

MILL POND RESEARCH



WorkBench

CASE STUDY

U.S.-BASED DIGITAL BANK



WorkBench

KEY RESULTS

- **\$400,000** in cost avoidance by eliminating need for additional headcount
- **7,000+** hours of employee time freed for strategic work
- **19** specialized AI agents deployed for Marketing Ops

The Challenge

The marketing team for a top-10 U.S. digital bank faced a complex operational problem: how to deliver consistent, high-quality content across three distinct business units that rarely communicated with one another, each with a different audience with unique needs.

The SVP/Head of Marketing at the bank described the challenge: "We have 10 copywriters who are great writers, but they don't understand the financial industry. We needed to determine how to standardize copy in such a way that the team develops better, more consistent copy without adding editorial staff."

The problem was compounded by organizational structure. Marketing operates as a centralized corporate function serving all three banking units - commercial, small business, and consumer. On top of that, the commercial and small business divisions are highly vertical-focused, making subject matter expertise nearly impossible to scale. "It's like writing for multiple companies," the head of marketing explained. "So, it's nearly impossible to gain subject matter expertise on any one of them, let alone all three."

The traditional solution would be to hire additional writers with deep financial industry experience.

But that would have cost upwards of \$400,000 per year. The bank's head of marketing believed that capital would be better allocated to talent who could work across the broader marketing mix.

Existing Tools Fell Short

The bank initially turned to Microsoft Copilot, but the platform proved insufficient for their needs. "For any given prompt, it knew the specific document we fed it, but it couldn't understand the totality of the business, nor could it pull from any of our resource documents to help fill in the gaps and drive the conversation," the bank's head of marketing said.

The lack of robustness led to two predictable outcomes: inconsistent work product and shadow AI proliferation. Employees began using consumer-facing tools like ChatGPT on personal devices to get work done, creating a security and compliance risk that was spiraling out of control.

"The problem was getting out of control, but I couldn't blame them," the bank's head of marketing admitted. "We needed something more flexible and trained on our documentation, that could help propel our efforts." Moreover, each tool generated different results, resulting in varied content that diminished the brand and could potentially confuse the market.

The Solution: **WorkBench**

The bank partnered with Mill Pond Research to deploy WorkBench, a comprehensive AI platform designed to support multi-model, multi-agent workflows with centralized knowledge management. The engagement included the WorkBench platform and a high-touch professional services implementation.

The implementation started in April 2025 and the team was up and running with their first two agents in just over a week. By December of the same year, the bank had grown to more than 60 active users employing 17 specialized agents, with an obvious positive impact felt across the entire organization.

What differentiated WorkBench from previous tools was universal model compatibility - users could operate seamlessly across any model on the platform without requiring redundant training or reconfiguration when switching models.

Instead of training individual models on fragmented documentation, Mill Pond Research built a centralized knowledge base at the platform level that all models and agents could access dynamically. This allowed each user to employ the AI model of their choice while maintaining a consistent corporate voice.

Results: Innovation Without Headcount

The bank onboarded the entire marketing department onto the WorkBench platform. In the first year, the team effectively supported campaigns across multiple products, audiences, and lines of business. As a centralized marketing function, the team became significantly more effective at serving the company's diverse business units, supporting new revenue streams, and delivering personalized campaigns at scale.

By deploying WorkBench and the specialized agents developed by Mill Pond Research, the bank:

- **Avoided costs of hiring additional specialized writers and editors**, saving \$400,000 in annual salary and overhead costs.
- **Accelerated dozens of monotonous, time-consuming tasks** such as social media posts, outreach emails, and competitive intelligence research to free up more than 7,000 hours of employee time in just eight months - enabling them to concentrate on higher-value strategic work that required human judgment and expertise.
- **Enabled concurrent output across three different models with a new image agent**, allowing non-designers to function as creative directors, selecting the best elements from each output and fine-tuning results with precision.
- **Ensured that the content of business unit-specific agents was contextually appropriate** and aligned with the expertise and tone required for commercial, small business, and consumer audiences - without requiring copywriters to become subject matter experts in all three.
- **Secured the bank's intellectual property and branding by limiting shadow AI risks** across the organization, centralizing knowledge access, and reducing compliance and data security concerns from personal-device AI use.

"Mill Pond Research has helped us modernize key parts of our approach and has enabled my team to deliver more precise, personalized marketing across our target segments."

"Because of the depth of their capabilities, Mill Pond Research has been able to support a wide range of our strategic needs. Their catalog of agentic services allows us to run campaigns more efficiently across multiple products, audiences, and lines of business."

- Bank's Head of Marketing

Conclusion

The bank's partnership with Mill Pond Research demonstrates how purpose-built agentic AI platforms can solve real operational challenges - delivering measurable ROI, freeing human talent for strategic work, and enabling innovation at scale without expanding headcount.

By deploying WorkBench, the bank transformed its marketing operation from a resource-constrained bottleneck into a strategic, scalable function capable of serving multiple business units with consistency, speed, and precision.

According to the bank's head of marketing, "We've gained extraordinary levels of innovation without adding a single headcount. That's enabled us to be far more effective as a centralized service to the company, better serve our customers, and support new revenue streams."

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