# B2B payments are shifting towards AI-driven innovation



The landscape of B2B payments is transforming as artificial intelligence (AI) increasingly plays a crucial role in driving innovation and efficiency. Michael Van Keulen, Chief Procurement Officer at Coupa, elaborates on this shift in a newly released eBook titled “The Innovation Mindset: How to Achieve It in 2025,” published by PYMNTS. He emphasises the need for businesses to adopt a forward-thinking approach amidst the current economic challenges characterised by uncertainty, structural shifts, and margin erosion.

According to Van Keulen, Coupa’s perspective is that the present economic climate should be seen as an opportunity for strategic investment rather than a time for scaling back. Speaking to PYMNTS, he stated, “History has shown that companies that invest during uncertain times are the ones that far outpace those that didn’t." The call is for businesses to transition from a mindset of cautiousness, characterised by a “no, because …” attitude, to one of opportunism and resilience, adopting a “yes, and …” approach.

AI is positioned as a pivotal tool for enabling this transformation, especially within the banking and payments industry. The efficacy of AI solutions, however, is closely tied to the quality of data they are built upon. Van Keulen pointed out that at Coupa, they have amassed customers’ data (with their consent) over a span of 17 years. This vast repository, which includes insights from $7 trillion in spend activity across a network of more than 10 million buyers and suppliers, empowers Coupa's community-generated AI to enhance purchasing strategies for their clients.

The AI technology developed by Coupa allows for real-time insights into payment methods and supplier relationships, revolutionising business processes. On examining historical transaction data, AI can recommend optimal payment strategies, thereby improving cash flow efficiency and supplier interactions. This technology not only learns and adapts from ongoing data input but also bolsters security efforts by providing real-time fraud detection and monitoring transaction patterns for anomalies.

The implementation of such AI-driven strategies has yielded substantial financial benefits for numerous firms. For instance, Coupa has reportedly aided clients in realising significant savings, including Uber's recovery of $24 million in sourcing efficiencies and Novo Nordisk's saving of 50 million euros through digital adoption. These case studies highlight the potential for AI to significantly enhance business margins and stimulate growth.

As the conversation progresses towards the future, Coupa envisions a landscape dominated by AI-powered autonomous commerce. This concept envisions a marketplace where procurement decisions and transactions can be optimally and autonomously executed, potentially reducing the procurement costs for buyers and the marketing expenses associated with suppliers. This model suggests that greater efficiency can be attained through network-powered auto-matching and sourcing capabilities.

The implications of establishing a more autonomous procurement operation extend beyond mere cost savings; it presents opportunities for enhanced growth, productivity, resilience, and sustainability. By judiciously deploying AI tools, businesses not only position themselves for significant benefits but also further the goal of improving overall industry standards. According to Van Keulen, “business leaders have a huge opportunity in front of them, because the proper use of AI can not only yield huge benefits but also can make the world a better place.”

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

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