The Savings Split

Before one AI workflow's savings show up, decide what they're for, and tell someone who'll hold you to it.

In one week in October, two companies said where their AI savings will go. MSCI's CEO told analysts, "The answer is no margin expansion," and plans to put the money into growth. Kroger said its savings "will fuel greater customer value and fund growth." The same week, American Express's CFO said what has to come first: "You don't want to automate processes that are not optimally structured."

Pick one workflow

The AI workflow saving us the most, or expected to _____

Hours a week it saves, or will _____

How we know (measured or a guess) _____

Take off the time people spend checking its output. If you haven't counted it, time three reviews and multiply. What's left is the number you're splitting.

Hours left after checking _____

Watch the work first

Sit with the person doing it for an hour. Count the steps they take. The process document will have a different number.

Steps in the process document _____

Steps they actually take _____

The step we'd fix before automating any further _____

If the two counts don't match, fix that step before you split anything. Otherwise you're splitting hours from a process nobody actually runs.

Split the hours

Name what each share pays for, specifically enough that someone could check in 90 days.

WHERE IT GOES	SHARE OF THE HOURS	WHAT IT PAYS FOR	WHO OWNS IT
Example: Customers	*50%*	*Associates back on the floor for the afternoon rush*	*(a name)*
Hold: Nobody decided	*20%*	*"We'll see"*	
Margin: paid hours we stop buying, like overtime or contractors			
Customers: price or speed they'd notice			
Growth: work we couldn't fund before			
Quality: testing and the backlog			
Nobody decided: it disappears into the week			

PASS OR HOLD

Pass if the shares add up to 100 percent, the last row is zero, and every other share has a named owner and something specific it pays for. Anything else is a hold, like the Hold example above.

Tell someone

MSCI's CEO gave his answer on an earnings call, where he'll be held to it. A team meeting works too.

Who we told, and when _____

What we'll report back in 90 days _____

Date we look at the split again _____

What this sheet is and is not. It's the order I'd go in. If the margin row means fewer roles, that's a decision about people, and it needs its own plan with HR and the people affected. Kroger and American Express are both cutting jobs. The MSCI quote is from its October 20, 2026 earnings call, Kroger's from its October 20 investor update release, and the American Express CFO's from CNBC on October 23.

I sell AI software. You don't need anything from me to fill this in.

Ben Pickett

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