

A futuristic industrial setting with robotic arms and a glowing blue light source. The scene is dominated by a large, intricate robotic arm in the foreground, which is emitting a bright blue light. In the background, several other robotic arms are visible, some in motion. The environment is filled with metallic surfaces, glowing blue lights, and a sense of advanced technology. The overall atmosphere is one of high-tech manufacturing and automation.

Die dritte Welle des Geschäftsprozessmanagement

Michael Rosemann

7 May 2026

*“In the past the man has been first,
in the future the system must be first.*

*There is one most efficient
way.*



Frederick Taylor
1911

*“Where there is no standard,
there can be no continuous
improvement.”*



Taiichi Ohno
1950-70

“Don’t Automate, Obliterate.”



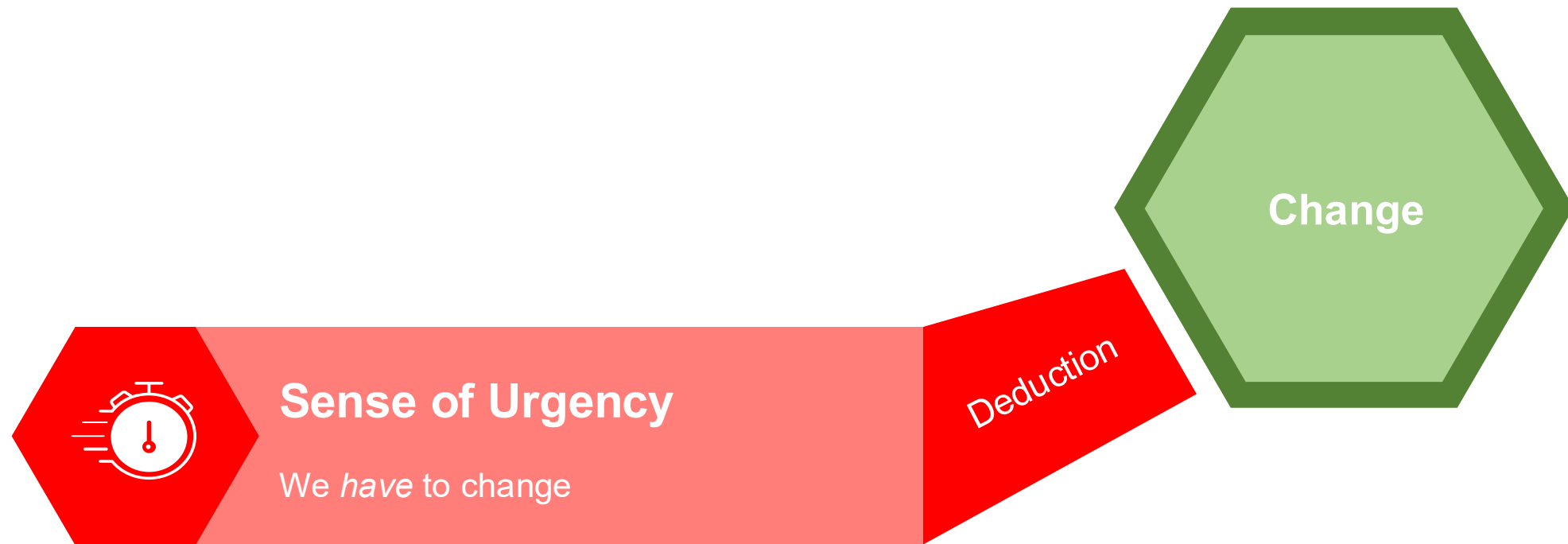
Michael Hammer
1990

*“It’s much easier to **“AI wash”** than to redesign and reimplement new ways of doing work.*



Tom Davenport
5 May 2026

Drivers of Change



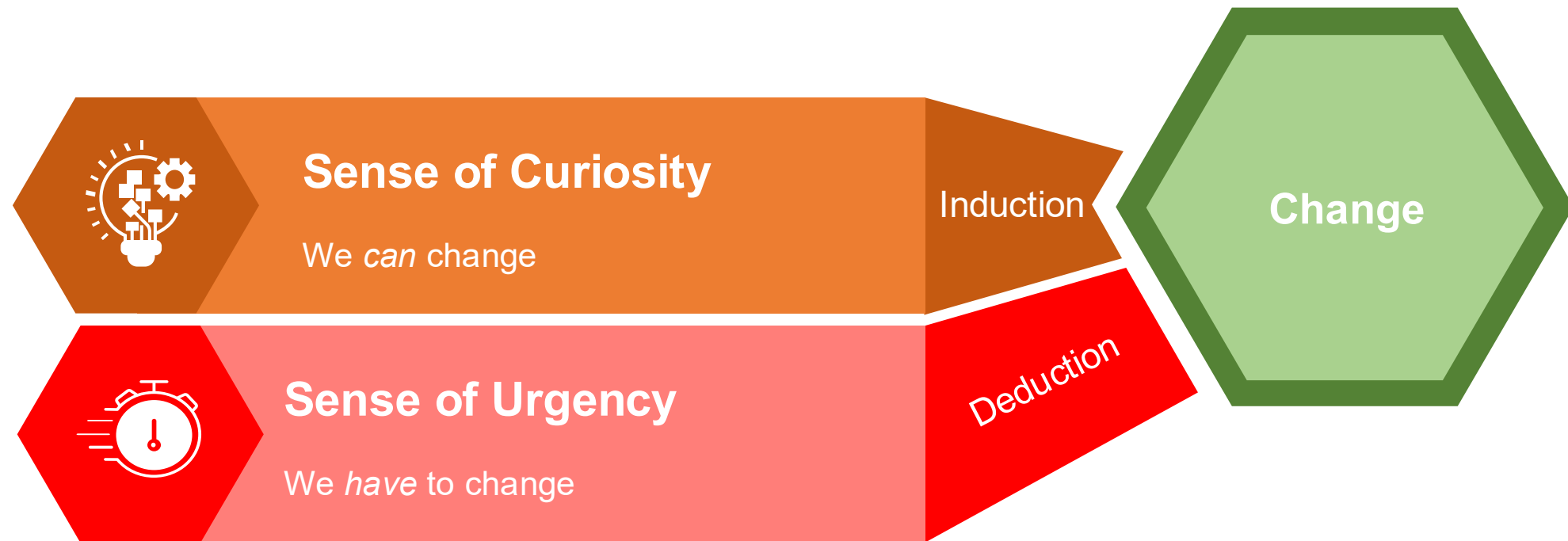
1st Wave of Business Process Management

- The Economy of Enterprises

- Navigating the problem space
- Lean Management, Six Sigma, RPA
- Streamlining provision of existing value
- Process Excellence (PX)



Drivers of Change



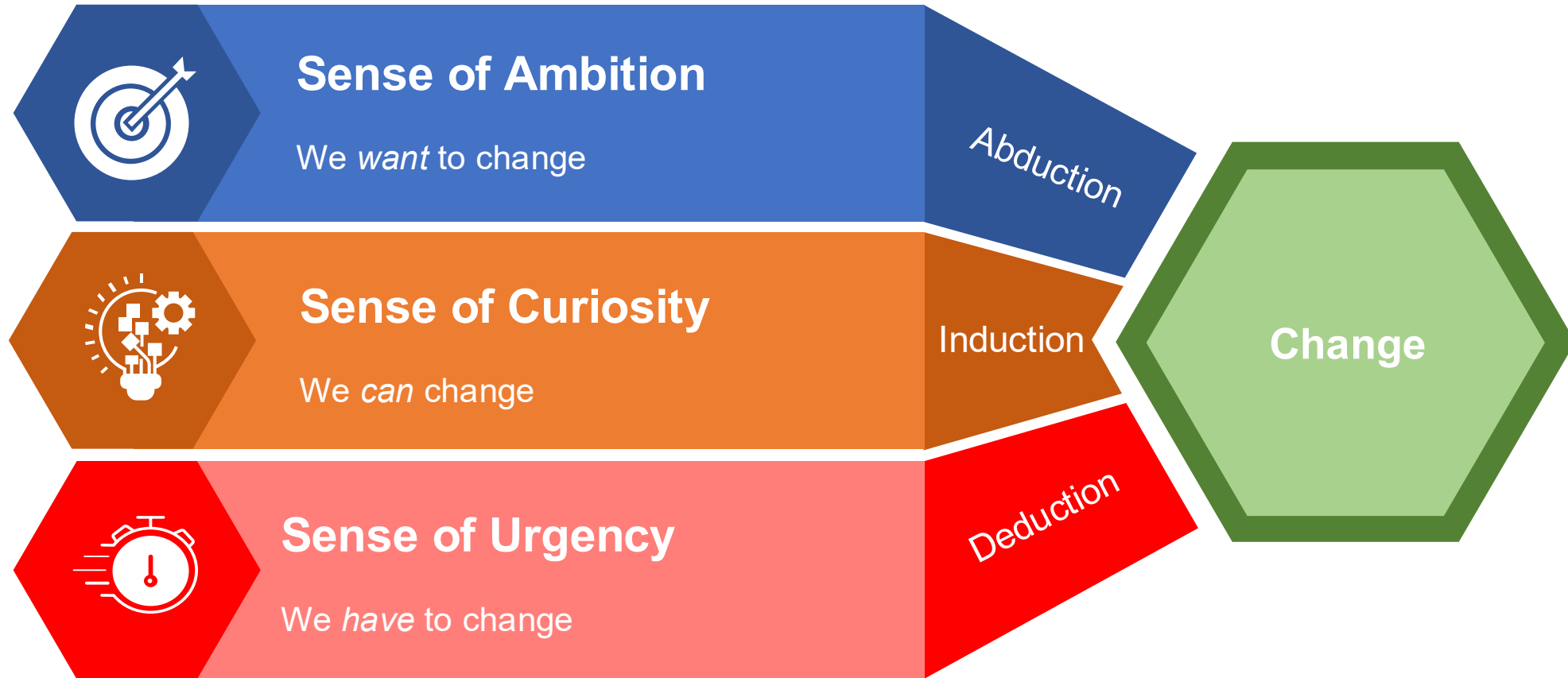
2nd Wave of Business Process Management

- The Economy of People

- Navigating the data space
- Design thinking, customer journey
- Learning from experimentation
- Customer Experience (CX)



Drivers of Change



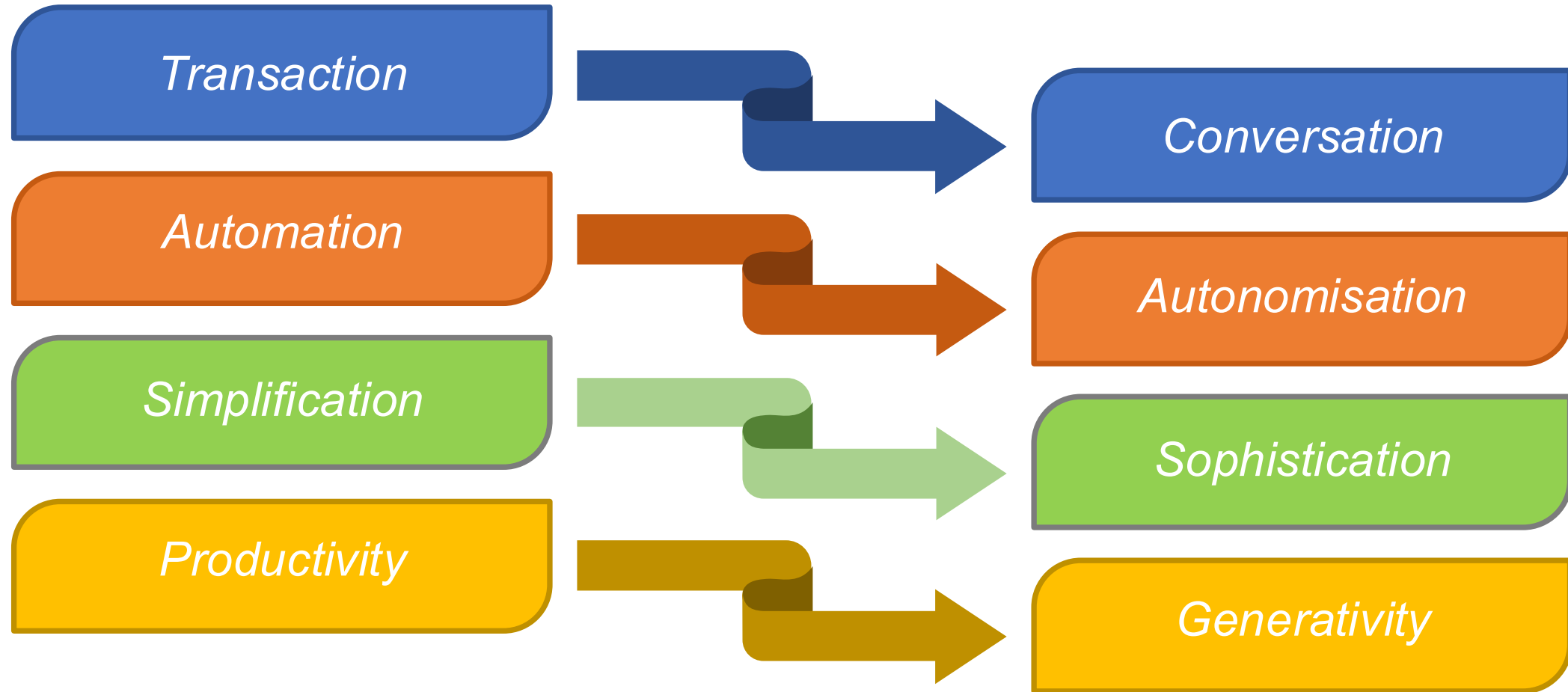
3rd Wave of Business Process Management

- The Economy of Algorithms

- Navigating the opportunity space
- Explorative BPM
- Learning from the Future
- Revenue, Affection, Trust (RX, AX, TX)



Drivers of the 3rd Wave of BPM



The 3rd Wave of Retail Processes

- Towards Precision Shopping



*The **e-commerce experience hasn't changed that much** since it started back in the 1990s with a search bar and a laundry list.*

*Now **we have an opportunity** to create a multimedia experience that's more personalized and contextual.*



The HBR Interview with Outgoing Walmart CEO Doug McMillon.
Harvard Business Review, March-April 2026

The 3rd Wave of Banking Processes

- Towards Precision Banking



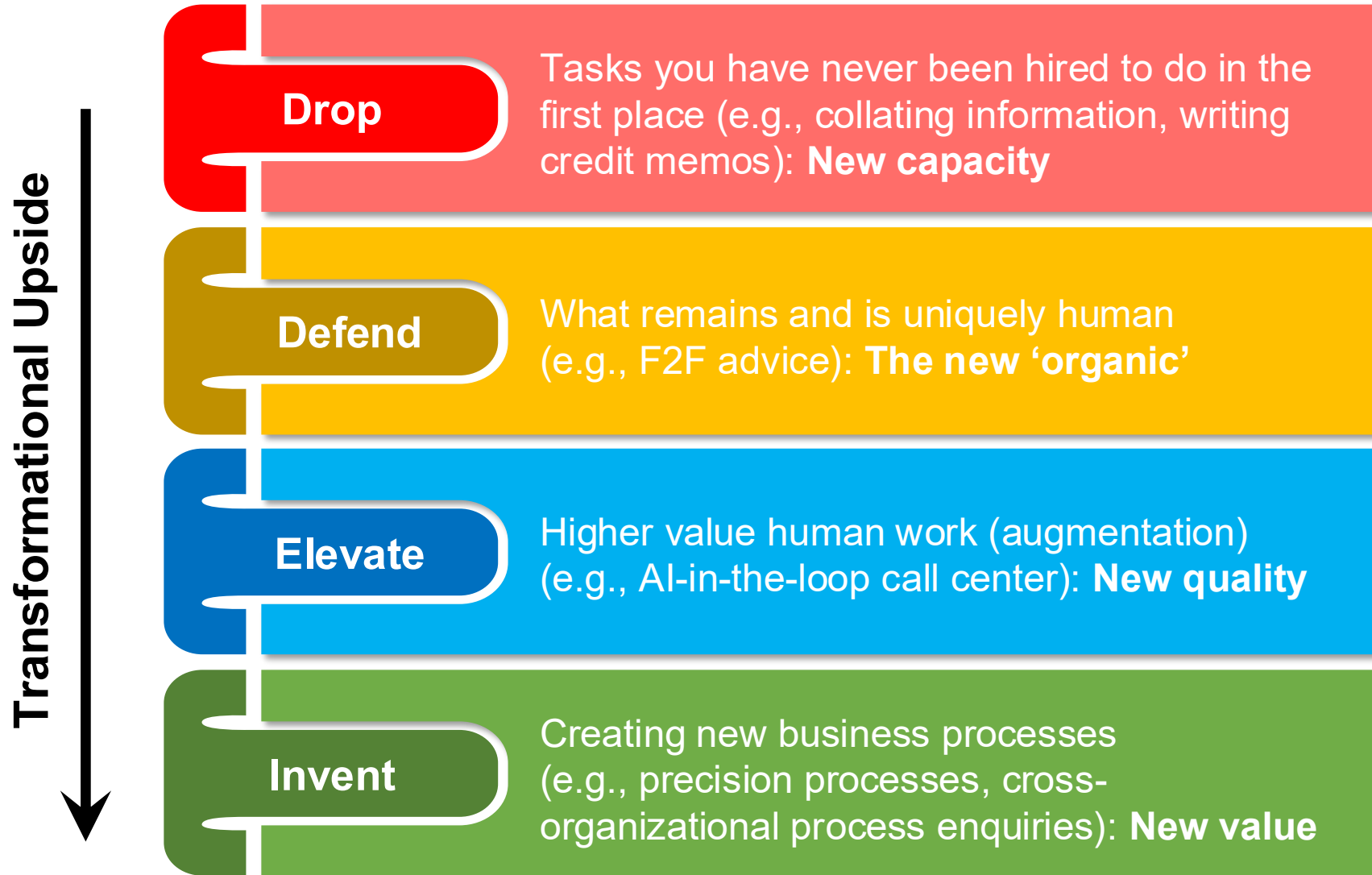
- **Model Context Protocol (MCP):** context-aware (not rules-based) engine
- Personalised spending advice and guidance
- Automated alerts on low-liquidity triggers or upcoming overdraft risks
- Real-time budgeting signals using individually categorized transaction flows
- *“Delay invoice payment to Vendor X by 3 days to avoid liquidity risk”*

The 3rd Wave of the Trauma Process (2033)



<https://vimeo.com/507069746>

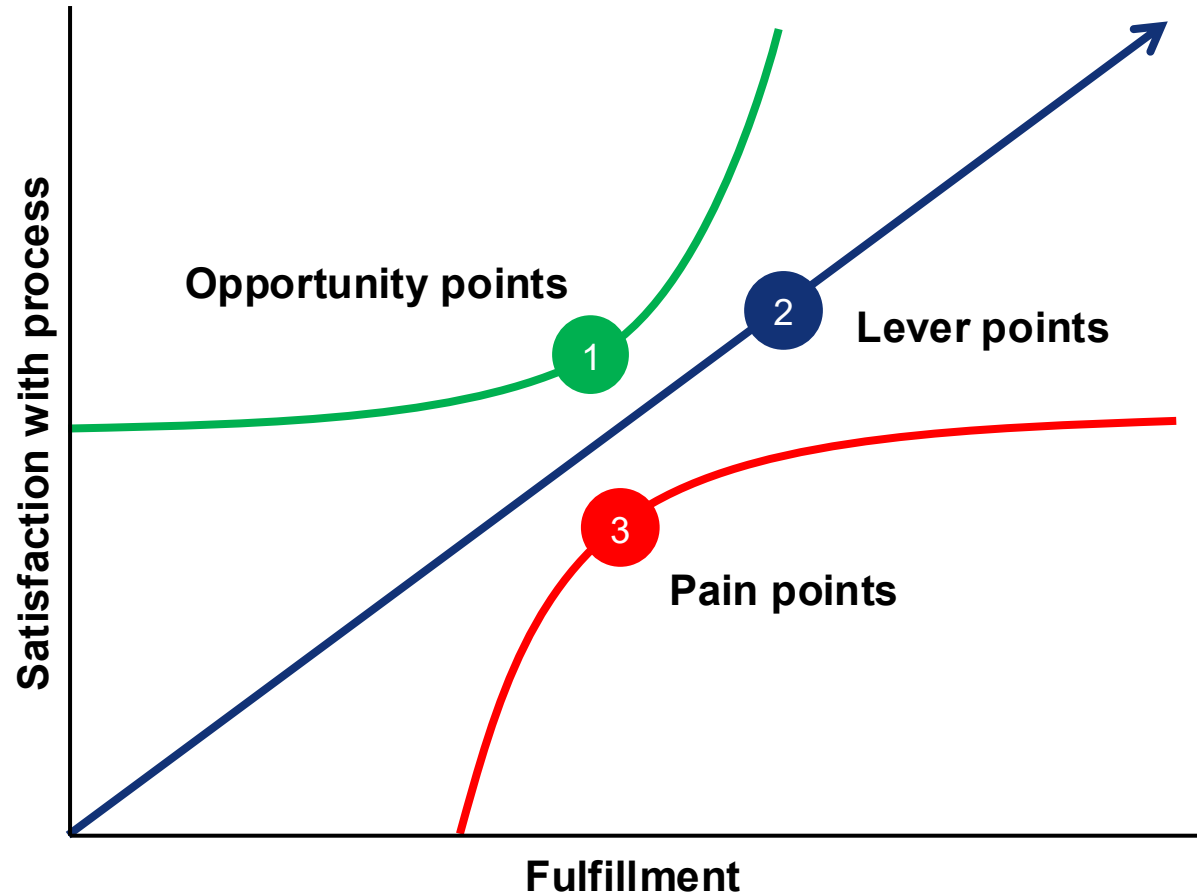
AI Deployment Strategies



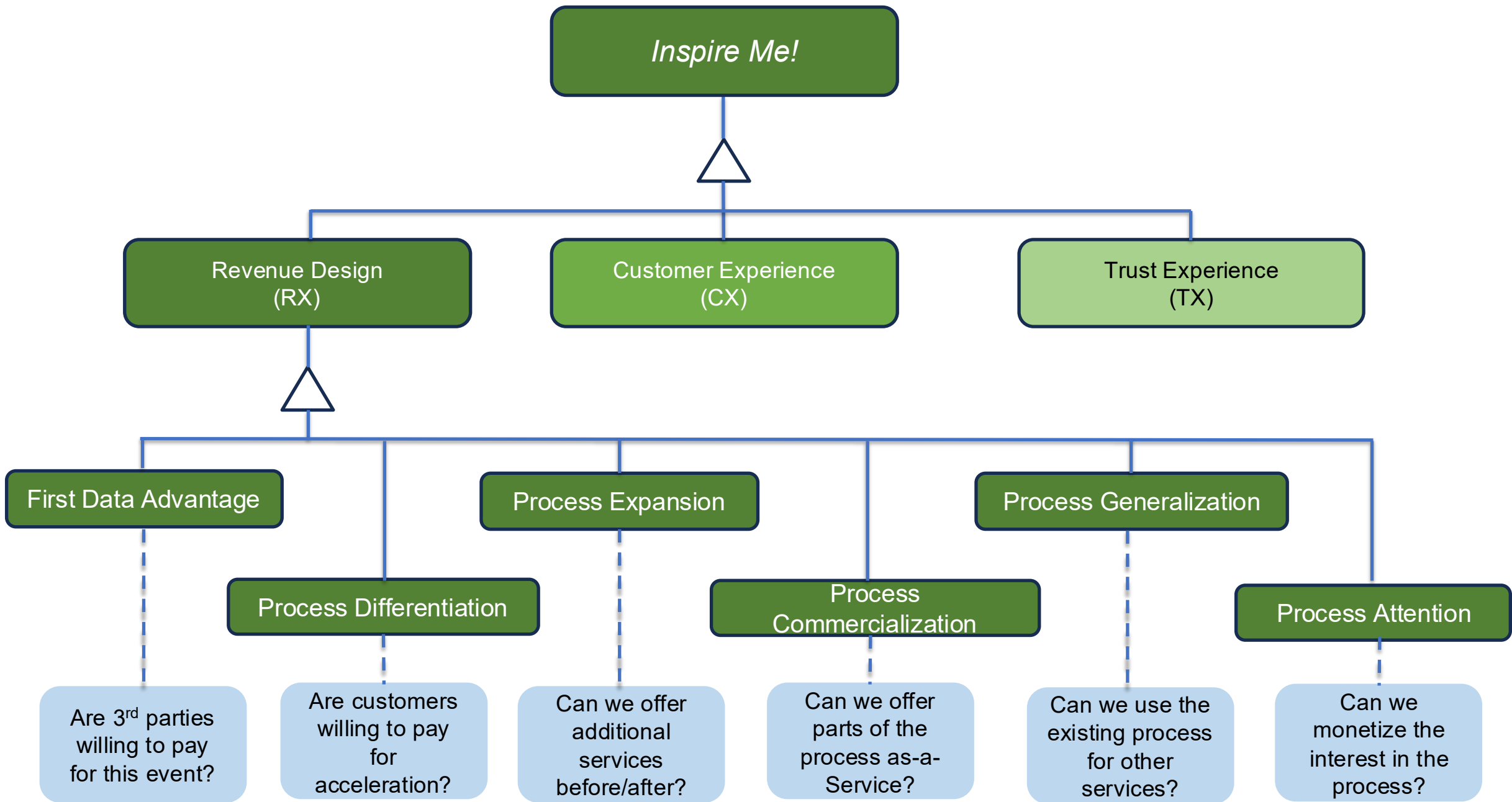
Pain Points

Opportunity Points

Types of Process Improvement Points

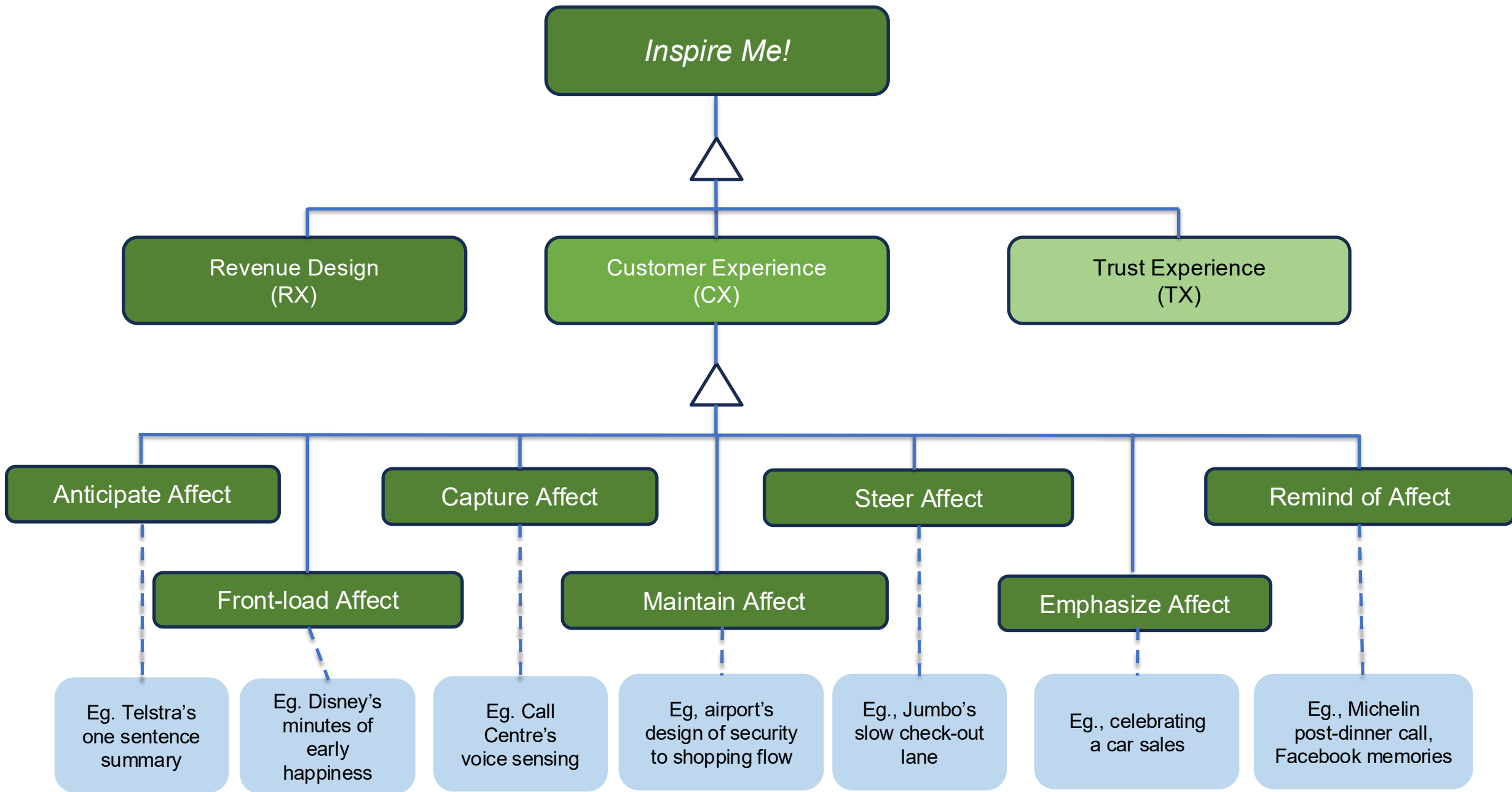


- 1 Attractive process features:
Create sources of delight
- 2 Performant process features:
Determine direction and extent
of process performance
- 3 Basic process features:
Constitute roadblocks to
perform-as-promised



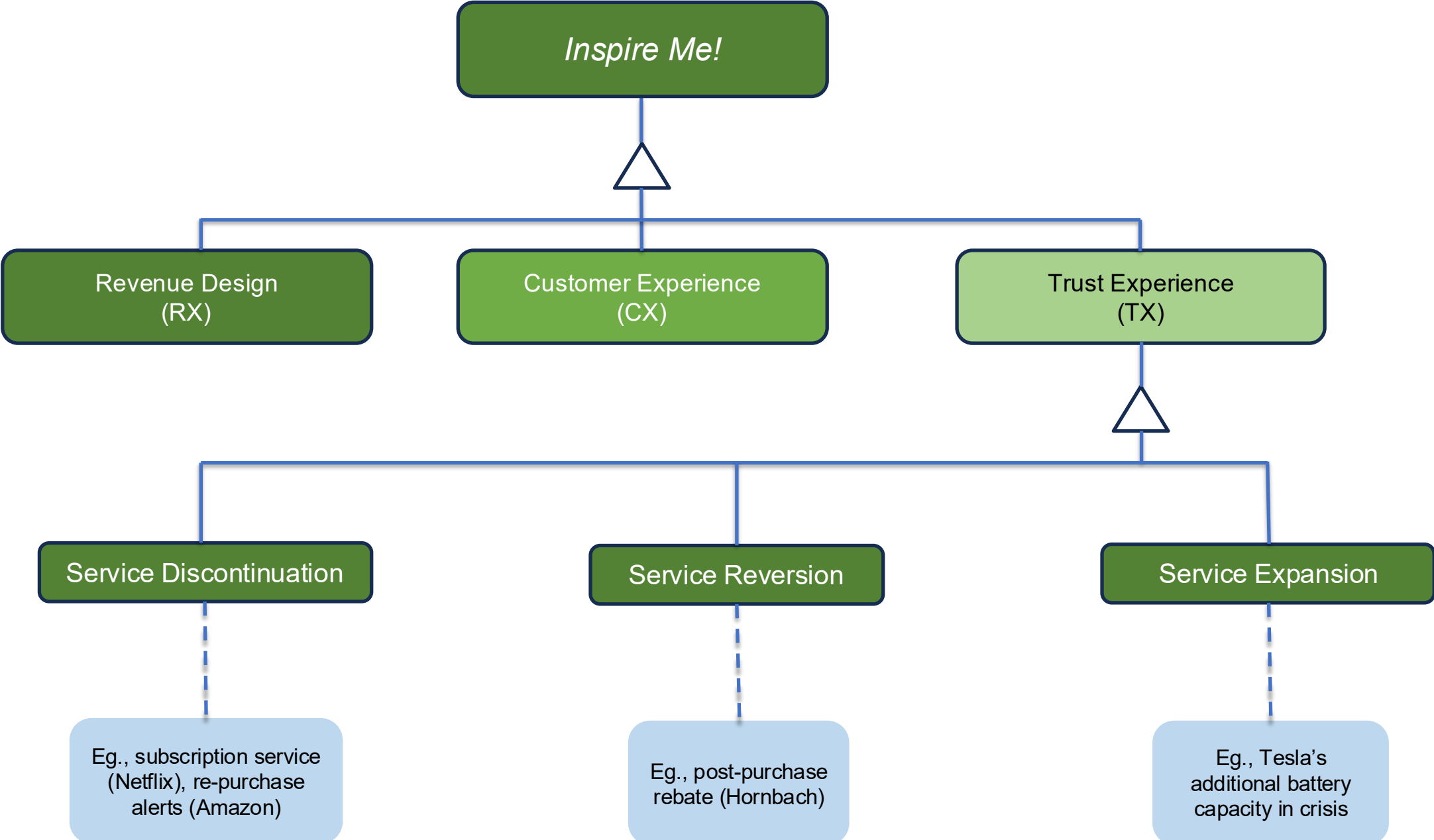
RX Example: European Insurance Company

Explorative Process Pattern	What to do	Monetization
<p>Process Generalization:</p> <p>What else can we do with the existing process capability (= medical assessment, case management, financial eligibility verification, long-term payment orchestration)?</p>	<p>Workforce Rehabilitation case management as a service for self-insured corporates, workers' compensation programs etc.</p> <p>Lifestyle risk and preventative disability advisory</p> <p>Income continuity planning services, ie reuse payment orchestration service</p>	<p>Expand current token (claimant) to employer risk program, government schema participant, preventative insurance client and sell entirely new services</p>
<p>Process Expansion:</p> <p>What services can we add pre- or post-process to create new billable services?</p>	<p>Recover and return to work programs (eg occupational therapy, career retraining, workplace redesign)</p> <p>Financial Life Transition Services (eg, investment advisory, retirement planning, debt restructuring)</p> <p>Digital Disability Ecosystem Platform (to broker third parties, eg home modification)</p>	<p>Performance-based contracts Commission Preferred provider subscriptions</p>



CX Example: European Insurance Company

When in the process	What to do	Why it matters
Pre-Process: Anticipate Affect	<p>Classify claim context (death, illness, property loss, retirement transition). Flag <i>emotional risk profiles</i> (e.g., first-ever claim, long policy tenure, prior disputes).</p> <p>Provide claims officers with a GenAI-enabled “affective briefing”.</p> <p><i>“Customer likely anxious; long-term customer; high trust sensitivity; avoid transactional tone.”</i></p>	<p>Prevents emotionally tone-deaf automation (“<i>Your payment has been processed</i>”) when empathy is needed. Sets the emotional intent <i>before</i> any customer touchpoint.</p>
Process start: Front-load affect	<p>Start with <i>recognition</i>, not payment options:</p> <p><i>“We understand this payout comes at an important moment for you.”</i></p> <p>Explicitly acknowledge life context, not just claim validity.</p>	<p>Lump sum: front-load reassurance about finality and correctness.</p> <p>Recurring payments: front-load stability (“<i>This will run automatically; you won’t need to chase us.</i>”)</p> <p>This creates early emotional credit, which buffers later cognitive load (forms, compliance checks).</p>



TX Example: European Insurance Company

- Service Discontinuation

When in the process	What to do (= benevolent action)	Why it matters
<p>Policy amendment or upgrade request:</p> <p>Customers attempts to increase disability coverage even though existing coverage already exceeds their income replacement needs</p>	<p>System prompts:</p> <p><i>“Your current disability coverage already replaces more than 80% of your income. Increasing coverage may not provide additional financial benefit.”</i></p> <p>The transaction is paused until the customer confirms intent.</p>	<p>Deliberately discourages additional premium revenue to prevent redundant spending</p>
<p>Premium billing:</p> <p>Pausing premium payments when employment stops</p>	<p>External employment data or customer notification shows that the policyholder has lost their job or income.</p> <p>Premium payments are automatically paused or temporarily waived, and the insurer contacts the customer to review coverage options.</p>	<p>Foregoes immediate premium revenue to avoid financial stress on the customer.</p>

The Opportunity Agent

The dashboard features a top navigation bar with the QUT and SAP logos, a 'Process Opportunities' header, and a 'Dashboard' button. Navigation links include 'New Analysis', 'Saved Collections', 'Company Context', 'RX Patterns', 'API Log', 'Feedback', and 'Settings'. Below the navigation, there are filters for 'All Frameworks', 'All Patterns', and 'Sort by Revenue Potential'. The main content area displays two process expansion opportunities, each with an 'AI Dialogue' button. The first opportunity is titled 'Add Retirement Income Planning Advisory Layer at Commencement' and is categorized under 'RX - REVENUE EXPERIENCE' and 'PROCESS EXPANSION'. The second opportunity is titled 'Predictive Pre-Commencement Trigger 12 Months Before Retirement Date' and is categorized under 'RX - REVENUE EXPERIENCE' and 'PROCESS INITIATION'. A sidebar on the right shows 'Top Opportunities' with a 'Show top: 5' dropdown and a note to rate 4 criteria (Feasibility, Viability, Desirability, Responsibility). Below this is an 'Evaluation Criteria Weights' section with sliders for each criterion, all currently set to 25%.

Process Opportunities

Dashboard

New Analysis | Saved Collections | Company Context | RX Patterns | API Log | Feedback | Settings

All Frameworks | All Patterns | Sort by Revenue Potential

RX - REVENUE EXPERIENCE | PROCESS EXPANSION | AI Dialogue

Add Retirement Income Planning Advisory Layer at Commencement

At the moment of pension commencement, [redacted] can introduce a billable financial planning activity — a structured retirement income review that integrates the pension with CPP/OAS optimization, tax bracket management, and spousal income splitting. This advisory touchpoint is currently a gap: members receive a pension amount but no holistic income strategy. Adding this as a premium service (advisor-led or digital) creates new billable value at the highest-intent moment in a client's financial life.

Revenue Model: Fee-based financial planning service charged per engagement (\$500–\$2,500 range) or bundled into a premium plan tier. Referral fee arrangements with affiliated advisors or licensed planners. Increases policyholder lifetime value and reduces lapse/transfer risk by deepening the relationship at a critical transition.

RX - REVENUE EXPERIENCE | PROCESS INITIATION | AI Dialogue

Predictive Pre-Commencement Trigger 12 Months Before Retirement Date

Rather than waiting for a member or employer to formally initiate pension commencement, [redacted] can use plan data to automatically trigger the pre-commencement workflow 12 months before an anticipated retirement date — sending personalized projections, initiating document collection, and scheduling advisor touchpoints proactively. This reduces the current processing bottleneck caused by late or incomplete member submissions. Early initiation also creates a longer runway for cross-sell and upsell activities.

Revenue Model: Reduces administrative cost-per-commencement by front-loading document collection and validation. Increases cross-sell conversion by extending the engagement window from weeks to months. Reduces late-start penalties and regulatory risk associated with delayed first pension payments.

Top Opportunities | Show top: 5

Rate all 4 criteria (Feasibility, Viability, Desirability, Responsibility) on opportunities to see top selections.

Evaluation Criteria Weights

Adjust the importance of each criterion. Total always equals 100%.

Feasibility:	25	%
Viability:	25	%
Desirability:	25	%
Responsibility:	25	%

The Opportunity Agent



Process
Opportunities

Dashboard

New
Analysis

Saved
Collections



Company
Context

Patterns

API
Log

Feedback

Settings

About

New Process Analysis

Start Analysis

Upload Input Files



Drop files or click to upload

PDF, SVG, TXT, BPMN

Paste Text Directly

Ich bin ein mittelständisches Unternehmen, welches Spezialmaschinen für die deutsche Automobilproduktion erstellt. Mein Firmensitz ist Berlin und wir haben 800 Mitarbeiter.

Gib mir die Antworten in deutsch.

207 characters

The Opportunity Agent



Process Opportunities

Dashboard

New Analysis

Saved Collections



Company Context

Patterns

API Log

Feedback

Settings

About

Opportunity Dashboard

Save Collection

Export to PDF

Delete All

All Frameworks

All Patterns

Sort by Revenue Potential

RX - REVENUE EXPERIENCE

PROCESS GENERALIZATION

Think

Save

Delete

Re-Analyse

Spezialmaschinenkompetenz auf weitere Industrien ausweiten

Die vorhandene Expertise in der Entwicklung und Fertigung von Spezialmaschinen für die Automobilindustrie kann auf verwandte Branchen wie Luft- und Raumfahrt, Maschinenbau oder Medizintechnik übertragen werden. Die zugrundeliegenden Konstruktions- und Fertigungsprozesse sind oft übertragbar und erfordern nur moderate Anpassungen. Damit erschließt das Unternehmen neue Kundensegmente und reduziert die Abhängigkeit von der Automobilindustrie.

Revenue Model: Neue Auftragsvolumina aus zusätzlichen Branchen generieren zusätzliche Umsatzströme. Durch Skaleneffekte in Entwicklung und Produktion können Margen verbessert werden.

RX - REVENUE EXPERIENCE

PROCESS EXPANSION

Think

Save

Delete

Re-Analyse

Wartungs- und Serviceverträge als Zusatzleistung anbieten

Nach dem Verkauf einer Spezialmaschine können umfassende Wartungs-, Reparatur- und Optimierungsdienstleistungen als eigenständige, kostenpflichtige Servicepakete angeboten werden. Dies umfasst präventive Wartung, Ersatzteilmanagement sowie Maschinenoptimierungen über den gesamten Lebenszyklus. Der Kunde profitiert von höherer Maschinenverfügbarkeit, das Unternehmen von wiederkehrenden Einnahmen.

Revenue Model: Langfristige Serviceverträge (SLAs) erzeugen planbare, wiederkehrende Umsätze (Recurring Revenue) und erhöhen den Customer Lifetime Value erheblich.

Feasibility:

Viability:

Top Opportunities

Show top: 5

Rate all 4 criteria (Feasibility, Viability, Desirability, Responsibility) on opportunities to see top selections.

Evaluation Criteria Weights

Adjust the importance of each criterion. Total always equals 100%.

Feasibility: 25 %

Viability: 25 %

Desirability: 25 %

Responsibility: 25 %

Ambidextrous BPM

		Problem-led Process Design	Opportunity-led Process Design
01	Mindset	Sense of Urgency <i>Change momentum is grounded in identified problems</i>	Sense of Ambition <i>Change momentum is grounded in identified possibilities</i>
02	Trigger	Pain-Point <i>A defined shortfall in the process e.g. according to deductive methods</i>	Opportunity-Point <i>An action possibility in the process according to abductive methods</i>
03	Task	Analysis <i>Systematic unpacking of root causes, exploitation of best practices</i>	Design <i>Creative investigating of alternatives, exploration of new practices</i>
04	Attention	Today <i>Model and mine broken processes for shared understanding</i>	Tomorrow <i>Envisage possible future processes for shared commitment</i>
05	Aim	Simplification <i>Reduce waste, variation, human labor, non-value, variants</i>	Sophistication <i>Increase personalization, proactivity, unexpected value, trust, delight</i>
06	Outcome	Efficiency <i>Cost-effective: Zero-touch, friction-free, straight-through, digital only</i>	Eloquence <i>Revenue-effective: intensified engagement, increased spend</i>

Four Key Recommendations (*next best action*)

- Understand your new hammer, but ensure you also **find new nails** (= process goals) for it
- Experiment with AI *in* the process, and explore **AI on the process** (augmented design)
- Ensure you **have a process vision** to channel process design according to an ambition (as opposed to a problem)
- Develop process **opportunity literacy and appetite** in your team



Michael Rosemann

Director, Centre for Future Enterprise
Queensland University of Technology
Brisbane, Australia

Visiting International Professor
University of Münster, Germany
1 August – 31 December 2026

m.rosemann@qut.edu.au

