Whitepaper

TECHWOLF

TECHWOLF RESEARCH · 2026

AI is saving time everywhere and money nowhere

Why the returns come from redesigning the process, and how to do it in five steps.

David Mendelsohn

> Companies have been making enormous investments in AI and crossing their fingers that there's a payoff somewhere down the road. That's backwards. Start with the value you want AI to deliver for the business, change the process to get there, and then decide what technology and skills the new process needs.

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EXECUTIVE SUMMARY

The time savings are real.
They never reach the bottom line.

4 in 5
people who use AI at work say it makes them more productive[1]

< 4 in 10
say it has done anything for their company's profits[1]

~9 in 10
executives say AI hasn't changed their company's productivity at all[2]

01 People save time in pockets.
Those hours get absorbed into other work, so AI's effect on the P&L stays marginal. AI is repeating the Solow paradox.

02 The cost side is easy to measure. The return side is not.
At TechWolf, 177 people used AI in the last 30 days, at $142,128 at API billing rates.[9] That tells you about adoption. It tells you nothing about return.

03 Companies start in the wrong place.
Either with the tool, adding AI to processes they leave unchanged, or with the roles, scoring how "automatable" each one is. Neither produces a decision.

04 The money shows up when the process changes.
One telecoms company saw a 5% productivity gain from adding AI and a 30% gain from redesigning the work around it.[5]

05 Five steps, in this order.
Pick your goal, map the process, see what AI can do with each task, redesign the process, and redesign the roles last.

01 · THE PARADOX

Time saved everywhere, money saved nowhere

Companies have been making enormous investments in AI and crossing their fingers that there's a payoff somewhere down the road. That's backwards. Start with the value you want AI to deliver for the business, change the process to get there, and then decide what technology and skills the new process needs.

Four in five people who use AI at work say it makes them more productive. Fewer than four in ten say it has done anything for their company's profits.[1] Nearly nine in ten executives say AI hasn't changed their company's productivity at all.[2]

How can all of this be true at once? People are saving time in pockets, sometimes a lot of it. But organizations haven't rebuilt their processes around AI, so the time each person saves gets absorbed into other work.

We've been here before

In 1987, the economist Robert Solow wrote: "You can see the computer age everywhere but in the productivity statistics."[3] Electricity went through the same thing a century earlier. A steam-powered factory ran on one big engine that turned a long shaft along the ceiling, with belts running down to every machine. When electricity arrived, most factories pulled out the steam engine, put one big electric motor in its place, and kept the shaft, the belts and the layout exactly as they were. Productivity barely moved for decades.

The gains came only when each machine got its own small motor. With no shaft to hang off, factories could rebuild the floor around the flow of work.[4]

New motor, old layout

One electric motor replaces the steam engine. The shaft, the belts and the rows of machines stay where they were.

Productivity: flat

New layout

Each machine gets its own motor. The factory floor is rebuilt around the flow of work.

Productivity: up

That's roughly where most AI programs are today:

a powerful new tool running the old process.

02 · WHAT AI COSTS

A look inside TechWolf: usage is not return

Ask most leadership teams what they spend on AI and you'll get a license number. Ask what it returns and you'll get anecdotes.

We wanted to see the cost side clearly in our own company, so we built **tokenspend.org**, an open benchmark for AI adoption and spend. TechWolf publishes its own dashboard in the open.

TECHWOLF · HR TECH, 51-200 EMPLOYEES · ROLLING 30 DAYS TO 26 OCTOBER 2026

177

active people in the last 30 days

108

power users, active 4+ weekdays in most weeks

68%

of AI users active on a typical weekday

$142k

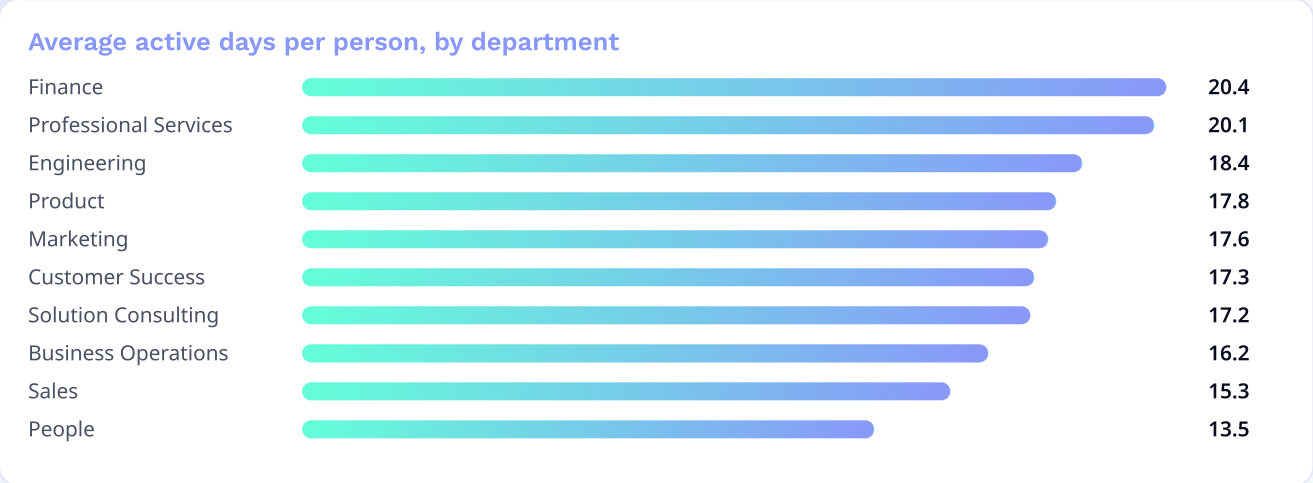
spend in 30 days at API billing rate, roughly $800 per active person

By most measures, this is adoption that worked.

The question is what it returned.

02 · WHAT AI COSTS

Adoption is visible.
Return is not.



Source: tokenspend.org, TechWolf live dashboard. Spend calculated at API billing rate, including usage covered by subscriptions.

AI is in the daily routine of every department, not only engineering. But the dashboard can tell us that Finance uses AI on most working days. It can't tell us whether the month-end close got faster, cheaper or more accurate.

A company can hit every adoption target and still see nothing in the P&L.

The return only becomes visible when you tie AI to one process with one goal, and measure that.

03 · THE WRONG STARTING POINTS

Two places companies start, and why neither pays off

Starting with the tool

59% of organizations add AI to the systems and processes they already have and leave the work itself as it was.[5] Some make AI usage a performance goal: several large companies set AI-use targets and ranked staff on usage leaderboards. Staff predictably pushed their numbers up by running AI on trivial tasks.[6]

Usage goes up. Nothing else does.

Starting with the roles

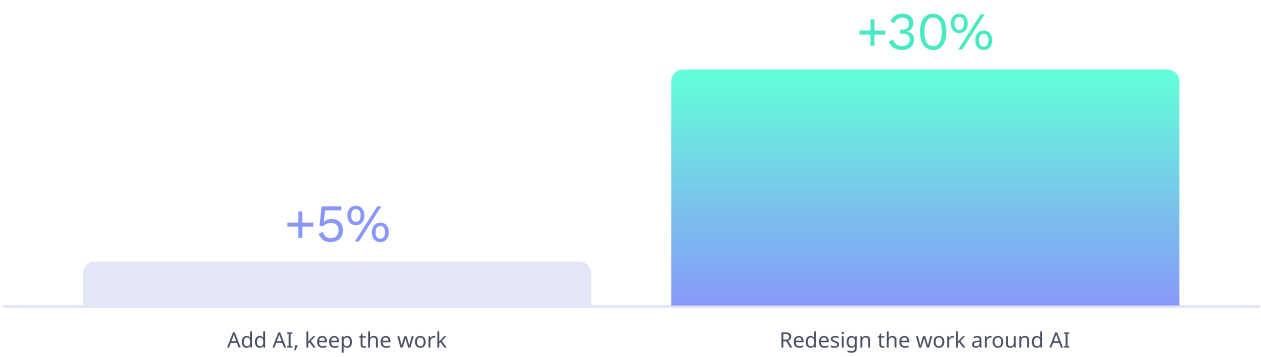
Other companies score every role for how "automatable" it is and end up with a percentage nobody can act on. You can't hire, move or retrain 80% of a person, or a 20% slice spread across three jobs. AI can speed up 39% of the work in the largest enterprises,[7] but that work is spread thin across many roles.

A heat map, and no decision.

The money shows up when the process changes

When AI saves one person three hours a week, they spend those hours on other parts of their job. When it saves three hours a week for everyone in a single process, those hours add up to hundreds every week. Looking at the whole process also shows the knock-on effects. If one step gets faster, work piles up at the next one. If one step gets more accurate, the checking after it shrinks. You'd miss both if you looked at one role at a time.

Same company, same AI, two approaches



A European telecoms company added an AI "expert" to customer service and left roles and workflows alone: productivity rose 5%. When it redesigned the work around the tool, with new workflows, clear rules for when to hand a case to a person, and training, productivity rose 30%.[5]

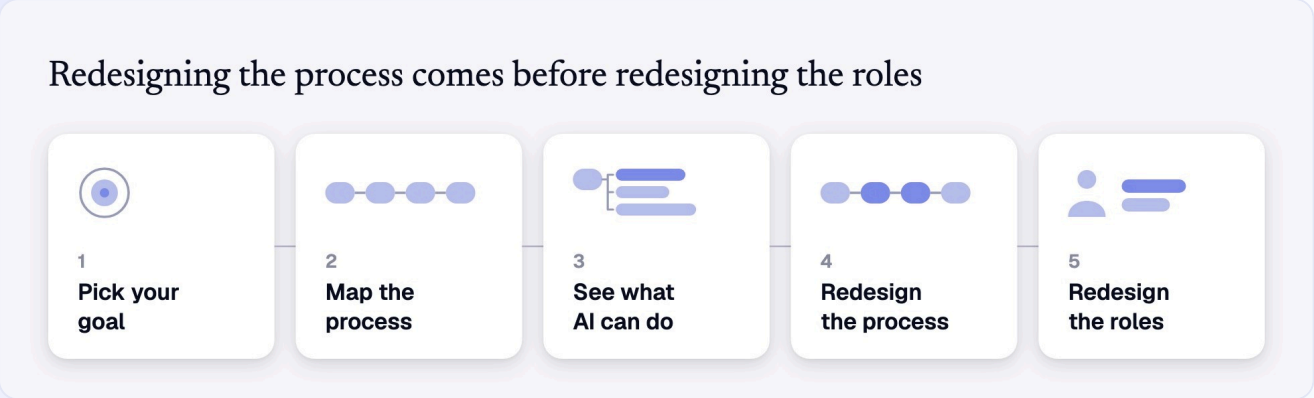
04

How to redesign a process in five steps.

Pick your goal, map the process, see what AI can do with each task, redesign the process, redesign the roles last.

04.01 · PICK YOUR GOAL

Start with the value, not the tool



Source: TechWolf Work Redesign methodology

We'll use one fictional example all the way through: a financial services company whose biggest process sources company filings, collects and tags the numbers, runs them through two quality checks and publishes them for its clients.

Start by deciding what you want AI to do for the business. Pick a goal you can measure, like cost per case, turnaround time or error rate, and write down where it stands today. That's the baseline you'll judge the redesign against.

Most companies aim AI at cutting costs: about eight in ten name efficiency as a goal.[1] But AI only saves money when it does the task well enough that people don't have to redo it, and when the AI itself (licenses, tokens and so on) costs less than paying people to do the task. Savings can never be bigger than what the process costs today. The other goals have no such ceiling, and they can be worth paying for even if the new process costs more.

Cut cost
The same output with fewer hours or less spend.

Make it faster
A request that waited a day in an inbox is handled in minutes.

Make it better
Check every invoice or claim, not a sample, and catch mistakes early.

Make room for new work
Time back for advising clients or projects you've been turning away.

04.02 · MAP THE PROCESS

Write down every step, who does it and how long it takes

Pick the process your goal depends on most, often your biggest one. If your goal depends on more than one process, map each of them. Where you find the data depends on the type of process.

Every process can be mapped even when no system records it

Process type	What it looks like	Examples	Where you get the data
Structured (Same rules every time)		Claims, invoices, company filings	**Mined** from system logs
Semi-structured (Changes a little every time)		Software delivery, customer onboarding	**Assembled** from tools like Jira
Unstructured (No system records it)		Account management, product discovery	**Written** by the owner, with AI help

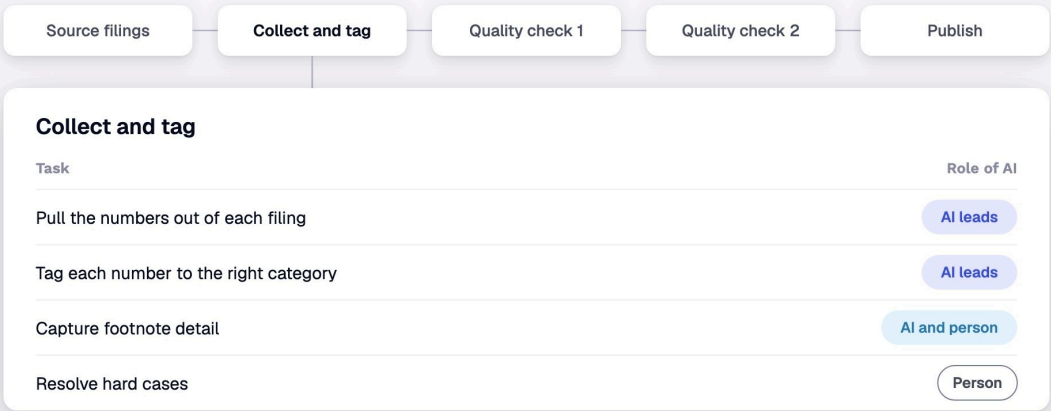
Source: TechWolf Work Redesign methodology

04.03 · SEE WHAT AI CAN DO

AI works on tasks, not steps or jobs

Break each step into the tasks inside it. Process maps show steps and job descriptions show jobs, but few companies track the tasks inside them. For each task, decide how much AI can handle, starting from the Human Agency Scale developed by Stanford researchers:[8] AI leads it, AI and a person share it, or a person does it.

You only see what AI can do when you look at tasks



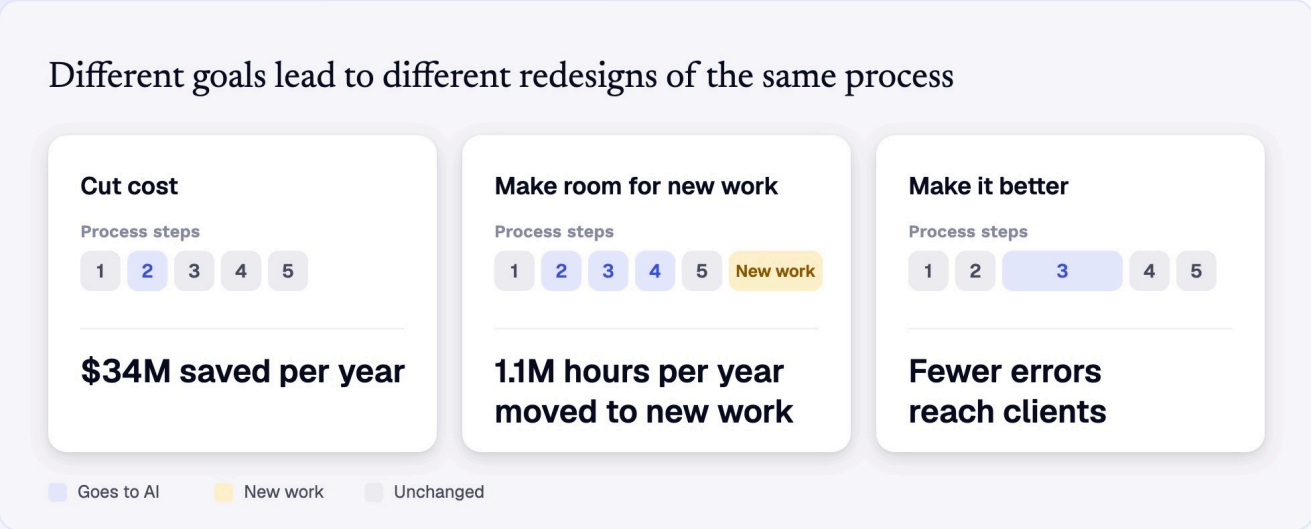
Source: Illustrative example based on TechWolf Work Intelligence data; Human Agency Scale

Treat these ratings as a first draft and have the people who do the work check them. Their corrections often lower the expected savings, and it's better to learn that before the business case is approved.

04.04 · REDESIGN THE PROCESS

The right redesign depends on your goal

Sketch two or three new versions of the process. An AI assistant can help: give it your process map and task ratings, and ask it to draft a few versions for you to refine. For each version, add up the time spent on tasks AI can lead or share, estimate how much closer it gets you to your goal, and pick the one that gets you closest.



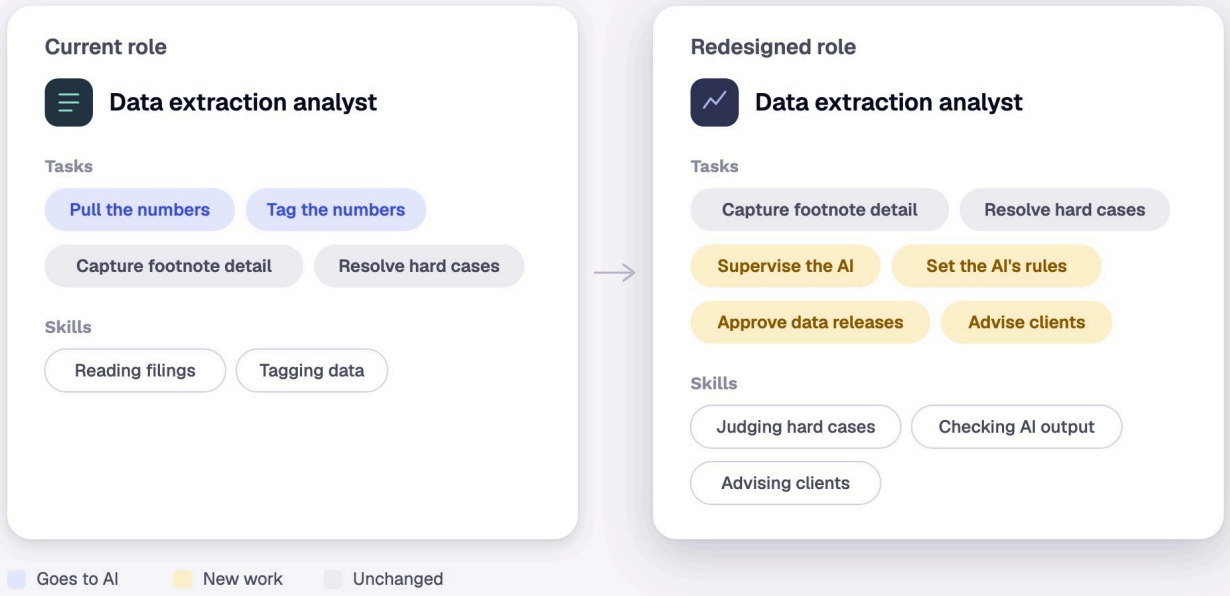
Source: Illustrative example based on TechWolf Work Intelligence data

Cut cost: AI takes over collecting and tagging. Hours per filing drop, but work now reaches the first quality check faster than the team can handle it, so clients get their data no sooner. **Make room for new work:** AI handles collecting, tagging and both checks, and people move to client advice, hard cases and supervising the AI. **Make it better:** AI checks every number against the filer's past years and flags anything unusual. Costs may not drop, but fewer errors reach clients.

04.05 · REDESIGN THE ROLES LAST

Build roles from the new process, not today's job description

Redesigned processes decide which roles change and how



Source: Illustrative example based on TechWolf Work Intelligence data

Build each role from two things: the work the new process still needs people for, and the new work it creates. Then decide who moves into each role. Look first at the people who do the work today, since they know the process best, and find a few who are keen on the new way of working.

Entry-level hires need a new way to learn

The routine work AI takes over was often how new hires got their training. Give them hard cases early, with an experienced colleague reviewing their decisions, and make that coaching part of the senior roles you redesign.

Your job architecture will fall behind

AI is changing the work faster than the usual rebuild cycle. You don't need to wait: the redesign shows which roles changed, so update those and leave the rest alone.

05 · THE CHOICE IN FRONT OF YOU

Same powerful tool.
Two very different results.

Factories could keep the old layout or rearrange the floor around the flow of work. The gains came only when they rearranged, and that took decades. AI puts the same choice in front of you now.

WHAT MOST COMPANIES DO

Run the old process with a new tool

- Usage goes up
- Time saved in pockets
- Savings nobody can find in the budget

WHERE THE MONEY IS

Rebuild one process around a goal

- Pick cost, speed, quality or new work
- Redesign the process, then the roles
- Measure the goal, not the usage

+5%

productivity when AI is added and the work stays the same

+30%

when the same company redesigned the work around the tool

06 · WHERE TO START

Pick one goal.
Rebuild one process around it.

You don't need an enterprise-wide program to start. You need one process, one goal you can measure, and the people who run the work in the room.

01
Measure what you spend on AI today, and who uses it.

02
Pick the process your goal depends on most and write down the baseline.

03
Map it, rate its tasks with the team, and pilot one redesign.

The first is what most companies are doing.
The second is where the money is.

BENCHMARK

See how your AI spend compares

Adoption, spend and efficiency next to companies like yours. Free and open.

Benchmark your AI spend →

tokenspend.org

NEXT STEP

Redesign your first process

TechWolf maps the tasks inside your roles and processes, so you can see what AI can lead, share or leave to people.

Explore Work Intelligence →

techwolf.ai/product/work-intelligence

ABOUT THE AUTHOR



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David is the author of TechWolf's research on AI and the redesign of work, based in New York. He spent nearly ten years at McKinsey & Company, most recently as a Research Science Expert leading the science behind its solutions on organizational health, employee experience and talent management. He then led workforce strategy and consulting at TalentNeuron. David holds a PhD in social-organizational psychology from Teachers College, Columbia University, and a bachelor's degree in psychology from Princeton.

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