n8n vs Make vs Zapier for AI Agents: Pick in 5 Questions

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Answer in order. The first strong “yes” usually decides.

1. Must your data stay on your own servers?

Yes → **n8n Community Edition** (self-hosted, free to download; you pay for the server and do the upgrades, including security patches such as n8n's Oct 14 update). n8n is the only one of the three you can self-host.

2. Does one agent run call many tools?

Yes → lean **n8n**. It bills per full workflow run (“execution”), and “one turn with an agent is one execution.” Zapier bills per successful step (“task”); AI steps cost 1, 3 or 5 tasks depending on the model tier. Make bills per module action (“credit”; most actions use 1).

3. Do you need the widest app coverage?

Yes → **Zapier** (its pricing page says 9,000+ apps). On the Free plan, Zaps are two-step and AI by Zapier isn't included; both start on Professional.

4. Do you need a backup AI provider if the main one fails?

Yes → **Make**. Its Oct 9 release added fallback connections (“Make retries the run once using the fallback connection”) to the Make AI Agent app on all plans. It's the only built-in option of the three in the pages we checked.

5. Do you need a human to approve risky actions?

Zapier: “Require approval before running,” set per tool. n8n Agents: approve or reject tools you mark sensitive. Make: no per-tool approval in the AI Agent app; a separate Human in the Loop app is Enterprise-only (closed beta). Turn approval on for anything that sends or deletes.

Know before you budget

- **Zapier:** Free plan, 100 tasks a month. With pay-per-task on, Zaps stop at 3 times your plan's limit. AI steps pause past their per-run task limit (75 by default).
- **Make:** Free plan, 1,000 credits a month. When credits run out, scenarios stop until credits are added.
- **n8n Cloud:** no free Cloud plan, only a free trial (1,000 executions). Starter is 20€ a month billed annually.
- **Open conflict:** Zapier's pricing page still lists Zapier Agents billed in activities (400 a month free), while Zapier's Oct 6 post says agents now bill as tasks. Check your own account.

Sources and method. Vendors' own pages, checked October 19, 2026: n8n pricing (n8n.io/pricing) · Zapier pricing and rates (zapier.com/pricing, zapier.com/pricing/rates) · Zapier: “Zapier Agents is now AI by Zapier” (zapier.com/blog) · Zapier pay-per-task help · Make extra credits (help.make.com) · Make pricing (make.com/pricing). Carried from our October 18 check: the Make Oct 9 release note, Make Human in the Loop, Zapier's "Require approval before running", n8n Agents and the n8n Oct 14 security update. We haven't built agents in these tools for this sheet. No affiliate links. Full comparison: onesignaldesk.com/guides/n8n-vs-make-vs-zapier-ai-agents