 9: capture consent on the form
09	2026: phone follow-up and routing tools	38	Limits of the model	63	Playbook 10: run a monthly speed-to-lead review
10	2022: B2B vendor response to demo requests	39	The US rules that touch a fast reply	64	Scenario grid: the cost of covering the hours
11	The audits side by side	40	The Telemarketing Sales Rule: hours and exemptions	65	Scenario grid: the cost of first touches by role
12	Myth check: the 400% claim	41	Dialers: the two-second rule and call abandonment	66	Worksheet: Response-time mystery-shop log
13	Europe: who runs a CRM system	42	The TCPA rules: hours, voices and revoking consent	67	Worksheet: Lead-routing map
14	Europe: chat on the company website	43	AI voices are artificial voices under the TCPA	68	Worksheet: First-reply script builder
15	Europe: AI in marketing and sales	44	Email: CAN-SPAM opt-outs	69	Worksheet: Call-attempt log
16	Europe: the technologies behind an automated reply	45	State laws: tighter hours, call caps and text opt-outs	70	Worksheet: Follow-up cadence planner
17	The first hour: the HBR lead study	46	California: disclose the bot	71	Worksheet: Lead arrival heat map
18	Who wrote the HBR study, and why it matters	47	The European and French rules that touch a fast reply	72	Worksheet: Automation and disclosure checklist
19	Minutes, not hours: the vendor claims	48	GDPR: legitimate interest and the right to object	73	Worksheet: Rep capacity plan
20	Persistence: how many attempts a lead gets	49	ePrivacy: automated calls, email and the customer exception	74	Worksheet: Consent and opt-out audit
21	Channel mix: email first, phone rarely	50	The AI Act: tell people they are talking to an AI	75	Worksheet: Monthly review scorecard
22	Conversion by response time: a 2026 vendor study	51	France: email prospecting under L34-5 and the CNIL	76	Worksheet: Speed-to-lead tool comparison
23	The evidence ladder	52	France: phone canvassing becomes opt-in	77	Worksheet: 90-day plan
24	What a slow reply costs, in principle	53	United States and Europe side by side	78	Sources by type
25	Buyers who would rather not talk to a rep	54	Playbook 1: measure your own response time	79	Method and limits
26	Relevance: buyers avoid noisy suppliers			80	Glossary
27	Unknown numbers go unanswered			81	Sources
28	The sales lead black hole				
29	What buyers and reps tell us, together				

Speed-to-Lead Benchmark 2026

The full study behind this page: how fast companies answer a new lead, a decade of published audits side by side, the HBR lead study and who wrote it, persistence and channel mix, what buyers say, a cost and break-even model, the US, EU and French rules on a fast reply, ten playbooks and twelve worksheets.

96

pages

81

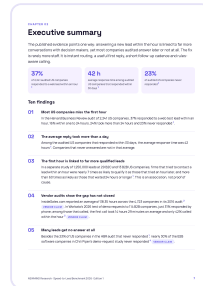
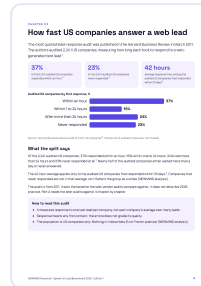
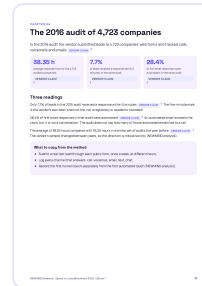
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tools & templates



Tools and templates in the report

- Response-time mystery-shop log
- Lead-routing map
- First-reply script builder
- Call-attempt log
- Follow-up cadence planner
- Lead arrival heat map
- Automation and disclosure checklist
- Rep capacity plan
- Consent and opt-out audit
- Monthly review scorecard
- Speed-to-lead tool comparison
- 90-day plan
- Scenario tables: coverage cost and first-touch cost

Read the full report

96 pages, 35 cited sources. Free sample · 15 pages free on the page. \$199.

newmindpartners.com/en/benchmark-speed-to-lead →

Any 5 for \$399

Pick any 5 of the 12 reports, or a ready-made pack. List price \$995.

newmindpartners.com/en/research →

Feasibility audit

Know the value before you build. Quoted to your scope. Fixed date. Two documents.

[Request your quote](#) →

E-commerce checkout & conversion benchmark

How many buyers leave at checkout, and what would fixing it be worth? We audit your funnel from product page to payment and benchmark conversion, abandonment and checkout friction against Baymard and IRP Commerce market data.

What the market looks like

70.22%

Average documented cart abandonment rate, across 50 studies (Baymard)⁹

35.26%

Conversion increase a large e-commerce site could gain from better checkout design⁹

2.23%

Average e-commerce session conversion rate, UK & Ireland, August 2026 (IRP Commerce)²⁷

Traffic is expensive; conversion is where the margin is. eMarketer forecasts USD 6.42 trillion of global retail e-commerce in 2025, 20.5% of all retail sales, so every point of checkout friction removed is revenue recovered without new ad spend.²⁸

Is this benchmark for you?

STARTER BENCHMARK

INDUSTRIES

Retail & e-commerce · Hospitality

BUYER

Sales & marketing · CEO & founder

COMPANY PROFILE

Any online store with steady traffic

You need it if

- ☐ Traffic grows but revenue does not
- ☐ Many carts are abandoned at checkout
- ☐ Ad costs rise faster than sales

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Cart abandonment rate	70.22% average	— ⁹
Session conversion rate (UK & IE)	2.23% (Aug 2026)	Varies strongly by category ²⁷
Top abandonment reason: extra costs (shipping, tax, fees)	40% of abandoners	Excludes “just browsing” ⁹
Site wanted me to create an account	18% of abandoners	— ⁹
Global retail e-commerce sales 2025	USD 6.42T	20.5% of total retail ²⁸

Why it pays

The report prices a conversion lift at every traffic level and order value, then prices support time, speed work and test size. Figures below are taken from the report (chapters 23, 24 and 42).

SESSIONS A MONTH	+0.1 POINTS	+0.25 POINTS	+0.5 POINTS
50,000	\$60,000	\$150,000	\$300,000
200,000	\$240,000	\$600,000	\$1,200,000
1,000,000	\$1,200,000	\$3,000,000	\$6,000,000
5,000,000	\$6,000,000	\$15,000,000	\$30,000,000

Market research model · based on published benchmarks. Extra revenue a year at a \$100 average order = sessions a month × 12 × lift in percentage points ÷ 100 × \$100. Revenue, not profit; traffic and lift are grid values, not benchmarks. Proving a 0.25-point lift from a 2% conversion rate needs about 52,200 visitors per variant (NEWMIND model).

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Cart abandonment rate	70.22% average	
Session conversion rate (UK & IE)	2.23% (Aug 2026)	
Top abandonment reason: extra costs (shipping, tax, fees)	40% of abandoners	
Site wanted me to create an account	18% of abandoners	
Global retail e-commerce sales 2025	USD 6.42T	

What the full report gives each role

For the CFO: cost you can take to the budget

- Grids of extra revenue from a lift at every traffic level and average order value
- Support time, speed work and test size, each priced
- A reference grid of labour cost by role
- A business case template to take the gain to the budget
- A test plan sized so the result can be trusted

For the COO: productivity you can run

- Baymard puts cart abandonment at 70.22% across 50 studies (vendor claim): a checkout audit and an abandonment-by-step log
- In 2024, 43% of websites had good Core Web Vitals on mobile: a speed baseline to measure yours
- Ten playbooks, from checkout and delivery costs to an accessible store
- A search and assistant bake-off and questions for vendors
- A regulation checklist, roles and ownership and a twelve-month tracker

What a benchmark of your own covers

What we measure

- Funnel conversion from landing to purchase, by device
- Cart and checkout abandonment, step by step
- Checkout usability issues against published guidelines
- Delivery, returns and payment options vs expectations
- Page speed on product, cart and checkout pages

What you receive

- Your funnel vs market conversion and abandonment references
- Revenue at stake per friction point
- Prioritised fix list: quick wins and build items
- Test plan to prove each uplift

Typical turnaround: 2–4 weeks. Run on your own data, read-only.

The 58 chapters of the full report

E-commerce Conversion Benchmark 2026: 84 pages, 45 cited sources. Free sample · 15 pages free on the benchmark page.

01	About this edition	21	AI in product discovery: what can be claimed	38	Roadmap: the first 90 days
02	Executive summary	22	AI in customer support: assistants and the AI Act	39	Roadmap: the next 12 months
03	The market in 2026	23	The NEWMIND model: what a conversion lift is worth	40	Self-assessment: KPI sheet
04	A second market: Great Britain	24	The NEWMIND model: support time, speed work and test size	41	Self-assessment: scoring worksheet
05	Who buys online: EU buyers	25	Playbooks: from evidence to action	42	Scenario tables: revenue from a lift
06	Who sells online: EU enterprises	26	Playbook: a shorter checkout	43	Reference grid: labour cost by role
07	Definitions: what is being measured	27	Playbook: costs and price display	44	Worksheet: checkout audit
08	Conversion rate: what is published	28	Playbook: faster pages	45	Worksheet: abandonment by step
09	Devices: mobile sells, desktop converts	29	Playbook: phones first	46	Worksheet: speed baseline
10	Platforms: what stores are built on	30	Playbook: search and product data	47	Worksheet: search and assistant bake-off
11	Listed firms: what the filings show	31	Playbook: an AI support assistant	48	Worksheet: questions for vendors
12	Cart abandonment: the published average	32	Playbook: payments that go through	49	Worksheet: business case
13	Why buyers leave: the stated reasons	33	Playbook: delivery and returns	50	Worksheet: test plan
14	Checkout design: the published benchmark	34	Playbook: tests you can trust	51	Worksheet: regulation checklist
15	What goes wrong after the order: EU survey	35	Playbook: an accessible store	52	Worksheet: roles and ownership
16	Site speed: the three measures that count	36	Regulation: the EU rules that shape checkout	53	Worksheet: twelve-month tracker
17	Site speed: the state of the web in 2024	37	Regulation: US federal rules for online stores	54	Worksheet: action plan
18	Site speed: where the time goes			55	Sources by type
19	Site speed: what published cases claim			56	Method and limits
20	AI adoption: what EU enterprises report			57	Glossary
				58	Sources

E-commerce Conversion Benchmark 2026

The full study behind this page: conversion and abandonment, site speed, AI in stores, what a lift is worth, ten playbooks and the worksheets to price your own gap.

84

pages

58

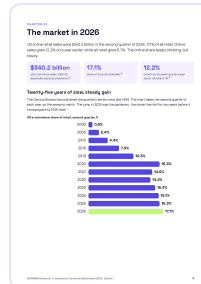
chapters

45

cited sources

13

tools & templates



Tools and templates in the report

- KPI sheet and scoring worksheet
- Scenario tables: revenue from a lift
- Reference grid: labour cost by role
- Checkout audit
- Abandonment by step
- Speed baseline
- Search and assistant bake-off
- Questions for vendors
- Business case
- Test plan
- Regulation checklist
- Roles and ownership
- Twelve-month tracker and action plan

Read the full report

84 pages, 45 cited sources. Free sample · 15 pages free on the page. \$199.

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newmindpartners.com/en/research →

Feasibility audit

Know the value before you build. Quoted to your scope. Fixed date. Two documents.

[Request your quote →](#)

Site speed & Core Web Vitals revenue benchmark

Is your website fast enough to convert, and what is each second costing? We measure your real-user Core Web Vitals and page speed, benchmark them against the HTTP Archive 2025 web, and translate the gap into conversions using Deloitte's speed research.

What the market looks like

48%

Share of mobile websites passing all Core Web Vitals in 2025 (56% on desktop)¹⁰

+8.4%

Retail conversions after a 0.1-second mobile speed improvement (Deloitte)²⁹

+9.2%

Retail average order value after the same 0.1-second improvement²⁹

Speed is both a ranking signal and a conversion lever. Half the mobile web still fails Core Web Vitals, which makes a fast site a competitive advantage, especially on mobile, where most traffic now lands.¹⁰

Is this benchmark for you?

STARTER BENCHMARK

INDUSTRIES

Retail & e-commerce · Hospitality · Professional services · SaaS & tech

BUYER

Sales & marketing · CIO, CTO & IT

COMPANY PROFILE

Any company whose website sells or generates leads

You need it if

- ☐ Pages feel slow on mobile
- ☐ Search rankings or ad quality scores are slipping
- ☐ Mobile converts far below desktop

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Core Web Vitals pass rate — mobile	48% of mobile websites (2025)	32% in 2021 ¹⁰
Core Web Vitals pass rate — desktop	56% of desktop websites (2025)	41% in 2021 ¹⁰
Retail mobile conversions per 0.1 s faster	+8.4%	— ²⁹
Travel mobile conversions per 0.1 s faster	+10.1%	— ²⁹
Lead-gen information-page bounce rate per 0.1 s faster	8.3% better	— ²⁹

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Core Web Vitals pass rate — mobile	48% of mobile websites (2025)	
Core Web Vitals pass rate — desktop	56% of desktop websites (2025)	
Retail mobile conversions per 0.1 s faster	+8.4%	
Travel mobile conversions per 0.1 s faster	+10.1%	
Lead-gen information-page bounce rate per 0.1 s faster	8.3% better	

What a benchmark of your own covers

What we measure

- Real-user LCP, INP and CLS on key templates
- Mobile vs desktop gap
- Heaviest scripts, images and third-party tags
- Speed on revenue pages: home, product, checkout, forms
- Conversion rate by speed band from your analytics

What you receive

- Your Core Web Vitals vs the 2025 web
- Revenue at stake from a speed lift, modelled on your traffic
- Prioritised fix list by effort and impact
- Monitoring set-up so speed stays fixed

Typical turnaround: 1–2 weeks. Run on your own data, read-only.

The 68 chapters of the full report

Site Speed Benchmark 2026: 89 pages, 35 cited sources. Free sample · 17 pages free on the benchmark page.

01	About this edition	21	Speed and Google Search: a factor, not a guarantee	43	Playbook 1: the main image
02	Executive summary	22	Part A in one page	44	Playbook 2: server response and caching
03	The three Core Web Vitals	23	The most-quoted study: Milliseconds Make Millions	45	Playbook 3: responsiveness (INP)
04	How a site passes: the 75th percentile rule	24	What 0.1 seconds was linked to, by vertical	46	Playbook 4: layout stability (CLS)
05	Pass rates 2021 to 2025: better, but most sites still fail on phones	25	Where in the journey speed showed up	47	Playbook 5: third-party tags
06	Pass rates by popularity and page type	26	The study's limits, in its own words	48	Playbook 6: fonts and early hints
07	Supporting measures: server response and first paint	27	Company case studies: what single sites reported	49	Playbook 7: page weight
08	Loading (LCP): where phones fall behind	28	Loading cases: Vodafone, Renault and The Economic Times	50	Playbook 8: back, forward and next page
09	What the LCP element is: mostly images	29	Responsiveness case: redBus and INP	51	Playbook 9: keeping it fast
10	Responsiveness (INP): fine on desktop, weaker on phones	30	Grading the evidence	52	Playbook 10: platform and agency decisions
11	Main-thread blocking: phones are doing more work	31	Measuring what speed is worth on your own site	53	A six-month roadmap
12	Layout stability (CLS): the most improved measure	32	How the NEWMIND model works	54	Worksheet 1: speed baseline
13	Instant back and forward: the cache most sites block	33	Revenue at stake: traffic and lift	55	Worksheet 2: third-party tag inventory
14	E-commerce platforms: the choice of stack shows in the scores	34	Revenue at stake: order value and conversion rate	56	Worksheet 3: main image checklist
15	Content management systems: integrated platforms are more consistent	35	Loaded hourly rates	57	Worksheet 4: interaction log
16	Page weight: almost three times the 2015 page	36	What speed work costs	58	Worksheet 5: layout shift checklist
17	Third parties: on nine pages in ten	37	The lift that pays for the work in a year	59	Worksheet 6: revenue at stake
18	Delivery: CDNs, caching and protocols	38	Months to pay back	60	Worksheet 7: project cost estimate
19	Fonts, resource hints and animation	39	Can you prove it? Test size and length	61	Worksheet 8: test plan
20	Field data and lab data: which number counts	40	Three worked scenarios	62	Worksheet 9: performance budget
		41	Which input matters most	63	Worksheet 10: questions for vendors and agencies
		42	Playbooks: from evidence to action	64	Worksheet 11: twelve-month tracker
				65	Sources by type
				66	Method and limits
				67	Glossary
				68	Sources

Site Speed Benchmark 2026

The full study behind this page: Core Web Vitals pass rates from 2021 to 2025, each measure in turn, platforms, page weight and third parties, what speed is worth with the evidence graded, a cost and payback model, ten playbooks and eleven worksheets.

89

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68

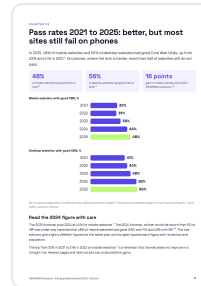
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35

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13

tools & templates



Tools and templates in the report

- Speed baseline
- Third-party tag inventory
- Main image checklist
- Interaction log
- Layout shift checklist
- Revenue at stake
- Project cost estimate
- Test plan
- Performance budget
- Questions for vendors and agencies
- Twelve-month tracker
- Scenario tables: payback by lift
- Six-month roadmap

Read the full report

89 pages, 35 cited sources. Free sample · 17 pages free on the page. \$199.

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PART 4 OF 4

TECHNOLOGY & STRATEGY

10 • AI readiness & ROI benchmark

Your teams use AI, but is it moving the numbers? We assess your AI use cases, data, governance and measurement, and benchmark your maturity against McKinsey's State of AI and Gartner's research on why AI projects stall.

11 • Technical debt & legacy platform benchmark

How much of your tech budget is spent keeping old systems alive? We review your platforms, integrations and delivery speed, estimate your technical debt and benchmark it against McKinsey's CIO survey and Stripe's developer research.

AI readiness & ROI benchmark

Your teams use AI, but is it moving the numbers? We assess your AI use cases, data, governance and measurement, and benchmark your maturity against McKinsey's State of AI and Gartner's research on why AI projects stall.

What the market looks like

88%

Of organisations use AI in at least one business function (McKinsey 2025)¹¹

39%

Report any EBIT impact from AI; most of those say under 5% of EBIT¹¹

40%+

Of agentic-AI projects expected to be cancelled by end of 2027 (Gartner)³⁰

Adoption is no longer the gap; value is. The organisations that capture it measure a baseline, pick use cases with a clear cost line and put controls in place before scaling.^{11,30}

Is this benchmark for you?

STARTER BENCHMARK

INDUSTRIES

Every industry

BUYER

CEO & founder · COO & operations · CIO, CTO & IT

COMPANY PROFILE

Any size

You need it if

- ☐ Teams use AI tools but nobody measures the value
- ☐ You do not know which workflow to automate first
- ☐ Pilots stall before production

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Organisations using AI in at least one function	88%	78% a year earlier ¹¹
Report any EBIT impact from AI	39%	— ¹¹
Finance functions using AI	59%	91% report low or moderate impact initially ³¹
Agentic-AI projects cancelled by 2027	40%+	Reasons: cost, unclear value, weak controls ³⁰

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Organisations using AI in at least one function	88%	
Report any EBIT impact from AI	39%	
Finance functions using AI	59%	
Agentic-AI projects cancelled by 2027	40%+	

What a benchmark of your own covers

What we measure

- Inventory of AI tools and use cases in production
- Baseline and measured value for each use case
- Data readiness: access, quality, ownership
- Governance: approvals, human checkpoints, audit trail
- AI spend vs value delivered

What you receive

- Your maturity vs the McKinsey and Gartner references
- Use cases ranked by value, feasibility and risk
- The three workflows to fund first, with business cases
- 90-day plan with owners and success metrics

Typical turnaround: 2–3 weeks. Run on your own data, read-only.

The 73 chapters of the full report

AI Readiness Benchmark 2026: 93 pages, 36 cited sources. Free sample · 16 pages free on the benchmark page.

01	About this edition	26	What readiness means	49	Playbook: move from pilot to production
02	Executive summary	27	Data: the first barrier	50	Playbook: buy, adapt or build
03	United States: about one business in five	28	Skills: the gap employers expect	51	Playbook: a minimum governance kit
04	United States: the sectors that lead	29	Talent: specialists stay scarce	52	Playbook: prepare for the EU AI Act
05	Canada: use doubled in a year	30	Buy, adapt or build	53	Playbook: test AI agents safely
06	Canada: why most firms have no plans	31	What holds firms back	54	Playbook: measure value the finance team accepts
07	United Kingdom: roughly a third of firms	32	Governance: management systems and frameworks	55	Self-assessment: KPI sheet
08	European Union: one enterprise in five	33	Operating model: who owns AI after the pilot	56	Self-assessment: readiness score
09	EU: which AI technologies	34	The EU AI Act timeline	57	Scenario tables: saved time and payback
10	EU: what enterprises use AI for	35	The 2026 amendment	58	Reference grid: wage cost of project hours
11	EU: sectors	36	Penalties	59	Worksheet: use case shortlist
12	EU: member states	37	AI literacy	60	Worksheet: data readiness check
13	The size gap, everywhere	38	Who the AI Act covers	61	Worksheet: skills and training plan
14	Workers are ahead of their employers	39	United States federal policy	62	Worksheet: pilot plan and go or no-go rule
15	Why surveys say 88% and statistics say 20%	40	The wider policy picture	63	Worksheet: production readiness
16	AI agents: early, loud and uneven	41	The NEWMIND model: what an AI team costs	64	Worksheet: vendor and route comparison
17	Money and law are moving faster than adoption	42	The NEWMIND model: what saved time is worth	65	Worksheet: AI system inventory
18	The value gap	43	The NEWMIND model: when a pilot pays back	66	Worksheet: EU AI Act obligations
19	What the few high performers do	44	How to use the playbooks	67	Worksheet: agent test log
20	Why AI projects fail	45	Playbook: choose the first use case	68	Worksheet: value tracker
21	Abandoned after the pilot	46	Playbook: get the data ready	69	Worksheet: 90-day plan
22	Finance teams: use is flat, impact is modest	47	Playbook: build AI literacy and skills	70	Sources by type
23	What the controlled evidence shows	48	Playbook: run a pilot that can fail fast	71	Method and limits
24	Reading vendor and consultancy claims			72	Glossary
25	Running costs and the build question			73	Sources

AI Readiness Benchmark 2026

The full study behind this page: how many firms use AI in the United States, Canada, the United Kingdom and the European Union, why surveys and official statistics disagree, the value gap and why projects fail, what readiness means for data, skills and governance, the EU AI Act timeline as amended in 2026, a NEWMIND cost and payback model, ten playbooks and eleven worksheets.

93

pages

73

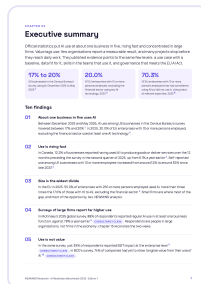
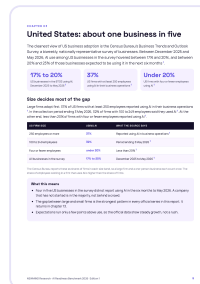
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tools & templates



Tools and templates in the report

- KPI sheet
- Readiness score self-assessment
- Saved time and payback scenario tables
- Wage cost of project hours grid
- Use case shortlist
- Data readiness check
- Skills and training plan
- Pilot plan and go or no-go rule
- Production readiness checklist
- Vendor and route comparison
- AI system inventory
- EU AI Act obligations
- Agent test log
- Value tracker
- 90-day plan

Read the full report

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Technical debt & legacy platform benchmark

How much of your tech budget is spent keeping old systems alive? We review your platforms, integrations and delivery speed, estimate your technical debt and benchmark it against McKinsey's CIO survey and Stripe's developer research.

What the market looks like

20–40%

Of the value of the technology estate is tech debt, CIOs estimate (McKinsey)¹²

10–20%

Of the tech budget for new products diverted to resolving tech debt¹²

33%

Of developer time spent on technical debt (13.5 of 41.1 hours a week, Stripe)³²

Legacy systems tax every new initiative, including AI. MarketsandMarkets values application modernisation services at USD 22.67 billion in 2025, growing 14.6% a year to 2031, as companies rebuild on platforms they own.³³

Is this benchmark for you?

INDUSTRIES

SaaS & tech · Financial services & insurance · Logistics & transport · Manufacturing

BUYER

CIO, CTO & IT · CEO & founder

COMPANY PROFILE

In-house or outsourced software team

You need it if

- ☐ Most engineering time goes to maintenance
- ☐ Small changes take weeks to release
- ☐ Legacy systems block new AI or integrations

The market reference

The figures a benchmark of your own is measured against, as published on the benchmark page.

KPI	MARKET REFERENCE	NOTE AND SOURCE
Tech debt as share of tech estate value	20–40%	CIO estimates ¹²
New-product budget diverted to tech debt	10–20%	— ¹²
CIOs seeing tech debt rise over 3 years	60%	— ¹²
Developer time on tech debt / incl. bad code	33% / 42%	Self-reported survey ³²
Application modernisation services market 2025	USD 22.67B	USD 51.45B by 2031 ³³

Your numbers against the market

Write in your own figure for each KPI. A gap on any line is where a benchmark of your own starts.

KPI	MARKET REFERENCE	YOUR FIGURE
Tech debt as share of tech estate value	20–40%	
New-product budget diverted to tech debt	10–20%	
CIOs seeing tech debt rise over 3 years	60%	
Developer time on tech debt / incl. bad code	33% / 42%	
Application modernisation services market 2025	USD 22.67B	

What a benchmark of your own covers

What we measure

- System map: platforms, integrations and data flows
- Share of engineering time on maintenance vs new work
- Deployment frequency and lead time for changes
- Incidents, manual workarounds and spreadsheet bridges
- Licence and hosting cost of legacy components

What you receive

- Your tech-debt estimate vs the reference ranges
- Hot spots ranked by cost and business risk
- Modernise, replace or wrap: option per system
- Phased platform roadmap with costs and milestones

Typical turnaround: 3–4 weeks. Run on your own data, read-only.

The 73 chapters of the full report

Technical Debt Benchmark 2026: 87 pages, 24 cited sources. Free sample · 15 pages free on the benchmark page.

01	About this edition	24	Known exploited vulnerabilities: the public list	48	Playbook: measure debt before you fund it
02	Executive summary	25	Where exploited vulnerabilities cluster	49	Playbook: build a legacy register
03	What technical debt is, and why it is hard to count	26	End of support: Windows and SQL Server	50	Playbook: ring-fence a debt budget
04	Tech debt as a share of the technology estate	27	End of support: .NET and Python	51	Playbook: modernise or retire a legacy system
05	The new-product budget that goes to old problems	28	An end-of-support calendar	52	Playbook: plan ahead of end of support
06	The cost of poor software quality in the US	29	How security turns debt into interest	53	Playbook: patch exploited weaknesses first
07	A prediction of rising severity	30	The rules: an overview	54	Playbook: use AI coding tools without adding debt
08	The market for paying debt down	31	EU Cyber Resilience Act: scope and dates	55	Playbook: map the rules to your systems
09	Reading the market numbers together	32	Cyber Resilience Act: reporting exploited vulnerabilities	56	Playbook: rehearse incident reporting
10	Hours in the developer week spent on debt	33	Cyber Resilience Act: support periods and fines	57	Playbook: make the case to the board
11	Maintenance, bad code and what developers say holds them back	34	NIS2: risk management for essential and important entities	58	Self-assessment: KPI sheet
12	Technical debt as the top frustration at work	35	NIS2: incident reporting deadlines	59	Self-assessment: debt maturity score
13	AI coding tools and delivery performance	36	DORA: legacy systems in financial services	60	Scenario tables: debt cost and payback
14	Trust in AI-generated code	37	US SEC: cybersecurity disclosure rule	61	Reference grid: wage cost of programme hours
15	The people who pay the debt down are in short supply	38	SEC: the four-business-day incident filing	62	Worksheet: hours on technical debt
16	Hard-to-fill ICT vacancies, and why	39	What the rules ask of a debt programme	63	Worksheet: legacy register
17	Legacy systems in UK central government	40	The NEWMIND model: method and inputs	64	Worksheet: debt budget and board case
18	Funding: the gap the UK review names	41	The NEWMIND model: wage inputs	65	Worksheet: keep, fix, replace or retire
19	US federal IT: most of the budget keeps the lights on	42	The NEWMIND model: what debt time costs a team	66	Worksheet: end-of-support calendar
20	The federal systems most in need of modernisation	43	The NEWMIND model: measuring your own share	67	Worksheet: exploited-vulnerability log
21	Lessons from public-sector reviews	44	The NEWMIND model: what reclaimed time is worth	68	Worksheet: AI coding tools review
22	What breach data says about old weaknesses	45	The NEWMIND model: when a debt programme pays back	69	Worksheet: rules, systems and reporting
23	Breach trends: third parties, exploitation, ransomware	46	The NEWMIND model: limits	70	Sources by type
		47	How to use the playbooks	71	Method and limits
				72	Glossary
				73	Sources

Technical Debt Benchmark 2026

The full study behind this page: what technical debt is and why it is hard to count, its share of the technology estate and the budget it takes, the market for paying it down, developer hours lost to it, AI coding tools and trust in their code, the skills shortage, the public sector in the United Kingdom and the US federal government, breaches and end-of-support dates, the EU Cyber Resilience Act, NIS2, DORA and SEC disclosure rules, a NEWMIND cost and payback model, ten playbooks and eight worksheets. A desk-research edition built on published sources.

87

pages

73

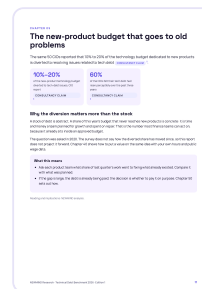
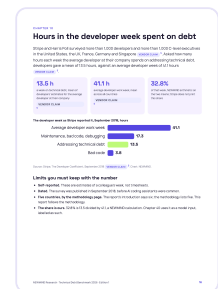
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tools & templates



Tools and templates in the report

- KPI sheet
- Debt maturity score self-assessment
- Debt cost and payback scenario tables
- Wage cost of programme hours grid
- Hours on technical debt
- Legacy register
- Debt budget and board case
- Keep, fix, replace or retire
- End-of-support calendar
- Exploited-vulnerability log
- AI coding tools review
- Rules, systems and reporting

Read the full report

87 pages, 24 cited sources. Free sample · 15 pages free on the page. \$199.

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Feasibility audit

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GUIDE · FROM BENCHMARK TO BUILD

TURN A BENCHMARK INTO YOUR CUSTOM WORKFLOW

A benchmark shows where a workflow stands against the market. NEWMIND PARTNERS designs, builds and runs the workflow that closes your gap, built around the systems you already use.

01

Feasibility audit

We measure your workflow on your data (read-only), then compare every solution on the market, off-the-shelf or custom.

02

Design

The workflow that fits your systems, suppliers and approval rules, with a human checkpoint on every decision that matters.

03

Build and run

Senior engineers build it, connect it to the tools you already use and run it in production with an audit trail.

04

Prove it

Baseline on day one, then the change in cost, hours and cash, reported every month.

Know the value before you build.

What your product will do, cost and return, answered before you commit a budget. Two documents your board can decide on. Quoted to your scope. Fixed date. Two documents.

Request your quote

Know the value before you build.

What your product will do, cost and return, answered before you commit a budget. Two documents your board can decide on.

Quoted to your scope. Fixed date. Two documents. You spend about 25 minutes on the brief and one short review; the blueprint arrives within 3 working days and the value case within 10 working days of your brief.

DOCUMENT 1

Product Blueprint

Architecture and user journey, sized to your process.

- The product on one page: your systems on the left, the engine in the middle, every step and who approves it
- Each of your problems becomes one module: today, with the product, and what it delivers
- Connected systems: what is read in phase 1, what is written in phase 2, and what still needs confirming
- The user journey: one concept screen per step, with what each person sees, does and what the engine does
- Who sees what: one view per role, internal and external
- Phase 1 and phase 2, each with a clear “done when”
- The principles: humans decide, your systems stay the source of truth, full audit trail, data stays with you

DOCUMENT 2

Market benchmark & Value Case

Market benchmark and value case, sized to your project.

- Executive summary: hours and money saved, payback, recommended path and what would change it
- Market landscape: every type of option (extend your tools, platforms, suites, custom build, service partner), scored against your own priorities
- Three-year cost of ownership for each option, and peer practice in your sector
- Your baseline: every activity, role and hour of today's process, costed
- Time and productivity: what the product removes, step by step, and who gets time back
- From hours to cash: cost avoided, errors recovered, capacity to grow (shown separately, never in the headline)
- Payback, three-year view, sensitivity and risks
- The proof plan: how the baseline is confirmed with a two-week time study, and what is measured after go-live

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Three ways to take the next step

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Want the full evidence? The benchmark reports

Each benchmark in this guide has a full report of 84 to 117 pages, with playbooks, worksheets and a free sample on the page. One report is \$199; any 5 are \$399 (list \$995).

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Ready to scope a build? The feasibility audit

What your product will do, cost and return, answered before you commit a budget. Two documents your board can decide on. Quoted to your scope. Fixed date. Two documents.

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How this guide was made

This is Edition 1, a desk-research edition published in October 2026. Each chapter summarises one NEWMIND benchmark page as published on newmindpartners.com: the headline figures, the market reference table, who the benchmark is for and what a benchmark of your own covers.

- Market figures are taken from published research, each with a numbered source. Sources shared by several benchmarks are listed once.
- Labels keep the population each source measured (for example a vendor's own customers, or one survey sample). Read them before comparing figures across chapters.
- “Why it pays” tables are NEWMIND market research models based on published benchmarks; the method is stated under each table.
- This edition contains no survey of our own. Self-scorecard advice is NEWMIND analysis.

Prices are in US dollars and are those shown on newmindpartners.com in October 2026. The feasibility audit is quoted to your scope.

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