

**BEST-PRACTICE SOLUTION**

# **Building the Business Case for AI CRM Transformation**

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## ROI DRIVES AI CRM ADOPTION

**AI CRM is justified by economic impact, not features.**

An executive-level ROI must answer:

1. How much revenue is generated or protected?
2. What operational burden is reduced?
3. How does this enhance the experience and what value does that translate to?

AI CRM is purchased based on measurable outcomes and speed to value.



# STEP 1: IDENTIFY THE RIGHT USE CASES

Start by identifying workflows with these characteristics:

- High volume and repetitive manual processes
- Cross-system coordination
- Clear impact on revenue, customer satisfaction, or operational efficiency

These signal strong potential for agentic automation.

**Objective:** Target friction that materially affects business outcomes.

## STEP 2: DEFINE THE BEFORE AND AFTER

### **Define the Before State:**

- Annual volume
- Average handling time
- FTE involvement

### **And the value driver(s) in the After State:**

- Reduced manual effort
- Faster cycle times
- Improved retention or conversion

Model operational reality instead of perceived value.

# STEP 3: QUANTIFY THE ECONOMIC IMPACT

## 1. Revenue Generated or Expanded (lifecycle impact)

- How many additional new customer and existing customer deals are won with increased conversion rates?
- How much more quickly is revenue realized?

**Drivers:** Faster onboarding/earlier revenue realization, deeper customer insights, pipeline management, next best offers/actions

## 2. Operational Efficiency

- How much rework and “chair-swiveling” between systems is avoided?
- How often and how much time is saved/redirected per FTE?
- How many FTEs are freed from repetitive servicing work?

**Drivers:** Consolidated data, standardized/automated processes, elimination of human error (involvement), AI process automation, AI chat & voice customer support

## 3. Experience & Retention Impact (protected lifetime value)

- How many at-risk customers retained and what is the lifetime value of keeping those customers?
- How much product revenue reactivated through renewals?

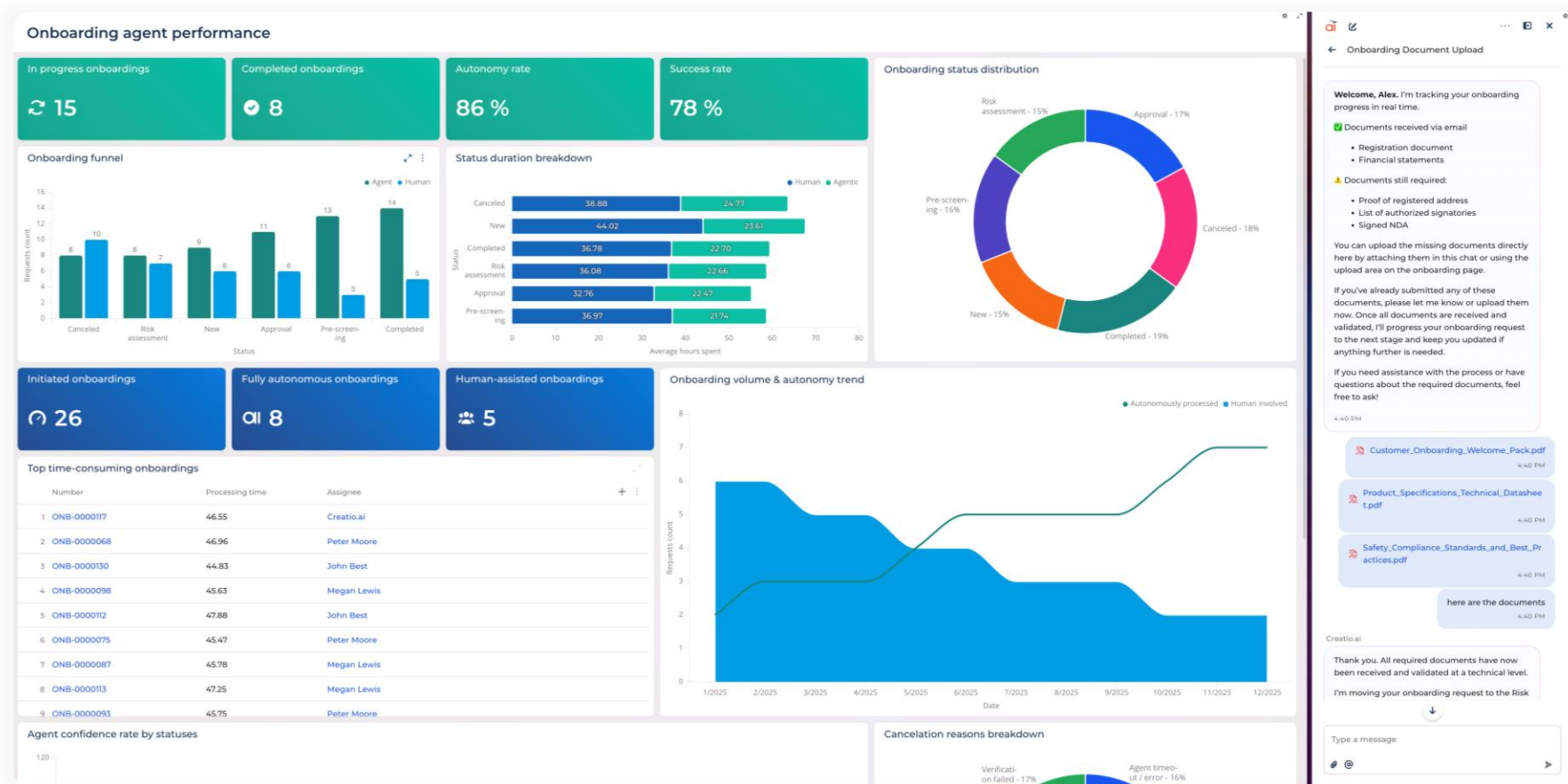
**Drivers:** At-risk triggers, sentiment analyses, AI proactive outreach, next best offers, maturity recognition

# Understanding ROI for introducing **agentic** **use cases**

# Example: Onboarding Agent

## Business Outcomes

- Reduced manual labor
- Increased revenue due to decreased drop-off
- Improved customer satisfaction



Example: Onboarding Agent Performance Dashboard & AI Insights

# Example: Onboarding Agent ROI



## Example Profile:

- 15,000 new retail customers annually

## Assumptions:

- Average time per onboarding: 2 hours
- Fully loaded hourly cost: \$40
- % of process automated: 50%
- Drop-off rate today: 25%
- Drop-off with agent: 20% (+750 customers)
- Annual revenue per customer: \$1000

## Direct Annual Impact:

\$750,000 incremental revenue generated

\$600,000 reduction in manual effort



## Enablers:

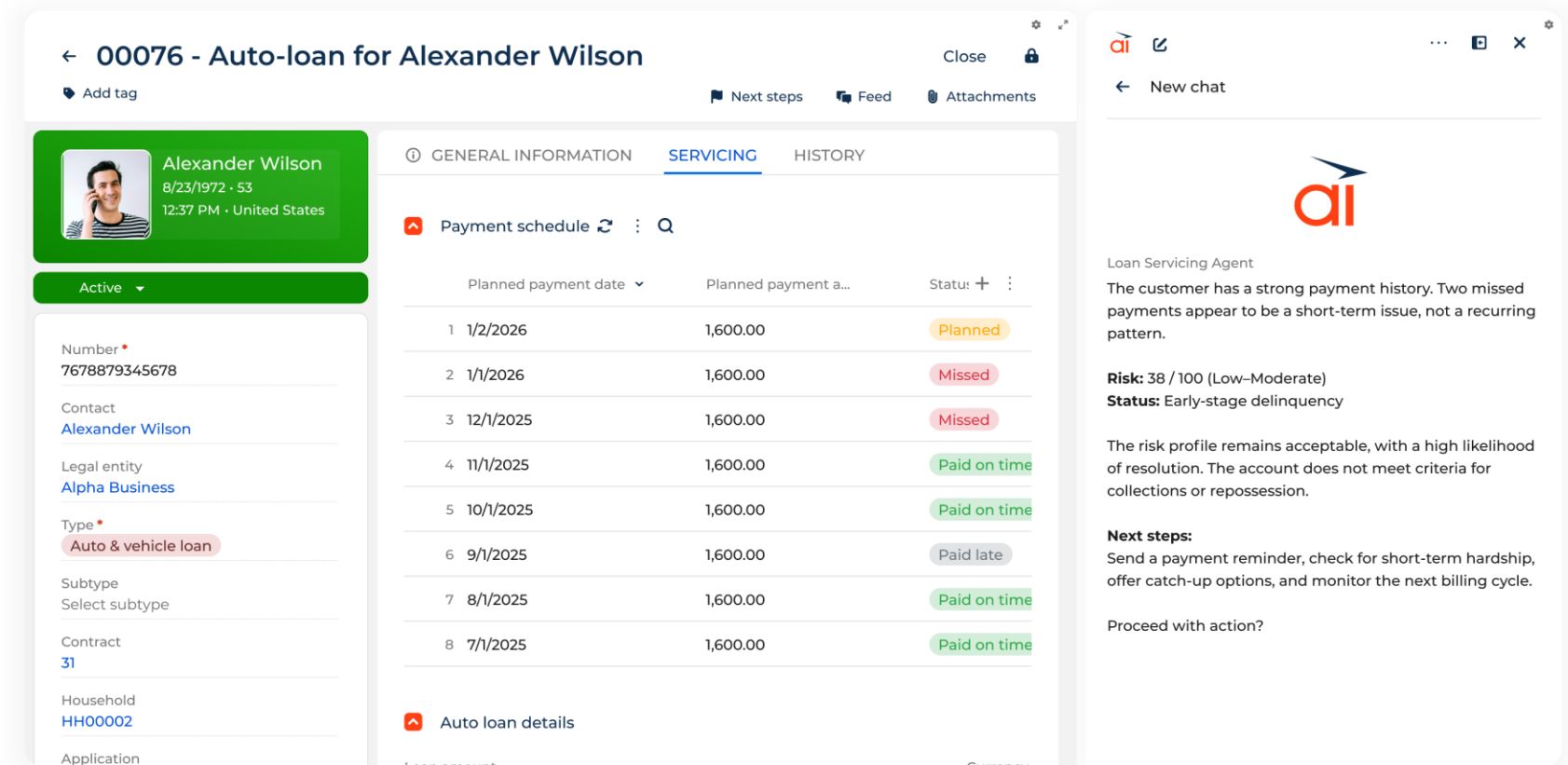
- AI-driven onboarding and real-time assistance
- Proactive follow-up and next-best-action recommendations
- 50%+ reduction in cycle time
- Intelligent document processing and compliance automation
- 60% reduction in employee touchpoint and processing errors



# Example: Account Servicing Agent ROI

## Business Outcomes

- Voice & chat AI handle deflected call volumes
- Automated case resolution
- Case routing to lower cost channels and optimized escalation paths



← 00076 - Auto-loan for Alexander Wilson

Close

Add tag

Next steps Feed Attachments

Alexander Wilson  
8/23/1972 · 53  
12:37 PM · United States

Active

Number\*  
7678879345678

Contact  
Alexander Wilson

Legal entity  
Alpha Business

Type\*  
Auto & vehicle loan

Subtype  
Select subtype

Contract  
31

Household  
HH00002

Application

GENERAL INFORMATION **SERVICING** HISTORY

Payment schedule

	Planned payment date	Planned payment a...	Statu: +
1	1/2/2026	1,600.00	Planned
2	1/1/2026	1,600.00	Missed
3	12/1/2025	1,600.00	Missed
4	11/1/2025	1,600.00	Paid on time
5	10/1/2025	1,600.00	Paid on time
6	9/1/2025	1,600.00	Paid late
7	8/1/2025	1,600.00	Paid on time
8	7/1/2025	1,600.00	Paid on time

Auto loan details

Loan Servicing Agent

The customer has a strong payment history. Two missed payments appear to be a short-term issue, not a recurring pattern.

**Risk:** 38 / 100 (Low-Moderate)  
**Status:** Early-stage delinquency

The risk profile remains acceptable, with a high likelihood of resolution. The account does not meet criteria for collections or repossession.

**Next steps:**  
Send a payment reminder, check for short-term hardship, offer catch-up options, and monitor the next billing cycle.

Proceed with action?

Example: Account View with AI Powered Servicing Insights

# Example: Account Servicing Agent ROI



## Example Profile:

- ~120,000 service requests per year

## Assumptions:

- Fully loaded hourly cost: \$40
- Avg. handling time per request: ~20 minutes
- ~40,000 hours spent annually on servicing requests
- Includes balance inquiries, card services, profile updates, disputes
- Optimization based on AI + self-service impact: 65%
- Freed capacity: 26,000 hours

## Direct Annual Impact:

\$1,040,000 savings per year



## Enablers:

- 25–35% call deflection via chatbot and voice AI
- Intelligent case routing and agent assisted escalation paths
- 35-40% AI automation of routine service cases
- Shift from higher-cost manual channels to digital servicing



# Example: Retention Agent ROI

## Business Outcomes

- Identification of churn risk signals/triggers
- AI-driven outreach to customers when needed
- Sentiment monitoring and personalized risk reduction campaigns

**Alexander Wilson**

VIP x Pay attention x Large depositor x

Next best offers

UNLOCK YOUR BUSINESS'S POTENTIAL

BUSINESS SAVINGS ACCOUNT

Business savings accounts 91%

Business savings account

Business savings account is a tailored financial product designed to meet specific customer needs.

Customer since 5/28/2024

Contact info

Onboarding completed

Alexander Wilson  
8/23/1972 · 53  
7:52 AM · United States

Full name Alexander Wilson

Type Customer

CUSTOMER INSIGHTS PERSONAL INFO PORTFOLIO WEALTH TIMELINE SERVICE SALE

Indicators

Total accounts bala...	Total available credit	Total available debit	Total loan amount	# of active accounts
32,310.51	128,907.09	23,500.00	58,857.91	4

Deposit accounts +

Account number	Status	Type	Outstanding balance	Product
1 1000000014	Active	Savings	20,551.22	Basic savings
2 54213698550	Active	Checking	8,295.35	Premium checking
3 5433213698559	Active	Checking	3,463.94	Business checking acc

+ New

Cards +

Masked number	Status	Type	Category	Balance	Expir
1 9217XXXXXXXXX0006	Issued	Debit	Visa Classic	0.00	5/27/2030
2 3444XXXXXXXXX3487	Active	Credit	MasterCard Platinum	391.00	2/7/2029

Contact Retention Analysis

Retention Agent

Here are some tailored next best offers (NBOs) for your contact:

- Rate review opportunity**  
Based on stable payment history and loyalty, the contact qualifies for a rate review. This could result in reduced monthly payments, making their financial plan even more comfortable.
- Product adjustment option**  
Present an adjustment that lowers the monthly obligation without extending the loan term. This helps maintain overall financial wellness while addressing current economic needs.
- Proactive customer check-in**  
While no immediate action is required, consider scheduling a friendly check-in within the next 14 days to discuss financial flexibility and gather feedback on their satisfaction with previous service.

Message to Creatio.ai

Example: 360° View with Retention Analysis

# Example: Retention Agent ROI



## Example Profile:

- 200,000 total customers

## Assumptions:

- Average churn rate (baseline): 5%
- Customers at risk annually: 10,000 (5%)
- Customers retained through agent intervention: 2,000 (25%)
- Average annual revenue per customer: \$1000

## Direct Annual Impact:

\$2,500,000 revenue preserved



## Enablers:

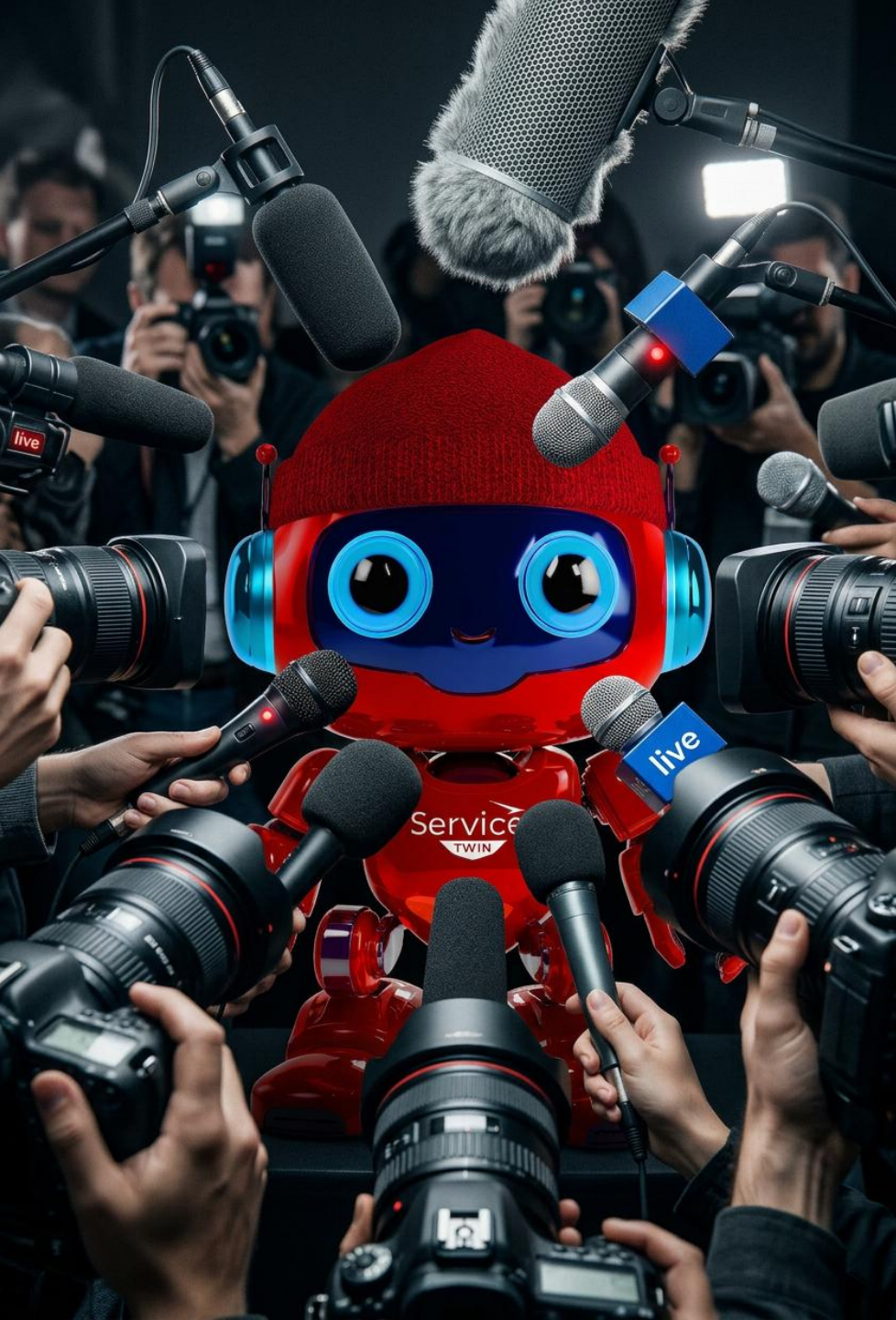
- 80-90% of at-risk customers identified annually through churn prediction signals & triggers
- AI-driven proactive outreach and relationship manager alerts
- Personalized retention offers and next-best actions
- Ongoing sentiment monitoring and analytics



# Consolidated Outcomes (Annual)

Dimension	Potential Year 1 Benefits
Increased & Protected Revenue	\$1,350,000
Operational Excellence	\$1,040,000
Experience & Retention	\$2,500,000
Total Potential Annual Benefit	\$4,890,000
Annual Licensing Costs	\$500,000
Implementation Costs (1 Year)	\$250,000
Net Potential Benefit – Year One	\$4,140,000
Return-On-Investment (%)	552%





## Summary

1. AI use case priorities can vary depending on area of focus, but significant value lies within all areas
2. AI use cases should align with overall business goals and focus areas (i.e. Revenue, Operations, Experience & Retention)
3. Business cases and cost/benefit analyses help to quantify value of AI in processes and assist in establishing your AI roadmap

**Thank you!**