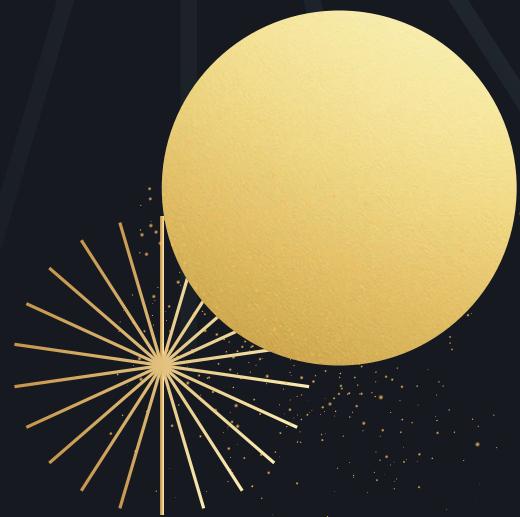


# The 2026 Enterprise Automation Trends

Where Creatio's Vision Meets the Voice of Industry Innovators

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# Foreword

2026 is the year enterprises stop experimenting with AI and start rebuilding around it. Instead of adding AI features to existing workflows, organizations begin reorganizing their operating models around autonomous agents, verticalized AI systems, and multi-agent ecosystems capable of executing work end-to-end. What emerges is not another stage of digital transformation, but a new architecture for how decisions, operations, and customer experiences are created.

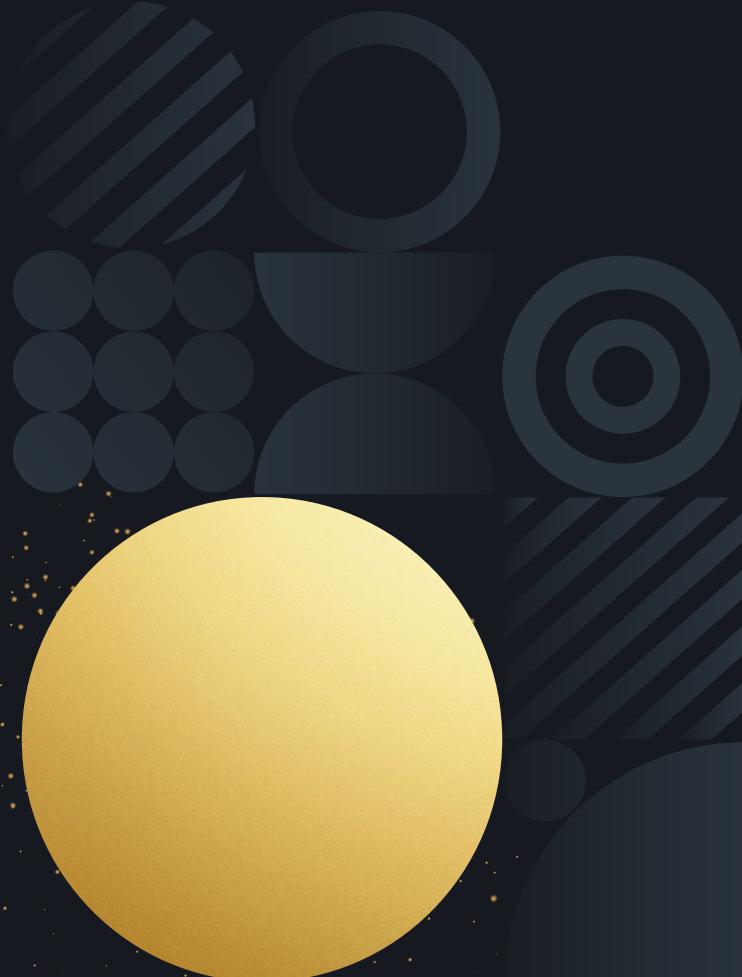
This shift touches every layer of the enterprise. Software evolves into outcome-driven agent networks. Budgets move away from static SaaS licenses toward dynamic “AI action” economies. Human-AI collaboration becomes

formalized through new roles, new governance models, and new expectations for accountability and transparency. CRM platforms transform into orchestration hubs where fleets of sales, service, and marketing agents coordinate seamlessly. And across industries, vertical AI replaces manual processes with autonomous, domain-specific execution.

The 12 trends outlined in this report chart the emergence of the agentic enterprise, where people, AI agents, and multi-agent systems work together as one connected operating model. This outlook blends Creatio’s perspective with insights from leading practitioners who are already building this future inside their organizations.

## Theme 1

# Autonomous, Vertical AI Systems Go Mainstream



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# Intelligent autonomous agents become the new foundation of enterprise operations

In 2026, **AI moves beyond co-pilot assistants toward fully autonomous agents capable** of planning, acting, and learning to achieve business outcomes end-to-end. These agents operate as independent units, orchestrating processes, making decisions, and resolving complex tasks without requiring human step-by-step direction. The era of co-pilot-only models fades as organizations adopt agentic systems that deliver outcomes rather than suggestions.

## WHY IT MATTERS

*Autonomous agents unlock exponential efficiency gains, reduce human workload on operational tasks, and accelerate execution across the business. Enterprises that shift to agentic automation gain a structural advantage by scaling decisions and actions that previously required significant human time and coordination.*

## 2 The rise of verticalized “Service-as-Software”

**The next evolution of SaaS will be deeply vertical.** Instead of horizontal software tools, industries will adopt Service-as-Software solutions that deliver fully automated, domain-specific outcomes – from loan processing in banking to permit approvals in government. These AI-native systems won’t just digitize workflows; they’ll perform the work itself. The result: 5–10 x productivity gains as labor-intensive service functions become autonomous and continuously learning.

### WHY IT MATTERS

*Verticalized Service-as-Software marks the convergence of software and services into a single intelligent layer. Vendors that understand industry nuances will displace both SaaS incumbents and traditional service providers, redefining entire value chains around outcome-based automation rather than software subscriptions or labor contracts.*



## AI graduates to an accountable operating model

**The market will shift from “show me AI” to “show me results”.**

More than half of large enterprises will require measurable impact, clear supervision models, and governance frameworks before scaling AI agents. In parallel, leaders update operating models, roles, and KPIs so agents are embedded in day-to-day work. The organizations that win will not be the fastest to deploy AI, but the fastest to redesign workflows to use AI responsibly, with humans in the loop and traceable decisions.

### WHY IT MATTERS

*Hype gives way to responsibility. This isn't “digital transformation with a new label,” it's operational transformation with AI at the center and people in control.*

## **Theme 2**

# Enterprises Move from Software to Agentic Systems

## 4 Budgets shift from legacy cloud software to agentic automation

**Enterprises will decrease spending on traditional SaaS subscriptions and redirect those funds to agentic automation ecosystems** – purchasing “AI actions” and specialized agents instead of static licenses. This signals a major evolution in enterprise procurement: from paying for software seats to paying for autonomous outcomes.

### WHY IT MATTERS

*The software economy transforms into the agent economy, where value is defined by the actions delivered, not the licenses owned. AI agents become the new unit of productivity and procurement.*

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## A new services economy emerges around agent fine-tuning

By 2026, **enterprises will shift from basic automations to networks of intelligent agents**, creating a new services economy centered on designing, fine-tuning, and supervising these agent ecosystems. Organizations will rely on partners and new internal roles (AI operations leaders, agent supervisors, workflow architects) to tailor agent behavior to business logic, ensure compliance, and orchestrate hybrid human-digital teams.

### WHY IT MATTERS

*The next competitive edge won't come from building more software, but from configuring and governing fleets of agents that deliver precise business outcomes. Companies that master agent fine-tuning will unlock faster execution, higher accuracy, and differentiated operational models that are difficult for competitors to replicate.*

# 6 No-code with AI becomes the primary engine behind new enterprise app development

In 2026, **no-code platforms move from “widely adopted” to the dominant way enterprises build new applications.** With 67% of organizations already using no-code in 2025\*, organizations accelerate into a new phase where no-code with AI becomes default development layer inside enterprises. IT transitions from writing code to governing ecosystems, while business teams design and iterate applications using visual builders and natural language.

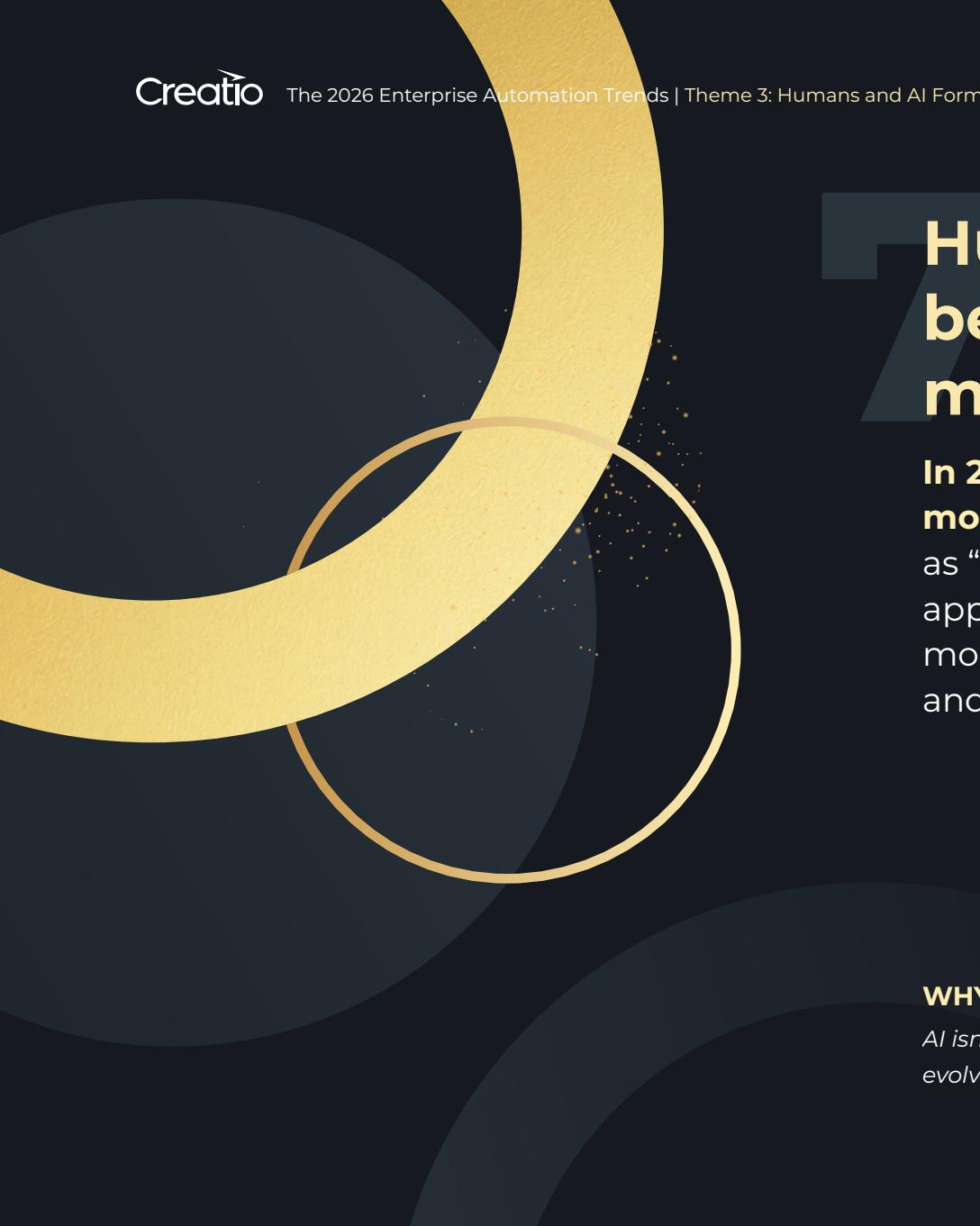
## WHY IT MATTERS

*This dramatically compresses development cycles and removes the long-standing dependency on overloaded development teams. Enterprises that move to no-code-first app development operate with unmatched speed, adaptability, and cost efficiency – outpacing competitors still tied to traditional delivery models.*

\*Source: Creatio's "The State of AI Agents & No-Code" Report, 2025

## **Theme 3**

# Humans and AI Form the New Workforce



## Human-agent collaboration becomes the emerging operating model

**In 2026, enterprises begin moving toward a new operating model built around human-agent collaboration.** Roles such as “agent ops teams,” “agent trainers,” and “agent supervisors” appear in org charts as companies formalize processes for monitoring agent performance, enforcing business rules, and shaping how people work alongside autonomous systems.

### WHY IT MATTERS

*AI isn't replacing people – it's reshaping how they work. Human talent and digital teammates evolve together, driving faster decisions and higher-quality outcomes.*

## Every employee gains a “work twin,” and organizations build digital talent systems

**Most knowledge roles will have AI twins that learn workflows, assist with daily execution, and evolve with role requirements.**

Organizations will build digital talent infrastructure where employee growth and AI growth happen in tandem. Companies will compete not only for skilled people but for people who can lead digital teammates.

### WHY IT MATTERS

*The future of work is not humans versus machines. It is humans amplified by digital counterparts that help them move faster and think bigger.*



9

## Multi-agent systems emerge as the new industry fabric

In 2026, **organizations move beyond isolated AI agents toward coordinated multi-agent systems built around specific industry domains** – like banking, manufacturing or public sector. These agent networks collaborate, share context, and dynamically divide tasks to achieve business outcomes autonomously. For example, a banking domain might include agents for underwriting, fraud detection, and customer onboarding that work in concert as an intelligent ecosystem.

### WHY IT MATTERS

*The age of standalone assistants ends. Value shifts to orchestrated, domain-specific agent systems that act as autonomous business units – able to plan, act, and learn together. Enterprises that master this coordination layer will unlock exponential gains in speed, accuracy, and scale.*

## **Theme 4**

# CRM Becomes the Brain of the Agentic Enterprise

# AI-driven, agentic channels become the default customer interface

**Voice AI, chat AI, and multimodal agentic interfaces become the primary layer through which customers interact with brands.** Instead of navigating websites or support queues, customers engage with intelligent channels that understand intent, maintain context, and take autonomous actions – from account updates to personalized recommendations.

## WHY IT MATTERS

*Agentic channels eliminate friction and deliver instant, personalized service at scale. Companies that adopt them gain a clear competitive advantage by providing faster, more intuitive customer experiences.*



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## CRM becomes a multi-agent orchestration hub for sales, service, and marketing

**Instead of siloed AI features, CRM will host interconnected agents across functions** – a marketing agent handing off to a sales agent, then to a service agent, all sharing a unified data fabric. This cross-functional orchestration will drive more cohesive and intelligent customer journeys.

### WHY IT MATTERS

*The competitive edge will come from seamless handoffs between agents, not humans. Businesses that master cross-agent collaboration will deliver faster, more context-rich customer experiences.*

## 12 Governance, trust, and human-in-the-loop become must-haves in CRM and CX

As agents act autonomously – making decisions and interacting with customers – trust becomes a key differentiator. CRM and CX leaders will require full visibility into agentic decisions, transparent audit trails, and human approval checkpoints.

### WHY IT MATTERS

*In 2026, the most valuable AI feature is trust. Companies that combine automation with explainability will earn customer loyalty and regulator confidence alike.*



# What 2026 Means for Enterprise Automation

The 2026 outlook shows a decisive turn toward enterprises that operate on intelligence rather than infrastructure. Workflows become self-directed, decision-making becomes continuous, and CRM evolves into the central system that orchestrates both people and agents. The future enterprise will not layer AI on top of its processes. It will run its processes through AI.

# The Voice of Industry Innovators

Behind every major shift in enterprise automation are the practitioners navigating it firsthand. Their viewpoints highlight the realities of adopting agents, modernizing infrastructure, and balancing human expertise with intelligent systems. These insights add dimension to the 2026 trends and illuminate how change is taking shape on the ground.

# AI Agents & Autonomous Operating Models

Enterprises are shifting from isolated AI experiments to fully agent-driven operating models. Leaders describe 2026 as the year workflows become autonomous, decisions accelerate dramatically, and hybrid human-AI teams redefine execution, speed, and resilience.

2026 will be the year enterprises will move from experimenting with Agents to design integrated agentic solutions to drive business value.

**Leaders are moving past incremental pilots and embracing orchestrated agents that reshape entire workflows and redefine how decisions are made.**

It is not more about applying agents point by point but about orchestration of agents across the whole business workflow. The ability to quickly adapt agentic orchestration layer in order to create more business value will require robust but simple to configure no-code workflows.



**Aleksander Pruziński**  
Partner, Deloitte Digital



Yaz Palanichamy

Analyst and Advisory Research Director,  
Info-Tech Research Group

From an industry advisory perspective, the continual impact of agentic AI experiences is significant.

Organizations want to simplify how their agents interact with constituents. As a result, we will continue to see progress in low-code and no-code agentic interfaces that allow for easier and more efficient handling of inquiries in sales, service, and marketing.

**AI should be seen as a strategic tool – not a replacement – in any digital transformation effort aimed at improving constituent engagement.**

It must be used thoughtfully and deliberately, with the goal of enhancing human abilities rather than entirely removing people from important customer interactions. That is to say, the human-in-the-loop perspective should neither be undermined nor ignored.

With that said, customer experience is a complex and continuously evolving field that includes sales support, service management, marketing automation, and other interrelated operational domains.

Ultimately, the future of the constituent experience will depend on how well organizations use both generative and agentic AI workflow streams in parallel to support large-scale automation that truly meets the needs of the core business, IT and beyond.



IN 2026, **ENTERPRISE AUTOMATION WILL FINALLY GRADUATE FROM ISOLATED EXPERIMENTS TO FULLY INTEGRATED AI TEAMMATES THAT RUN END-TO-END WORKFLOWS ACROSS THE ORGANIZATION.** THIS SHIFT WILL FORCE LEADERS TO REDESIGN OPERATING MODELS, GOVERNANCE, AND EVEN JOB IDENTITIES AROUND HYBRID HUMAN-AGENT TEAMS. THE COMPANIES THAT THRIVE WILL BE THE ONES THAT TREAT AGENTS NOT AS TOOLS, BUT AS A NEW CLASS OF DIGITAL WORKERS CAPABLE OF UNLOCKING INTELLIGENT EFFICIENCY AT SCALE.



Dr. Ja-Naé Duane

Futurist, Best-Selling Author and AI Researcher



**MAJOR CHANGES EXPECTED IN OUR INDUSTRY IN 2026 WILL BE AROUND THE TRANSITION FROM AI AS A SUPPORTIVE TOOL TO AN AUTONOMOUS OPERATIONAL LAYER.** INSTEAD OF EMPLOYEES USING AI TOOLS TO DRAFT EMAILS OR SUMMARIZE DOCUMENTS, ORGANIZATIONS WILL DEPLOY AI AGENTS THAT CAN INDEPENDENTLY MANAGE ENTIRE WORKFLOWS REQUIRING HUMAN INTERVENTION ONLY FOR HIGH-LEVEL APPROVAL OR ETHICAL OVERSIGHT. THIS SHIFT WILL REDEFINE JOB ROLES AND ORGANIZATIONAL STRUCTURES ACROSS THE BOARD.



**Ernesto Bianchi**

Managing Partner, Founder & Owner,  
BGlobal Solutions



**Annie Egan**

LCNC Platforms Lead, CloudWave

I anticipate a substantial increase in AI adoption across the public sector, at federal, state, and local levels.

**Intelligent agents and document-processing tools will streamline complex workflows, accelerate response times, and improve accuracy in handling large volumes of government documentation.**

Traditional processes that once took months will instead take weeks or even days, significantly enhancing operational efficiency.

# Customer Intelligence, Personalization & Human-AI Collaboration

Organizations are moving toward unified customer intelligence – connecting CRM, CX, data, and revenue systems into a single AI-powered brain. Personalization deepens, human teams gain more time for meaningful interactions, and AI becomes an essential behind-the-scenes orchestrator of customer value.

**The major change I expect in 2026 is the acceleration toward unification of customer intelligence.** CRM, contact centers, customer experience platforms, and revenue operations will converge into one AI-powered mind that captures every interaction. From calls, emails, transactions, to sentiment, all without manual entry. This unified intelligence will predict churn before it happens, surface more revenue opportunities in real-time, and transform contact centers from cost centers into growth engines. Financial institutions will compete not on who has the most data, but on who truly understands their members and delivers real, personalized service.



**Carl Moore**

Sr. Director of Integration &  
Data Strategy, AutoPayPlus



Jacek Harlejczyk  
CRM Team Leader,  
Constantia Flexibles

**Personalization will be a powerful differentiator, creating meaningful experiences that boost engagement and loyalty.**

Yet, even as technology takes center stage, the human touch remains essential. Customers want real relationships, and Agentic AI solutions can help reduce the pressure on Sales and Customer Service teams, freeing up more time to focus on maintaining the trusted connections we've built over the years. In the years to come, this will matter more than ever.

**AI'S REAL VALUE NEXT YEAR WILL BE IN SUPPORTING EMPLOYEES BEHIND THE SCENES: SPEEDING UP ANALYSIS, SORTING INFORMATION, AND TAKING ON REPETITIVE TASKS.**

IT'S AN ASSISTIVE TOOL, NOT A REPLACEMENT FOR PEOPLE. THAT OPERATIONAL BOOST IS WHERE FINANCIAL INSTITUTIONS WILL SEE THE STRONGEST ROI. MEMBERS WILL BENEFIT THROUGH FASTER, SMOOTHER SERVICE, EVEN IF THEY NEVER REALIZE AI WAS INVOLVED.



Matthew Pincoski  
Senior Director of Engagement System,  
ENT Credit Union

**The biggest opportunity lies in building AI-first ecosystems that connect all data and workflows.**

With no-code and automation, organizations can innovate quickly without heavy technical dependency. This enables scalable operations, consistent service quality, and faster time-to-market. AI will allow companies to grow without proportional increases in headcount. Those who embrace intelligent orchestration will deliver superior customer and operational performance.



Gonzalo Cortez  
Head of Digital Products & Innovation, Americar

In 2026, I expect to see the banking industry pivot from reacting to change toward operationalizing insight. For community banks, this means using data and technology not just to digitize processes, but to make smarter, faster, and more customer-centric decisions. We'll see more emphasis on profitability analytics, deposit strategy, and relationship depth, with banks focusing on which customers, products, and channels truly drive value. Tools like CRM and business intelligence platforms will finally be connected end to end, turning scattered data into actionable strategy. **AI will certainly play a role, but as an enabler helping automate analysis, personalize experiences, and support employees, while the real change will come from a stronger data culture, disciplined governance, and an enterprise-wide focus on insight driven growth.**



Kenneth Tingle

FVP Business Intelligence Manager,  
Cape & Coast Bank



Kazimieras Jarmalis

Head of Direct Sales,  
Novaturas

*In 2026, the travel industry will take a significant step toward real-time, more personalized travel experiences. **Increasing data integration will allow offers to be tailored to individual travelers and specific situations.** However, traditional booking models will still remain — the industry will evolve constructively rather than through sudden revolution.*

# Industry Modernizations & Efficiency Acceleration

Modernization is accelerating as organizations across industries rethink how their core operations function. AI, automation, and no-code capabilities are becoming foundational layers that allow teams to update processes quickly, eliminate operational drag, and run more adaptive digital workflows. Instead of slow, sequential improvements, companies are moving toward continuous optimization – simplifying systems, speeding up change cycles, and building more agile, efficient operating models that can respond instantly to evolving demands.

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We anticipate two major trends shaping CRM and workflow automation in 2026. First, we expect a surge in organizations recognizing that they now have superior alternatives to the long-dominant CRM and workflow platforms in their industries – particularly in areas like life sciences, grants management, and 311 non-emergency services. Second, **we foresee rapid adoption of AI-powered workflows, not as a replacement for human workers, but as a force multiplier – enhancing productivity and decision-making across customer- and citizen-facing operations.**

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**David Lashar**  
Partner, Keen360



**BY 2026, THE CREDIT UNION INDUSTRY WILL CROSS A TIPPING POINT WHERE AI, AUTOMATION, AND INSTANT PAYMENTS STOP BEING DIFFERENTIATORS AND BECOME TABLE-STAKE CAPABILITIES, FUNDAMENTALLY RESHAPING HOW CREDIT UNIONS OPERATE AND COMPETE.**

AI AND AUTOMATION WILL MOVE FROM PILOT PROJECTS TO THE CORE OPERATING MODE, BUT WITH A CRITICAL “HUMAN-IN-THE-LOOP” LAYER TO VALIDATE OUTPUTS, PREVENT AI HALLUCINATIONS, AND ENSURE MEMBERS ALWAYS RECEIVE ACCURATE, TRUSTWORTHY INFORMATION. LAYERED ON TOP OF THIS, GROWING OPEN-BANKING AND OPEN-DATA EXPECTATIONS WILL PUSH CREDIT UNIONS TO TREAT API-DRIVEN, SECURE DATA SHARING AS A STRATEGIC CAPABILITY RATHER THAN A COMPLIANCE EXERCISE. TOGETHER, THESE FORCES WILL REQUIRE CREDIT UNIONS TO OPERATE AS COMPOSABLE, DATA-DRIVEN DIGITAL ENTERPRISES, OR RISK RAPID LOSS OF RELEVANCE IN A MARKET WHERE “DIGITAL-FIRST, AI-DRIVEN” IS SIMPLY THE MINIMUM STANDARD.”



**Richard Roark**

SVP & CTO, Bay Federal Credit Union

*In 2026, no-code, AI, and automated workflows will allow banks and credit unions to modernize faster than ever. Instead of waiting months for system changes, frontline teams will build and adapt processes themselves – improving efficiency and reducing backlog.*



**Sam Biardo**

CEO, Technology Advisors



**David Hauser**

CEO, Bits In Glass Inc.



**Colin Finney**

Global Vice President, Praesto

I see **rapid adoption of the latest technology redefining and refining how projects are managed**, leading to reductions in cost, improved quality, and faster ROI for the client.

*As AI scales across the enterprise, we are seeing how organizations are modernizing their data and workflow infrastructure to support rapid expansion of intelligent systems. This modernization ensures **a foundation where intelligence can grow without hitting limits, unlocking new operational potential**.*

Sébastien Forget  
President & Owner,  
Solutions Metrix



**AI and automation will continue to mature, because financial institutions will always look to have an edge.** While this is a promising trend, its effectiveness will depend entirely on access to clean, connected, and contextual data.

**“THE TRUE DEFINING OPPORTUNITY FOR DIGITAL TRANSFORMATION IS CREATING EXPERIENCES THAT SEAMLESSLY BLEND HUMAN INTUITION WITH INTELLIGENT AUTOMATION.** THIS CALLS FOR SMARTER, MODERNIZED SYSTEMS THAT SUPPORT BOTH OPERATIONAL EXCELLENCE AND DEEPER CUSTOMER ENGAGEMENT.



Gans Subramanian  
Managing Partner,  
B-TRNSFRMD



Tarang Gandhi  
CEO, Implemify

In 2026, I believe smaller financial institutions will pursue major modernization initiatives to remain competitive with larger banks and fin techs. **Efficiency-focused transformation – including automation, digitization, and AI-driven optimization – will be essential for survival.**

IN LATAM, THE BANKING AND FINANCE SECTOR HAS HISTORICALLY BEEN SLOW TO MODERNIZE DUE TO LEGACY CONSTRAINTS, MANUAL PROCESSES, AND REGULATORY COMPLEXITY. IN 2026, FINANCIAL INSTITUTIONS WILL ACCELERATE MODERNIZATION TO COMPETE WITH FIN TECHS AND ALSO REACH UNBANKED CUSTOMERS. PROCESSES WILL BE STREAMLINED END-TO-END, WITH INSTITUTIONS ADOPTING AUTOMATED WORKFLOWS DESIGNED FOR SPEED, COMPLIANCE, AND OPERATIONAL EFFICIENCY. **AI WILL BECOME THE CORE ENGINE FOR PROCESSING, VERIFICATION, AND DECISIONING, DRAMATICALLY REDUCING TURNAROUND TIMES AND IMPROVING CUSTOMER EXPERIENCE.**



Diego Valles  
Managing Partner & Owner,  
BGlobal Solutions

# Trust, Governance & Responsible AI

As intelligent systems automate increasingly complex work, trust becomes the currency of adoption. Leaders emphasize auditability, accuracy, reliability, and governance as the foundations that enable enterprises to scale AI responsibly and sustain long-term transformation.

**AI SYSTEMS ARE BEGINNING TO AUTOMATE COMPLEX PROCESSES WITH UNPRECEDENTED ACCURACY, BUT TRUST REMAINS THE ESSENTIAL INGREDIENT FOR ADOPTION.** CLEAR AUDITABILITY, HUMAN OVERSIGHT, AND RESPONSIBLE DATA USE ARE WHAT ULTIMATELY ALLOW ENTERPRISES TO SCALE THESE CAPABILITIES. AT KPMG, WE VIEW TRUST AS THE TRUE ACCELERATOR OF AI-DRIVEN TRANSFORMATION.



**Leonid Rodos**  
Senior Manager  
Consulting – Technology Transformation, KPMG

“AI WILL EVOLVE OUR CRM TO MAKE INTELLIGENT DECISIONS AND AUTOMATE CROSS-TEAM TASKS. OVERSIGHT, ACCURACY, AND MONITORING WILL REMAIN ESSENTIAL TO ENSURE RESPONSIBLE ADOPTION.



**Jennifer Castaneda**  
CRM Product Manager,  
Everwise Credit Union

Thomas Wieberneit  
CEO & Principal Analyst,  
aheadCRM

**In 2026, I really expect to see more structured uptake of agentic automation based upon real life KPIs, i.e., a move away from a still more experimental approach.** As a part of that, I see vendors more focusing on actual value delivery instead of agentic being a kind of "silver bullet". We will also see the passing of the cliff and a drop into the trough of disillusionment. I fear that this drop can be quite precipitous.

*The continued rapid evolution of business automation tooling to both exploit AI, and support the development of AI-driven applications, is increasingly commoditizing business automation. But this is not a major change at the technology level. **The major change will be the realization that business value comes not from the expensive dinosaurs of enterprise IT, but in smaller nimbler solutions that leverage business processes, decisions, integration, user interfaces and other technologies (like GenAI).***



**Paul Vincent**  
Analyst Consultant, Ex Gartner

# Where the Enterprise Is Heading Next

Across industries, one message is unmistakable: AI is no longer an experimental layer – it's becoming the new operating fabric of the enterprise. Leaders see 2026 as a transition point where agentic automation, unified intelligence, and modernized workflows converge to redefine how work happens. Whether in financial services, manufacturing, retail, or the public sector, organizations are shifting from piloting to operationalizing intelligent systems that deliver measurable speed, accuracy, and resilience.

Yet the voices in this section are equally clear that transformation requires more than technology. Trust, governance, and human-AI collaboration remain essential guardrails. The winners of this new era will be the companies that blend autonomy with accountability, intelligence with transparency, and innovation with human judgment. Together, these practitioner perspectives reveal a future where enterprises operate with greater clarity, agility, and purpose – supported by AI that is increasingly capable, contextual, and connected.

# About Creatio

Creatio is a global vendor of an agentic CRM & workflow platform with no-code and AI at its core. We help organisations automate customer and operational workflows achieving the fastest time-to-value and the highest ROI on the market. Millions of workflows run on Creatio daily, supporting thousands of clients in over 100 countries. Genuine care for our clients and partners is at the heart of our DNA.

**Let's talk about accelerating your  
AI-powered digital transformation**

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