Nova Esteira

AI agents across enrollment, collections, student service and teaching in a higher-education group with 26+ brands and about 360,000 students in Brazil.

BRL 35.9M
measured impact in 2026, revenue and efficiency, to 5 Oct

179%
of the BRL 20M target set for 2026

BRL 100M
program goal in measurable impact by 2028

How the program is built

Four value streams along the student lifecycle. Each has a business VP as sponsor, a technology leader as owner, one target population and one primary P&L line.

Enrollment+

WHO
Applicants and returning students

MEASURES
New enrollments and retention

P&L LINE
Gross revenue

IN PRODUCTION
AI sales agent on WhatsApp; self-service enrollment and payment

Collections+

WHO
Students with overdue fees

MEASURES
Credit recovery and collection cost

P&L LINE
Bad-debt provision; interest income

IN PRODUCTION
Self-service renegotiation portal; early-stage collection

Service+

WHO
Student contacts and requests

MEASURES
Cost to serve and resolution

P&L LINE
Admin staff and third-party services

IN PRODUCTION
AI service agents; 13 automations; no-touch academic processes

Teaching+

WHO
Courses, exams and faculty

MEASURES
Academic production and grading cost

P&L LINE
Faculty staff and third-party services

IN PRODUCTION
AI essay grading; AI tutor; AI content creation

STUDENT LIFECYCLE →

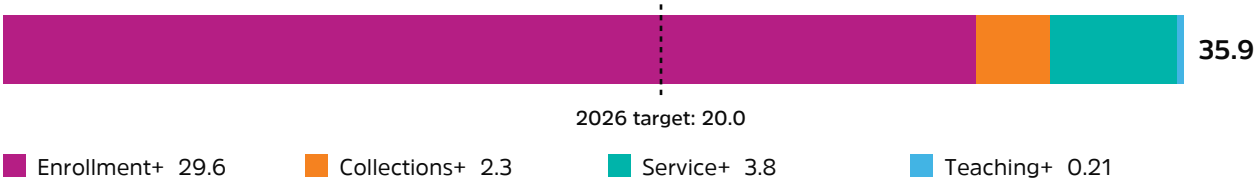
Rules that keep the number honest

One case, one stream, one P&L line.
A predictive model never claims value; only the business unit that acts on it does. No double counting across four VPs.

Every number carries its class.
Attributed or observed result, partial estimate, avoided cost, estimated saving, operational indicator or volume. The class travels with the number.

Not incremental or not attributable: not counted.
More than BRL 19M of gains reported by the teams were left out of the 2026 total.

2026 measured impact by stream (BRL million)



Results inside the award window

October 2025 to October 2026. Before and after on the same basis and period unless stated. Operational indicators show what changed; they are not converted into money.

Stream	Indicator	Before	After	Scope and period	Class
Enrollment+	AI interaction to enrollment conversion	11.0%	**12.5%**	Intake 2026.1 vs 2026.2 to 27 Aug; 74,019 AI interactions, 9,249 enrollments	Operational
Enrollment+	Approval to enrollment, brands without vs with the agent	44.0%	**55.1%**	Intake 2026.2; comparison between brands, not causal	Operational
Enrollment+	Enrollments, two main entry routes	13,001	**14,958**	Same period y/y; +15.1% with 8.6% fewer applicants	Operational
Enrollment+	Instant payment share	59.9%	**78.4%**	Same period y/y	Operational
Enrollment+	Self-service enrollments	6.9%	**10.3%**	Same period y/y	Operational
Enrollment+	Approval to payment	9.7 days	**7.9 days**	Average between intakes	Operational
Collections+	Renegotiation portal transactions	n/a	**BRL 245M**	Nov 2025 to Sep 2026; about 75% of active defaulters negotiated in the portal	Volume, not gain
Service+	Bot containment	13.3%	**44.0%**	Two brands, linear bot vs AI agents, about 2 months	Operational
Service+	First-contact resolution	27.7%	**49.5%**	Same scope	Operational
Service+	Satisfaction, top-2-box	33.7%	**58.6%**	Same scope	Operational
Service+	Response time	61 s	**24 s**	Same scope	Operational
Service+	Hours freed by 13 automations	n/a	**40,407 h/yr**	Student financing and regulatory processes; 65 FTE equivalent	Avoided cost
Service+	Graduate certificate issuance	53 days	**1h30**	New flow; 95.5% top-2-box satisfaction	Operational
Service+	Complementary activities, cycle time	2.59 days	**1.06 days**	100% without human touch since Jun 2026	Operational
Teaching+	Admission essay grading cost	BRL 4.90	**BRL 0.11**	Per essay; 34,286 essays, intake 2026.2	Estimated saving
Teaching+	Tickets for incomplete course offer	2,220	**405**	Semester 2025/2 vs 2026/2, to 23 Sep	Operational
Teaching+	Class schedule, first day of semester	n/a	**96,000**	Simultaneous users, no incidents, 2026/2	Operational
Teaching+	AI tutor users	n/a	**34,000**	Students, semester 2026/2	Operational

What makes up the BRL 35.9M

Stream	Component	Class	BRL thousand
Enrollment+	First 2026 intake	Attributed result	20,800
Enrollment+	Second 2026 intake, to 27 Aug (1,957 × BRL 748 × 6)	Partial estimate	8,783
Collections+	Renegotiation portal, Jan to Aug 2026	Observed, net P&L effect	2,255
Service+	Protocol process, semester 2025/2, booked in 2026	Historical result	2,800
Service+	13 automations	Avoided cost, annual	1,036
Teaching+	AI essay grading	Estimated saving	164
Teaching+	Internship integration agent, May to Sep 2026	Billing	49
Total			**35,887**

Left out of the total on purpose: BRL 19.6M

Self-service checkout for graduate programs (BRL 7.76M) and the merit-scholarship campaign (BRL 1.30M): not incremental. CRM upgrade (BRL 2.86M): simulated, not attributable. Re-enrollment (BRL 7.66M): potential contribution, not causal. Also excluded: transaction volumes, all projections for 2027 onward and gains already contained in other lines.

2026 figures are pre-close and remain subject to the year-end reconciliation with Finance.