

HESITATE NOW, PAY LATER

Industry Report



THE DISCUSSION TOPIC

Inaction Costs More Than Investment

Delaying automation may seem prudent but the cost of inefficiency, lost morale, and strategic drift is far greater in the long run.

CFOs remain under pressure to cut costs in a climate of persistent uncertainty. But manual processes, particularly in AP and global payment processes, are becoming a financial and operational liability, currently costing 98% more time than automated ones [McKinsey, 2025]. And with only 1% of finance teams achieving over 60% automation, the real risk isn't just inefficiency, it's falling behind.

Actionable Solutions

"We're stuck in manual processes instead of moving forward. It's a common drain across finance." — Anonymous

Prioritise "high-friction" processes like AP that drain resources and cause internal frustration. These areas tend to deliver the fastest returns and can free up team capacity immediately.

Run cost-benefit scenarios for automation initiatives: what's the price of not acting? By quantifying the hidden costs of inaction, it becomes easier to build a case for change.

Frame automation as an enabler of strategic finance, not just a cost-cutting exercise. Positioning it this way encourages board-level support and long-term thinking.

Partial Automation Isn't Automation

Many organisations think they've automated. But in reality, they've only tackled fragments. True transformation requires end-to-end vision.

There's a growing gap between perceived and actual automation. Too often, companies implement piecemeal solutions that don't integrate into a full workflow. The discussion revealed a lack of understanding about what 'fully automated' really looks like, and the risks of simply replicating legacy processes in shiny digital systems.

Actionable Solutions

"We've got what we had before, just digitised. That's not transformation." — Anonymous

Map current workflows and identify where manual steps remain, particularly in payment execution. Understanding the full picture is key to targeting the most impactful automation opportunities.

Involve process experts early to reimagine workflows, not just digitise old ones. This ensures you're designing for efficiency, not replicating inefficiencies.

Choose partners who can walk you through the "art of the possible." A strong partner can expand your vision and reduce the fear of overreach.

ERP Systems Can't Do It All

ERP systems are often assumed to be the silver bullet. But their complexity and rigidity can become blockers, not enablers.

Many around the table expressed frustration with over-engineered ERPs like NetSuite and SAP. The reality is that these systems often require costly add-ons, specialist support, or complex workarounds. Poor implementation design and lack of user-centric thinking are common culprits.

Actionable Solutions

"We've got Ferrari parts in the garage and everyone's running around on skateboards"
-Anonymous

Design systems around user experience, not just finance logic. A system that's intuitive to use will drive adoption and reduce error rates.

Bring in third-party tools or interfaces to shield users from ERP complexity. Overlay tools can simplify interactions whilst keeping backend controls intact.

Engage ERP specialists who deeply understand your industry context. Industry-specific insight helps avoid common implementation missteps.

Internal Buy-In is Half the Battle

Automation isn't just a tech upgrade, it's a behavioural and cultural change. Internal resistance, politics, and fear of obsolescence are major blockers.

Participants emphasised board impatience, change fatigue, and internal turf wars as consistent challenges. In many cases, the finance team becomes both the change agent and the scapegoat. A compelling narrative around automation's value, and reassurance about roles, is essential.

Actionable Solutions

"It's like turkeys voting for Christmas, you need to know who's assessing the automation opportunity." - Darren Upson, Tipalti

Reframe automation as a chance to upskill, not downsize. When teams see automation as a path to more interesting work, engagement rises.

Use metaphors and storytelling to make the case. This helps abstract, technical discussions resonate at board level.

Celebrate early wins and gather advocates from within. Positive reinforcement builds momentum and proves the value of the change.

Expectation vs. Reality

Automation isn't plug-and-play. Expectations need to be managed, from boardroom timelines to frontline frustrations.

The group shared stories of rushed implementations and overpromises, from both vendors and internal stakeholders. Problems emerged when change was imposed top-down or when design skipped over frontline needs. Managing expectations around timelines, bugs, and adoption curves is just as vital as the tech.

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"On paper, our AP process looks smooth but the volume of complaints says otherwise." – Anonymous

Treat automation as a long-term transformation, not a quick fix. Set realistic expectations from the start to avoid disillusionment later.

Include a post-implementation phase in all planning. True value often comes from iteration and support after go-live.

Simplify wherever possible, remove unnecessary steps and focus on user buy-in. Complexity kills momentum; simplicity encourages adoption.

CONCLUSION

The discussion made one thing clear: automation is no longer a nice-to-have for finance, it's a strategic imperative. In an environment defined by cost pressures, rising complexity, and leadership scrutiny, standing still is riskier than moving forward.

But meaningful change demands more than plugging in new tools. It requires CFOs to challenge old assumptions, cut through internal resistance, and think beyond short-term fixes. The most successful finance leaders aren't just digitising processes, they're redesigning them with intention, clarity, and people at the centre.

Progress doesn't have to be perfect. But it must be purposeful. The opportunity now lies in identifying high-impact wins, building internal momentum, and bridging the gap between expectation and execution, before caution becomes a costly constraint.

Hesitate Now, Pay Later

Tipalti

Tipalti is a leader in finance automation, helping finance teams drive business growth. Our suite of solutions automates and streamlines critical financial processes to drive new levels of efficiency across accounts payable, mass payments, procurement, and employee expenses—all on one global finance automation platform.

<https://tipalti.com/en-uk/>

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