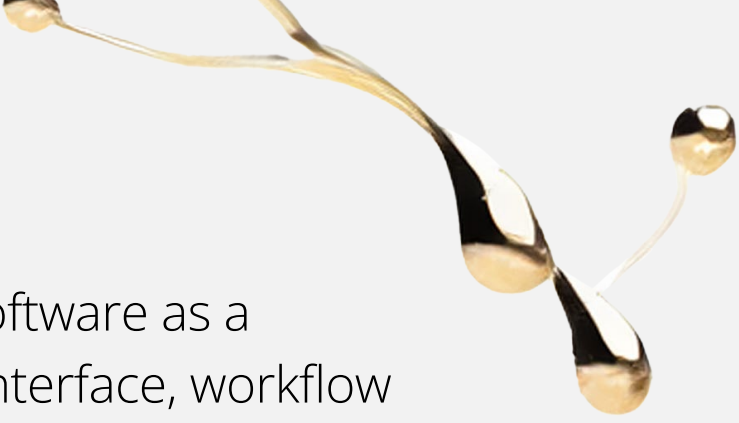


Deloitte.
Digital



The third wave of CRM
is powered by **Salesforce**
Headless 360.

ARE YOU READY?



For the past 25+ years, SaaS (software as a service) has bundled the user interface, workflow and system of record into one application. Now, with AI, intelligence can be injected at any layer, independent of the interface or underlying record.

The result isn't the end of SaaS. It's the expansion of it. The enterprise stack is getting unbundled into distinct layers, each with its own competitive dynamics. And the winners will be the platforms that extend across the most layers without asking enterprises to give up what they've already built.

These developments have led to what the industry has dubbed *headless CRM*, and they've created architectural tension as the enterprise stack has expanded into distinct layers:

➤ **SYSTEM OF WORK (UI AND AGENT WORKSPACE INTERACTION)**

➤ **AGENTIC ENTERPRISE ORCHESTRATION (PROTOCOLS AND AGENT CONTROLS)**

➤ **DATA FOUNDATION (SYSTEM OF RECORD, DATA WAREHOUSES)**

The platforms that enterprises have already invested in become the foundations for this next layer, not something they need to replace. Salesforce is well positioned to lead in this new environment, rather than be disrupted by it. With Salesforce:

- Agentforce extends the system of work
- Headless 360 extends orchestration across every surface where people and agents work
- Data 360 anchors the data foundation

And with the development of this multi-layered architecture, the competitive landscape for CRM vendors has fundamentally changed: Platform incumbents, AI-native specialists, and hyperscalers and AI labs are all competing at different layers, with different business models and ways to provide value.

Businesses now face more-complex decisions regarding governance, cost of ownership and integration of each layer of this new architecture.

The CRM market shift



01

FIRST WAVE

On-premises software

1990s to early 2000s

From spreadsheets and filing cabinets to a single onsite system. The breakthrough: having a record at all.

Siebel, SAP and Oracle own the market.

02

SECOND WAVE

Cloud-based SaaS

2000–2024

From installed software to anywhere access. UI, workflow and data are bundled into a single integrated experience.

Salesforce leads, redefining the category for the next two decades.

03

THIRD WAVE

Headless CRM

2025 onward

From web UI to integrating AI into everyday business tools. Employees can access AI-enabled records, workflow logic and business rules from the CRM, or wherever else they work.



Headless CRM architecture

With headless CRM, the experience, workflow and data collected in traditional SaaS are unbundled into independent layers operating under collective governance. The CRM's UI, orchestration and data layers become coordinated components that work the way your employees work, using the tools they prefer.

SYSTEM OF WORK AND EXPERIENCE

Employees access the system or AI capabilities through:

Agentic desktops and
AI chat assistants

Collaboration apps
and platforms

Traditional structured SaaS UIs
and custom web applications

AGENTIC ENTERPRISE ORCHESTRATION

AI agents coordinate and orchestrate traditional business tools, such as databases and spreadsheets, with cloud-hosted AI capabilities, including text generation and image recognition.

A common agentic governance system protects access, cost and trust.

Salesforce Headless 360 exposes this layer for Salesforce customers—turning the platform's data, logic and workflows into Model Context Protocol (MCP) tools and APIs that agents can call directly, with governance, identity and permissions inherited automatically rather than rebuilt.

DATA FOUNDATION AND SYSTEM OF RECORD

Traditional CRM, ERP and ITSM systems serve as the centralized authoritative back-end repository that stores and manages all customer data, business logic, automation workflow and compliance controls. This foundation is the basis for the critical context needed for effective AI, agentics and business reasoning.

SECURITY, CONNECTIVITY AND GOVERNANCE

Governance should be explicitly designed into the overall architecture since no one component sees the bigger picture. The MCP standard and emerging agent-to-agent (A2A) protocols securely connect AI with real-time business data, supporting an enterprise-wide headless architecture.

Governance: A critical architectural component

In this new multi-vendor, multi-layered, multi-agent world, governance becomes an architectural decision. Data, logic and decision-making are now distributed, so governance is not a feature of any one component because no single component sees the whole picture. Governance has to be explicitly designed in. Important governance questions every enterprise must answer include:

- Who authorizes each agent to act?
- Who audits agent activity and why?
- Who detects when an agent drifts from guardrails?
- Who instantly stops an agent when something goes wrong?
- Who ensures compliance with the EU AI Act, HIPAA, SEC, etc.?
- Who manages agent identities?

How an organization answers these questions depends heavily on which architectural model it's building upon. And different categories of CRM vendors will approach governance differently.

CATEGORY	Platform-native models	Hyperscalers and AI labs	AI-native specialists
APPROACH TO HEADLESS CRM	Keep the CRM as the system of record and add AI and agentic orchestration on top of the existing data model. Extend outward from ownership of the data layer rather than rebuild it.	Invert the stack—the agent/ model becomes the front door, and CRM systems become just one of many tools or data sources the agent calls via API. “CRM inside the AI” rather than “AI inside the CRM.”	Purpose-built, headless agents solving for one domain. Don't try to replace the CRM— integrate into it via API and add a domain-specific intelligence layer on top.
GOVERNANCE POSITION	Inherit a big part of governance because they already own the data layer and its access controls.	Actively building governance to be a credible orchestration layer.	Typically inherit whatever governance exists in the CRM they plug into, plus domain-specific compliance.



The headless CRM advantage

Headless CRM intelligently orchestrates enterprise systems, trading piecemeal manual data entry for independent AI-driven reasoning and action. The impact extends across three dimensions: administrative productivity, operational efficiency and strategic intelligence. These advantages are most fully realized under the platform-native model, where AI extends a system of record that the business already trusts—rather than requiring data and workflows to be rebuilt from scratch elsewhere.

ADMINISTRATIVE PRODUCTIVITY: FREE SALES TEAMS TO SELL

Traditionally, sales reps have manually logged activity, updated individual opportunity fields and built content by piecing together data from scattered sources. Insights from customer conversations live in individual brains or are scattered across Slack, email and personal notes. Headless CRM can shift this work from the rep to the AI layer by helping with:

- **CRM record updates and activity logging.** Sellers capture updates conversationally with an AI chat assistant, which can write the relevant information directly to the system of record.
- **Customer sentiment and context capture.** The AI assistant analyzes meeting recordings and transcripts in real time, extracts customer sentiment and stores the resulting insights in the CRM. Insights are made available to the full team, rather than a single rep.
- **Meeting preparation.** A rep asks the AI assistant to help prepare for a meeting. Drawing on pipeline data, account notes and past correspondence, it generates talking points and pitch content in seconds.

OPERATIONAL EFFICIENCY: REDUCE FRICTION ACROSS THE REVENUE CYCLE

For most sales teams, deal guidance is scattered, account health signals take days to consolidate, forecasts rely on subjective representative input and structured renewal strategies are reserved for only the largest accounts. With headless CRM, AI continuously interacts and applies judgment across systems without requiring human orchestration. This occurs at several key steps, including:

- **Customer quoting and approvals.** An AI chat assistant generates or recommends quotes and discounts by analyzing deal policies and past transactions, collapsing quote cycles that once stalled at manual verification.
- **Customer health and account planning.** The AI assistant synthesizes signals across CRM, product and finance systems into a unified, continuously updated view of each customer, producing account plans in seconds that would otherwise take days.
- **Renewals management.** The AI assistant reads contract terms, analyzes sentiment signals and produces proactive renewal strategies at scale, extending the in-depth analysis once restricted to top accounts to the entire book of business.

STRATEGIC PLANNING: MAKE IT A CONTINUOUS CAPABILITY

Most of today's planning teams work from static customer profiles, manually reconciled research and inconsistently captured win/loss signals. Pattern recognition that could surface new opportunities or at-risk accounts requires lengthy data science cycles; by the time insight reaches decision-makers, the moment has passed. Headless CRM closes the gap, making strategic intelligence continuous rather than periodic. This includes:

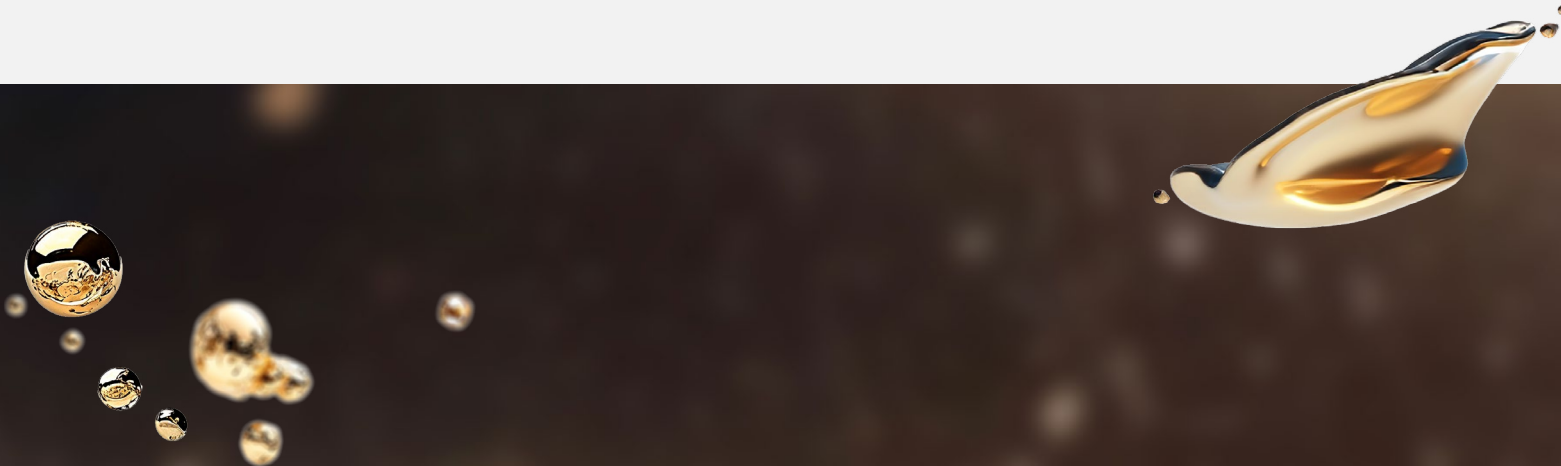
- **Customer pattern matching.** Planning teams use AI chat to run on-demand customer pattern analyses, drawing on both structured and unstructured data without the need for dedicated data science resources.
- **Health forecasting and win/loss analysis.** The AI chat assistant continuously analyzes call transcripts, pricing dynamics and account activity to generate ongoing win/loss intelligence. At-risk accounts are surfaced sooner and more consistently, at all points in the pipeline.
- **Business planning and segmentation.** The AI assistant reads 10-K filings, earnings calls and external market signals, then integrates them with internal account and behavioral data to produce dynamic, regularly refreshed plans.

74%

Enterprises planning to invest in agentic AI within two years¹

11%

Enterprises with AI agents in production today²



¹ Jim Rowan, Beena Ammanath, Nitin Mittal and Costi Perricos, [The State of AI in the Enterprise: The untapped edge](#), Deloitte, January 2026.

² Ibid.

Making the transition to headless 360

The shift to headless CRM is the next major platform transition in enterprise software. While this shift can definitely create a competitive advantage, *how* to make this change is not so clear. Consider these five questions as you develop your organization's headless approach:

- **ENGAGEMENT MODEL:** Who engages with customers and through which channels?

- **DELIVERY ARCHITECTURE:** How will agents connect to CRM tools and data?

- **USE CASE COVERAGE:** Where can a headless configuration generate immediate value?

- **ORGANIZATIONAL ALIGNMENT:** Where will AI strategy sit, and who will govern its use?

- **MEASUREMENT:** How will we quantify the value a headless solution delivers?

Organizations that already run on Salesforce have a natural starting point for these questions. Salesforce Headless 360 exposes the platform's data, workflows and business logic as MCP tools and APIs. This extends the trust, governance and data foundation the organization has already built rather than requiring it to rebuild elsewhere. Agents calling into that layer inherit identity, permissions and compliance automatically, which answers many of the organizational alignment and governance questions before they're asked.

Deloitte Digital's Headless Architecture Sprint turns these five questions into a starting point rather than an open-ended exercise. In a focused engagement, we deliver:

- **A use case prioritization matrix.** Candidate use cases are scored on business value against effort-to-deploy and governance complexity, so you know what's valuable and actually feasible.
- **An architecture fit map.** Your current Salesforce environment is mapped against the system of work, orchestration and data foundation layers, showing exactly where headless capabilities can extend what you've already built.
- **A working proof of concept.** Your top-priority use case is built and run against a sandbox environment, so you see the architecture functioning.
- **A forward deployed engineering (FDE) engagement plan.** We develop a staffing and sequencing plan for the build phase, so the Sprint ends with a plan you can act on immediately, not a report that waits for someone to translate into next steps.

Then, our FDE teams take the FDE engagement plan directly into build, so the Sprint can serve as the first phase of a working deployment.

WHY DELOITTE DIGITAL

Deloitte Digital brings deep domain experience in business systems and AI integration, and the technical capabilities and breadth of relationships required to execute the most-complex headless CRM integrations for global organizations.

Our multidisciplinary delivery model is powered by a worldwide network of technology, process and human capital transformation specialists. Our analyst-recognized capabilities in operating model design and change management deliver measurable business value. Proven methodologies bridge the gap between pure software engineering and strategic customer deployment, and help us guide clients rapidly and effectively through headless transformations of all complexities.



Get in touch

Want to know how Salesforce Headless 360 can transform how your business works?
Contact us to explore what's possible.

Karl Rupilius

Principal, US Salesforce Alliance Leader
Deloitte Consulting LLP
krupilius@deloitte.com

Sujon Chowdhary

Managing Director
Deloitte Consulting LLP
schowdhary@deloitte.com

Roarke Lynch

Vice President, Agentic Product Architecture
Deloitte Consulting LLP
roalynch@deloitte.com

Yash Agarwal

Principal
Deloitte Consulting LLP
yaagarwal@deloitte.com

Matt Fisher

Managing Director and Salesforce CTO
Deloitte Consulting LLP
mattfisher@deloitte.com

Teemu Rajala

Senior Manager
Deloitte Consulting LLP
terajala@deloitte.com

Oriana Dougherty

Manager, Functional Transformation
Deloitte Consulting LLP
odougherty@deloitte.com

Deloitte. Digital

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor. In addition, this publication contains the results of a survey conducted by Deloitte. The information obtained during the survey was taken "as is" and was not validated or confirmed by Deloitte.

Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

As used in this publication, "Deloitte" means Deloitte Consulting LLP, a subsidiary of Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of our legal structure.

All rights reserved. Member of Deloitte Touche Tohmatsu Limited.

© 2026 Deloitte Development LLC.