

INNOVATION BRIEF

CRM in a Post-SaaS World

WRITTEN BY

Dave Wright

Chief Innovation Officer

Brian Solis

Head of Global Innovation

Simon Grice

Senior Director, Innovation



CRM in a Post-SaaS World

Summary

- Traditional enterprise applications are being disrupted by advances in AI and agentic AI.
- A digital mindset applied to CRM will use AI and agentic AI to make current processes faster and better but put enterprises at risk of getting left behind.
- Applying an AI mindset to fully harness AI and agentic AI will transform CRM as we know it today.
 - AI agents will become both the User Interface (UI) and Application Programmable Interface (API) for future enterprise applications.
 - This will enable enterprises to move beyond SaaS-based CRM to innovate entirely new approaches that transform their businesses, as well as user and customer experiences.

SaaS (Software-as-a-Service) ushered in a revolution in enterprise technology. By enabling businesses to access software applications in the cloud and removing the constraints of legacy IT infrastructure, SaaS evolved how value was created across the organization. It improved operational efficiencies, reduced IT overhead, and accelerated increased collaboration and flexibility both internally and across the organizational ecosystem.¹

CRM (Customer Relationship Management) was arguably one of the earliest and most transformative SaaS success stories. Beyond moving CRM to the cloud, it helped companies connect the entire customer journey including



lead generation, sales and post-sale support, email, web analytics, and more.

But for all this digitization in CRM and beyond, very few businesses took the larger leap of digital transformation. For most, thinking with a digital mindset caused them to focus investments on the digitization of legacy processes at scale. This didn't change the way

work was done as much as it digitally optimized how it was done. The exceptions—Netflix, Spotify, Zoom, etc.—revolutionized their industries by using new technology to reimagine their businesses.

In today's AI and agentic AI era, the digital mindset has once again dominated, with businesses focusing on how they can use these new technologies to do the same work faster and better. With CRM, digital mindsets are already exploring what to optimize and how to further automate the digitization of yesterday's work with the goal of scaling efficiencies and cost taking-out.

But businesses that stop there will miss out on the true potential of AI and AI agents. Agentic AI is ushering in the next era of CRM and with it, a post-SaaS software revolution. This will introduce entirely new sets of capabilities and possibilities. An AI mindset is needed to imagine tomorrow's CRM for a post-SaaS world and ultimately develop the next ground-breaking businesses that will revolutionize their industries for the AI era.



The first CRM revolution: SaaS

Looking back, the digital mindset was very successful in promoting the evolution of CRM to date.

SaaS democratized software adoption to modernize yesterday's work for today's business opportunities. In partnership with IT, lines of business, and functional leaders such as marketing, HR, finance, and sales could adopt software tools directly.

SaaS ushered in the era of digital transformation for CRM and cloud applications by fundamentally changing how businesses stored, accessed, and interacted with customer data. By moving CRM systems to the cloud, SaaS not only made CRM more accessible, scalable, and cost-effective but also introduced a new way of thinking about customer relationships, automation, and data-driven decision-making.



Traditional CRM systems were designed to centralize customer data, track interactions, and manage marketing campaigns and sales pipelines. Over time, these platforms became more than just databases—they turned into automation and analytics hubs that integrated workflows, automated marketing, and harnessed predictive analytics.

The transition to SaaS aimed to lower costs while increasing operational resilience by removing risk and uncertainty over things like

infrastructure, utilities, upgrades, and support staff. Since the initial switch, many organizations have made progress in digitizing more of their existing processes. As a result, CRM in the SaaS era became the single source of truth for customer interactions, helping to bring customers and prospects into focus.

What got you here won't get you there

In the SaaS era, businesses enjoyed the benefits of cloud-based software that streamlined operations and reduced the need for on-premises infrastructure. However, the true potential of these systems was often limited by the need for human intervention and manual processes.

SaaS improved the pain of running software and infrastructure, but it didn't improve the pain of running a business. Everyone took their existing on-premise processes and put them on their SaaS solutions. Even with vast amounts of data available that offered different ways of managing customer relationships, people still focused new systems on traditional ways of marketing and selling.

The core limitation of the digital mindset was that it built on existing paradigms rather than rethinking them. CRM remained human-operated; sales teams still had to manually input data, track engagements, and make decisions based on dashboards.

AI-powered automation helped, but it was largely an enhancement to traditional workflows rather than a reinvention. And digitized

away from traditional interfaces. But a digital mindset focusing on just making existing processes smarter and faster will not lead to this kind of transformation.

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companies were still faced with tech debt and legacy, siloed operational architectures that necessitated dedicated systems of records (SoRs) for discrete functions within organizations. SoRs represented the single source of truth for disparate services including IT, finance, marketing, sales, HR, supply chain, etc., but this only reinforced operational and data siloes.

Now in an era of agentic AI, CRM and data management is liberated, setting the stage for a post-SaaS CRM world where AI agents navigate systems and data



The “aha” moment for the post-SaaS world

In December 2024, Microsoft CEO Satya Nadella appeared on the BG2 podcast with iconic venture capitalists Brad Gerstner and Bill Gurley.² During their conversation, Gurley asked Nadella whether he was concerned that the emerging wave of AI-first startups building next-generation business applications represented a threat to legacy SaaS companies.

Nadella explained that the approach Microsoft was taking was that, “the notion that [SaaS] business applications exist, that’s probably where they’ll all collapse, right, in the Agent era because if you think about it, right, they are essentially CRUD^[1] databases with a bunch of business logic.”

SaaS centralized applications in the cloud, but users still had to navigate dashboards and interfaces. Traditional CRM required manual data entry and human-operated workflows, such as data entry, logging calls, tracking emails, and updating deals. Essentially, AI agents can eliminate these tasks, automatically capturing, analyzing, and acting on data.

“The business logic is all going to these agents, and these agents are going to be multi repo CRUD,^[2] right?” Nadella explained. “So, they’re not going to discriminate between what the back end is.” In other words, in a post-SaaS era of business applications supported by AI

agents, traditional UI-based software can be replaced by autonomous workflows without human intervention.

“They’re [AI agents] going to update multiple databases, and all the logic will be in the AI tier, so to speak,” he further explained. “And once the AI tier becomes the place where all the logic is, then people will start replacing the back ends, right?”

In his view, Nadella describes a world in which traditional SaaS doesn’t disappear, but the CRM model evolves into a data repository where AI agents dynamically manage data and orchestrate tasks across multiple SaaS applications. Nadella’s remarks opened people’s eyes to a post-SaaS world. It served as an “aha” moment that made the AI mindset and imagining moving beyond SaaS possible in the CRM space.

[1] CRUD stands for Create, Read, Update, and Delete—the basic actions you can perform on data in a database.

[2] Multi-repo CRUD means that AI agents can do these actions (create, read, update, and delete) across multiple databases at once. This is important because it allows AI to manage data from different sources seamlessly, making business processes more efficient and integrated without manual effort.



CRM's shift from a digital to AI mindset

A digital mindset attempts to bolt AI onto existing SaaS platforms without rethinking the fundamental nature of CRM. It uses AI to fix problems rather than identifying the root causes of the issues preventing growth and innovation. But agentic AI is challenging the fundamental assumptions of how work works. This is foundational to developing transformational AI-driven moments.

With an AI mindset, AI becomes the new foundation for CRM. This requires abandoning previous assumptions about how data is managed, how decisions are made, and how customer relationships are handled. Rather than layering AI onto legacy SaaS models, an AI approach reimagines CRM from the ground up as a network of AI agents that autonomously interact with customers, optimize workflows, and drive business outcomes.

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Companies that want to move beyond iterative AI improvements must rethink CRM not as a software tool, but as an intelligent system that autonomously navigates the customer lifecycle.

For most businesses, the journey from a digital mindset CRM to an AI mindset CRM won't happen overnight. SaaS-based CRM systems are deeply embedded into sales, marketing, and customer service operations. The first step in this transition is understanding that AI isn't just another feature layer—it represents a fundamental shift in how CRM operates.

In a digital mindset model, AI enhances efficiency by automating tasks such as data entry, lead scoring, and predictive analytics. But with an AI mindset, CRM shifts from being a system that stores customer data to a network of autonomous AI agents that proactively manage relationships, decision-making, and

customer interactions.

Companies that want to move beyond iterative AI improvements must rethink CRM not as a software tool, but as an intelligent system that autonomously navigates the customer lifecycle. Instead of humans querying data and making decisions based on dashboards, AI agents will surface insights, execute actions, and even negotiate deals based on predefined strategies.

This shift isn't just technical—it's operational. Businesses must rethink organizational



structures, workflows, and performance metrics to accommodate AI-driven decision-making. The transition to an AI mindset CRM will likely begin with hybrid models where AI agents collaborate alongside human teams, gradually increasing autonomy over time.

An AI mindset CRM approach

What does an AI mindset CRM approach look like? An AI mindset places AI agents in front of work. In a post-SaaS world, CRM would now represent a network of AI agents that can autonomously manage relationships, sales, and customer interactions across systems. In this reimagined CRM, AI agents serve as the user interface to execute work based on desired human outcomes. With an AI mindset approach, CRM can evolve beyond just managing relationships to understanding those relationships and, by extension, developing predictions about customer behavior that can enable greater personalization of how relationships are managed.

Instead of humans using CRM software to manage customer data, now AI autonomously manages customer interactions, sales cycles, and business processes. In doing so, AI agents will replace business logic in legacy CRM applications. AI agents will operate dynamically across multiple apps and databases, introducing an “AI tier” that navigates different back-end systems. This is why Nadella suggests that the AI tier will house business logic, which may spark the need for companies to reimagine the role of back-end systems.

Imagine a sales team as a fast-growing enterprise using an AI mindset CRM model. Instead of manually updating deals, tracking customer interactions, and following up on leads, AI agents autonomously orchestrate

the entire sales pipeline.

- **Lead generation:** AI agents scan market signals, social sentiment, and company data to identify high-intent prospects—before they even enter the funnel.
- **Customer engagement:** AI agents initiate personalized conversations with potential buyers via email, messaging platforms, and voice assistants, dynamically adjusting messaging based on real-time feedback.
- **Deal progression:** AI autonomously schedules meetings, generates follow-up emails, and preemptively answers customer questions by referencing knowledge bases and past interactions.

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CRM is no longer a tool to manage customers; it is an autonomous AI-driven partner in revenue growth and customer success.



- **Pipeline forecasting:** Instead of managers analyzing reports, AI agents continuously assess pipeline health, adjust forecasts, and recommend strategic actions to optimize revenue.
- **Post-sale support:** AI agents monitor customer behavior post-purchase, detect signals that indicate potential churn or upsell opportunities, and take proactive steps to drive retention.

Using an AI mindset approach, sales and customer service professionals no longer act as data administrators. Instead, they focus on high-value relationship-building, strategic decision-making, and creative problem-solving while AI handles execution. CRM is no longer a tool to manage customers; it is an autonomous

AI-driven partner in revenue growth and customer success.

Defining a post-SaaS era of CRM

As CRM shifts from a dashboard-driven model to an AI-driven orchestration layer, the entire landscape will change. For digital mindsets that don't evolve, the risk could be existential. While the value of legacy CRM has long been rooted in being the central system of record for customer data and providing an integrated workflow hub, in an AI-driven world, the UI disappears. CRM now transforms into an orchestrated agentic system that dynamically interacts with customers, business systems, and other AI agents.

In one scenario, AI mindset SaaS models become back-end data repositories while AI agents take over customer engagement. In another scenario, AI-native systems create intelligent CRM models that are decoupled from legacy systems.

In an AI-driven era, the winners will be the companies that don't just use new technology to do business as usual better but instead try to reimagine their businesses; In tomorrow's CRM and SaaS applications, AI agents will not only do the work but also become the user interface. Winners will successfully embrace AI-native orchestration, agentic workflows, and autonomous customer engagement.

A true AI mindset CRM doesn't just accelerate existing processes—it reimagines them. For example:

- **AI as the primary decisionmaker:** Instead of sales teams interpreting reports, AI agents will dynamically manage sales pipelines, analyze sentiment, and adjust strategy in real time.
- **Hyper-personalized experiences:** Integrating classical and quantum agents will enhance AI's capacity to predict customer needs, enabling highly personalized business interactions. These experiences will primarily focus on customer acquisition as retaining customers will be table stakes.

- **Humans shift from operators to supervisors:** The concept of humans in the loop will shift over time as agility increases and trust in the AI grows. AI will have more self-governing checks enabling humans to move away from day-to-day, direct operation to overseeing more autonomous AI systems. Sales and marketing teams will act as strategic supervisors, fine-tuning AI goals and priorities as they become further abstracted from the current data entry and lead tracking.
- **Real-time adaptability:** AI-first CRM systems will continuously learn and adapt to new information, ensuring that



businesses stay ahead of the curve. This adaptability will allow businesses to adjust marketing strategies based on the latest trends and optimize sales processes to maximize efficiency, providing the agility needed to thrive.



- **AI campaign management:** An AI-mindset CRM approach will move beyond account-based marketing or targeting of a limited number of individuals. AI will provide deeper insights into individual customers and companies, such as how they make decisions, what has influenced them in the past, the connections they have in the outside world, and their personal objectives, as they change and even ahead of any change! These insights will shape campaigns and opportunity predictions, allowing a cohort of AI agents to orchestrate and influence individuals and groups of individuals toward the defined campaign outcomes.
- **Proactive problem-solving:** AI agents will identify potential problems before they arise and take preemptive action to resolve them, improving customer satisfaction.

This is the opportunity for the enterprise of applying an AI mindset to CRM and harnessing AI and AI agents to their full potential. As we move beyond SaaS, CRM will be transformed to achieve new levels of effectiveness and efficiency.



Imagining CRM's future possibilities

CRM has always been the combination of marketing, sales, and customer service to reach, acquire, convert, build loyalty, and retain customers.

In an agentic world, those processes will still exist but start to be transformed. As we begin to imagine what's possible with an AI mindset, here are some examples of what the future could look like when AI is used to redefine processes:

Reach: The brand awareness and reach that marketing generates will be optimized. For example, AI agents will determine and model where customers are seeking information. Agents will be able to focus on improving visibility in LLM search optimization models to drive increased awareness in searches that produce AI-summarized results

Acquire and convert: Once a customer enters the acquisition phase, AI agents will be used to target the conversion process stage. Agents will streamline engagements by having highly personalized insights into individuals. When a conversion fails, different agents will be used to investigate those failures and compare them to successful engagements.

Retention: Retention and loyalty will be driven by experience. In an omnichannel agentic world, customers will have a choice in how to engage, they will become more self-reliant, and

they will become accustomed to much higher quality solutions to issues. By linking CRM to the products and services that a customer uses, there will be greater insight into each individual customer's satisfaction, usage, challenges, and successes. These insights will allow a much more proactive approach to how customers are cared for, be that highlighting new offerings that may improve a situation or making them more aware of how to extract value from their existing purchase.

Experience: In a subscription-based world, experience will become everything — from the product experience to the sales engagement to the realization of value. These elevated experiences will allow vendors to partner with customers rather than just manage them. Customer Relationship Management will evolve to be more collaborative, personalized, and dynamic.

Conclusion

SaaS represented an iteration of CRM that centralized applications in the cloud—but users still had to navigate dashboards and interfaces and required manual data entry. AI agents represent an innovative shift toward an intelligent layer that interacts with systems autonomously, on behalf of users.

Agentic AI removes the need for traditional UI-based software by enabling autonomous workflows that handle tasks without human intervention. Instead of companies subscribing to multiple SaaS applications, they will use AI agents that pull insights, take actions, and make decisions across multiple tools. SaaS applications don't disappear, but rather AI layers abstract away the need for traditional SaaS-based CRM, ERP, and HRM interfaces.

The evolution from a digital to an AI mindset signifies a profound transformation in how CRM systems function. By integrating AI agents that autonomously manage customer interactions and workflows, businesses can transcend traditional UI-based software and manual processes, thereby enhancing efficiency and agility.

As AI agents take over business logic and operate seamlessly across various applications and databases, organizations must rethink their back-end systems to fully harness the potential of this new era.

Your CRM in 2030 might not be a software you log into—it could likely be an AI agent

embedded into your daily workflow, making real-time customer decisions and autonomously managing relationships. The future of CRM isn't iterative CRM—it's AI that becomes innovative CRM.

Now is the time to not limit thinking to improving yesterday's mindsets and work. AI and agentic AI challenge everyone to rethink every part of their processes, outcomes, and value creation by exploring new possibilities, reimagining their business, and revolutionizing their industries. Starting with an AI mindset will lead to a new era of CRM with transformative results for companies and customers.



Endnotes

¹ Hastings, W. (2024, November 8). *Why Enterprise SAAS is essential to digital Transformation*. <https://www.ptc.com/en/blogs/corporate/why-enterprise-saas-is-essential-to-digital-transformation>

² Bg2 Pod. (2024, December 12). *Satya Nadella / BG2 w/ Bill Gurley & Brad Gerstner* [Video]. YouTube. https://www.youtube.com/watch?v=9NtsnzRFJ_o

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