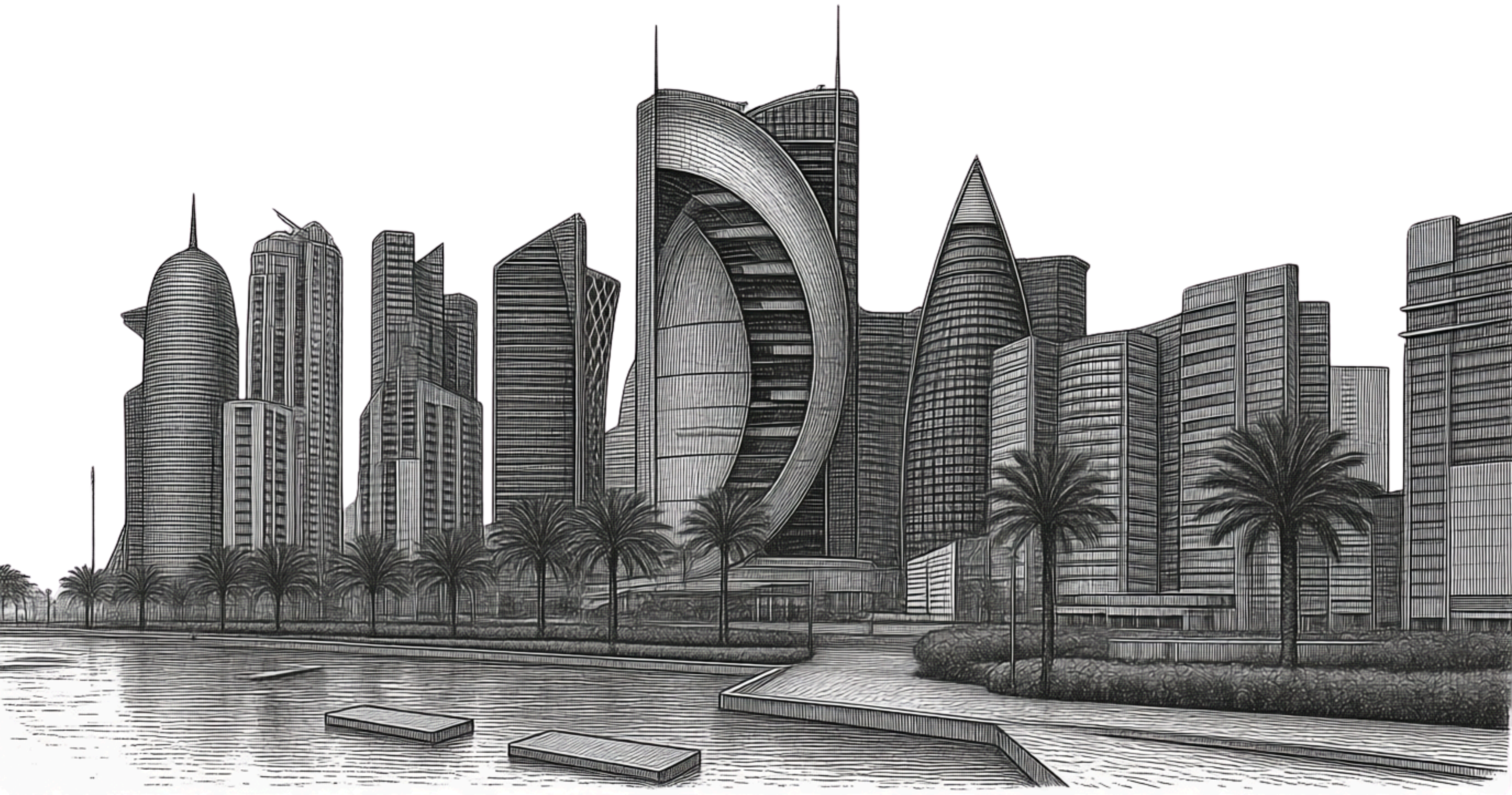
HOW FINANCIAL INSTITUTIONS USE CREATIO AI AGENTS TO AUTOMATE CUSTOMER WORKFLOWS

Insights
AI | Financial Services | CRM | Digital Transformation

ESTIMATED READING TIME
12–14 MINUTES



THE EXPERTISE BEHIND THIS INSIGHT

Salam Technology combines more than 30 years of enterprise technology experience with Creatio's AI-native CRM and workflow automation capabilities.

ABOUT SALAM TECHNOLOGY

For more than 30 years, Salam Technology has supported organisations across Qatar and the region in modernising complex operations through enterprise technology, digital transformation, cybersecurity, artificial intelligence, and workflow automation.

Our experience across regulated and operationally demanding environments enables us to approach AI adoption as more than a technology initiative. We consider how intelligence must integrate with existing systems, governance frameworks, employee responsibilities, and customer workflows to deliver sustainable business value.

30+ years
Enterprise technology experience

Regional delivery expertise
Across complex and regulated environments

Trusted Creatio partner
AI-native CRM and workflow automation

Research-led perspective
Supported by global industry research and published banking cases

CREATIO PARTNERSHIP

As a trusted Creatio partner, Salam Technology helps organisations implement AI-native CRM, workflow automation, no-code development, and Creatio AI Agents within connected enterprise operations.

This partnership combines Creatio's global platform capabilities with Salam Technology's regional implementation experience, allowing organisations to adopt AI in a way that is practical, governed, and aligned with local operational requirements.

IN THIS ARTICLE

- Autonomous Banking Operations
- Understanding AI Agents
- Why Banking Requires a Different Approach
- From AI Strategy to Operational Reality
- AI in Action
- Governance and Trust
- The Future of Banking

BANKING IS ENTERING THE ERA OF AUTONOMOUS OPERATIONS

Financial institutions have spent the past decade transforming how customers interact with their banks. Opening accounts online, applying for loans through mobile applications, receiving real-time support across multiple channels, and accessing personalised financial services have become standard expectations rather than competitive differentiators. While customer-facing experiences have evolved rapidly, many of the operational processes supporting these services remain fragmented, manual, and heavily dependent on disconnected systems.

Today's banking environment is defined by increasing customer expectations, evolving regulatory requirements, heightened cybersecurity risks, and growing pressure to improve operational efficiency. Institutions are expected to deliver faster services, maintain consistent compliance, reduce operational costs, and provide personalised experience while managing increasingly complex business operations. Meeting these demands requires more than digitising existing processes; it requires fundamentally rethinking how work is performed across the organization.

Industry perspective

Deloitte

The banking industry is entering a new era in which intelligent automation is evolving beyond rule-based execution to support more adaptive, context-aware operations capable of responding to increasingly dynamic business environments. This shift reflects a broader transformation across financial services, where automation is no longer viewed solely as a cost-saving initiative but as a strategic capability for improving resilience, agility, and customer experience.

What this means for banking

Intelligent automation is evolving from a tool for executing predefined tasks into an operational capability that can coordinate customer workflows, support employees, and respond to changing business conditions.

HOW CAN FINANCIAL INSTITUTIONS MEET RISING EXPECTATIONS WITHOUT ADDING MORE OPERATIONAL COMPLEXITY?

Increasingly, financial institutions are adopting AI-native CRM and workflow automation platforms, such as Creatio, to connect customer data, automate customer workflows, and embed AI Agents into day-to-day operations. Rather than treating artificial intelligence as a standalone capability, these platforms integrate intelligence directly into enterprise workflows, enabling organisations to improve customer experience while maintaining operational control and governance.

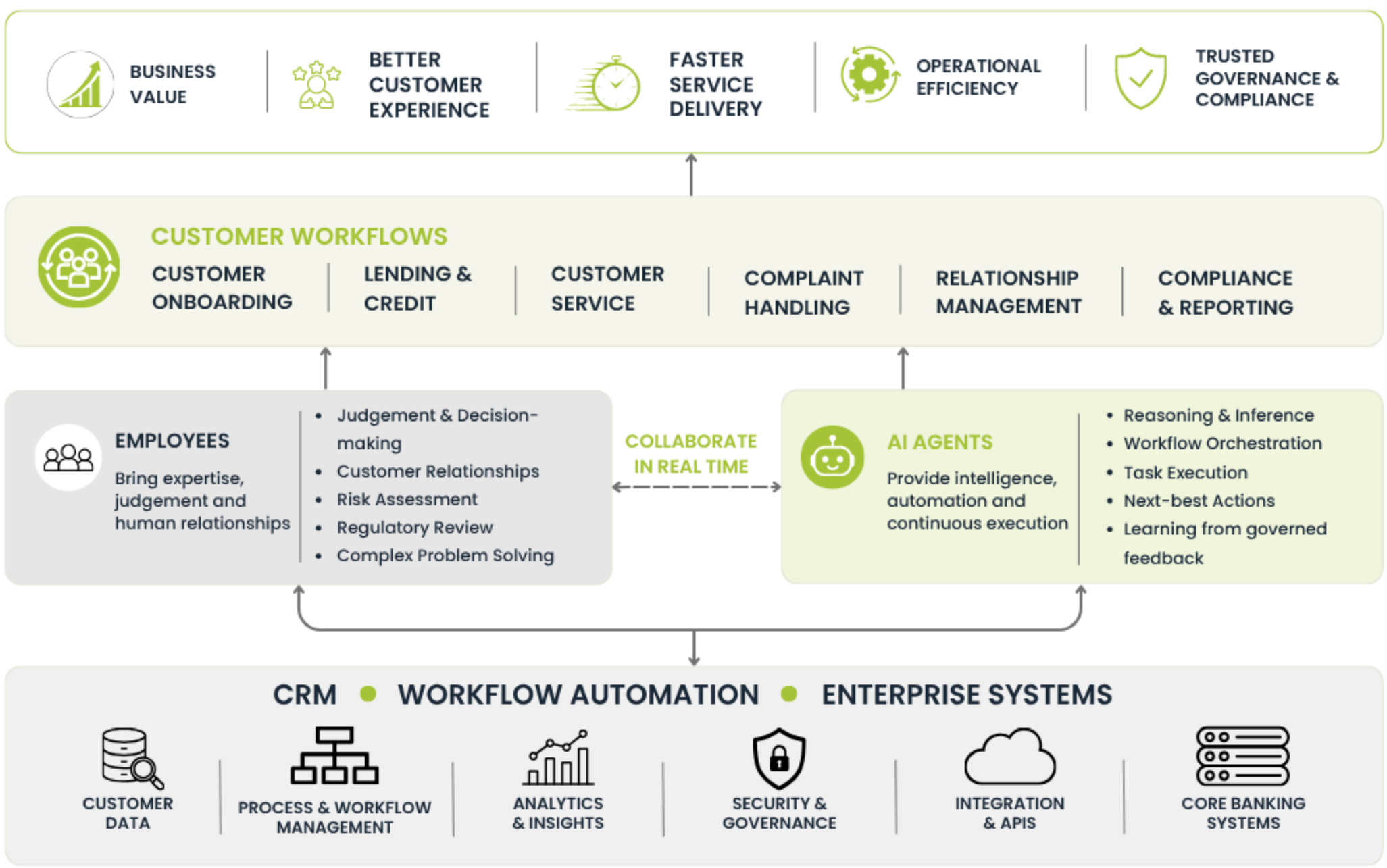
This evolution marks the emergence of autonomous operations, where AI Agents extend beyond automating individual tasks to orchestrating end-to-end customer and operational workflows. Rather than replacing people, these intelligent systems act as operational partners, enabling employees to make faster decisions, reduce administrative effort, and deliver more consistent customer experience.

The question facing financial institutions is no longer whether artificial intelligence should become part of their operations.

The real challenge is how to operationalize AI securely, integrate it into customer workflows, and generate measurable business value while maintaining the trust, governance, and regulatory discipline that define modern banking.

The Autonomous Banking Operating Model

AI Agents enable intelligent customer workflows without replacing human expertise.



AI Agents do not replace banking professionals. They work alongside employees to orchestrate customer workflows while people remain responsible for judgement, customer relationships, and regulatory decisions.

WHY TRADITIONAL AUTOMATION HAS REACHED ITS LIMITS

For many financial institutions, automation has already delivered significant operational improvements. Technologies such as Business Process Management (BPM), Robotic Process Automation (RPA), and workflow orchestration have helped eliminate repetitive tasks, standardize business processes, reduce manual errors, and improve operational efficiency. These investments have played a critical role in accelerating digital transformation and remain an essential component of modern banking operations.

However, traditional automation was designed to execute predefined tasks within structured environments. It performs exceptionally well when business rules are stable, processes are predictable, and every decision follows a clearly defined sequence. While this approach remains highly effective for repetitive administrative activities, today's banking environment requires systems that can interpret context, adapt to changing circumstances, and support increasingly complex decision-making.

Modern banking is driven by connected customer workflows rather than isolated processes. A single interaction, such as opening an account, applying for a mortgage, submitting a service request, or onboarding a corporate client, often spans multiple departments, external data sources, regulatory checks, risk assessments, and customer communications. These end-to-end workflows require continuous coordination and informed decision-making that extend well beyond the capabilities of traditional automation.

WHAT HAPPENS WHEN A WORKFLOW MUST INTERPRET NEW INFORMATION RATHER THAN SIMPLY FOLLOW A PREDEFINED RULE?

For financial institutions, this evolution is particularly significant. Regulatory compliance, fraud prevention, customer experience, and operational resilience all depend on timely decisions supported by information distributed across multiple systems. Traditional automation can execute predefined workflows, but it cannot independently interpret new information, reason through changing situations, or proactively recommend the next best course of action.

This is where AI Agents introduce a new operational model. Rather than replacing existing automation, they build upon it by combining workflow automation with reasoning, contextual understanding, and intelligent decision support. Embedded within platforms such as Creatio, AI Agents help financial institutions automate customer workflows, coordinate activities across systems, and empower employees to deliver faster, more consistent, and more personalised customer experiences.

Industry perspective

McKinsey & Company

Organisations seeking to realize the full value of artificial intelligence must move beyond isolated automation initiatives and instead "rewire the enterprise" by embedding intelligence across end-to-end business processes rather than individual activities. This represents a fundamental shift in enterprise operations. Instead of automating tasks independently, intelligent systems are increasingly expected to orchestrate complete customer and operational workflows, coordinate information across functions, and support employees throughout complex banking processes.

The next question is therefore no longer whether automation remains valuable, but how can financial institutions deploy AI responsibly within one of the world's most highly regulated industries.

UNDERSTANDING AI AGENTS: THE NEXT EVOLUTION OF ENTERPRISE AI

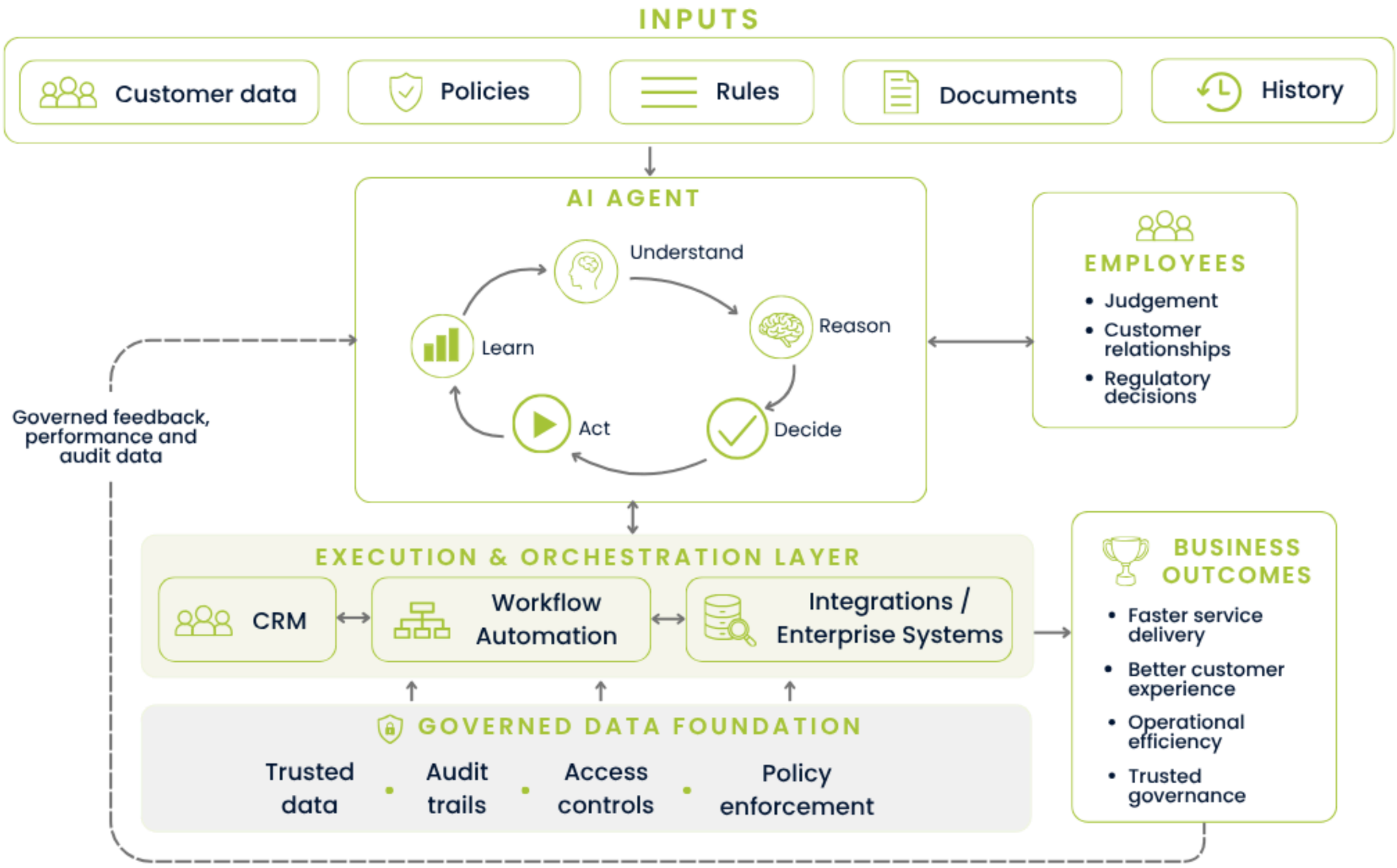
Artificial intelligence has evolved significantly over the past decade. Early AI applications in banking primarily focused on analyzing historical data to identify patterns, predict outcomes, and support decision-making. More recently, generative AI introduced the ability to create content, summarize information, answer questions, and interact with users using natural language. While both capabilities have delivered considerable value, they remain largely reactive, responding to prompts rather than independently progressing work.

The next stage of this evolution is Agentic AI. According to Forrester, AI Agents are intelligent software systems capable of reasoning, planning, and executing multi-step tasks to achieve defined business objectives rather than simply responding to individual requests. Unlike traditional AI models that depend on continuous human prompts, AI Agents can analyze context, coordinate actions across multiple systems, adapt as new information becomes available, and progress work with minimal human intervention.

For financial institutions, this represents a fundamental shift in how customer workflows are managed. Rather than assisting with isolated activities, Creatio AI Agents can participate throughout entire banking processes, working alongside employees to coordinate activities, retrieve information, trigger workflows, and recommend next-best actions. Whether supporting customer onboarding, loan origination, customer service, or compliance investigations, AI Agents enable work to progress seamlessly across multiple departments while maintaining operational visibility and control.

How AI Agents Work in Banking

How AI Agents enable intelligent customer workflows while working alongside employees.



AI Agents augment banking professionals by orchestrating customer workflows, while employees remain responsible for judgement, customer relationships, and regulatory decisions.

AI Agents in practice: *Customer onboarding*

Consider the customer onboarding process. Instead of requiring employees to manually coordinate every step, an AI Agent can collect customer information, validate documentation, initiate Know Your Customer (KYC) and compliance checks, identify missing requirements, route approvals, notify relationship managers when intervention is required, and maintain a complete audit trail throughout the process. Employees remain responsible for decisions requiring judgement, while routine coordination is automated.

This vision aligns closely with the Creatio AI-native CRM and workflow platform, where AI Agents are embedded directly into enterprise workflows rather than operating as standalone assistants. By combining enterprise CRM, workflow automation, no-code development, and AI within a unified platform, financial institutions can automate customer workflows while maintaining the flexibility, transparency, and governance required in regulated environments.

Importantly, AI Agents are designed to augment, not replace, banking professionals. Relationship managers, compliance officers, operations teams, and customer service specialists continue to provide the expertise, judgement, and accountability that financial services demand. AI Agents complement these roles by managing repetitive coordination, processing information at scale, surfacing contextual insights, and enabling employees to focus on higher-value customer interactions.

As AI adoption accelerates across the banking industry, the challenge is no longer understanding what AI Agents are.
The real opportunity lies in deploying them responsibly, integrating them into enterprise operations, and ensuring they operate within governance frameworks that protect customers, institutions, and regulators alike.

WHY BANKING REQUIRES A DIFFERENT APPROACH TO AI

While organizations across every industry are exploring the benefits of artificial intelligence, financial institutions operate within a uniquely complex environment. Every customer interaction, lending decision, payment, compliance review, and advisory service is governed by stringent regulatory requirements, risk management frameworks, and the need to maintain public trust. As a result, successfully deploying AI Agents in banking requires more than advanced technology, it requires a disciplined approach to governance, security, and accountability.

WHAT MAKES AI ADOPTION IN BANKING FUNDAMENTALLY DIFFERENT?

Unlike many industries where AI can be introduced incrementally with relatively limited business impact, banking demands a higher standard. AI-driven decisions must be transparent, explainable, auditable, and aligned with both internal policies and regulatory expectations. Financial institutions must also ensure that customer data is protected, access to sensitive information is appropriately controlled, and every automated action can be traced and validated when required.

Banking demands a higher standard

- Transparent
- Explainable
- Auditable
- Aligned with internal policy and regulation

Industry perspective

World Economic Forum & Accenture

Organisations achieve the greatest value from AI when it is treated as an enterprise transformation initiative rather than a standalone technology project. This requires strong governance frameworks, trusted data foundations, cross-functional collaboration, and clear accountability across the organisation. Rather than deploying isolated AI capabilities, leading financial institutions are embedding intelligence directly into customer workflows, enabling AI Agents to support business operations within clearly defined governance frameworks.

For this reason, successful AI adoption in banking is not measured solely by the sophistication of the technology, but by how effectively AI is integrated into existing operating models. AI Agents must work alongside employees, respect organisational policies, and operate within established approval processes, ensuring that human expertise remains central to decisions involving regulatory interpretation, risk acceptance, customer relationships, and ethical judgement.

This is particularly important when automating customer workflows. Whether processing a loan application, managing a customer complaint, supporting onboarding, or coordinating compliance reviews, AI Agents must be capable of understanding business context while ensuring every action remains secure, transparent, and aligned with regulatory expectations. This balance between intelligent automation and responsible governance is what enables financial institutions to innovate confidently without compromising trust.

Ultimately, the competitive advantage will not come from deploying the largest number of AI Agents, but from deploying them responsibly.
Financial institutions that establish trusted governance, high-quality data foundations, and well-designed customer workflows will be better positioned to scale AI across the enterprise while maintaining the confidence of customers, regulators, and stakeholders alike.

FROM AI STRATEGY TO OPERATIONAL REALITY

Understanding the potential of AI Agents is only the beginning. The real challenge for financial institutions lies in translating AI strategy into measurable business outcomes. While many organisations have successfully experimented with artificial intelligence through pilots and isolated use cases, scaling these capabilities across enterprise operations often proves far more complex. Legacy infrastructure, fragmented data, disconnected applications, and regulatory requirements frequently prevent AI initiatives from delivering lasting business value.

WHAT SEPARATES AI EXPERIMENTATION FROM ENTERPRISE TRANSFORMATION?

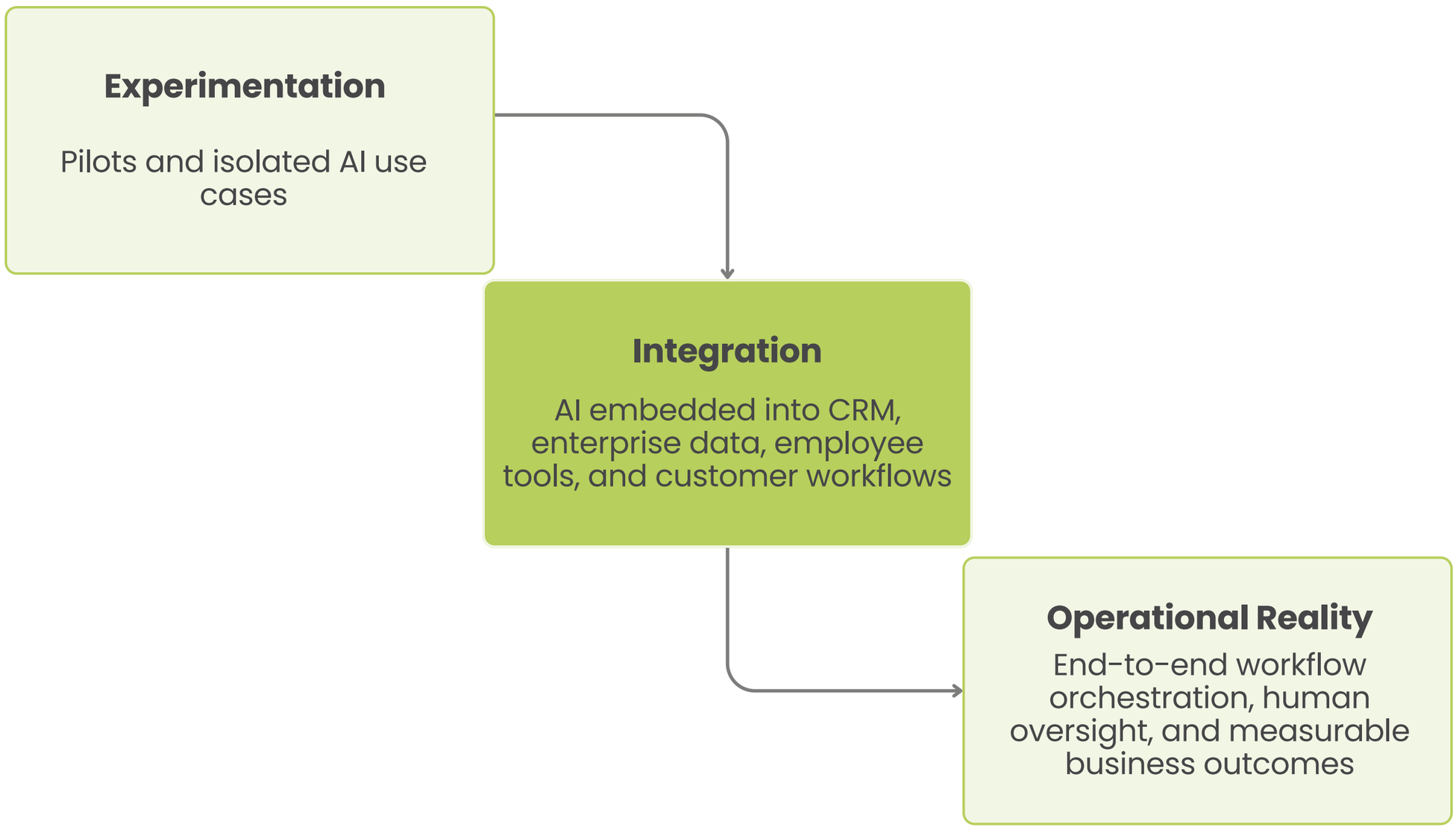
The difference between experimentation and transformation lies in integration. AI delivers the greatest impact when it operates within the systems employees already use, accessing enterprise data, participating in workflows, and collaborating with people throughout the customer lifecycle. Rather than functioning as a standalone assistant, AI becomes an operational capability embedded into the day-to-day activities of the organisation.

This is the approach championed by the Creatio AI-native CRM and workflow platform, which combines enterprise CRM, workflow automation, no-code development, and Creatio AI Agents within a unified environment. Instead of requiring employees to switch between multiple applications or manually trigger AI interactions, the platform embeds intelligence directly into customer workflows, enabling AI Agents to access relevant business context, coordinate actions across systems, and recommend next-best actions while maintaining governance, transparency, and human oversight.

For financial institutions, this approach supports a wide range of customer-facing and operational workflows, including:

- Customer onboarding and account opening
- Know Your Customer (KYC) verification
- Loan origination and loan servicing
- Customer service case management
- Complaint handling and resolution
- Compliance reviews and investigations
- Relationship management and customer engagement
- Cross-selling and next-best-action recommendations

From Experimentation to Operational Reality



Rather than automating isolated tasks, Creatio AI Agents orchestrate the entire workflow. They can gather customer information, initiate approvals, validate documentation, trigger compliance checks, route cases to the appropriate teams, notify relationship managers when intervention is required, and maintain a complete audit trail throughout the process. Employees remain fully in control of decisions requiring judgement, while repetitive coordination and administrative activities are handled intelligently and consistently.

Banking AI Agent Workflow Matrix

AI agents orchestrate intelligent workflows across the customer lifecycle while employees provide judgement, oversight and exception handling where human expertise is critical.

WORKFLOW AREA	EXAMPLE SCENARIO	AI AGENT CONTRIBUTION	EMPLOYEE ROLE	KEY SYSTEMS TOUCHED	OUTCOME DELIVERED
CUSTOMER ONBOARDING	New customer account opening	• Collects and validates information • Verifies identity and documents • Screens for risk and compliance • Recommends onboarding decision	• Reviews exceptions • Confirms risk rating • Approves account opening	• KYC / Identity • Core Banking • AML Screening • CRM	Faster onboarding with reduced risk
LENDING & CREDIT PROCESSING	Retail loan application	• Extracts and validates loan data • Evaluates application data against approved credit policies • Recommends terms and conditions • Prepares decision package	• Reviews recommendation • Applies judgement for approval • Manages exceptions	• Core Banking • Credit Bureau • Document Mgmt. • Workflow Engine	Faster decisions and improved loan quality
CUSTOMER SERVICE	Customer inquiry or service request	• Interprets customer intent and context • Retrieves account and interaction history • Recommends the next-best action • Executes routine requests and follow-up tasks	• Handles complex or sensitive inquiries • Provides judgement, empathy and advice • Reviews exceptions and escalations • Approves high-impact actions	• CRM • Core banking • Knowledge base • Communication hub / contact centre platform	Faster resolution and a more consistent customer experience
FRAUD DETECTION & MONITORING	Suspicious transaction monitoring	• Monitors transactions in real time • Detects anomalies and patterns • Assesses risk score • Triggers alerts and recommends actions	• Investigates alerts • Confirms or clears cases • Takes appropriate action	• Transaction Monitoring • AML / Fraud Engine • Core Banking • Case Management	Stronger fraud prevention and reduced losses
COMPLIANCE & REPORTING	Regulatory report generation	• Gathers and validates data • Maps data to regulatory rules • Prepares drafts and summaries • Flags data quality issues	• Reviews and validates output • Provides final approval • Manages regulatory queries	• Data Warehouse • Regulatory Engine • Reporting Tools • Document Mgmt.	Accurate reporting and regulatory confidence
COLLECTIONS & RECOVERY	Overdue payment management	• Identifies at-risk accounts • Recommends repayment plan • Initiates automated reminders • Tracks customer responses	• Negotiates with customers • Adjusts repayment terms • Approves resolutions	• Core Banking • Collections System • CRM • Communication Hub	Higher recovery rates and better customer outcomes

AI Agents orchestrate intelligent workflows across the customer lifecycle while employees provide judgement, oversight and exception handling where human expertise is critical.

Employees apply judgement, empathy and accountability in complex, high-risk or customer-sensitive situations.

Together, they deliver faster service, stronger risk management and exceptional customer outcomes across the entire banking lifecycle.

This enterprise-first approach enables financial institutions to modernise customer workflows without disrupting existing operations. By combining AI, workflow automation, and CRM within a single platform, organisations can improve operational efficiency, strengthen customer experiences, accelerate service delivery, and establish a scalable foundation for responsible AI adoption.

As more banks move from experimentation to enterprise-wide implementation, the conversation is no longer centred on whether AI can deliver value.
The focus is increasingly on how organisations can achieve measurable business outcomes by embedding AI Agents into everyday customer workflows.

AI IN ACTION: HOW FINANCIAL INSTITUTIONS ARE DELIVERING MEASURABLE BUSINESS VALUE

The true value of AI is not measured by the sophistication of the technology itself, but by the business outcomes it delivers. Across the banking industry, financial institutions are moving beyond isolated automation initiatives and embedding AI into customer workflows to improve operational efficiency, strengthen customer relationships, and support more consistent decision-making.

This transformation is already being demonstrated by organisations that have modernized customer engagement and workflow automation using the Creatio AI-native CRM and workflow platform.

These examples demonstrate the CRM, data and workflow foundations upon which AI-enabled banking operations can be built.

WHAT DOES MEASURABLE BUSINESS VALUE LOOK LIKE WHEN INTELLIGENCE IS EMBEDDED INTO CUSTOMER WORKFLOWS?

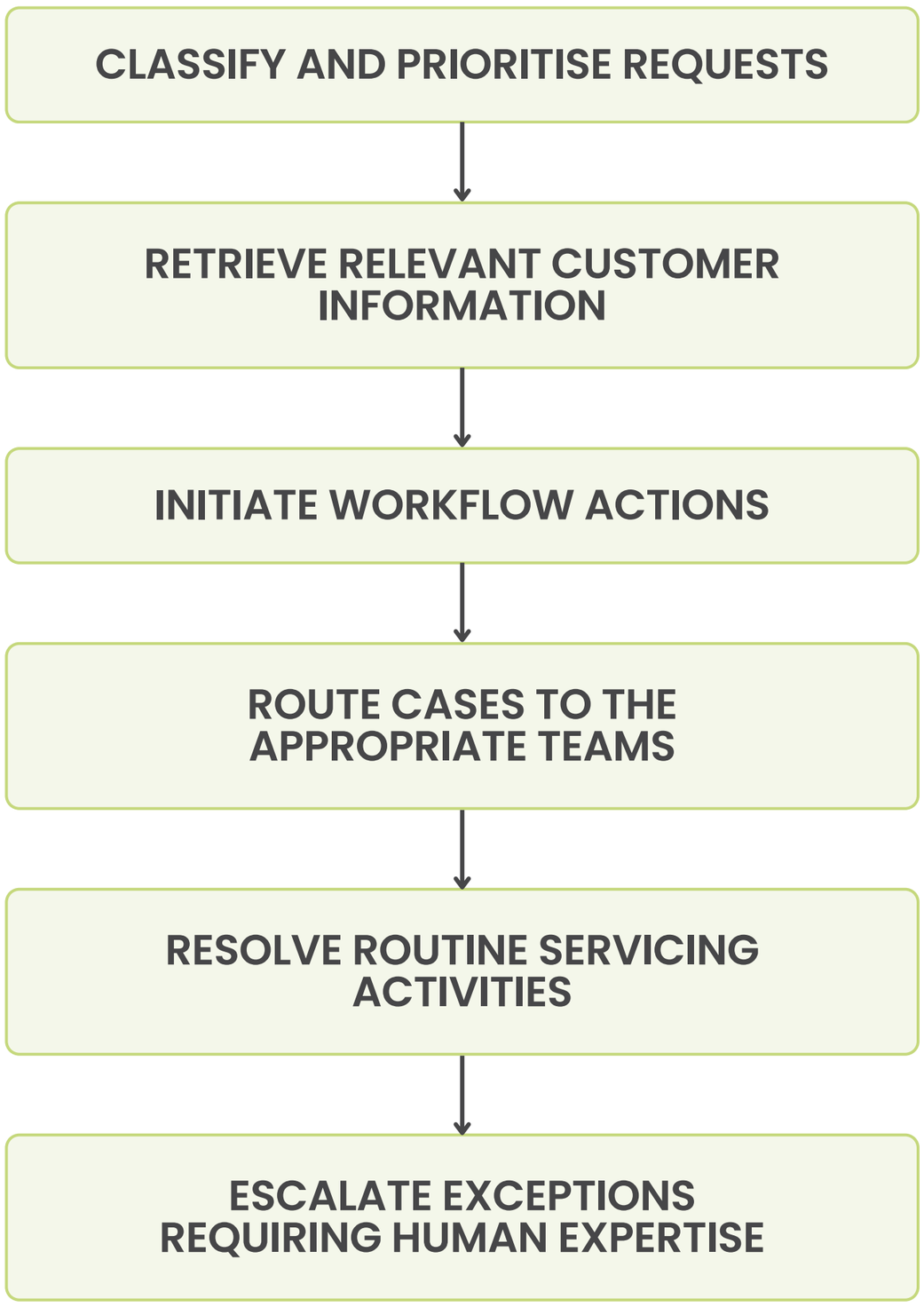
BRD Groupe Société Générale *Customer engagement and workflow modernisation*	BRD Groupe Société Générale, one of Romania's largest financial institutions, adopted Creatio to modernize customer relationship management and streamline customer workflows across its retail and corporate banking operations. By creating a unified environment for customer engagement, the bank strengthened lead management, improved collaboration between teams, and increased operational efficiency, enabling employees to deliver faster and more consistent customer experiences.
Oman Arab Bank *Digital transformation and operational visibility*	Oman Arab Bank implemented Creatio as part of its digital transformation strategy to modernize customer relationship management and optimize banking operations. By centralizing customer information and streamlining workflow execution, the bank improved operational visibility, accelerated service delivery, and established a stronger foundation for future AI-driven innovation.
Lake City Bank *Enterprise-wide CRM standardization*	Lake City Bank selected Creatio as the foundation for a unified and scalable customer relationship management platform designed to replace fragmented legacy systems, improve data quality, and support disciplined, AI-enabled growth. The planned deployment will span commercial, retail and private banking, as well as wealth management, operations and other enterprise functions, while keeping human decision-making firmly in the loop.

FROM PLATFORM MODERNISATION TO AI-POWERED SERVICING

Beyond CRM modernisation, financial institutions are increasingly deploying Creatio AI Agents to automate complex customer workflows that previously required significant manual coordination.

EXAMPLE: LOAN SERVICING AI AGENT

A loan servicing AI Agent, for example, can classify and prioritize requests, retrieve relevant customer information, initiate workflow actions, route cases to the appropriate teams, and resolve routine servicing activities before escalating only those situations requiring human expertise.



Indicative Business Impact

30–50%
Reduction in manual servicing effort

25–40%
Faster average case resolution

10–20%
Improvement in on-time SLA adherence

Designed to maintain governance and human oversight throughout the workflow.

*Source: Creatio, Creatio AI Agents Deck: Loan Servicing Agent – Business Impact & Benefits, June 2026.

Collectively, these examples demonstrate an important shift across the banking industry. Financial institutions are no longer investing in AI solely to automate individual tasks or reduce operational costs. They are embedding Creatio AI Agents into customer workflows to create more connected, responsive, and intelligent operating models where people and AI work together to deliver measurable business value.

GOVERNANCE: BUILDING TRUST IN AI-DRIVEN BANKING

Trust has always been the foundation of banking. Every customer interaction, financial transaction, lending decision, and compliance process depends on confidence that information is accurate, secure, and handled responsibly. As financial institutions increasingly automate customer workflows using AI Agents, maintaining that trust becomes even more important.

Deploying AI in banking is therefore not simply a technology initiative, it is a governance initiative. Every AI Agent must operate within clearly defined policies, regulatory requirements, and organizational controls. Whether supporting customer onboarding, loan servicing, compliance reviews, or customer service, AI-driven workflows must remain transparent, auditable, and accountable throughout their lifecycle.

HOW CAN FINANCIAL INSTITUTIONS SCALE AI WITHOUT WEAKENING TRUST, CONTROL OR ACCOUNTABILITY?

Industry perspective

KPMG

"AI governance and controls have moved from a technical consideration to a board-level priority in banking."

KPMG's banking CEO outlook shows that AI is moving from pilot programmes to enterprise deployment and becoming increasingly central to operating models. As adoption scales, banking leaders are placing greater emphasis on trust, ethical challenges, data readiness and governance to support fair and transparent outcomes.

This is particularly important for financial institutions, where AI Agents frequently access customer information, coordinate actions across multiple systems, and support decisions that may influence regulatory compliance or customer outcomes. Every automated action must therefore be traceable, every recommendation explainable, and every workflow governed by appropriate human oversight.

Governance Embedded into the Platform

The Creatio Trust Centre reflects these principles by providing enterprise-grade security, role-based access controls, auditability, transparency, and human-in-the-loop governance for AI-powered workflows. Rather than allowing AI Agents to operate independently, the platform enables organisations to define governance policies, monitor AI activities, control access to sensitive information, and maintain full visibility across automated customer workflows.

Ultimately, governance should not be viewed as a barrier to innovation. It is the foundation that enables financial institutions to scale AI confidently across the enterprise. When governance, workflow automation, and AI Agents work together, organisations can accelerate innovation, strengthen regulatory compliance, improve customer trust, and realize sustainable business value without compromising operational control.

Governance Framework for AI-Driven Banking

The controls required to make AI-powered customer workflows trusted, accountable and compliant.



Governance is not a separate stage in AI adoption. It is the control environment that enables trusted intelligence across every customer workflow.

THE FUTURE OF BANKING: INTELLIGENCE EMBEDDED IN EVERY CUSTOMER WORKFLOW

Artificial intelligence is rapidly evolving from a supporting technology into a core business capability. Over the coming years, competitive advantage in banking will no longer be determined solely by the products or services a financial institution offers, but by how intelligently it delivers every customer interaction. The institutions that succeed will be those that seamlessly combine people, data, AI, and workflow automation to create faster, more responsive, and highly personalised banking experiences.

As AI Agents become more capable, their role will continue to expand beyond supporting individual tasks. They will increasingly orchestrate end-to-end customer workflows, collaborating with employees across onboarding, lending, customer service, compliance, and relationship management. Rather than operating as isolated tools, AI Agents will become trusted digital teammates that help financial institutions deliver greater operational efficiency while maintaining the governance and accountability expected in the banking sector.

This transformation is not about replacing human expertise. It is about enabling banking professionals to focus on the work where their experience creates the greatest value: building customer relationships, making informed decisions, managing risk, and delivering trusted financial advice. By automating routine coordination and administrative activities, AI Agents allow employees to spend more time on strategic and customer-centric responsibilities.

The future of banking will not be defined by artificial intelligence alone. It will be defined by how effectively financial institutions combine human expertise with intelligent technologies to deliver secure, personalised, and seamless customer experiences at scale.

KEY TAKEAWAY

The greatest value from AI will not come from deploying more technology, but from embedding intelligence into the customer workflows that define everyday banking operations.

Financial institutions that combine AI Agents, connected enterprise systems, trusted governance, and human expertise will be better positioned to accelerate service delivery, strengthen customer relationships, and improve operational resilience. The objective is not autonomous technology for its own sake, but a more intelligent operating model in which AI handles coordination and routine execution while employees retain judgement, accountability, and control.

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RESEARCH NOTE

This article draws on publicly available industry research, Creatio platform materials, and published customer transformation stories. The business-impact ranges presented for the Loan Servicing AI Agent are indicative estimates provided by Creatio and may vary according to implementation scope, operating model, data readiness, and organisational maturity.

EXPLORE AI-DRIVEN CUSTOMER WORKFLOWS

Speak with Salam Technology to explore how Creatio AI Agents, AI-native CRM, and workflow automation can support secure, governed, and scalable transformation across financial services.

T +974 4020 6250
F +974 4407 7265
E info@salamtechnology.com
www.salamtechnology.com

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