



# How AI-powered low-code drives enterprise success

Insights from Zoho's CIO



# Executive Summary

Markets are changing faster than ever, thanks to AI breakthroughs and rapidly changing customer expectations. For today's enterprises, that means constant disruption and unexpected competition around every corner.

While every business function in an enterprise feels this pressure, no role is undergoing a deeper transformation than information technology. Traditional IT delivery models, built for stability and control, are struggling to match the pace of modern business demands. This tension forces a fundamental rethink of how IT operates and what role it plays in business success.

"We're witnessing a fundamental reshaping of IT's DNA," says Saravanan Muthian, chief information officer at Zoho Corporation.

"The question isn't just whether IT can deliver fast enough—it's whether it can empower the entire organization to solve problems at the pace business demands."

Drawing from Saravanan's transformational approach to IT operations at Zoho, we'll explore how teams evolved from passive technology consumers into active solution creators. Through democratized application development, users gained the ability to build precisely what they needed—whether accelerating development cycles or solving specific operational challenges.

**This approach has resulted in over 6,000 custom applications created with Zoho Creator, empowering more than 15,000 employees to solve diverse business needs across Zoho's global offices.**

In this whitepaper, we'll examine this operational shift towards low-code technology and discover Saravanan's insights on how Zoho Creator enables enterprises to create empowered teams that can rapidly adapt to market demands. **Having used Zoho Creator from day one, we're frequently asked how our own teams leverage the platform—this whitepaper offers a behind-the-scenes look at exactly that.**

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# Today's major *IT challenges*

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# Today's major IT challenges

Despite being a technology company, we're not immune to the complexities that businesses navigate daily to manage their operations. Zoho's experience solving these problems internally—and the lessons we've learned along the way—provides us with practical insights that we believe can help other IT leaders facing similar challenges.



## SaaS sprawl

Like many enterprises, we've seen widespread adoption of cloud applications across departments. Whether driven by IT teams seeking best-of-breed solutions or business teams discovering new tools independently, organizations end up managing hundreds of disparate applications. This leads to duplicate functionalities, rising costs, and security gaps as data flows through unmanaged channels.



## Shadow IT

Business teams don't wait for IT approval cycles. When they hit obstacles, they take matters into their own hands—creating workarounds with whatever tools they can access, from spreadsheets to online databases and basic automation scripts, because traditional development queues couldn't meet their timelines.



## AI everywhere

AI has added another layer of complexity. Teams across the organization are experimenting with AI tools—using LLMs for content creation and AI-powered tools to build solutions for solving problems faster. While this innovation is valuable, it often happens without IT oversight.



"The traditional approach of centralized IT control simply can't scale to meet today's velocity demands," explains Saravanan. "But abandoning governance isn't an option. We needed a third path, the balance of both—one that empowers business teams while preserving essential oversight."

When applications, data, and AI tools proliferate across the organization without centralized oversight, reliability and compliance become serious concerns.



# AI-powered low-code as a strategic imperative

## Gartner®

According to Gartner, software engineering teams struggle with delivery speed, legacy complexity, and integration demands. Enterprise LCAPs address these challenges by streamlining development with AI-assisted tooling, composable architectures and built-in governance to accelerate secure, scalable application delivery.

# AI-powered low-code as a strategic imperative

AI-powered low-code platforms fundamentally shift how organizations approach innovation, talent utilization, and competitive positioning. They enable enterprises to harness institutional knowledge that typically remains trapped in spreadsheets and manual processes, converting it into intelligent, scalable digital solutions through automated workflows and AI-driven insights. This democratization of application development allows organizations to respond to market disruptions faster, reduce development backlogs, and create differentiated customer experiences.



## As Saravanan acknowledges

"Business teams possess deep knowledge of their specific pain points. With low-code, they can rapidly iterate through multiple prototypes to validate what works best for their specific requirements. IT no longer needs to extract and interpret requirements; they can immediately focus on refining, securing, and scaling what the business team has already built."

# About Zoho and Zoho Creator



# About Zoho and Zoho Creator

Zoho was born in India, with principles rooted in simplicity and driven by a long-term approach to building a profitable business. What began as a single product has grown into a suite of over 55 business applications, each crafted and built from the ground up.

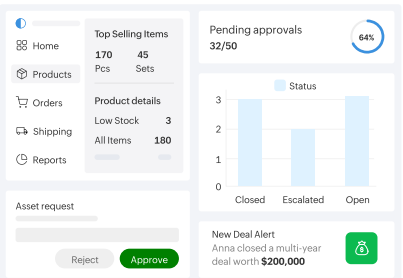
Our solutions help enterprises solve complex business challenges, helping them become more resilient and scalable. We've thrived in the SaaS industry for more than two decades by focusing on customer success, investing in long-term sustainability and embracing technological innovation. **Our approach relies on long-term growth while ensuring lasting relevance and profitability.**

This approach naturally shaped how we understand enterprise growth. As businesses mature, their processes become unique, often requiring solutions that standard software simply can't provide. We experienced this ourselves—even with our extensive application portfolio, we found gaps where our specific workflows demanded custom functionality. Zoho Creator was born from this need in 2006, initially built to serve our own requirements before evolving into an **AI-powered low-code platform that empowers any enterprise** to create applications perfectly aligned with their operations while ensuring security, scalability, and governance.

Today, organizations use Zoho Creator to build:

### Internal tools

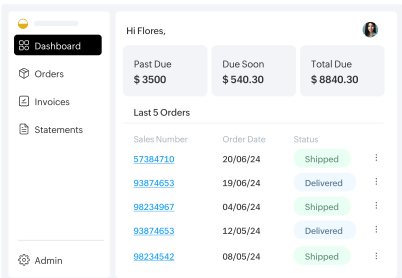
to streamline processes and operations



Top Selling Items: 170 Pcs, 45 Sets. Pending approvals: 32/50 (64%). Product details: Low Stock 3, All Items 180. Asset request: Reject, Approve. New Deal Alert: Anna closed a multi-year deal worth \$200,000.

### Portals

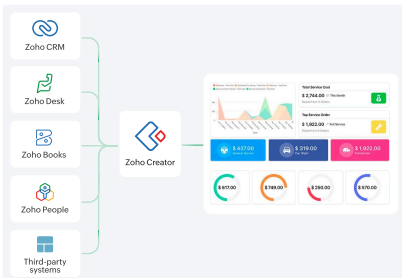
that serve external stakeholders



Hi Flores, Dashboard: Past Due \$ 3500, Due Soon \$ 540.30, Total Due \$ 8840.30. Last 5 Orders: Sales Number, Order Date, Status. 57384710, 20/06/24, Shipped. 93874553, 19/06/24, Delivered. 98234967, 04/06/24, Shipped. 93874553, 12/05/24, Delivered. 98234542, 08/05/24, Shipped.

### Extensions of existing software

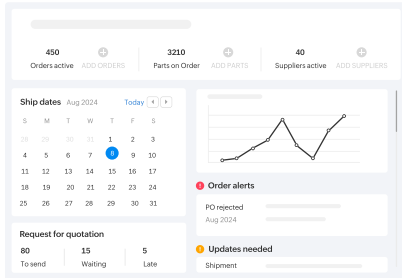
whether Zoho applications or third-party systems



Zoho CRM, Zoho Desk, Zoho Books, Zoho People, Third-party systems, Zoho Creator.

### Core systems

that power essential business functions



450 Orders active, 3210 Parts on Order, 40 Suppliers active. Ship dates: Aug 2024. Order alerts: PO rejected Aug 2024. Updates needed: 80 To send, 15 Waiting, 5 Late.

# AI in Zoho Creator

Unlike many platforms that force a trade-off between simplicity and control, Zoho Creator delivers both through its AI-first approach. Now, app building can begin with just a simple prompt, or attaching a document that clearly describes what application you need, or even a flowchart.

Zia, the platform's AI assistant, handles the heavy lifting—powered by default with Zoho's proprietary Language Model, while OpenAI, Anthropic, and Google configurable via a bring-your-own-key (BYOK) approach—allowing you to choose the LLM that best fits your needs. Zia then builds a strong foundation for your application, brought to life across four key layers:



## Data model layer

Zia now understands business entities, automatically maps relationships, handles validations, and adds relevant sample data with industry patterns applied—eliminating the need for manual schema design, field-by-field setup, and relationship mapping.



## Workflow layer

Zia generates smart workflows, auto-creates process orchestration for complex scenarios, and suggests relevant integrations, replacing manual setup and scripting.



## Interface layer

Rather than manually choosing between report types and dashboard configuration, AI applies design best practices, creates context-aware interfaces (list/kanban/map/calendar), and automatically generates dashboards with important metrics.



## Governance layer

Zia also ensures that things are secure from the get-go, providing automatic role mapping and secure access control from the start instead of manual permission configuration.

This creates a proper foundation in seconds that usually takes days or weeks. What's more, you can experience the power of AI-driven app creation on mobile too.

**Today, over 30,000 organizations worldwide use Zoho Creator to build applications addressing their most critical business needs.** Enterprises develop solutions for operational efficiency improvements, enterprise risk and compliance management, customer and employee experience enhancements, and legacy system modernization efforts, delivering measurable impact without the disruption of complete system overhauls and establishing these applications as integral components of their digital transformation strategies.

# *Inside Zoho:* **Zoho Creator in action**



# Inside Zoho: Zoho Creator in action

With over **6,000 active applications in use**, Zoho Creator has significantly improved how Zoho operates and adapts. Teams across functions no longer just identify problems—they solve them by building custom applications, in close collaboration with IT. This approach allows us to move faster while maintaining control and oversight.



Here are the highlights of how applications built across some key strategic areas are driving results:

## Operational efficiency

1. **Swift Chaser**, a custom app built on the platform, transformed the finance team's multi-day manual invoice follow-up process into intelligent bulk processing for overdue and payable invoices. Previously, they had to send emails to customers individually, which was a manual process. With this tool, they can now send bulk mailers in batches with just 2-3 steps, significantly reducing the time required.
2. **Product Roadmap Management** is an intelligent planning application that manages the product team's development process, including build updates, resource availability tracking, and development workflow coordination to ensure smooth product delivery cycles.
3. **The Material Movement App** digitizes the tracking of laptops, servers, and phones through intelligent gate pass workflows. It provides clear visibility into asset utilization, helping reduce unnecessary purchases by identifying underused equipment and improving allocation.

## Enterprise risk and compliance management

1. **Unified Access Control Management** brings fragmented data center account workflows into a single, streamlined platform. By integrating with Zoho One's centralized user management and automating provisioning through the Zoho Directory API, new team members receive the right access from day one—with no security gaps or delays.
2. **The GitHub Copilot License Tool** automates the entire license lifecycle, ensuring developers gain immediate access to AI coding tools while maintaining strict governance, automated via the GitHub API. This allows innovation without administrative overhead.
3. **Incident Tracking & Resolution System** categorizes incidents, predicts escalation patterns, and automatically routes issues to appropriate teams while maintaining comprehensive audit trails for regulatory compliance.
4. **IT Asset Management System**, developed jointly by IT and business teams, goes beyond simple tracking. It delivers lifecycle intelligence that informs procurement strategies and reduces capital expenditure through predictive maintenance and smarter resource planning.

## ☆ Customer experience

### 1. The Partner Management Solution

began by solving a single product line's challenges but evolved into a strategic advantage managing over 2,000 global partners with minimal overhead, delivering strategic partnership insights.

### 2. Our Support Feedback System

evolved from a single product tool to an enterprise-wide customer insights platform that distributes feedback intelligence across the organization, enabling product teams to prioritize improvements based on customer pain points rather than internal assumptions.

### 3. The Material Movement App

digitizes the tracking of laptops, servers, and phones through intelligent gate pass workflows. It provides clear visibility into asset utilization, helping reduce unnecessary purchases by identifying underused equipment and improving allocation.

## 🕒 Employee experience

### 1. The Cab Application

transformed chaotic transportation coordination into an intelligent system that optimizes routes while providing predictability for employees—delivering compound benefits in reduced costs, higher satisfaction, and reclaimed productive time.

### 2. Employee Perks and Benefits Solution

is a comprehensive HR gift management solution that handles registrations, inventory management, distribution logistics, and employee preference selection to streamline corporate gifting and perk administration.

### 3. Visitor Management System

handles office, campus, and data center environments with differentiated security protocols, ensuring regulatory compliance while providing actionable intelligence about facility usage patterns for proactive planning.

Each of these solutions reflects the same core principle—the best way to address business challenges is to enable those closest to the problem to help solve it.



## Did you know?

**Zoho Bookings**, our user friendly appointment scheduling software trusted by thousands of businesses worldwide, is built entirely on the Zoho Creator platform.

# The compound effect



While we had the option to build these applications using traditional development methods, leveraging AI-enhanced development tools delivered a compound effect—one that was felt across multiple touchpoints in our development lifecycle and business operations. Traditional development would have locked us into 6-month build cycles where requirements become obsolete before deployment. Low-code development with AI assistance, however, delivered measurable improvements in:



## Speed

Development time dropped by 70–80%. Projects were completed in just 2–3 weeks that previously required 8–12 weeks.



## Efficiency

A 40–60% reduction in manual processes allowed teams to focus on strategic work instead of repetitive tasks.



## Satisfaction

Teams loved using applications they helped create because those apps actually solved their specific challenges.



## Prototyping

With AI built into the platform, teams went from idea to working prototype in hours, not days.



## Alignment

Business and IT worked in sync, improving collaboration and reducing back-and-forth.



## Cost

The total cost of ownership was lower compared to traditional development models, without sacrificing quality.

These outcomes didn't happen by chance; they're the result of deliberate strategy, thoughtful leadership, and a deep belief in enabling people through technology.

# Actionable insights *for CIOs*



# Actionable insights for CIOs



Through years of implementing Zoho Creator across Zoho's massive global operations—with **over 15,000 employees worldwide**—we've deployed thousands of applications ranging from simple internal tools like asset tracking systems to complex enterprise solutions like customer complaint management and multi-location vendor management portals. These real-world implementations have taught us invaluable lessons about what works and how to ensure success at scale.

# How Zoho leverages 6000+ apps built with AI + low-code

## ✓ **Positioned IT as a strategic partner:**

"For low-code to succeed, IT must be part of the conversation from the start—participating in planning and collaborating with business teams," explains Saravanan. This means shifting IT's role from gatekeeper to a reliable partner through joint ownership. In our case, IT teams work alongside business units from ideation through deployment, ensuring solutions are both innovative and compliant.

## ✓ **Segmented applications by risk and impact:**

Saravanan adds, "Segment applications by risk profile and business impact. For sensitive applications handling payment data or customer information, we implement additional measures, such as mandatory approval by C-suite stakeholders. Low-risk applications—like an office supply request form or an employee birthday reminder system—can be deployed more quickly and don't require the same stringent process."

## ✓ **Established clear success metrics:**

Connect low-code initiatives to measurable business outcomes from the beginning. This helps transform the perception of IT from cost center to value creator. We track metrics like development time reduction, manual task reduction rates, and user satisfaction to demonstrate tangible value.

## ✓ **Prioritized built-in security and privacy:**

Saravanan says "Zoho Creator is designed with both security and privacy at its core, with built-in compliance capabilities, role-based permissions, and audit trails by default. Teams can focus on building solutions without worrying about security gaps. Enterprise-grade encryption protects data and systems, while privacy controls ensure GDPR and HIPAA compliance—all without added complexity." Choose platforms where security and privacy are built in, not as an afterthought.

## ✓ **Provided role-based training and support:**

"We provide role-specific enablement programs," says Saravanan. "Business users receive citizen developer training to build department-specific apps without coding; business leaders master user management, dashboard creation, and governance metrics; developers undergo technical enablement for custom integrations and advanced logic; and IT professionals complete specialized training in security administration and compliance monitoring."



# Leading responsibly in the age of AI ✨

## Saravanan emphasizes:

**“Leading responsibly in the age of AI isn’t just about adopting a platform; it also means choosing the right LLMs to power it. That’s why Zoho built Zia LLM for enterprise needs—giving customers a trusted default with enterprise-grade safeguards, while still offering the flexibility to configure OpenAI, Google, Anthropic, or others, depending on their specific requirements.”**

This flexibility extends to how AI capabilities are woven into the development experience itself. "Today's CIOs have the responsibility to be business leaders first, technology experts second," says Saravanan.

**"In the age of AI, speed alone is not enough—direction matters just as much." That's exactly what Zoho Creator offers—AI capabilities woven into the development process from the ground up, not bolted on as afterthoughts.**

"Our goal is to rethink app development completely," Saravanan explains. "When enterprises have both the right platform foundation and the flexibility to choose their AI model, they can build applications that truly transform how they work."



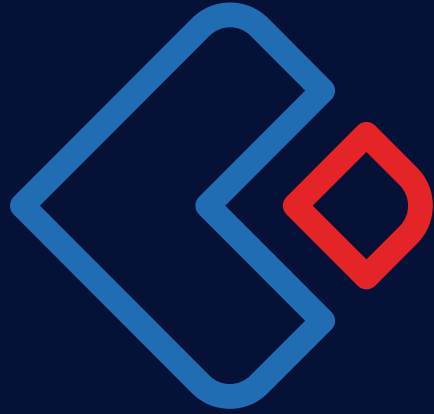
# Zoho Creator being future-ready

# Zoho Creator being future-ready

Zoho Creator has transformed how our organization responds to business needs, enabling rapid action while maintaining the governance and security enterprise operations demand. With the platform evolving alongside the changing market needs, we focus on innovations that matter most. Our experience shows that the right low-code platform doesn't just accelerate development—it unlocks new ways for organizations to innovate and compete in a rapidly evolving AI-driven world.

***As Saravanan concludes:  
"Technology constantly evolves,  
but effective IT leadership requires  
something more enduring—the  
ability to align technical  
capabilities with business  
imperatives. For IT leaders, the true  
promise of Zoho Creator lies not  
just in accelerating solution  
development but in delivering  
fundamentally better outcomes  
that meet evolving business  
demands."***





# Ready to transform how IT drives business value?

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