

Navigating Agentic and Generative AI in Software Development: Human-Agent Collaboration is Here

AI is reshaping software development at every level. The fastest-moving organizations have already adopted it, and now they're operationalizing it with agentic solutions and workforce reskilling.

Are you ready for the agentic future?



Foreword from OutSystems

AI is now embedded across the software development lifecycle (SDLC), but too often it's deployed in silos, resulting in fragmented workflows, governance gaps, and unnecessary complexity. At OutSystems, we're committed to helping IT leaders better understand how their peers are approaching AI in this second annual survey with KPMG and CIO Dive, along with helping IT leaders find ways to apply AI to their specific business context.

We've made AI a part of our application development platform since 2018. We've learned that the real power of AI lies in a platform approach. When you combine AI and low-code development in a single platform, the impact is undeniable. Low-code provides the foundation that makes AI accessible, turning complex development tasks into visual, manageable processes. Our "bring your own model" approach gives you the flexibility and openness to integrate the AI that best fits your needs. This powerful blend of AI and low-code streamlines development, ensuring innovation meets control, and complex AI translates to real business outcomes.

A platform also provides a unified environment and underlying infrastructure that allows AI agents to operate effectively within an enterprise. Teams can build applications and AI agents faster while maintaining quality, governance, and control.

This shift is part of a move toward a future where creating software feels as natural as describing your need or desired outcome. While AI agents will handle the bulk of software composition and delivery, human creativity, empathy, and ethical oversight will become paramount. We believe creativity and business understanding will be the biggest capabilities to search for when building or upskilling your teams.

The companies that embrace this way forward will move faster, build better customer and employee experiences, and adapt more quickly to changing needs. In the pages ahead, you'll discover how AI is reshaping development and what it means for your team's speed, quality, and innovation in this new era.

The future of application and agent development is here. It's time to build it.

Foreword from KPMG LLP (KPMG)

The growing capabilities of large language models and the rise of agents are disrupting technology delivery at an unprecedented pace. As a result, how developers, teams and organizations navigate through the software development lifecycle (SDLC) is witnessing profound changes. This survey and report aim to offer an insightful exploration into how technology executives leverage these cutting-edge innovations to redefine development processes, amplify efficiency, and forge new pathways to deliver value.

Generative AI continues to evolve from novel use cases of content creation and grow into the realm of software engineering, bringing with it novel methodologies for coding, debugging, and architectural design. Its capacity to learn from vast datasets and generate human-like code brings the potential to enhance developers' productivity and efficiency. Meanwhile, agentic automation is maturing into a method capable of orchestrating sophisticated workflows, managing dependencies, and integrating data and workflows across diverse platforms and teams. As we dive into the specifics of these technologies, this survey uncovers the strategic initiatives and operational changes that executives are implementing to capitalize on their potential.

In presenting the findings of this survey, we delve into the experiences and insights of technology leaders who are at various points in their journey of incorporating generative AI and agentic automation within the SDLC. Their responses shed light on the innovative practices, challenges, and successes encountered as these technologies modify the landscape of software development. We encourage readers to contemplate the future of AI-driven development and its impact on the technological and business horizons. As we navigate through these dynamic shifts, we trust that this report will serve as both a guide and inspiration for those aspiring to harness the power of these advancements in their own enterprises.

Executive summary

AI has become a key enabler in software development, with nearly all organizations implementing it across one or more stages of the software development lifecycle (SDLC). Adoption is accelerating too, with 94% of organizations planning to increase their investment in AI over the next 12 months.

Key motivations for the operationalization of AI include increased developer productivity, improved software quality, and accelerated delivery timelines. Enhanced customer experience has also emerged as a top driver, with over half of organizations citing it as a major reason for expanding their use of AI.

Nonetheless, as AI becomes more deeply embedded, the complexity of managing it is also increasing. The proliferation of new tools and services has led to a shortage of skilled AI talent and introduced governance, compliance, and risk-management challenges. To keep up, organizations are adopting a blend of open-source frameworks, cloud-based AI services, and low-code platforms, but these approaches themselves require careful orchestration to mitigate the risks of tech sprawl.

As organizations move beyond initial pilots and proofs and concepts, the importance of a unified platform approach is becoming clear. By consolidating AI capabilities and operationalizing it within a unified ecosystem, they can reduce redundancy and minimize the risks associated with tech sprawl and shadow IT, thus laying the foundations for safe, sustainable, enterprise-wide adoption.

The use of agentic AI to autonomously perform complex multi-step tasks is also reshaping goals and productivity expectations, with nearly half of organizations now integrating such solutions into their software development and deployment workflows. Along with continuing innovation in generative AI (gen AI), these new capabilities are also redefining team skills and structures, leading to the rising demand for specialized AI roles.

So how are organizations capitalizing on the opportunities, and how are they addressing the challenges along the way? For the second year, OutSystems and KPMG worked with CIO Dive to survey 550 software executives to gain a clear understanding of opportunities and risks that are evolving and accelerating in tandem. Our research provides a holistic view of how organizations are scaling the use of AI across the SDLC—and where the road ahead leads.

The new normal—AI sees widespread integration across the SDLC

AI adoption has reached critical mass, transforming software development across every stage of the SDLC. **99% of the organizations surveyed have now incorporated AI into their SDLC processes**—compared to 97% in our 2024 [AI in Software Development](#) report. 93% of respondents have already reported measurable impacts from AI.

2025

Most organizations have implemented AI technologies in all phases of the software development lifecycle (SDLC). The phases in which AI technologies most often have been implemented are testing and quality assurance, development and coding, and monitoring and maintenance.

More than seven out of ten software executives report that their organizations have implemented AI technologies in three phases of the software development lifecycle (SDLC):

- 77% Testing and quality assurance
- 73% Development and coding
- 73% Monitoring and maintenance

Somewhat fewer software executives report that their organizations have implemented AI technologies in the following phases of the software development lifecycle (SDLC):

- 67% Deployment and integration
- 62% Design and architecture
- 59% Requirements gathering and planning

One percent say they have not yet implemented AI in their SDLC.

2024

Most organizations first began to incorporate AI technologies into their software development lifecycle (SDLC) six months to five years ago.

More than four out of five software executives (84%) report that their organizations first began to incorporate AI technologies into their software development lifecycle (SDLC) six months to five years ago:

- 23% began 6 months to a year ago
- 36% began between 1 year and two years ago
- 25% began between 2 years and five years ago

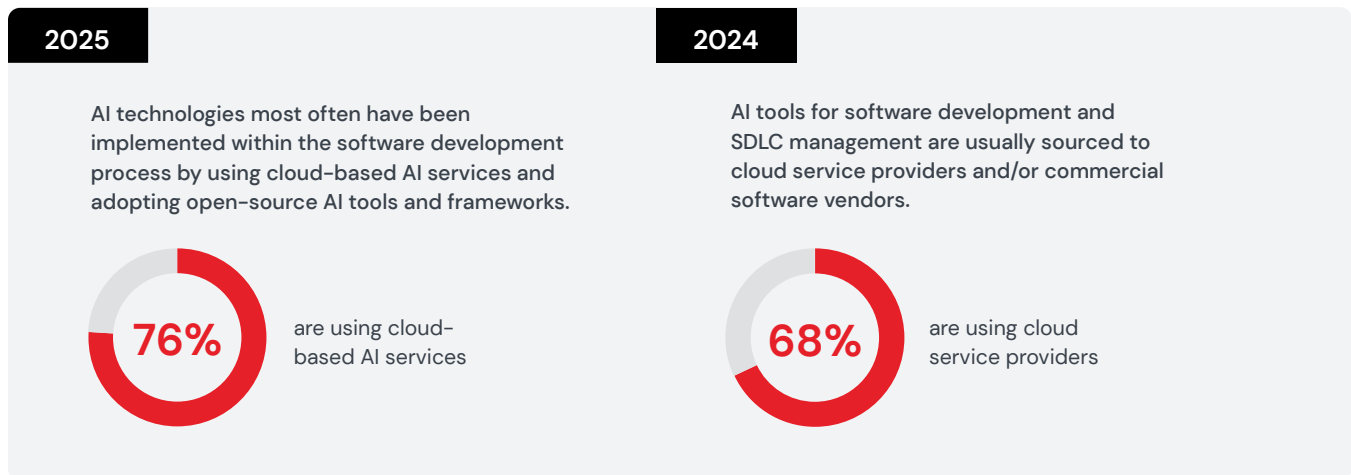
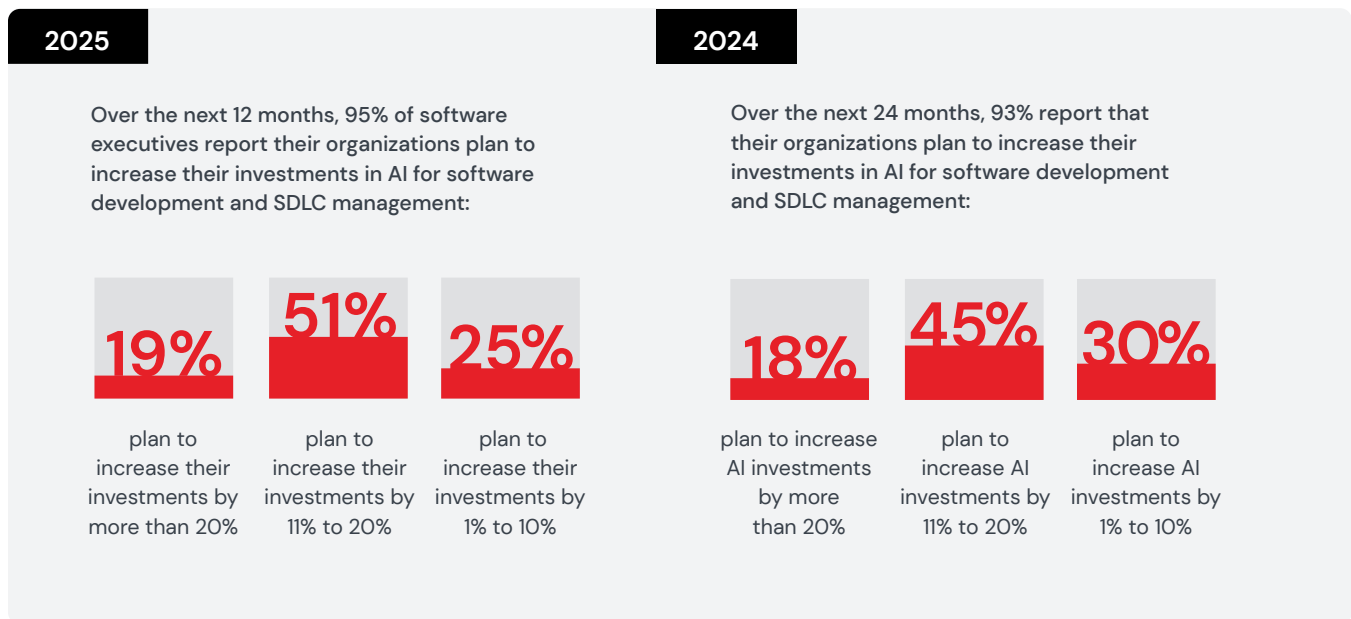
Among the remaining software executives:

- 6% began less than 6 months ago
- 7% began more than 5 years ago
- 3% have not yet started to incorporate AI

1. AI in Software Development: Exploring Opportunities and Uncertainties, 2024.

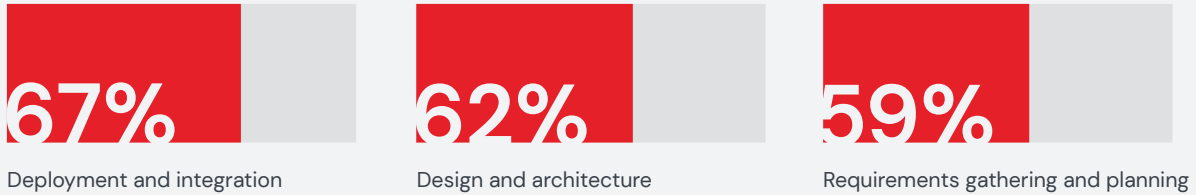
In terms of regional impact, **adoption rates and use cases are broadly similar between North America and APAC regions, though Europe is lagging slightly behind in more areas**, particularly requirements gathering, planning and design, and architecture.

Despite rising adoption rates, the investment outlook for AI tools and services has leveled off, remaining the same as in last year's report—**94% of organizations planning to increase their investments in AI** over the next 12 months. However, **76% of software executives are now using cloud-based AI services**—compared to last year's 68%—suggesting a growing preference for cloud-based agility—namely faster deployment, greater scalability, and easier integration with existing systems.



Adoption has also expanded into a wider range of SDLC processes beyond more established ones like testing and quality assurance, development and coding, and maintenance and monitoring. Most software executives are also now using AI technologies for design and architecture, deployment and integration, and requirements gathering and planning.

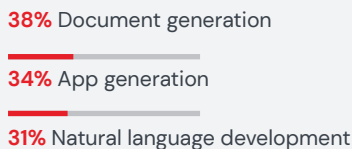
Software executives report that their organizations have implemented AI technologies in the following phases of the software development lifecycle (SDLC):



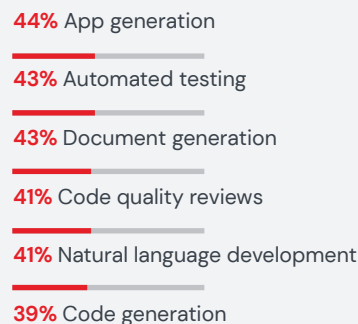
The most popular emerging use cases for AI-driven automation in software development reflect areas that organizations have also rated as demonstrating the greatest business value. Specifically, two out of five executives have already adopted AI for code generation, code quality reviews, and automated testing, while **44% of executives report a high readiness to adopt AI for application generation**, compared to 34% who have already done so.

These same three degrees of AI-powered automation in software development – code generation, code quality reviews, and automated testing – are also the ones that have already been adopted.

Fewer software executives have already adopted:



About two out of five or more software executives report that they are very ready to adopt:



The majority of IT leaders are already seeing measurable impacts from their AI deployments:



69% said that AI adoption has increased developer productivity, pointing to a growing shift away from routine, labor-intensive processes towards more strategic, business-aligned roles.



68% said that AI has helped improve software quality, and reduce bugs, accelerating software delivery without sacrificing reliability—building greater trust in AI and its adoption across a wider range of SDLC processes.



62% said that AI has made development efforts more scalable, enabling faster time to market, and more responsive alignment with business needs.



“A lot of organizations started with pilots a year ago or even prior to that, but now they’re starting to see real efficiency gains in areas like code generation and application testing. Those activities are giving organizations more confidence in using these tools and helping them to move forward.”

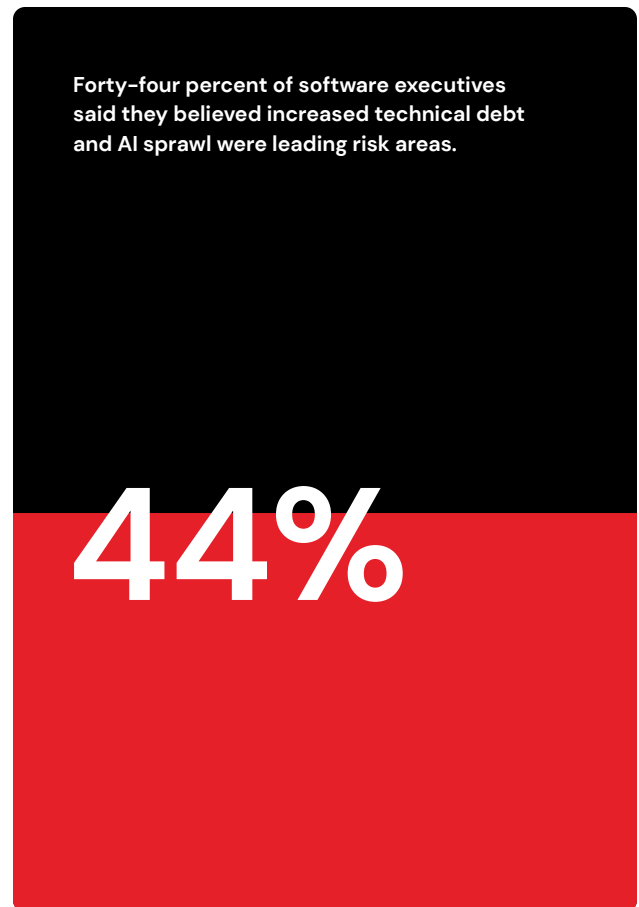
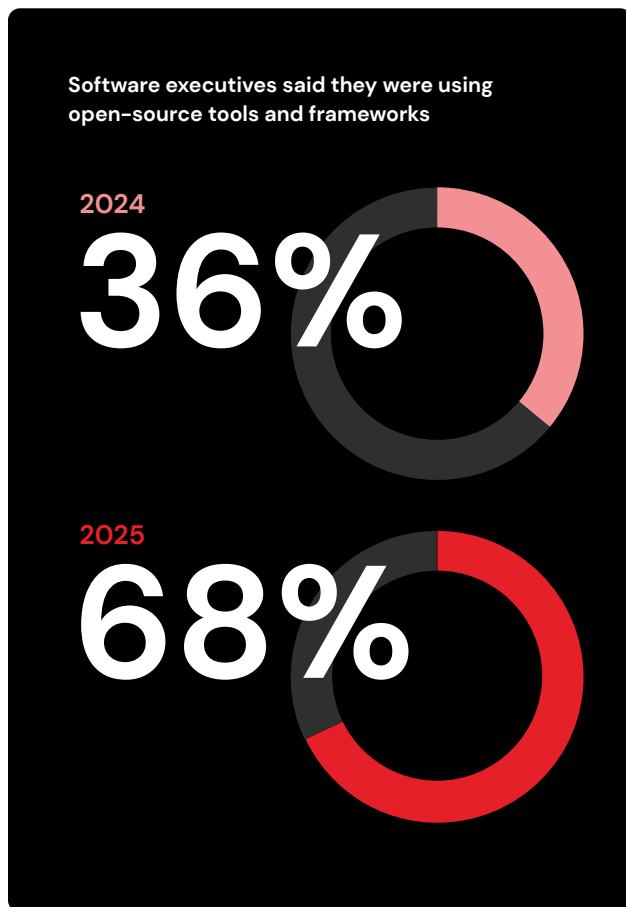
Michael Harper, Managing Director at KPMG LLP

The widening scope and usage of AI technologies represents a natural phase in the cycle of many new innovations.

One area that has seen a notable increase in activity is the use of open-source platforms for sourcing AI tools. **Last year, just 36% of software executives were using open-source tools and frameworks—today, that figure has risen to 68%.**

Nonetheless, despite the huge potential of AI and its ever-growing array of use cases, broader adoption has brought new fragmentation and

oversight challenges—namely increasing AI tool sprawl creating technical debt. **44% of software executives believe increased technical debt and AI sprawl are leading risk areas.** “It’s a problem that grows with scale,” says Gonçalo Borrêga, VP Product, AI and Application Development at OutSystems. “Especially for bigger organizations, the more they use ungoverned generative AI solutions to generate code or applications, the more they risk creating problems in their IT landscapes. This makes managing applications and implementing the necessary guardrails critical to agentic AI adoption.”



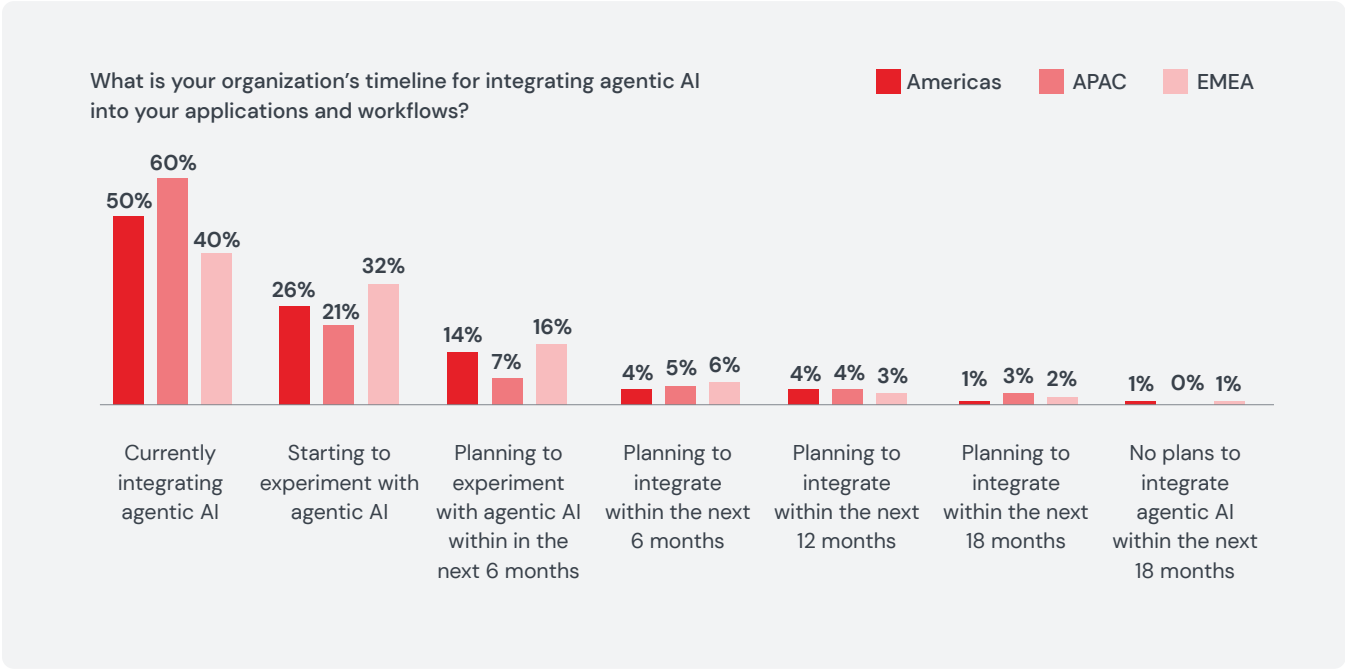
AI sprawl also exacerbates the perennial challenges of upholding security, governance, and compliance standards, and the increased use of unapproved AI tools (shadow AI). “There are more tools coming to the market each month,” Borrêga reminds us. “Fragmentation only takes you so far and, at some point, there needs to be rationalization and consolidation. The winners won’t be those chasing the next shiny tool; they’ll be the ones who embrace a platform approach.” A platform model gives organizations the means to consolidate their tools, reduce redundancy, and maintain governance across the complete AI lifecycle, thus allowing them to scale more efficiently and securely.

The shift towards consolidation and standardization is reflected in the fact that **93% of organizations are already developing—or plan to develop—their own custom AI agents**, using a mix of traditional coding, open-source frameworks, and low-code tools. This demonstrates an appetite for consolidation and standardization to help with adopting AI at scale, with centralized governance and control. Indeed, the push towards simplification emphasizes a broader truth—as AI becomes universal, managing its complexity is rapidly becoming a strategic imperative.



Agentic AI is taking root, but quality and governance risks remain

Agentic AI is the next stage in the transformation of work across a multitude of domains, and software development is no exception. With the ability to perform complex reasoning tasks at an unprecedented speed, adapt to changing situations in real time, and take direct actions without human intervention, agentic AI has ‘agency’ in a way that generative AI doesn’t. While generative AI reacts to human input, agentic AI builds upon generative AI by adding autonomy to deliver end-to-end automation. **47% of organizations are now integrating agentic AI into their development workflows and applications, and a further 28% are actively piloting agentic solutions.**



In terms of regional impact, 50% of North American organizations are currently implementing agentic AI, compared to 60% in the APAC region. Europe, by contrast, is significantly behind, with only 40% of organizations implementing agentic systems, likely due to a tougher regulatory environment, although experimentation and piloting are slightly ahead.

While agentic AI remains in a nascent stage, many organizations plan to implement it within the next 18 months:



63% plan to use it to improve and personalize customer experience by integrating automated decision-making workflows in user-facing applications.



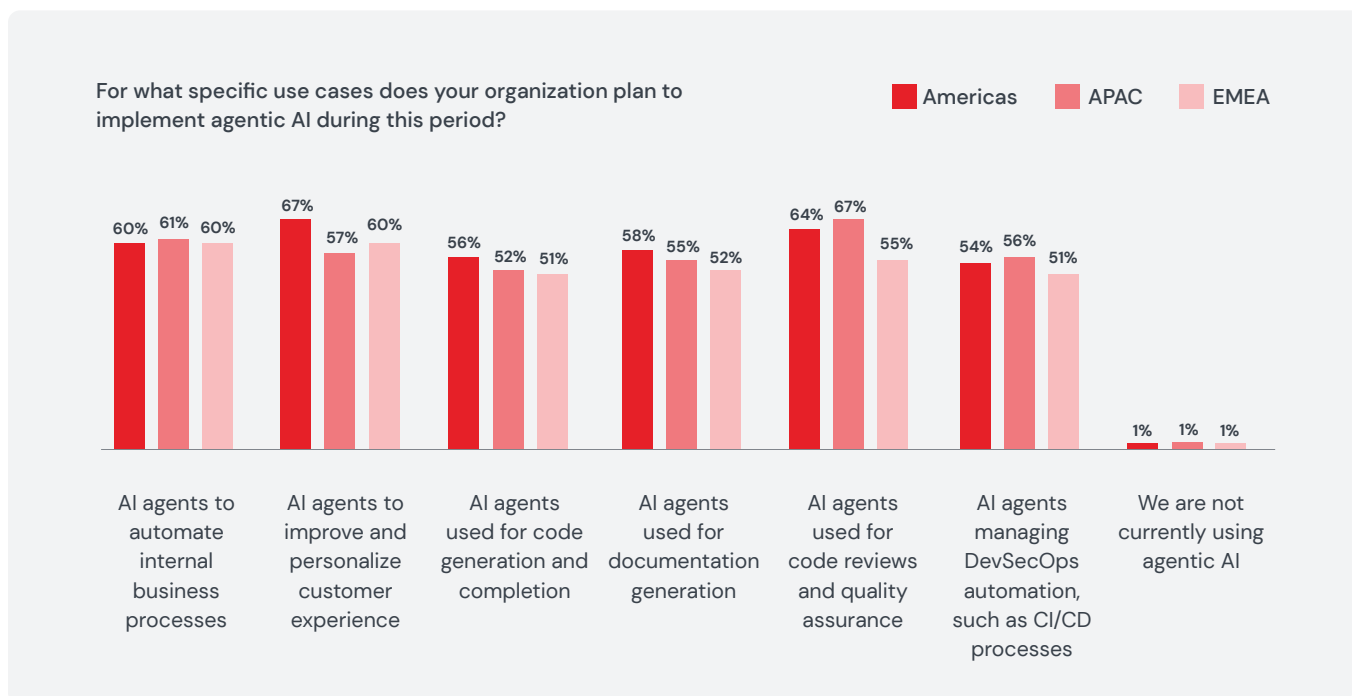
61% plan to use it for code reviews and quality assurance, potentially reducing development and deployment times considerably by eliminating repetitive manual processes.



60% plan to automate internal business processes, across various departments and functions within an organization.

Furthermore, IT leaders are prioritizing the integration of agent-augmented AI into their business applications over the next two years, in partnership with business leaders. Organizations are planning to use AI for operational efficiency and support functions, with an overwhelming focus on IT operations. Nearly four in five (77%) IT leaders are planning to use AI for operational efficiency and support functions, with an overwhelming focus on IT operations. Nearly four in five (77%) IT leaders are planning to implement AI agents for IT workflows including proactive system monitoring and incident reporting. This signals a clear recognition of AI's potential in allowing humans to focus on higher impact work, reduce downtime, and improve efficiency. Customer service stands out at the next opportunity with about half (49%) of IT leaders planning to use AI agents in support portals.

"Applying AI agents in support portals has been one of the very first use cases we see across every industry; one that is now coming to maturity given the broad range of available solutions. This, however, may reflect a trend that organizations lack practical solutions to deliver on the broader promise of agentic AI digital transformation, with the trust and governance required for enterprise wide scale," said Borrêga.



The staffing impacts most often expected with increasing AI adoption over the next 24 months are that AI will create new, specialized roles and that AI will require substantial upskilling or reskilling within existing development teams.

More than three out of five software executives report that the staffing impacts they expect with increasing AI adoption over the next 24 months will be:

69% AI will create new, specialized roles (e.g., oversight, governance, prompt engineering, agent architect, and agent orchestration)

63% AI will require substantial upskilling or reskilling within existing development teams

Fewer software executives report that the staffing impacts they expect with increasing AI adoption over the next 24 months will be:

57% AI will shift development team responsibilities toward higher-level strategic tasks


42% AI will reduce future hiring needs for traditional software developers


“As businesses identify areas of improvement, pockets of opportunities to reduce cost or improve customer experience exist in the most unique processes. It is hard to capture that uniqueness in a generic survey,” added Borrêga. “We think the real business opportunity may be in finding ways to pragmatically apply AI across the long-tail of unique use cases of each individual organization. That way, organizations can leverage their unique data and systems, and ensure that the required governance controls are in place, to safely take their unique agentic AI disruption to fruition.”


“The agentic automation space is moving extremely fast, but most organizations are generally ready to explore it. It’s a natural shift towards a higher level of potential benefits,” says Michael Harper, Managing Director at KPMG LLP. “There are more frameworks for agentic automation being developed and becoming available, whether open-source or proprietary, including agent-to-agent collaboration tools.” However, this proliferation, as is still the case following the meteoric rise of generative AI in recent years, comes with significant challenges. Software executives need to be as intentional as possible

when moving down the path of agentic AI, so that they can enjoy its benefits without increasing risk.

Software executives identified several concerns accompanying the growing use of agentic automation solutions:

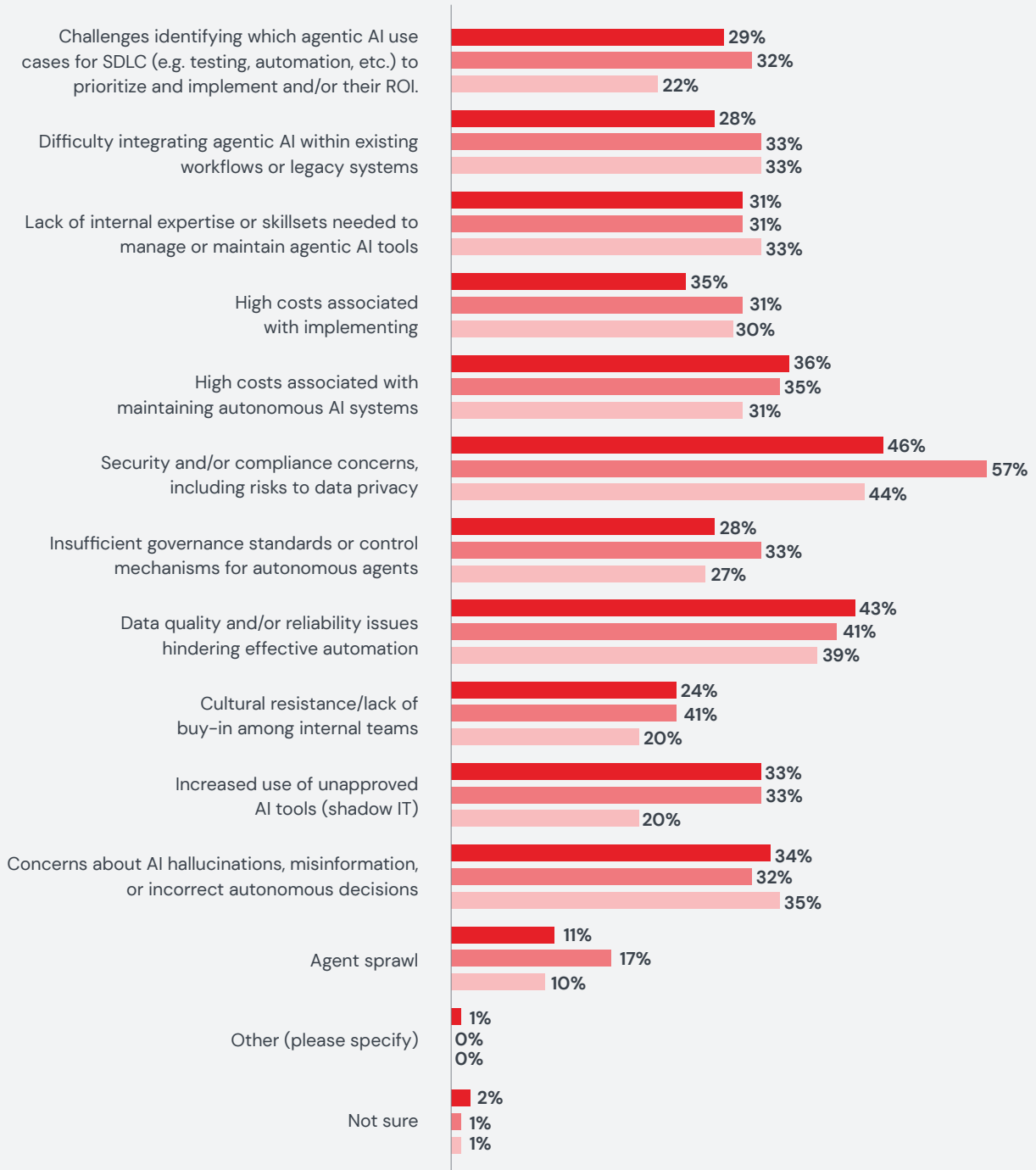
 **47% cited security and compliance issues as key concerns, suggesting the need to keep humans in the loop (HITL) across all mission-critical automation processes.**

 **41% cited data quality and reliability issues as barriers to effective automation, showcasing the fact that data governance plays a vital role across every phase of the SDLC.**

 **34% expressed concern about AI hallucinations, misinformation, or incorrect autonomous decision-making, again highlighting the importance of HITL, validation, and proper attestation.**

Which of the following challenges has your organization encountered – or does it expect to encounter – with the increased use of automation through agentic AI solutions?

Americas APAC EMEA



Other concerns include high costs associated with implementing and maintaining these systems, and a lack of internal expertise needed to manage and sustain them. On the other hand, most organizations currently rate their ability to govern and monitor their use of both traditional and agentic AI tools in SDLC processes as 'good' or 'excellent'. Just 9% said that they only have basic governance processes in place and that significant gaps remain, resulting in frequent unapproved use of AI tools.

Most organizations rate their current ability to govern and monitor the use of traditional and agentic AI tools in software development processes as excellent or good.

Almost nine out of ten software executives (89%) rate their organizations' current ability to govern and monitor the use of traditional and agentic AI tools in software development processes as excellent or good:

38% say Excellent – they have well-defined governance processes in place, including clear oversight of tool selection and usage

51% say Good – they have standard governance protocols established, though there is occasional use of unauthorized AI tools

As for the remaining 11% of software executives:

9% say Fair – they have basic governance but experience notable gaps and frequent unauthorized use of unapproved AI tools

1% say Poor – they have minimal governance, oversight, or controls resulting in the widespread use of unauthorized AI tools

1% say not applicable – they do not currently use agentic or autonomous AI tools, either approved or unapproved



The top two ways that organizations plan to build out AI agents are procuring prebuilt agentic AI (Agent as a Service) or integrating pre-built agents (or AaaS) with their existing systems.

More than three out of five software executives (63%) report that their organizations plan to build out AI agents in one of the following ways:

Fewer software executives report that their organizations plan to build out AI agents in one of the following ways:



Procuring prebuilt agentic AI (Agent as a Service)



Creating agentic AI systems with low-code tools operated by both developers and business users



Integrating pre-built agents (or AaaS) with their existing systems



Developing agents and agentic AI systems using traditional code and application frameworks



Creating agentic AI applications with no-code tools operated by business users

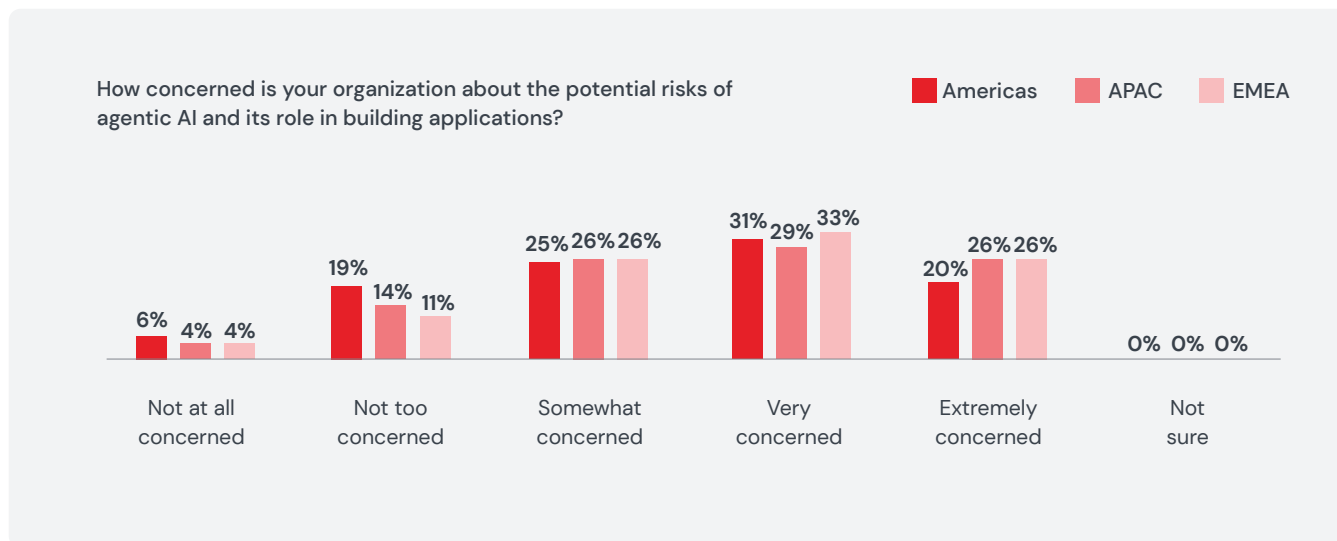
“The risks are applicable whether you’re using AI to generate code or using agents embedded in your applications,” says Borrêga. “Unlike traditional software, where you define the business rules and you know how it’s going to run, AI isn’t deterministic. So, you need to consider ways to control autonomous decision-making. For that, you need more than a fully autonomous system, such as by having decisions reviewed by a person, perhaps using a more traditional workflow.” Actually, most executives prefer to procure prebuilt agentic solutions or integrate agent-as-a-service (AaaS) offerings with their existing systems—an approach that offers speed and ease of deployment, but may also come at the cost of customization and control.

“Agentic AI will need to be integrated with the rest of your IT landscape.”

Gonçalo Borrêga, Vice President Product, AI and Application Development at OutSystems



Despite growing confidence in agentic AI solutions, software executives are broadly aware of the risks they carry, with **61% citing a lack of explainability and accountability and 59% citing potential for new security vulnerabilities** as major areas of concern. Clearly, many organizations are cautious in their approach towards agentic AI, with **95% of organizations believing that they are taking sufficient steps to mitigate these risks** and governance challenges that come with increased automation and agentic AI adoption. However, there’s evidently a real risk of overestimating the capabilities needed to adequately mitigate the aforementioned problem areas.



Developer roles are changing: adapt or fall behind

Few innovations have shaken up developer roles like the rise of generative AI, and agentic AI represents the next sea change across the industry. However, the tone has shifted—this year, it’s less about jobs being eliminated by AI and more about the new AI-specialized roles emerging. **69% of software executives believe that AI will create new roles, especially in areas like governance and orchestration, over the next two years.** Furthermore, almost two thirds of respondents believe that the emergence of these roles will require substantial upskilling and reskilling within existing development teams.

Sixty-nine percent of software executives said they believed that AI would create new roles, especially in areas such as governance and orchestration, over the next two years.

69%

By contrast, only **42% believed that AI would reduce future hiring needs, specifically for traditional development roles**, suggesting that most organizations view AI not as a replacement for headcount, but as a complement to human expertise. These figures remain fairly consistent around the world.

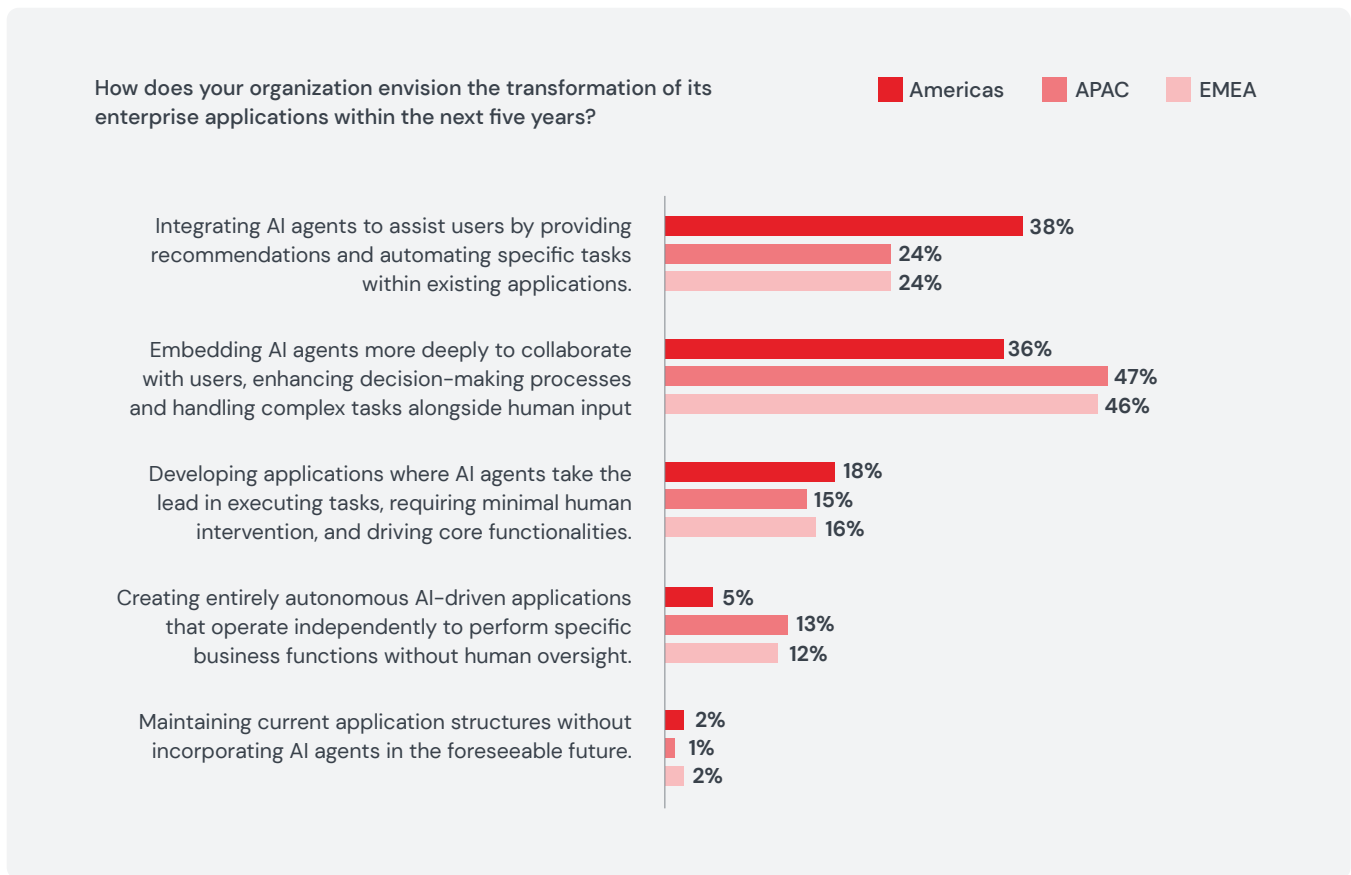
“Skills will need to evolve to cope with the needs of AI,” says Borrêga. “But we see low-code playing an even more important role in abstracting some of the new concepts, so that developers won’t have to fully reskill. Or, at least, it will be easier to reskill them to work with new systems and applications.” Borrêga compares it to the rise of cloud-based architectures around 15 years ago or the rise of mobile technologies — “only now, the speed at which the reskilling needs to happen is exponentially higher,” he adds. By abstracting away many of the underlying complexities of software development, low-code solutions can make development teams more adaptable—and the rise of agentic solutions will likely be no exception.

Indeed, low-code development platforms are a natural match for AI tools. By driving democratization, we’re also seeing more people from line-of-business roles actively participating in software creation processes in a way that is still carefully governed by a central IT organization. With the help of low-code and AI technologies, they can simply describe a desired outcome, instead of needing to be deeply familiar with the underlying architecture.

“The impact extends beyond developers,” Harper says. “Executives should encourage experimentation with sandboxes or by working with partners to test different frameworks or proofs of concepts. Doing this with the right risk guardrails in place will help them understand the changes AI will bring to their roles. I think it’s going to be a continual learning process as the technology grows in capability.”

Clearly, the human element is more important than ever, especially with the proliferation of agent-to-agent communications, where AI agents interoperate and coordinate actions autonomously with each other. After all, you can’t hold an AI agent responsible when something goes wrong—work is a person’s responsibility.

42% of executives envision that the transformation of their enterprise applications over the next five years will involve embedding AI agents to collaborate with users and enhance decision-making processes—in other words, handling complex tasks alongside human input.



“You’re going to need to keep humans in the loop, where some decisions are revealed to a person, perhaps using a traditional workflow, so you have that extra level of reliability and control — at least until you can prove the use case is trustable,”

Gonçalo Borrêga, Vice President Product, AI and Application Development at OutSystems



As organizations weigh that balance, software executives have broadly realistic expectations of agentic AI solutions, with only a small minority expecting full end-to-end automation over the next five years:



30% foresee using agentic AI to assist users by providing recommendations and automating specific tasks within specific applications.



17% expect AI agents to take the lead in executing tasks with minimal human intervention and driving core functionalities.

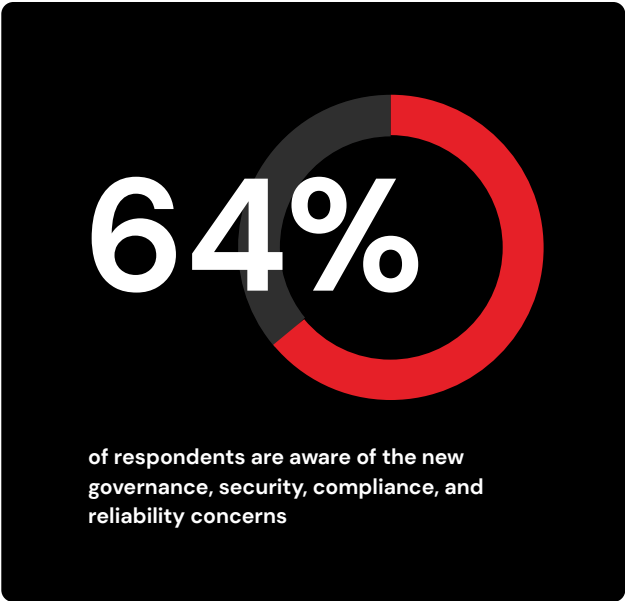


9% believe agentic AI will lead to the creation of entirely autonomous AI-driven applications that will be able to operate without any human oversight.

These figures suggest that many organizations are erring on the side of caution, focusing heavily on incremental efficiency gains rather than complete automation. This indicates a clear preference for implementing AI in ways that support and enhance existing workflows, rather than replacing them outright. Developers are continuing to evolve from coders to orchestrators, managing agentic workflows in ways that ensure close alignment with business goals. As a result, prompt engineering and cross-functional collaboration between development and line-of-business roles will become core competencies. AI literacy will inevitably need to become embedded throughout the organization.

Own the next frontier: Scale AI with trust, not chaos

While the last year has seen significant progress in AI adoption and strategic automation, there's clearly a growing need for responsible governance and strategic alignment. Maintaining trust, transparency, and control must play a central role in innovation itself, especially as organizations continue expanding their use of AI across the SDLC.



Fortunately, the report shows that organizations are broadly aware of these challenges, with **64% of respondents aware of the new governance, security, compliance, and reliability concerns** that come with increasing reliance on AI-generated decisions. Over half of software executives are establishing new governance frameworks, developing proprietary AI solutions, and actively equipping their teams with AI-related skills and knowledge to address these challenges.

Nonetheless, integration with legacy systems and managing increasing tech sprawl remain significant barriers, reflecting the broader tension between rapid innovation and safe, sustainable innovation. As we start to see more orchestrated agents performing work autonomously in a much more integrated manner, organizations must focus on embedding AI not just in their applications, but in the structure of their IT and business strategies.

To that end, organizations should adopt a platform-centric approach that incorporates human-in-the-loop safeguards and ongoing AI literacy training across business and technical domains. The race isn't just about adopting AI or expanding its use to other areas of the SDLC, but to implement it responsibly, securely, and ethically.



Key takeaways



Agentic AI can overcome scaling challenges, while providing better customer experiences and increased productivity.



While data privacy and security remain top concerns, comprehensive guardrails and access controls ensure safe and predictable agent operations.



A unified platform approach can help eliminate silos and AI sprawl, all the while fostering effective human-AI collaboration systems.

Methodology

The primary objective of this survey is to gather insights on AI and Agentic AI adoption in software development from IT executives and administrators. This survey was conducted between April 25, 2025, to May 5, 2025. The target population for this survey included 550 respondents who met the following criteria:

- Must hold a position of director or higher.
- Must work in the banking and financial services, insurance, government, manufacturing, health care, energy and utilities, technology, or retail industries.
- Must work in IT departments or functional roles.
- Must be employed at companies with a revenue of \$50 million or more.
- Must be in the U.S., U.K., Japan, France, Canada, Australia, India or Germany.

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