

WHITEPAPER

# STAYING HUMAN IN THE AGE OF AI

How Financial Institutions  
Can Use AI and No-code to Deliver  
Authentic Experiences



 Creatio

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# 01 EXECUTIVE SUMMARY

This whitepaper explores how financial institutions can balance digital transformation with human-centric personalization. It emphasizes the role of AI – predictive, generative, and agentic – and no-code platforms in delivering efficient, scalable, and tailored consumer experiences.

The new frontier isn't just about digital efficiency – it's about how humans and AI agents work together to deliver personalized, scalable experiences.

AI is no longer a back-end feature; it's a front-line collaborator.

## KEY FINDINGS

1. In today's digital era, speed and responsiveness alone no longer meet the expectations of consumers.
2. By enabling personalized experiences at scale, agentic AI is becoming a crucial driver of competitive advantage in financial services.
3. When human competencies meet AI agents' precision and speed, financial institutions can scale workflows while preserving a personal, human-centered experience.

## STRATEGIC RECOMMENDATION

Embrace AI-native, no-code platforms that empower both employees and AI agents to work in harmony – streamlining operations while restoring the human touch at scale.



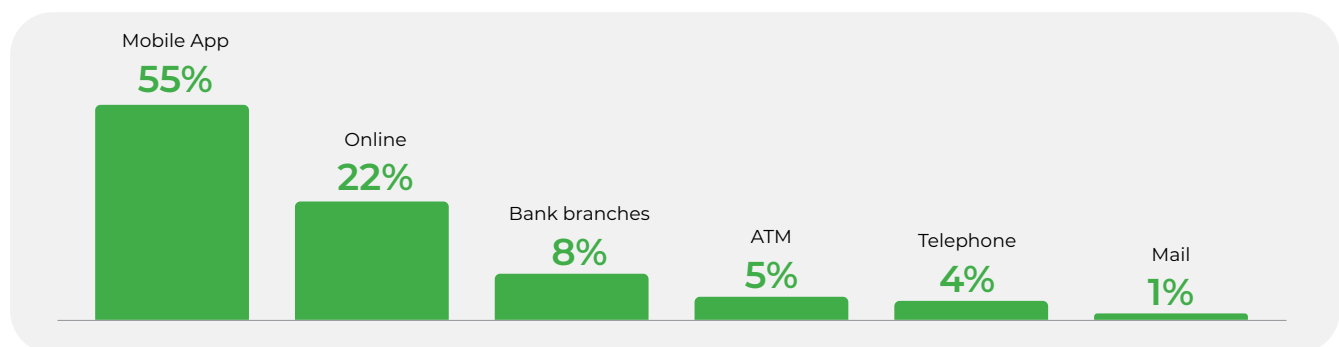
# 02 THE GOOD-OLD-DAYS AND THE NOW-OLD-DAYS

Digitization in the financial services sector has grown exponentially over the past decade and shows no signs of slowing down. In fact, digitization is expected to grow even more rapidly over the next decade. In 2024, the global financial technology market was estimated to be worth about \$340 billion. By 2032, this number is expected to reach over \$1.1 trillion<sup>1</sup>, with banks and other financial institutions making up about 75 % of that.

Some of you may remember a time when frequently popping into your local credit union branch was a common occurrence. Some of you may not. Because these face-to-face interactions, the “good-old days” as some would say, are fast becoming a thing of the past.

## MORE THAN A NUMBER

Consumers are one of the main reasons financial services institutions are adopting digital financial processes at such a fast pace. In a 2024 ABA National Survey, 55 % of consumers said their preferred method of banking is through a mobile app or device while 22 % said they preferred to conduct their activities on a computer. A lowly 8 % of consumers reported a branch visit as their preferred method, but this still outranks a phone conversation (4 %) or “snail mail” (1 %)<sup>2</sup>.



To make it even more challenging, consumers are not only concerned with the best rates or fastest service as they previously were. Yes, consumers still want these things too, but the most prominent differentiator emerging for consumers is now personalized interaction. Simply put, consumers want the best of all

1. Fortune Business Insights – Fintech Market Analysis 2025-2032

2. American Bankers Association – Consumer Survey Banking Methods 2024

That's so important right now, and it's definitely top of mind for us. Just knowing more about [Gen Z and Millennials], having easy access to that demographic — is key. And as we fulfill our future plans toward more AI-generated capabilities, understanding their preferences and how they engage with us will inform how we build out certain processes, products, and services going forward.

**Wendy Albers**

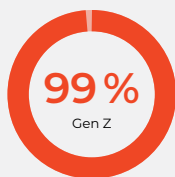
SVP of Member Experience, Generations Federal Credit Union

worlds wrapped into one seamless solution that their financial services company must provide, lest they go elsewhere (which is another unfortunate trend becoming increasingly more common).

## YOUNGER EVERY DAY

The population is aging, and at the same time, younger generations are entering the market with greater exposure to – and preference for – digital solutions and technology in general. People are being introduced to technology at an increasingly younger age, which can be both beneficial and detrimental to a digital-focused financial institution. While our older consumers age out of our base, it is imperative to meet the younger generations where they are – online.

A 2023 CNBC study<sup>3</sup> found that 99% of Gen Z (born 1997–2012) and 98% of Millennials (born 1981–1996) use a mobile banking app for a wide variety of uses. Gen Z and Millennials expect seamless, tech-driven experiences from their financial institutions – and AI is rising to meet them where they are: on mobile, in real time, and with personalized relevance. By combining automation with human-like intelligence, AI agents are becoming the digital frontline – powering efficient service while keeping the experience personal.



**99% of Gen Z and 98% of Millennials use a mobile banking app for a wide variety of uses**

3. CNBC – Millennials and Gen Z are the most likely to use mobile banking apps 4. American Bankers Association – Consumer Survey Banking Methods 2024

# 03 MODERN EXPERIENCES AND THE AGE OF AI

We've been using AI in financial activities for quite some time now, starting with predictive AI. Next came generative AI, and now we have agentic AI. But aren't all of these just...AI? Well, yes, but there are some notable differences in function and capabilities.



## PREDICTIVE AI

Predictive AI uses historical data, trends, and algorithms to, you guessed it, predict and provide trends or decisions based on those predictions. This brand of AI is particularly useful when it comes to risk management and data-driven efficiencies. For example, many day-to-day FinServ operations you are familiar with include some type of evaluation. Common uses include:

- Credit Assessment & Decisioning
- Risk Assessment
- Trend Analysis
- Forecasting
- Efficiency Evaluation

The absence of predictive AI in these areas can sometimes lead to errors and inconsistency. By providing accurate evaluations and decisions immediately, we typically realize a significant increase in efficiency.

## GENERATIVE AI

Generative AI emerged as the next generation of AI over the last half-decade.

It is a type of artificial intelligence that creates new content – such as text, images, audio, and code – by learning patterns from existing data and generating human-like outputs. We commonly use generative AI for a wide variety of purposes:

- Document Processing
- Fraud Detection
- Content Creation
- Marketing Materials
- Automatic Communications



The centralization of data gives us member 360. But AI really takes that data up a notch rather than trying to sift through tons of data, the AI can help us aggregate summary views that are more relevant during that interaction or even prompts for products and services that might be more relevant to that member.



**Matt Pincoski**

Sr. Director of Engagement Systems, Ent Credit Union

All of these are now being used or adopted as efficiency boosters and to automate processes all around the world. So if we aren't already using generative AI in our processes, it will likely find its way into the house in some form pretty soon.

## AGENTIC AI

Agentic AI takes the foundational elements of predictive and generative AI, but goes a step further. It can learn, generate, and take actions autonomously. It can adapt to real-time inputs and work towards achieving pre-defined goals with minimal human intervention. It allows a much more refined focus and is frequently incorporated as role-based agents. Examples of agentic AI could include:

- Lead Management
- Case Resolution
- Marketing Support
- Consultation Assistance

But with all of these different options and potential new functionality, we should be mindful about how the incorporation of these new technologies affects the experience for our consumers.



# 04 A LESS THAN PERSONAL EXPERIENCE

We have all received emails (many of them) stemming from a random free trial we signed up for or a website we visited to read a single article. Many times, these emails pretend to know exactly what you want or need! They may not know what name you go by in real life, but since you visited that website, surely you have an interest in starting your own business...right?

Well, not necessarily (although if you do, more power to you!). The predictive AI behind the scenes determined, based on your visit to the site, that you are or may be interested in a product or service that they offer. While this may not seem very advanced in and of itself, when combined with the metrics of your browsing experience and the generative AI that was used to draft and send an email offering you a 20% discount on random business services, it becomes much more powerful. But after seeing thousands of these emails before, they all seem more or less the same: a canned and mass generated offer using my basic information as a “hook” to make it seem more personal. In many cases, the opposite effect is achieved. You know that no human was involved in this outreach and that everyone visiting this website likely receives the same email (even some with their name spelled correctly). And while the coupon is appreciated, that is all it is: a coupon.

This feeling shows that consumers’ expectations of personalization have shifted dramatically.



As consumers become more tech-savvy and more digitally connected, it is no longer only about speed and responsiveness, since those tactics are widely employed in many areas of their lives.



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Before Creatio, we were potentially losing member case issues — we weren't able to track that work well across the organization. Now we seamlessly move that work across departments... automatically assigning it. Last year, we processed over 45,000 member cases. That's 45,000 different opportunities to improve — or potentially sacrifice — a member relationship. Creatio has helped us address those issues every time.

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**Kyle Swanson**

Consumers Credit Union

## MISSED CONNECTIONS

Consumers can be demanding. We've met them at their preferred channel, digitized our financial processes, and incorporated AI to keep up with emerging trends. With all of this digitization, the number of opportunities to incorporate a personal touch into our processes substantially decreases. For example, let's take a typical end-to-end credit card process:

- Consumer receives a credit card promotion via email
- They then go to the website and use the AI chat feature to find out how to apply for the promotional product
- They follow the link and fill out the credit card application
- Documents and disclosures are electronically signed upon submission of the application
- The consumer receives an email notifying them of approval
- A few days later, the card and accompanying paperwork arrives in the mail

In this example, AI improves efficiency and enhances the consumer experience by ensuring nothing important slips through the cracks. Yet the experience remains less than ideal, lacking the personalized touch needed to foster deeper connections and build stronger relationships. This process may not warrant too much human interaction itself, but we certainly want to maximize the personal aspects of the process that do give us the opportunity!

# 05 ENHANCING MEMBER EXPERIENCES WITH AGENTIC AI

## AGENTIC AI IN ACTION

We've talked about the different types of AI and how they can be incorporated into financial services workflows. But let's take a closer look at the new kid on the block, agentic AI. We mentioned that it is the convergence of predictive and generative AI and is typically more focused on specific areas.

There are three key values to this<sup>4</sup>:

- 01 Specialized, role-based agents**  
provide a more accurate, tailored approach to the task at hand
- 02 Consumer-facing agents**  
providing a more customized approach adds much-needed personalization during interactions, without human intervention
- 03 Operational agents**  
manage, learn, and facilitate processes, freeing up time for humans to focus on other tasks, such as delivering a personalized experience to consumers

Agentic AI's ability to learn from previous experience with the tasks it is assigned to makes it the perfect "companion" to human employees. Let's say a consumer started chatting with a chatbot online with a problem they are experiencing with your product. They answer a couple of basic questions, but then do the equivalent of pressing '0' over and over and shouting "representative" into their phone. Eventually, a human will respond to this support request, but at this point has no indication of the issue or background on the reason for the request.

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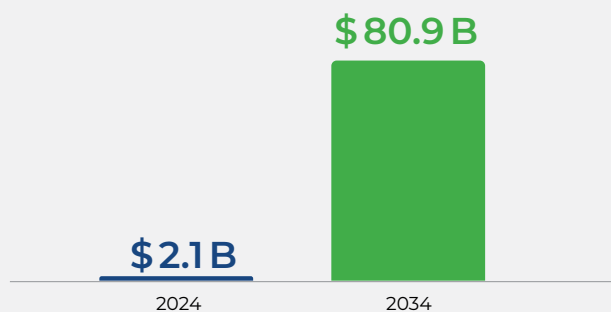
4. Katherine Kostereva & Burley Kawasaki, No-Code Playbook

## AGENTIC AI CAN CHANGE IT

Agentic AI can summarize the initial information collected, cross-check with which products the consumer has with you, determine common issues with those products, and present possible resolutions to the human employee, all in real time. This prepares the employee with a range of resources that would have taken minutes, hours, or even days otherwise. The human user can provide a more personalized experience while the AI assistant quickly and efficiently pinpoints the problem and begins the resolution process immediately. In certain cases, agentic AI may be so savvy that it can also act as the resolver of the issue, autonomously fulfilling the follow-up tasks needed to successfully close the case while the two humans shoot the breeze.

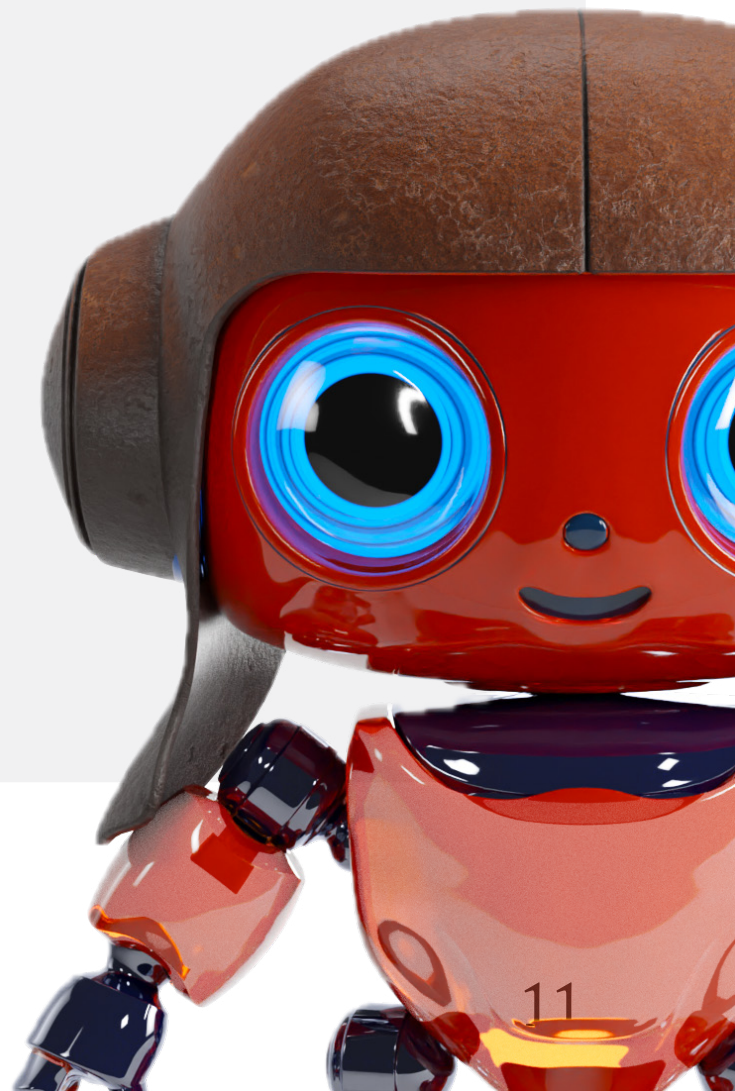
### Sounds like a win-win, right?

The financial services industry as a whole seems to think so. The demand for agentic AI in the financial services market is expected to grow from \$2.1 billion in 2024 to a whopping \$80.9 billion in 2034, a CAGR of over 43 %<sup>5</sup>. Additionally, Gartner found that less than 1 % of enterprise software applications incorporated agentic AI in 2024. By 2028, this is expected to increase to 33 %<sup>6</sup>.



5. Market.us Report – Agentic AI For Financial Services Market

6. Gartner - Report 2024



## PROVING THE POWER OF AI-DRIVEN PERSONALIZATION

This approach is already demonstrating strong results in the financial services sector, showing how personalization powered by AI can significantly boost both consumer satisfaction and business outcomes.

### FROM ONBOARDING TO LASTING RELATIONSHIPS: ENT CREDIT UNION'S AI STORY

Leveraging the Creatio AI-native platform, Ent Credit Union launched automated onboarding experiences that greet new members, showcase the credit union's wider range of services, and nurture deeper long-term financial relationships.

With AI-driven insights at the core, Ent delivers timely and relevant product recommendations alongside personalized interactions – whether in the contact center, through targeted communications, or during face-to-face consultations in the branch.

### THE RESULTS?

**18.5%**

increase in new deposit  
conversions

**8.5%**

uplift in new loan  
conversions

Ent's case shows that AI-powered personalization goes beyond improving the consumer journey – it directly drives measurable business results.

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The success in financial services now depends on striking the right balance between cutting-edge automation and tailored consumer experiences. Organizations that master this balance will not only gain efficiency but also earn long-term trust and loyalty from their customers.



**Christopher Jackson**

Financial Services Strategy & Marketing Leader at Creatio

# 06 YOU CAN BE THE IT SPECIALIST YOU'VE ALWAYS NEEDED

The majority of financial services institutions outside of the largest players do not have the resources to staff a team of full-time developers focused on building and maintaining these processes. On average, small to medium sized financial institutions staff from 5 – 15 IT individuals per 1,000 employees, with that spend representing up to 15% of revenue in some cases. So the budget is already tight, which means we need solutions that limit technical requirements, provide out of the box business solutions, or both.

## NO-CODE

No-code solutions are right alongside AI in cutting edge financial services technologies.

Simply put, no-code platforms allow non-developers to participate in the application development process through visual drag-and-drop tools or natural language interfaces<sup>7</sup>.



To add, users of no-code platforms can use AI to assist in building these applications and workflows. This does two things: it allows users with business knowledge to incorporate that knowledge into the system without the need for technical translation, and it frees up valuable IT resources to focus on projects that require a more in-depth technical acumen.

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7. Katherine Kostereva & Burley Kawasaki, No-Code Playbook



The CRM is great, but what really sold us on Creatio was the no-code features. The ability to make changes ourselves was incredibly empowering and the idea of self-servicing the platform was very appealing.



**Christopher Bladen**

Operations Analyst, First United Bank & Trust

IT employees typically don't talk to consumers. But business users do. This gives business users a unique perspective on requirements for day-to-day processes, including front and middle-office activities that largely include the consumer. They also have a much better grasp on the true consumer experience and focus areas for personalization. We wouldn't task an IT person to provide a consultation on the account mix a certain consumer has, but we would ask the consumer service representative to do this. So why wouldn't we want them building and updating the application and workflows for those processes, they are the expert! We mentioned the limited IT budgets many are facing, and no-code helps manage this by shifting the business process management to the business process managers, while IT resources are free to address the ever-growing levels of tech debt or focus on other high-priority projects that require developer-level skills.

Combining our different types of AI with no-code results in a powerful solution that is flexible as needed, simple to build and maintain, and more easily personalized to consumers.



Now that all sounds great on paper, but what does it look like in practice? In the example below, we will walk through an end-to-end financial process with a focus on the consumer experience, which is built on a no-code platform and incorporates various AI skills.

# 07 PRACTICE MAKES PERSONAL

In this example, we will walk through a common workflow each for marketing, sales, product fulfillment, and services. Within each “phase” we will highlight AI skills involved alongside human intervention, with a focus on a personalized consumer experience.

It should be noted that for an even more digital experience, parts of this process may also be done via an online channel or digital banking using a chat feature or fully handled by an AI Agent itself.

Now let’s dive in!

## MARKETING

Process



Human



Role-Based AI Agent

The Marketing Manager is tasked with enacting a new campaign for a vehicle loan offer, but isn’t sure who should receive this offer and certainly doesn’t want to blanket the entire consumer base with an irrelevant product suggestion

### 1 Segmentation

The Marketing Manager has a role-based AI agent (Campaign Agent) to assist, and simply asks it to suggest segments of the consumer population with a high probability of success

The Campaign Agent evaluates historical trends in auto loan applications, current product mix of each consumer, and even if a consumer has a child’s 16th birthday coming up soon.

The Marketing Manager loves the idea of offering a lower rate to current consumers who have a child that may start driving soon, so asks the Campaign Agent to segment these people into a specific group.

The Campaign Agent segments the populations into appropriate groups.

Process	Human	Role-Based AI Agent
<b>2 Content Creation &amp; Personalization</b>	The Marketing Manager then pops into the no-code designer and drags-and-drops the components (including the audience folder) into a 4-step campaign, indicating that the offer should be emailed.	The Campaign Agent, meanwhile, is drafting and creating possible content to include in those emails.
	The Marketing Manager thinks it would be a nice touch to include the child's name in the email with a quick happy birthday note, but specifies if we don't have the child's name then we should skip that part.	Campaign Agent adjusts accordingly.
<b>3 Campaign Initiation</b>	After review, the Marketing Manager confirms the content and message and directs the Campaign Agent to initiate the campaign.	Campaign Agent initiates the campaign and sends the marketing materials/offers to each person in the specified group.
<b>4 Campaign Results</b>	The consumer receives the personalized email with a special vehicle loan offer based on the birthday recognition. It even includes a Happy Birthday message for their child!	Campaign Agent tracks status of each offer and records success metrics for analysis.

## SALES

Process	Human	Role-Based AI Agent
<b>1 Lead Management</b>	Many recipients of the birthday offer were impressed with the personalized message to not just them, but their family, and decided to call in to talk details.	
	A Call Center Representative (CCR) answers and since the telephony system is integrated with the platform, the role-based Call Center Agent springs into action	The Call Center Agent recognizes the caller as one of the recipients of the birthday offer and immediately displays the consumer's information on Consumer 360 including the offer details and even the birthday information.

Process



Human



Role-Based AI Agent

1 Lead Management

The CCR now has all of the relevant information right in front of them, and can concentrate on the interaction. The CCR asks if they are calling about the offer they received and wishes the consumer and family a happy birthday too.

The CCR confirms the reason for the call is the vehicle loan offer, and talks through the product details that the Call Center Agent provided for them.

The Call Center Agent begins the business process for the relevant offer

The CCR cannot take an application for a loan, so after answering any immediate questions and collecting some basic information, they transfer the consumer so a Consumer Service Representative (CSR)

2 Consultation

The CSR takes over and is shown the same information as the Call Center Agent, including the communication history. However, the CSR wants to stay focused on the conversation, so they ask the CSR Agent to generate a summary of recent activity to fully understand the context. This also prevents the consumer from having to repeat the same questions and answers multiple times to different representatives.

The CSR Agent generates a summary of recent conversations and information relevant to the consumer, including the offer opportunity and personal details

3 Opportunity Conversion

After confirming that the consumer wants to proceed with an application for the vehicle loan they were offered, the CSR asks the CSR AI Agent to continue with the application, which is directly tied to the original marketing offer.

The CSR Agent kicks off the application process for the product offer

## PRODUCT FULFILLMENT

Process



Human



Role-Based AI Agent

### 1 Product Application

The vehicle loan application process is built on no-code and includes an automatic identity verification process as the first step. The CSR Agent kicks this process off automatically, confirms verification, and moves the process to the next step.

All information has been collected or pre-filled, the application is submitted and sent over to the loan origination system.

### 2 Product Underwriting & Processing

The CSR tracks the progress of the application through their pipeline view

The CSR Agent listens for status updates during the underwriting process, stipulation requests during processing, final approval and contract generation. Whenever new updates are available, it will communicate those directly to the consumer and facilitate transparency throughout the process. It may even send a quick reminder nudge to the back-office teams when an application is taking significantly longer than normal... but that's up to you!

The CSR manages any contact with the consumer, including collecting additional documents/stipulations as needed.

### 3 Product Closing

The CSR closes with the consumer, collects signatures if needed.

The CSR Agent may send e-signature forms to the consumer, and moves the application to the next stage based on status updates from the LOS.



### 4 Consumer Satisfaction

Once the loan is signed, booked, and funded, the CSR Agent may remind the CSR to reach out with a congratulatory message for the consumer, or it could do this autonomously.



Process	 Human	 Role-Based AI Agent
<div>↓</div> <b>5 Next Best Offer</b>	<p>While true, the CSR determines that this may send the wrong message and holds off for now. They send the congratulatory message and tell them to reach out if they need anything!</p>	<p>Before the consumer is contacted, the CSR Agent recognizes that, based on historical patterns, the consumer also fits the profile of someone who could use one of your credit cards.</p>

## SERVICE

Process	 Human	 Role-Based AI Agent
<div>↓</div> <b>1 Case Management</b>	<p>About 14 months later, the consumer calls in and a Call Center Representative answers.</p>	<p>The Call Center Agent, again, automatically displays the consumer details in Consumer 360 and suggests common actions in the Consultation Panel.</p>
<div>↓</div> <b>2 Consultation</b>	<p>The CCR asks the Call Center Agent for a quick summary of the consumer, sees the vehicle loan from the year prior and asks how everything is going with the vehicle.</p>	<p>The Call Center Agent provides a summary of previous interactions.</p>
<div>↓</div> <b>3 Case Opening</b>	<p>The consumer relays that the vehicle is still running great and that the actual reason for the call is to request a new debit card since theirs is old and not working properly.</p>	<p>Call Center Agent kicks off the business case, once again including a quick ID Verification. It then displays for the CCR all of the debit accounts associated with that consumer,</p>
<div>↓</div> <b>4 Case Processing</b>	<p>The CCR clicks the quick link button on the Consultation Panel to order a new debit card and identifies which card to replace.</p>	<p>The Call Center Agent completes the process of cancelling the current card and ordering a new one.</p>
<div>↓</div> <b>5 Case Resolution</b>		<p>The debit card is ordered and the case is resolved.</p>

**Process****Human****Role-Based AI Agent****6 Next Best Offer**

In the meantime, the CCR and the consumer chat about other opportunities available

The CC Agent recognizes that the consumer is still a great candidate for a credit card. Additionally, the CC Agent sees that rates are generally lower for vehicle loans than they have been recently, and suggests that refinancing a different vehicle from a different lender may be of interest. These two Next Best Offers are presented to the CCR to relay to the consumer. [Please note that these offers may also be presented directly to the consumer via email or other means of outreach.

**7 Consumer Satisfaction**

The consumer accepts the offer for the credit card and continues to the application process, much like the vehicle loan process. (see: Product Fulfillment section). They are not interested in the vehicle refinance at this time, but said they would certainly consider this after talking with their spouse.

The Consumer Satisfaction Agent sends a survey request to the consumer to ensure that their service was satisfactory. The results are recorded and stored for future analysis.

**8 Cycle Back to Product Fulfillment & Marketing**

The CSR takes over and completes the Product Fulfillment process along with the CSR Agent.

Finally, since the consumer showed interest in the vehicle refinance, the Marketing Agent includes them in a high-probability segment for a vehicle refinance offer and they are sent an email with the personalized details. (See: Marketing section)

**...We all see where this is going.**

# 08 PULLING IT ALL TOGETHER

The process in the previous section represents just one example of the way Agents and humans can work together to provide a high-value experience to consumers.

When AI agents and humans work in sync, financial institutions unlock a powerful multiplier effect.

- AI agents bring speed, precision, and always-on availability – handling repetitive tasks, surfacing insights, and guiding next-best actions.
- Humans contribute empathy, context, and relationship-building.

Together, they create scalable workflows that make banking feel personal, not robotic. This alignment enables financial organizations to deliver tailored experiences with operational efficiency – turning service moments into relationship builders and every digital interaction into a growth opportunity.

Digitization is inevitable for the financial services industry, but applying digital tools to enable personalization for consumers just might bring back the best aspects of the “good-old days.”





## New Era CRM

Drive revenue growth, enhance productivity and elevate consumer experience with AI-native CRM automation.

### GET IN TOUCH

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### ABOUT CREATIO

Creatio is a global vendor of an agentic platform for CRM and workflow automation with No-Code and AI at its core. We help organizations 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 100 countries. Genuine care for our clients and partners is at the core of our DNA.

