appzen

A manufacturing CFO's guide to intelligent spend control

How companies adopting finance AI are cutting costs by 30% while providing 100% audit coverage with accuracy and efficiency

Why are finance departments lagging behind factory automation in AI adoption?

Enterprise manufacturing environments face relentless pressure to control costs, increase efficiency, and stay ahead of a growing web of regulatory compliance. A need to fill the skills gap, rising labor and energy costs, shifting trade policies, and tariffs are increasing supply chain volatility. The complexities of decentralized global operations leave little room for error.

Manufacturers are responding to these pressures with significant technology investments. According to a 2025 Rockwell Automation report, AI is already transforming manufacturing. From cybersecurity and process optimization to quality control, AI is gaining momentum as a core technology strategy. Omdia's 2025 Trends to Watch suggests that AI adoption in manufacturing is now outpacing other industries, particularly among companies with over $1 billion in revenue. Across the globe, from data centers to chip manufacturing, billions of dollars have been poured into AI infrastructure.

Despite compelling evidence of AI's ROI and widespread adoption on the factory floor, there remains a critical disconnect in finance departments. Companies investing billions in operational AI are still manually reviewing expense reports and chasing invoice errors. The reasons range from a preference for human oversight and management of standard operating procedures (SOPs) to the difficulties of integrating new systems with existing software. Adding to these are concerns about incurring IT debt and the need to retrain staff unfamiliar with AI tools.

Where efficiency gains of even 1% can mean millions in savings, this represents an enormous missed opportunity. The gap between technology investment and finance automation leaves money on the table, creates compliance vulnerabilities, and overwhelms finance professionals with tasks that AI could handle in seconds.

Financial performance and operational improvement are linked

With AI, manufacturers are connecting finance workflows to daily operations and seeing measurable gains in cost control and productivity. Finance teams are shaping operational performance rather than simply report on it. With 100% of spend audited in real time, these organizations are reducing errors; improving efficiencies; making more confident, strategic decisions; and consistently enforcing policies across plants and regions. The latest AI solutions are as accurate as an experienced auditor and no longer require constant oversight or IT management. The payoff is lower costs, fewer compliance gaps, and finance teams with time and insight to drive the business forward. Companies like Owens Corning, Electrolux, Airbus, and Spectrum Brands are using finance AI today to transform how their expenses and invoices are managed.

The cost challenges in modern manufacturing

The cost landscape has shifted dramatically in recent years, turning long-standing operational inefficiencies into urgent financial liabilities. Traditional approaches are no longer meeting modern challenges.

High-volume, complex expense environments

Manufacturers cannot afford inefficiencies in spend management, yet costs and processing challenges continue to increase in complexity. Procurement and supply chain expenses are more volatile than ever. Material costs swing with geopolitical tension and freight rates spike from infrastructure disruptions. Supplier networks, fragmented across plants, regions, and systems, often require the need for translation services and regional coordination in order to process transactions. Even with ERP systems, many finance teams struggle to prevent out-of-policy spend. What slips through erodes margins in ways that are hard to detect until it's too late.

Business travel and labor present their own mounting financial pressures and logistical hurdles for finance teams. Manufacturing companies often operate field service teams, distributed sales, and plant-level managers who travel frequently. Reviewing and validating their expenses, especially across regions or currencies, can strain internal audit teams and introduce risk.

Finance teams are facing critical skills gaps as they attempt to modernize operations. Not only do they struggle with training for auditor consistency, they also need to retain employees with extensive experience who know exactly what to look for and how to train the next generation. Millennials and Gen Z workers have not yet gained the experience to replace retiring senior professionals.

The limits of legacy tools and processes

Most legacy travel & expense and accounts payable platforms weren't designed to deal with today's high-cost volatility or regulatory complexity. Many still depend on manual input and after-the-fact review. That leaves finance teams stuck chasing errors and wasteful spend instead of proactively managing them.

Only 51.6% of manufacturers have a corporate AI strategy in place to handle regulatory complexities.

Manufacturing Leadership Council survey

Manufacturing regulations are a finance problem

Manufacturers operate under a dense web of regulations and requirements, and much of the responsibility for staying compliant falls squarely on finance. For finance, these requirements mean more reporting, controls, and risk if things slip through. Most tools catch compliance issues only after spend is reimbursed, when it's too late to fix without a write-off or fine. The globalization of manufacturing operations compounds these challenges with the need to navigate multiple regulatory frameworks simultaneously, as different regions are affected in different ways.

North America

The Sarbanes-Oxley Act (SOX) demands tight internal controls and audit trails for all financial transactions in the United States. The EPA enforces environmental regulations that can become capital or operational expenses overnight. OSHA standards require rigorous tracking of workforce safety-related spending, and layered federal, state, and union-specific labor laws make payroll and travel compliance anything but straightforward.

European Union

In the EU, carbon costs are real and rising. The EU Emissions Trading System (ETS), REACH chemical regulations, and new mandatory ESG disclosures (like the CSRD) force manufacturers to monitor and report environmental and social impact down to the line-item level. Labor protections across EU countries further complicate spend management, with non-negotiable wage floors, benefits requirements, and collective agreements varying by region.

United Kingdom

In the UK, the picture is similar. UK-specific emissions regulations, post-Brexit customs requirements, and aggressive enforcement of the Modern Slavery Act put supplier and expense transparency under the spotlight.

India

In India, newly consolidated labor codes have raised the bar on wage, overtime, and workplace benefit compliance. India's new carbon credit trading system introduces emissions intensity targets and the penalties for missing them. Add to that the unique CSR mandate requiring companies to allocate 2% of net profits to social programs, and compliance becomes a line item in every budget.

> " Artificial intelligence enables employees to move away from low-value tasks and focus instead on high-impact activities that drive company growth, which is especially crucial in highly competitive markets."

Richard Masci,
Head of Financial System Services at Airbus

AIRBUS

AI automation gives finance teams control and speed

The cost and compliance pressures confronting manufacturing finance teams are systemic risks that drain profits and time. Tackling them takes more than incremental improvements or adding headcount. It takes intelligent automation that works in real-time, enforces policy automatically, and surfaces insights you can act on. That's exactly what finance AI delivers. A recent Manufacturing Leadership Council survey indicated that 78% of manufacturers are integrating AI initiatives into their overall digital transformation strategy to manage this complexity. This is the moment to rethink how spend is managed – not by working harder, but by automating smarter.

Finance AI audits every expense and invoice before payment

Instead of relying on random samples or human reviewers, AI checks 100% of transactions before payment. It reads receipts, parses line items, and checks each submission against your company's policies and external regulations within seconds. That means duplicates, personal expenses disguised as business claims, and other high-cost errors are caught early.

Policy enforcement at scale

Manufacturing companies operate under varying travel, wage, and approval policies based on union rules, regional laws, or facility types. Whether enforcing union-specific travel allowances in Ohio or carbon-tax thresholds in the EU, AI can apply the correct rules to each transaction. This flexibility ensures consistent governance across all locations, teams, and business units, automatically auditing every operation against the appropriate standards, regardless of complexity or fragmentation.

Automate tasks and increase accuracy with your digital workforce

AI goes beyond basic automation by handling AP and T&E tasks like a skilled team member that retains institutional knowledge. AI agents, the latest in AI capabilities, are also able to take independent action to resolve issues as they audit expenses and process invoices. This new digital workforce accurately auto-approves low-risk expenses, rejects out-of-policy claims, and routes exceptions to the right reviewer, with full context for quick decisions. Everyone spends less time pushing paper and more time on strategic problem-solving.

AI gets smarter with every transaction

Unlike static rule-based systems, AI continuously learns from user feedback and completed transactions to continuously improve its accuracy over time. When finance teams approve, reject, or modify flagged expenses, the AI incorporates these decisions into its understanding of your company's unique policies and spending patterns. This creates a virtuous cycle where the system becomes increasingly precise at distinguishing between legitimate business expenses and violations, reducing false positives while catching more nuanced policy breaches. This kind of adaptive intelligence means less and less manual intervention and more confident automation of even edge-case scenarios.

Manufacturing finance leaders are seeing AI's results

These companies show what's possible when AI becomes a part of finance operations. All of them have modernized expense management without ripping out existing systems or overhauling finance teams. AI is saving them thousands of audit hours, reducing processing time from days to minutes, and catching spend leakage that legacy systems miss. For both global enterprises processing billions in annual spend and fast-scaling, mid-sized manufacturers, the results are clear: cleaner books, fewer compliance risks, and strategic finance operations.

AI proven in manufacturing

Some platforms talk about use cases. AppZen delivers them. Whether it's reducing workloads by 50%, catching errors before they cost you, or accelerating audits to minutes instead of days, the results at companies like Owens Corning and Airbus North America speak volumes.

OWENS CORNING — MANUFACTURING

Owens Corning's finance team struggled with an overwhelming number of manual, post-payment expense report reviews. After AppZen's AI began auditing every report before reimbursement, they were able to auto-approve 75% of expenses and save over 2,000 hours a year in manual audits. Reimbursement cycles are now faster, compliance is tighter, and internal auditors focus on higher-value work.

75%
auto-approval rate

2,000+
audit hours saved annually

Electrolux — GLOBAL MANUFACTURING

Electrolux needed a smarter way to enforce travel and expense policies across borders and languages for its 50,000 employees globally. AppZen's AI audited 100% of their expenses in real-time, automatically flagging out-of-policy claims, missing documentation, and duplicate receipts. The result was $200k in cost savings in one year, greater audit accuracy, and increased global compliance.

100%
real-time audit coverage

$200K
cost savings annually

AIRBUS — AEROSPACE

Airbus North America used AppZen to automate expense reviews and clean up its travel policy framework. AI surfaced inconsistencies that were creating confusion for employees and auditors alike. By streamlining operations, they eliminated $200k in wasteful spend and reallocated 350 auditor hours to more strategic work. T&E spend transparency also improved strategic executive decisions, allowing Airbus to maintain its competitive edge.

$200K
wasteful spend removed

350
auditor hours reallocated

Spectrum Brands — CONSUMER GOODS

Managers couldn't keep up with the volume of expense reports across Spectrum's business units, so only 6% of all receipts received reviews. AppZen set up a global system that reduced processing time from nearly 3 weeks to only 3 hours. AI caught errors, duplicate claims, and policy violations that would have otherwise been paid, saving money and preventing the need for additional finance hires.

Prevented
duplicate payouts

3 Hrs
vs 2-3 weeks processing

AI built to automate manufacturing SOPs at scale

AppZen's AI adapts to the complexities of modern manufacturing standard operating procedures. Generic expense management tools force manufacturers to adapt their processes to rigid software limitations. AppZen's intelligent automation understands a plant in Ohio operates differently from one in Chennai, that union contracts create unique expense policies, and that compliance requirements vary dramatically across regions. It handles multi-currency operations, complex approval hierarchies, and the dozens of regulatory frameworks manufacturers navigate daily.

Here's what you can expect to achieve with proven AI automation delivered at a global scale:

Integrate seamlessly with the systems you already use

AppZen works with the systems your T&E teams already rely on, such as SAP, Oracle, Coupa, JAGGAER, Emburse Enterprise, and more. There's no need to rebuild your processes or rip out your expense or invoice platforms. Finance leaders start seeing value in weeks, not months, without the IT overhead that slows down most finance transformation projects.

Scale across plants, regions, and teams

Manufacturing finance is often decentralized, but governance doesn't have to be. Translation overlays allow you to audit purchases in 42 languages across 97 countries, reducing the need for third-party translation services. Specialized models offer additional functions, like fapiao receipt verification for companies doing business in China. AppZen applies consistent controls across business units, languages, and approval structures for global spend transparency and country-specific compliance.

Manage complexity without more effort from your team

From local travel allowances to country-specific tax rules, AppZen's AI auto-approves compliant spend and flags out-of-policy spend because it understands the nuance in your policy framework and enforces those policies automatically. That's something rule-based systems and third-party manual audits can't match.

Talk to your data for actionable insights and analytics

AppZen's AI proactively notifies you about spend activities that need your attention. The platform finds AI-generated fake receipts, unusual expense patterns, team spend anomalies, and chronic offenders for you so your team can take action early. You can even query your data in everyday, natural language to call up the details you need most. Historical trends help you identify which departments are improving and which are falling behind. These AI insights are accurate, defensible, and actionable at every business level.

Make finance better, not busier

Our AI doesn't replace your finance team; it amplifies it. For manufacturers processing thousands of transactions across multiple systems, autonomous audits help you bridge any skills gaps and handle unlimited volume, eliminating the need for lengthy training or offshoring. That translates into massive cost and time savings, and fewer errors. Automating the work that's repetitive, high-volume, and error-prone frees your team to do what they do best: analyze, advise, and lead.

The safest, smartest AI for finance automation

Not all AI is created equal. While consumer AI tools grab headlines, manufacturing finance teams need enterprise-grade intelligence that delivers accuracy, security, and compliance without compromise. AppZen's Mastermind AI platform was designed specifically for the high stakes of financial operations, where a single error can cost millions and security breaches can cripple your manufacturing operations.

Purpose-built for finance, with targeted models and proprietary tech

AppZen's AI wasn't grafted onto a legacy workflow. It was engineered from the ground up, specifically for finance, with over a decade of training on millions of real-world financial documents and transactions.

Unmatched accuracy, trained for high precision and low hallucination

Generic LLMs hallucinate. Ours don't. Because our AI delivers high-confidence decisions with a best-in-class balance of precision and recall, you catch more errors without flooding your team with false positives.

Auditable, explainable AI that finance teams can trust

The actions taken by AppZen's AI are traceable and policy-based. There's no black-box logic. You gain transparency and control, with the ability to verify the accuracy and reliability of the system and its decisions, all critical for SOX compliance and CFO confidence.

Enterprise-grade security and compliance, built-in

Manufacturing has remained the most targeted industry for cyber attacks for the last four years, according to IBM's 2025 cybersecurity threat analysis. AppZen's AI is secure by design, meeting global manufacturers' requirements for rigorous data governance and access control standards.

Not a prompt. Not a patch. A real platform.

Where others offer prompts on top of brittle workflows, AppZen delivers end-to-end intelligence, automating approvals, flagging risk, and driving real business outcomes. That's the difference between a chatbot and a finance AI platform.

What's next: Manufacturing finance reimagined

AI is no longer an experiment. It's quickly becoming the new industry standard. By automating repetitive reviews and reactive clean-up, finance teams at leading manufacturers are focusing on what matters: controlling costs, reducing risk, and driving better business decisions. They're preventing problems, scaling operations without adding headcount, and gaining real-time visibility across every plant, project, and payment.

Now is the time to capitalize on this transformation. With manufacturers citing efficiency, productivity, and cost reduction as AI's primary benefits, the business case is clear. Modern AI solutions work with your existing systems to deliver immediate impact without a complete overhaul. Join the manufacturers already reaping these rewards with AppZen and contact us today.

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AppZen is the leader in autonomous spend and compliance management, revolutionizing enterprise finance operations with its proprietary AI platform. Built specifically for finance, AppZen's solutions accurately automate expense audits, card audits, and invoice processing. They integrate seamlessly into your existing processes and learn from your workflows to drive operational efficiencies, improve compliance, and help your business grow. Empower your AP, T&E, and Card teams to transform your business with AI. Learn why the world's largest companies trust AppZen's AI platform to automate their finance operations. Visit www.appzen.com today.

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