n8n vs. Workato vs. Zapier Enterprise: 2026 TCO Breakdown for US Mid-Market & SaaS Teams

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For US mid-market and growth-stage SaaS companies, workflow automation costs have quietly become a major line item. As AI agents trigger multi-step enrichment, RAG lookups, and CRM updates thousands of times per day, per-task pricing on Zapier Enterprise or Workato scales linearly—often reaching $30,000 to $90,000+ annually for medium-volume workloads.

2026 Total Cost of Ownership (TCO): 250K–1M Monthly Executions
Self-hosting n8n inside your AWS `us-east-1` or GCP `us-central1` VPC removes the per-task tax completely. You pay only for predictable container compute and Redis queue workers:

Platform	Pricing Model	500K Tasks / Month Est. Annual Cost	Data Residency
Zapier Enterprise	Per-task tiers + add-ons	$42,000 – $68,000+ / yr	Multi-tenant SaaS
Workato	Workspace + recipe + task packs	$50,000 – $110,000+ / yr	Vendor cloud
Self-Hosted n8n (VPC)	Flat AWS/GCP infra + maintenance	$3,600 – $6,000 / yr	100% inside your US VPC

Beyond Cost: 3 Engineering Advantages of n8n for US Teams
- Native Code & AI Agent Nodes: Drop directly into JavaScript or Python inside any workflow step, and orchestrate LangChain/LLM tool calls without paying extra "AI action" surcharges.
- Queue-Mode High Availability: Pair n8n worker containers with Redis and PostgreSQL for dead-letter retries, webhook burst handling, and zero dropped leads during peak US traffic.
- Git-Backed Version Control: Export workflows as JSON, review diffs in GitHub PRs, and promote changes cleanly from staging to production.

Migrating Without Breaking Live Operations
We migrate existing Zapier and Workato recipes into hardened n8n clusters in 2–4 weeks with parallel shadow runs and zero downtime. Explore our [n8n Automation service](/services/n8n-automation) or model your exact savings on our [interactive ROI estimator](/).