DOOAP

2026 RESEARCH INDEX

The State of AI in AP

The D365 Finance Report

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What's Inside

Executive Summary

Artificial intelligence has reached the finance function. Arrival is not the same as advantage. AI now runs in most finance organizations, and accounts payable has become one of its highest-priority targets. Yet most AP teams still key invoice data by hand, and the value the technology returns sits well below what leaders expected when they bought it.

This report is written for finance and AP leaders running Microsoft Dynamics 365 Finance. It examines the widening distance between teams that have installed AI and teams that have put it to work. The pattern holds across the data: the operations pulling ahead are not the ones with the most technology. They are the ones who handed control of that technology to the people who run the process every day.

The performance spread is hard to miss. Best-in-class AP teams clear an invoice for **$2.78** against an industry average of **$12.88**, and they process one in **3.1 days** where manual operations take **17.4**. These are not rounding differences. They are the compounding result of automation maturity, and beneath that, of organizational design.

> **By 2029, CFOs who implement strategic AI deployment will unlock an additional 10 points of margin growth. That's not incremental. That's a different league.**
>
> *Gartner, April 2026 · CFO survey of 314 organizations worldwide*

The pages that follow lay out the data behind that projection, benchmark where your team likely stands today, and name the one capability that separates best-in-class AP from everyone else: self-service AI configuration owned by the AP team rather than parked in the IT backlog.

The Moment: AI Is Deployed. Now Make It Fetch.

AI adoption in finance moved fast, then stalled. Deployment is no longer the hard part. Getting deployed tools to change how the work actually happens is. The numbers below describe a function that has bought the capability and not yet captured the return. You can't just release the dog and hope it herds.

59%

of finance functions now use AI, up from 37% two years ago

Gartner AI in Finance Survey, 2025

63%

say AI implementation ran slower than expected in 2025

Gartner Finance Symposium, 2026

2×

the AI impact from organizational design versus individual effort alone

Microsoft Work Trend Index, 2026

AP Is the #2 AI Use Case in Finance

Inside finance, accounts payable is now the second-largest target for AI investment, behind only knowledge management. The intent is clear. The execution is not. Most AP teams still type invoice data into their ERP by hand while the AI meant to do that work sits idle behind an IT-owned configuration layer.

37%

of finance AI deployments target AP process automation, the #2 use case after knowledge management

Gartner AI in Finance Survey, 2025

68%

of AP teams still key invoice data into their ERP by hand, even with AI tools deployed

Ardent Partners, 2025

44 → 75%

AP AI usage today against the 12-month projection, the fastest adoption curve in finance

Ardent Partners State of ePayables, 2025

> **AP is a top-two AI priority for finance leaders, yet most AP teams are still keying data by hand. The tools are deployed. People aren't using them, or can't.**
>
> *The gap that defines this moment*

The Performance Gap: Best-in-Class Is a Different Breed

When AP automation is fully in production, the results don’t edge up. They jump to a different tier. The cost to process a single invoice is the clearest read on how mature an operation really is, so start there.

$2.78

Cost per invoice, best-in-class AP teams

Source: Ardent Partners, 2025

$12.88

Cost per invoice, industry average

79% higher cost

Source: Ardent Partners, 2025

Invoice Cycle Time

Cycle time tells the same story from another angle. Highly automated teams approve and pay in days. Manual operations count the same work in weeks.

Best-in-class	**3.1 days**
Advanced automation	2.9 days
Industry average	8.2 days
Non-automated	17.4 days

Source: Ardent Partners State of ePayables 2025 / AP Metrics that Matter 2025

Touchless Processing Rate

Touchless processing, where an invoice moves from receipt to payment with no human keying, is the metric that drives both cost and speed more directly than any other. Best-in-class teams have pushed past the halfway mark. The broader market is still stuck below 40 percent.

52.8%

Best-in-class AP teams, up from 47.2% in 2024

Ardent Partners, 2025

<40%

Broader market average, well short of best-in-class

Ardent Partners, 2025

80%

Possible processing-cost reduction with full automation

Ardent Partners, 2025

Benchmarks: Where Does Your Pack Stand?

Use the table below to place your own operation against the industry average and the best-in-class frontier. The right-hand column is not a stretch goal for a handful of outliers. It is the documented standard among teams that have given AP direct control of their automation.

Metric	Industry Average	Best-in-Class	Source
Cost per invoice	$12.88	**$2.78**	*Ardent Partners 2025*
Invoice cycle time	8.2 days avg / 17.4 days manual	**3.1 days**	*Ardent Partners 2025*
Touchless processing rate	Below 40%	**52.8%**	*Ardent Partners 2025*
AP teams using AI	44% today	**75%+ in 12 months**	*Ardent Partners 2025*
Finance AI adoption	59% of finance functions	**Implementation speed is the differentiator**	*Gartner 2025*
Fraud prevention	Rising rapidly	**79% of AP teams now active**	*Ardent Partners 2025*

Four Findings Every CFO on D365 Should Know

01 Deployment ≠ results. You can’t teach the dog one trick and call it trained.

Finance AI adoption has flattened near 59 percent, and 63 percent of leaders report implementation ran slower than planned. Gartner’s 2026 report card is blunt: value is not keeping pace with CFO expectations. The cause is rarely the technology itself. It is organizational design. Microsoft’s 2026 Work Trend Index puts numbers on it, finding that organizational factors drive roughly twice the AI impact of individual effort.

Sources: Gartner 2026 · Microsoft Work Trend Index 2026

02 AP automation is finance’s #2 AI priority. Most teams still do it by hand.

37 percent of finance AI deployments target AP, and 68 percent of AP teams still key invoice data manually. The tools are live. Configuration and control are bottlenecked in IT. The gap here is not appetite or budget. It is who holds the keys to the configuration layer.

Sources: Gartner 2025 · Ardent Partners 2025

03 $2.78 versus $12.88. 3.1 days versus 17.4. That’s not a gap, it’s a different sport.

These spreads are not marginal. They are the cumulative payoff of systematic automation maturity, and full automation can cut processing costs by as much as 80 percent. That saving compounds on every invoice, every month, for as long as the volume keeps coming.

Source: Ardent Partners 2025

04 AI isn’t replacing your AP team. It’s making them faster, sharper, and harder to beat.

An estimated 90 percent of finance functions will have deployed AI by 2026, and fewer than 10 percent expect headcount reductions. The story is augmentation, not elimination. The CFOs who treat AI as a strategic deployment, not a line-item purchase, are the ones projected to add 10 points of margin growth by 2029.

Sources: Gartner 2024 · Gartner 2026

What This Means for D365: Stop Waiting for IT. Start Herding.

The organizations pulling ahead aren't smarter. They have given their AP professionals direct control over the AI. **They work the way a good shepherd works: in the field, making real-time calls, with the whole flock in view.** Vendor rules, exception logic, approval routing, all of it encoded by the people who know the process rather than the people who own the servers.

On D365 Finance, this is the difference between an AP function that files a ticket and waits, and one that adjusts a threshold the moment a vendor's behavior shifts. The capability that unlocks best-in-class performance is self-service AI configuration: the controls sit with the team that owns the outcome. Honestly, that is the whole report in a sentence.

Recommendations by Role

FOR CFOS

Every week of AI-readiness delay is a week of cost-per-invoice running above where it should be. The business case is settled. Capturing the return requires the AP team, not IT, to own the AI configuration layer.

FOR AP LEADERS

The teams pulling ahead are the ones whose AP managers can change routing logic, update exception rules, and tune AI thresholds without filing a ticket. Self-service configuration is the capability that unlocks best-in-class performance.

FOR IT & D365 OWNERS

IT never wanted to own AP logic. Self-service AI for the finance team clears the daily ticket load while preserving governance, audit trails, and D365 integration integrity.

Take the Next Step: Ready to Run a Tighter Flock?

Fifteen minutes is enough to see how Dooap Studio handles your actual AP scenarios: your vendors, your exceptions, your D365 environment. No IT ticket required.

Book a 15-minute chat

We'll walk your real AP scenarios on D365 and show you what self-service AI configuration looks like in practice.

Schedule → dooap.com/dooap-studio-schedule-a-call
Watch a demo → dooap.com/dooapstudio

Research Sources & Methodology

This report draws on four independent research bodies covering finance and AP performance across 2025 and 2026. Figures are reproduced from the cited publications, and benchmarks reflect each source's defined best-in-class cohort.

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