NEWMIND PARTNERS

MARKET RESEARCH · 2026 EDITION

FIVE AI WORKFLOWS THAT CUT OPERATING COST.

An evidence-based selection of five cost-reduction workflows. Each one has strong market demand, a measurable cost baseline and a light integration footprint, so it can be deployed and scaled with a small team, in any sector.

01 Invoice-to-pay (accounts payable)

02 Collections & cash application

03 Tier-1 customer support resolution

04 Document intake & data extraction

05 SaaS licence & spend optimisation

EXECUTIVE SUMMARY

Where AI saves money first: back-office work that repeats.

Surveys show AI is now widely used, but its profit impact is still thin. In McKinsey's 2025 global survey, 88% of organisations use AI in at least one function, yet only 39% report any EBIT impact[1]. Gartner expects over 40% of agentic-AI projects to be cancelled by the end of 2027 because of cost, unclear value or weak risk controls[2]. The gap is not the technology. It is **choosing workflows with a measurable baseline** and proving the saving against it.

We screened back-office and customer-operations workflows against four criteria and kept the five that scored highest on all of them.

Demand

Software market growing ≥10% a year, with named buyers in every sector.

Baseline

A published cost benchmark exists, so savings can be measured, not estimated.

Footprint

Runs on systems companies already own (ERP, helpdesk, inbox, SSO) through standard APIs.

Reuse

The same pattern (intake, extract, decide, act, verify) repeats across clients.

WORKFLOW	COST BASELINE (PUBLISHED)	MARKET (2025) & GROWTH	DEMAND	EST. INTEGRATION
01 Invoice-to-pay	$9.84 average cost per invoice; best-in-class 79% lower[3]	USD 3.4–5.7B · 10–14% CAGR[4]	●●●●●	**4–6 weeks**
02 Collections & cash app.	43% of US B2B credit sales overdue; 5% become bad debt[5]	USD 3.4–4.8B · 12–13% CAGR[6]	●●●●○	**4–6 weeks**
03 Tier-1 support	$13.50 median assisted contact vs $1.84 self-service[7]	USD 12.1B (2024) · 25.8% CAGR[8]	●●●●●	**6–8 weeks**
04 Document intake	20–40% lower onboarding costs in AI-led domain transformations[9]	USD 3.0B · 33.8% CAGR[10]	●●●●●	**6–8 weeks**
05 SaaS spend	52.7% of licences unused; $21M average annual waste[11]	USD 4.6B · 15.4% CAGR[12]	●●●●○	**2–4 weeks**

Demand scores and integration estimates (time to production, pilot included) are the NEWMIND PARTNERS assessment. Market sizes vary widely between research firms because each defines the market differently, so we show the range or name the firm (see Sources). Numbered references are listed on the last page.

> **How to read the savings models.** Every use case ends with a market research model. It uses the published benchmark as the baseline and states every assumption. A client's own figure comes from measuring their workflow during the feasibility audit.

Invoice-to-pay automation

01

Every sector · Manufacturing · Construction · Hospitality · Healthcare · Retail

$9.84
Average cost to process one invoice (Ardent Partners, State of ePayables 2025)[3]

79%
Lower processing cost at best-in-class AP teams than at their peers[3]

18.4%
Average invoice exception rate: nearly 1 in 5 invoices needs manual handling[3]

THE PROBLEM

Invoices arrive as PDFs, scans and email bodies in many formats. People re-key them into the ERP, chase approvals and resolve price or quantity mismatches by hand. Invoices take an average of 8.2 days to process, and AP staff spend 21.9% of their time answering supplier questions[3].

MARKET DEMAND

Analysts put the AP automation market at USD 3.4B (Future Market Insights) to 5.7B (Custom Market Insights) in 2025, growing 10–14% a year[4]. Growth is driven by cloud ERP adoption and e-invoicing mandates. Every company that buys on credit has this workflow.

INTEGRATION FOOTPRINT

- **Input:** AP inbox or supplier portal
- **System of record:** accounting or ERP API (e.g. Xero, QuickBooks, NetSuite, SAP Business One)
- **Match data:** purchase orders and goods receipts
- **Approvals:** Slack, Teams or email
- **No rip-and-replace:** the ERP stays the source of truth

The workflow

01 · INTAKE	02 · EXTRACT	03 · MATCH	04 · HUMAN CHECK	05 · POST & PROVE
Capture every invoice	**Read header and lines**	**2- and 3-way match**	**Exceptions only**	**Post to ERP, log**
Watch the AP inbox and portal. De-duplicate and log each document.	Pull supplier, amounts, VAT and line items, with a confidence score for each field.	Check against the PO and receipt. Flag price, quantity and duplicate exceptions.	Low-confidence items and mismatches go to a reviewer with the evidence attached.	Create the bill, route it for approval and write an audit trail for every action.

KPIs tracked from day one: cost per invoice · touchless rate · exception rate · cycle time · early-payment discounts captured.

MARKET RESEARCH MODEL · BASED ON PUBLISHED BENCHMARKS

MID-SIZE COMPANY, 2,000 INVOICES A MONTH

Baseline uses the Ardent average cost per invoice. The scenario assumes automation halves the cost per invoice. That is well short of the 79% gap Ardent reports between best-in-class teams and their peers.

Annual volume	**24,000 invoices**
Baseline × $9.84	**$236,160 / yr**
Scenario: −50% cost / invoice	**$118,080 / yr**

≈ $118k / yr

USE CASE 02 · FINANCE OPERATIONS

Collections & cash application

02

Any B2B seller · Wholesale · Logistics · Professional services · Manufacturing

43%
Share of US B2B credit sales that are overdue (Atradius Payment Practices Barometer, US 2025)[5]

5%
Share of US B2B invoice value that ends as bad debt. Western Europe: 47% overdue, 6% bad debt[5]

45 days
Average US B2B payment terms, so cash already waits six weeks before any delay[5]

THE PROBLEM

Reminders go out late or inconsistently. Disputes sit in inboxes, and incoming payments are matched to invoices by hand from bank statements and remittance emails. Every day of delay ties up working capital. Every invoice that goes stale raises the risk of a write-off.

MARKET DEMAND

AR automation is estimated at USD 3.4B (Mordor Intelligence) to 4.8B (Grand View Research) in 2025, growing about 12–13% a year[6]. Cloud offerings dominate. Mordor reports e-invoicing is now mandatory in more than 80 jurisdictions, which pushes finance teams toward automated cash application[6].

INTEGRATION FOOTPRINT

- **Open items:** accounting or ERP API
- **Payments:** bank feed or statement files, plus the remittance inbox
- **Outreach:** email (and SMS where allowed) from the client's own domain
- **CRM context:** optional, for account-owner escalation
- **Tone and policy rules:** set by the client's finance team

The workflow

01 · PRIORITISE	02 · REMIND	03 · TRIAGE REPLIES	04 · HUMAN CHECK	05 · APPLY CASH
Rank the ledger daily Score open items by amount, age and customer payment history.	**Personalised sequences** Polite, on-brand reminders with the invoice copy and a pay link attached.	**Read the answers** Classify each reply as promise-to-pay, dispute, wrong contact or remittance, and act on it.	**Disputes & key accounts** Escalate to the account owner with a summary and the full thread.	**Match & reconcile** Match bank lines to invoices, including partial and bulk payments, and post them.

KPIs tracked from day one: DSO · % current vs overdue · bad-debt write-offs · unapplied cash · hours spent on collections.

MARKET RESEARCH MODEL · BASED ON PUBLISHED BENCHMARKS

B2B COMPANY, USD 20M ANNUAL CREDIT SALES

Two levers. Cutting DSO frees working capital (a one-off release of cash). Reducing bad debt is a recurring P&L saving. Baseline bad debt uses the Atradius US figure of 5%. The 5-day and 1-point improvements are assumptions.

Cash freed by −5 days DSO 20M ÷ 365 × 5	≈ $274,000
Baseline bad debt (5%)	$1,000,000 / yr
Bad debt −1 point (to 4%)	$200,000 / yr

≈ $200k / yr + $274k cash

USE CASE 03 · CUSTOMER OPERATIONS

Tier-1 customer support resolution

03

B2C & B2B · E-commerce · SaaS · Utilities · Travel & hospitality · Internal IT desk

$13.50
Median cost per assisted contact, vs $1.84 for self-service (Gartner benchmark, 2024)[7]

20–40%
Share of live volume that service leaders say self-service could resolve (Gartner)[13]

80%
Share of common issues Gartner predicts agentic AI will resolve autonomously by 2029, cutting operating costs by 30%[14]

THE PROBLEM

Most tickets are repeats: order status, password resets, refunds, invoices, how-to questions. Skilled agents spend their day on them while complex cases wait. Old FAQ bots deflect but do not *resolve*. In Gartner's 2019 research, only 9% of customers fully solved their issue through self-service[13].

MARKET DEMAND

MarketsandMarkets sizes AI for customer service at USD 12.06B in 2024, rising to USD 47.82B by 2030 (25.8% CAGR)[8]. This is the fastest-growing market of the five, and every company with a support inbox is a potential buyer.

INTEGRATION FOOTPRINT

- **Helpdesk API:** e.g. Zendesk, Freshdesk, Intercom, HubSpot
- **Knowledge:** help centre, macros, policy documents
- **Read-only lookups first:** order, account or billing status
- **Actions later:** refunds and changes, within set limits
- **Handover:** full context passed to a human agent

The workflow

01 · CLASSIFY	02 · GROUND	03 · RESOLVE	04 · HUMAN CHECK	05 · LEARN
Intent & urgency	**Retrieve the facts**	**Answer or act**	**Escalate early**	**Close the loop**
Tag every new ticket by topic, language, sentiment and customer value.	Pull the policy and the customer's live order or account data.	Reply with a cited answer, or run an allowed action within spend limits.	Low confidence, anger, VIPs or policy edge cases go to an agent with a draft reply.	Measure CSAT and reopen rates. Turn knowledge gaps into new articles.

KPIs tracked from day one: cost per resolution · verified resolution rate (not just deflection) · CSAT · reopen rate · first-response time.

MARKET RESEARCH MODEL · BASED ON PUBLISHED BENCHMARKS

SUPPORT TEAM, 10,000 ASSISTED CONTACTS A MONTH

Baseline uses Gartner's 2024 median costs. The scenario moves 25% of assisted contacts to AI resolution. That sits inside Gartner's 20–40% range, and we price each moved contact at the self-service median.

Baseline 120k contacts × $13.50	**$1.62M / yr**
30,000 moved × ($13.50 − $1.84)	**$349,800 / yr**
Share of baseline	**≈ 21.6%**

≈ $350k / yr

USE CASE 04 · BACK-OFFICE OPERATIONS

Document intake & data extraction

04

Document-heavy teams · Insurance claims · Banking KYC · Logistics · Real estate · HR onboarding

20–40%
Reduction in customer onboarding costs from AI-led domain transformations in insurance (McKinsey)[9]

£60M
Saved by Aviva in 2024 after transforming motor claims with 80+ AI models (reported via McKinsey)[9]

33.8%
Projected annual growth of the intelligent document processing market (Grand View Research)[10]

THE PROBLEM

Claims forms, bills of lading, contracts, ID documents, medical reports and applications arrive by email and upload. Teams read each one, re-key the fields into a core system and chase anything missing. This work is slow, error-prone and grows linearly with volume. Hiring is the only way these teams scale today.

MARKET DEMAND

Grand View Research values intelligent document processing at USD 3.0B in 2025, reaching USD 29.7B by 2033[10]. Banking, financial services and insurance lead spending, and healthcare is the fastest-growing segment[10]. The same engine serves every document-heavy workflow, so one build can be reused across many clients.

INTEGRATION FOOTPRINT

- **Input:** shared inbox, upload portal or storage bucket
- **Engine:** OCR plus an LLM that extracts data against a field schema
- **Rules:** validation against the client's business rules and reference data
- **Output:** CRM, claims, TMS or core-system API, or CSV
- **Review queue:** side-by-side view of the document and extracted fields

The workflow

01 · RECEIVE	02 · EXTRACT	03 · VALIDATE	04 · HUMAN CHECK	05 · WRITE
Split & classify Separate multi-document packs and identify each document type.	**Fields to schema** Pull every required field, with a confidence score and the source location.	**Rules & completeness** Cross-check the fields and request anything missing from the sender automatically.	**Review by exception** Only low-confidence fields are routed to a reviewer. Straight-through rate rises over time.	**Post & trace** Create the record in the core system, keeping a link to the original document.

KPIs tracked from day one: cost per document · straight-through rate · field accuracy · turnaround time · rework rate.

MARKET RESEARCH MODEL · BASED ON PUBLISHED BENCHMARKS

INTAKE TEAM OF 6 FULL-TIME STAFF

We assume a loaded cost of USD 70k per FTE; replace it with the client's own figure. The saving range applies McKinsey's reported 20–40% onboarding-cost reduction to the intake team's cost. Capacity freed is redeployed, not necessarily cut.

Baseline 6 FTE × $70k	**$420,000 / yr**
Low case (−20%)	**$84,000 / yr**
High case (−40%)	**$168,000 / yr**

$84k–168k / yr

USE CASE 05 · IT & PROCUREMENT

SaaS licence & spend optimisation

05

Any company with 100+ staff | Tech | Agencies | Financial services | Multi-site groups

52.7%
Share of purchased SaaS licences left unused (Zylo, 2025 SaaS Management Index)[11]

$4,830
Average SaaS spend per employee, up 21.9% year on year[11]

66.5%
Share of IT leaders hit by unexpected charges from usage-based or AI pricing[11]

THE PROBLEM

Business teams buy software directly: Zylo finds they control 70% of SaaS spend, and IT only 26.1%[11]. Licences stay assigned to people who left or never logged in. Renewals roll over automatically, and new AI tools add usage-based bills nobody forecast. Zylo puts the average annual waste at $21M, although large enterprises skew that average[11].

MARKET DEMAND

MarketsandMarkets projects the SaaS management market to grow from USD 4.58B in 2025 to USD 9.37B by 2030 (15.4% CAGR)[12]. The growth is driven by AI licence optimisation, shadow-IT control and complex pricing[12]. The workflow needs read-only data only, so it is the fastest of the five to pilot.

INTEGRATION FOOTPRINT

- **Identity:** SSO login logs (e.g. Google Workspace, Microsoft Entra ID, Okta)
- **Spend:** card feeds and AP or accounting data
- **Contracts:** renewal dates and seat counts from the vendor portal or files
- **HR:** leaver list to trigger licence reclaims
- **Read-only first:** nothing is cancelled without approval

The workflow

01 · DISCOVER	02 · MEASURE	03 · RECOMMEND	04 · HUMAN CHECK	05 · EXECUTE
Build the inventory	**Usage vs seats**	**Costed actions**	**Owner approves**	**Reclaim & watch**
Join spend, SSO and contract data into one list of apps with owners.	Find idle, duplicate and over-tier licences, and overlapping tools.	Reclaim, downgrade, consolidate or renegotiate, each with a dollar value.	App owners confirm with one click in Slack, Teams or email.	Remove seats, set renewal alerts 90 days out and monitor usage-based bills.

KPIs tracked from day one: SaaS spend per employee · licence utilisation · savings realised (tracked against invoices) · renewals handled before auto-renew.

MARKET RESEARCH MODEL · BASED ON PUBLISHED BENCHMARKS

COMPANY OF 500 EMPLOYEES

Baseline uses Zylo's average spend per employee. Not every unused licence can be recovered because of contract terms and team-wide plans. The scenario therefore assumes only 10% of total spend is recovered, far below the 52.7% unused-licence rate.

Baseline 500 × $4,830	**$2.415M / yr**
Scenario: recover 10% of spend	**$241,500 / yr**
Data access needed	**Read-only**

≈ $241k / yr

HOW WE SCALE WITH A SMALL TEAM

One pattern, five workflows, many clients.

All five workflows share the same shape: **intake → extract → decide → human check → act and prove**. We build that core once and reuse it. Each client engagement is then mostly configuration (connectors, rules, thresholds) instead of new engineering.

REUSABLE LAYER	WHAT IT DOES	WHERE IT IS REUSED
Connectors	Authenticated access to email, ERP or accounting systems, helpdesks, SSO and bank feeds, with the least privilege needed.	All five. The same connector serves AP and AR.
Extraction engine	Documents and messages become structured fields with a confidence score for each.	01 invoices · 02 remittances · 03 tickets · 04 documents
Rules & policy	Client-owned thresholds, spend limits, tone and escalation rules. No hidden logic.	All five
Review queue	One interface where people approve, correct and teach the system.	All five. Corrections improve the straight-through rate.
Audit & savings ledger	Every action logged. Savings are measured against the baseline taken before go-live.	All five. This is the evidence behind every result we report.

From audit to production in four phases

PHASE 1

Feasibility audit

Measure the current workflow: volumes, time, cost and error rate. Compare the solutions on the market, including off-the-shelf tools, and pick the best fit.

PHASE 2

Pilot

Run one workflow with read-only data first and every action reviewed by a person. Compare the results against the baseline.

PHASE 3

Production

Widen the automation as accuracy is proven. Monitoring, alerts and the audit trail are switched on.

PHASE 4

Scale

Reuse the connectors for the next workflow. For example, AP connectors feed AR, and ticket triage feeds document intake.

WHY START HERE

- A published benchmark means savings are **measured**, not promised.
- Every workflow uses systems the client already pays for.
- A human checkpoint is built in, so risk stays controlled.
- These workflows exist in every sector, which keeps the pipeline wide.

RISKS WE DESIGN FOR

- **Data quality:** messy master data limits matching, so we clean it during the audit.
- **Over-automation:** each workflow starts read-only and actions get spend limits.
- **Unclear value:** the main reason agentic projects are cancelled[2]. We set the baseline before go-live.
- **Customer trust (support):** an easy route to a person, at any time.

Sources

Research compiled in September 2026 from primary publishers where available. Market-size estimates differ between research firms because each defines the market differently. We name the firm or show the range and do not mix figures inside one estimate. Savings models are market research models built on the cited benchmarks and stated assumptions.

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NEXT STEP

FIND OUT WHAT YOUR WORKFLOW REALLY COSTS.

The feasibility audit measures one of these workflows in your business, compares every relevant solution on the market and gives you a costed business case, with the numbers behind it.

Start a feasibility audit →

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