

WHY THE TWO FACTORS MULTIPLY

Year 1 ROI on Acme’s invoice initiative — Potential Value \$1.905M, True Cost \$327K — at different adoption and coverage levels. Either factor alone caps the value.

ADOPTION RATE ↓	WORKFLOW COVERAGE →			
	30%	50%	71%	90%
50%	-13%	46%	107%	162%
70%	22%	104%	190%	267%
87%	52%	153%	260%	356%
95%	66%	177%	293%	398%

Outlined = loses money · Black = the Chapter 8 example

The black cell is where the book’s worked examples live — and the reason Gate 1 requires an adoption plan, not just a model. Read down any column: coverage without adoption caps you. Read across: adoption without coverage does too.