Benefit Case Study: Creatio reduces technology costs by 30 percent

ANALYST

Rebecca Kennedy

The Bottom Line

A financial institution deployed Creatio to replace a fragmented ecosystem of legacy operational and loan management applications. The deployment consolidated seven separate tools into one no-code environment, enabling both IT and business users to design and automate workflows without specialized programming expertise. Within the first year, the organization achieved a 30 percent reduction in total application management costs by eliminating redundant software licenses and third-party development contracts. Time for deployment for new process applications decreased from months to weeks, enabling teams to deliver new workflows up to 70 percent faster. The project demonstrates that Creatio's no-code approach can accelerate workflow automation while maintaining governance and integration with core banking systems.

The Company

This financial institution serves retail and commercial clients across multiple regions. With approximately 1,200 employees and several billion dollars in assets under management, the institution operates a diverse portfolio of financial products including loans, deposit accounts, and transactional services. The organization's IT resources were primarily allocated to maintaining core banking systems and regulatory compliance, leaving limited capacity for internal application development. To meet increasing business demands for digital process modernization, the institution sought a no-code platform that could enable nontechnical staff to build and update applications independently.

By consolidating applications and enabling process automation with Creatio's no-code interface, the institution reduced the time required to build and deploy new workflows by an estimated 60 to 70 percent.

The Challenge

Before adopting Creatio, the institution relied on six to seven disconnected legacy tools for managing core operational and loan workflows. Each application served a separate function, such as client onboarding, loan approval tracking, and document verification, and required manual workarounds for cross-platform coordination. New process automations often took months to implement due to reliance on external developers and the limited availability of internal IT resources. As a result, business units struggled with long onboarding times, inconsistent data visibility, and process bottlenecks.

These inefficiencies increased both operational costs and risk exposure. Each legacy application incurred its own subscription, maintenance, and support fees, while overlapping functions created redundant spending. The lack of centralized oversight also complicated compliance reporting and made it difficult to scale automation initiatives across business lines.

Previously, simple workflow changes required developer assistance and could take several months; with Creatio, similar updates were completed in days or weeks.

The Strategy

The institution selected Creatio for its no-code design environment, integration flexibility, and lower total cost of ownership compared to other enterprise-grade platforms. The decision was driven by the platform's visual development tools and strong fit for teams with limited programming experience. Implementation began with a phased rollout, starting with administrative and security processes before expanding to loan management and transaction workflows. The initial deployment took six months, including user training and licensing setup.

Training combined self-paced learning resources with support from Creatio implementation specialists. As the internal team's proficiency grew, they expanded to more complex workflows involving web services and data automation. IT retained responsibility for integrations with core banking systems, while business-oriented users handled most front-end process configurations.

Creatio's drag-and-drop functionality enabled business users to create and modify applications independently, freeing IT staff to focus on system maintenance and integration work.

Benefits

Improved Productivity

By consolidating applications and enabling process automation with Creatio's no-code interface, the institution reduced the time required to build and deploy new workflows by an estimated 60 to 70 percent. Previously, simple workflow changes required developer assistance and could take several months; with Creatio, similar updates were completed in days or weeks.

The platform's drag-and-drop functionality and reusable components enabled business users to create and modify applications independently, freeing IT staff to focus on governance, security, system maintenance and integration work. This shift shortened project completion timelines and improved responsiveness to changing business requirements.

The centralized platform also reduced onboarding times for new users, as teams now accessed standardized workflows through a unified interface and AI-assisted natural language support instead of navigating multiple disconnected applications.

Reduced Costs

The organization achieved a 30 percent reduction in operational technology costs by eliminating redundant third-party developer contracts and overlapping app subscriptions. Consolidation into a single platform also reduced administrative overhead associated with managing multiple vendor relationships and renewals.

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By reallocating development work to in-house business teams, the institution reduced dependency on external contractors and achieved sustainable cost control over ongoing process updates. The streamlined environment also minimized training expenses associated with legacy tool changes and upgrades.

Overall, the deployment yielded rapid time-to-value, with the system paying back its initial investment within the first year through direct cost savings and resource reallocation.

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Increased Data Access Efficiency

Creatio's unified platform structure improved visibility across business operations by centralizing process data in a single environment. Previously siloed information from various applications is now available for analysis and reporting through consistent dashboards and workflow monitoring. The institution's management teams gained clearer insights into operational throughput, bottlenecks, and resource allocation, enabling faster data-driven decisions. The platform's native integration with core banking systems further supported accuracy and compliance, ensuring that key financial and customer data remained synchronized. As the organization continues to expand its use of Creatio, these visibility gains are expected to extend to CRM and customer engagement processes by mid-2026.

Best Practices

Design for scalability

The institution found that process models and use of standard components built with native Creatio tools scaled more effectively than custom workarounds. Early alignment with platform best practices and reusable components minimized rework when integrating modules later.

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Maintain a hybrid support model

Direct access to Creatio specialists accelerated problem resolution compared to portal-only support channels.

Plan phased adoption

Starting with administrative workflows enabled the institution to build internal capability before automating more complex loan and transaction processes.

Future direction

The organization plans to deploy Creatio's CRM functionality by mid-2026 and explore AI-driven features as data maturity improves, further extending process automation across customer-facing operations.