

PRACTICAL SPEECH

The Age-Old Dilemma Reimagined: Build, Buy, or Platform

How AI Is Changing the Economics
of Enterprise Software

JASON OLKOWSKI · Chief Transformation & Strategy Officer, Creatio



Every Enterprise Is Asking

Build

Maximum flexibility.

Full ownership.

Historically expensive & slow.

Buy

Fastest time-to-value.

Proven functionality.

Limited differentiation.

Platform

Build what matters.

Buy what is commoditized.

AI-native foundation.

Key insight:

AI is not eliminating the build vs. buy debate — it is fundamentally changing the economics. The decision sits at the intersection of data, workflow, and customer experience.

Why This Conversation **Matters Now**

AI Adoption

70% of organizations now use AI in core workflows — most starting in customer-facing processes.

Software Dev Transformation

Gartner: 90% of enterprise engineers will use AI coding assistants by 2028.

Agent Sprawl

Gartner: By 2028, there will be 1.3 billion agents used across Enterprises, increasing concerns of governance, security breaches and out-of-control token spend.

70%

Of IT leaders are concerned about the risks of agent sprawl

Gartner

Every Era Had a **Center of Gravity**

ERA	PRIMARY QUESTION	WINNER	CRM'S ROLE
1990s	Build or Buy?	ERP & Custom Dev	CRM = spreadsheets & custom DB
2000s	On-Prem or Cloud?	SaaS	CRM = cloud CRM was born
2010s	Suite or Best-of-Breed?	SaaS Ecosystems	CRM = mostly multi-cloud sprawl
Today	Build, Buy, or Platform?	AI-Native Platforms	CRM = platform hub & AI orchestrator

The New Center of Gravity

The Platform — Customer data, AI, workflow, and extensibility converge in one place.

Customer Data

Single source of truth across every touchpoint

AI & Agents

Predictions, scoring, next-best-action, automation

Workflow Engine

End-to-end automation across sales & service

Analytics & Insight

Real-time dashboards, forecasting, ROI

Partner & Ecosystem

Marketplace, APIs, 400+ pre-built integrations

No-Code Extensibility

Build apps, agents, and workflows without code

COMMON MISCONCEPTION

The Myth of the AI-Powered DIY

WHAT PEOPLE BELIEVE

"AI means we'll build everything ourselves."

— With AI coding tools, it seems feasible.
Build exactly what you need. Own every decision.

REALITY

AI makes software creation easier.

It does not eliminate:

- Governance
- Security
- Integration
- Compliance
- Data quality
- Lifecycle management

Building Software: The Real Cost Curve

VERSION 1

Easy

VERSION 2

Manageable

YEARS 2-5

- Data model changes with every product launch
- AI models need continuous retraining
- Security & compliance drift over time

- Recruiting specialized engineers gets harder each year
- No analyst recognition — hard to benchmark
- Integrations break with partner API updates

The Hidden Burden

The challenge is no longer writing code.

The challenge is owning the software
business you accidentally created.

Packaged Software **Is Also Breaking Down**

Enterprises no longer accept standard-issue software:

- Software that matches your unique sales motion
- AI agents trained on your specific customer data
- Customer journeys that reflect your brand
- Workflows no off-the-shelf product ships

"Give me enterprise software that behaves like custom software — without the custom software bill."

Harvard Business Review

Platform = Build + Buy

Build

- Differentiated workflows
- Custom AI agents
- Unique customer experiences

Buy

- Core enterprise processes
- Security & compliance
- Infrastructure & governance

Platform

- Shared AI & agents
- Shared customer data and workflows
- Shared AI token optimization
- Shared governance

Decision Framework: **Build the differentiation.** Buy commodity capabilities. **Platform everything in between.**

AI Changes **What Gets Built**

OLD WORLD

Custom Software Builds

Entire applications, custom data models, bespoke reporting, hand-coded integrations.

AI WORLD

Composable Platform Capabilities

- AI sales agents & scoring models
- Custom workflow automations
- Branded self-service experiences
- Predictive journey orchestration
- No-code apps on a shared data layer

The Biggest Mistake

THEY START WITH TECHNOLOGY

- Which AI model should power our product?
- Which vendor has the best AI features?
- Should we build or buy this platform?

"Build vs. buy" is the wrong question.

LEADERS START WITH THE CUSTOMER

- Which customer outcome drives revenue?
- Which workflow creates the most friction today?
- What decision does a rep need help making?
- What does our best customer journey look like?

**"What platform lets my team serve customers faster?"
is the right one.**

WINNING APPROACH

How Winners Layer Their Strategy

Result:

Faster innovation on top of a stable platform foundation — without long-term technical debt.



Innovation

Custom agents · Unique customer journeys · Differentiating processes

Platform

AI orchestration · Automation engine · Analytics & forecasting · AI Token Optimization

Foundation

Customer Data · Platform security · Data governance · Packaged best practices

The Future Is Compose Everything



Build Everything

Highest control, highest ongoing cost



Buy Everything

Fast start, limited differentiation



Compose Everything

Build differentiation, buy the foundation

Enterprise Architecture Becomes:

- No-code extensible
- Composable & modular
- Customer-data-first
- AI & agent-ready

The question has changed

Build differentiators.

YESTERDAY

"Should we build or buy our platform?"

Buy commodity capabilities.

TODAY

"What should we own, what should we buy, and what platform moves us fastest?"

Platform everything.

TOMORROW

"How quickly can we turn new customer ideas into business outcomes?"

Creatio

Thank you!