

 BUILD AND OWN

The Real Cost of Renting Your Tech Stack

Why owning the software that runs your
business now costs less than renting it

Executive summary

The subscription price is the smallest cost of renting your tech stack. The larger costs are harder to see: workflows bent to fit someone else's product, a roadmap you cannot influence, data definitions you cannot enforce, and AI features you pay for whether they work or not.

For two decades, enterprises accepted those costs because there was no practical alternative. Buying, configuring, and working around packaged software became so normal that the pain stopped looking like a choice.

That has changed. AI-accelerated development now makes it realistic for mid-market and enterprise organizations to own the software that runs their business: real, standard code they can read, change, and move.

THIS PAPER COVERS

- 01 How enterprise software evolved from buy-and-implement to build-and-own
- 02 The six hidden costs of a rented stack
- 03 The signals that tell you renting has hit its ceiling
- 04 Which parts of your stack you should keep renting, and which you should own
- 05 The questions to ask before you sign your next major platform contract

Most teams run on tools that almost fit. The question is how long you can afford the gap.

Four eras of enterprise software

Each era of enterprise software was a reaction to the frustrations of the last one. Only the most recent one hands ownership back to the business.

ERA 01

Buy and implement

For example, pick the ERP or CRM that best fits your industry, then spend a year bending your processes to match its "best practices." Those practices were often built for a different industry. A life sciences quality process is not a retail quality process, no matter what the sales deck says.

ERA 02

Buy and customize

When configuration ran out, companies wrote custom code on top of the platform. It worked, until the next upgrade. Heavy customizations to platforms like SAP or Salesforce are notoriously hard to support.

ERA 03

Buy, minimize, and build around it with low-code

Keep the core platform lean and fill the gaps with low-code apps. Better, but still not fast, and it added another subscription and another form of lock-in. Your team had to learn a proprietary language just to make a change.

ERA 04 · NOW

Build and own

AI-accelerated development lets you build the system you actually need as real, standard code. It is transparent. Your team, or a partner, can read it, edit it, and support it like any other business document.

The fourth era is still early. The pattern is clear, though: more companies are deciding they do not need the product to get the outcome.

What a rented stack really costs

The research backs up what most operators already feel. Before the hidden costs, here is what the visible ones look like across a typical enterprise portfolio.

46%

of SaaS licenses go unused in any 30-day period, adding up to roughly **\$19.8M in wasted spend** per organization each year.¹



UNUSED · 46%

IN USE · 54%

305

SaaS applications run by the average organization¹

\$11.5K

spent per employee on SaaS each year (\$11,530)¹

79%

of IT leaders faced price increases at renewal in the past year¹

12%+

yearly SaaS price growth, close to 4x consumer inflation²

78%

reported unexpected charges tied to AI features or consumption pricing¹

61%

cut projects because of unplanned SaaS cost increases¹

29%

of enterprise applications are integrated, on average³

95%

of IT leaders say integration is a hurdle to using AI effectively⁴

The hidden costs of renting

The license line item is visible. These six costs rarely show up on the invoice, but they show up everywhere else.

01

You adapt to the software instead of the software adapting to you

Packaged platforms come with a built-in way of working. A CRM may ship with a dozen opportunity stages when your business really tracks four. Instead of a quick decision, it becomes a long change management debate that often ends with living with what is there.

The workflow your team actually runs and the workflow the system records drift apart. That gap fills with spreadsheets, manual steps, and added headcount.

02

Your data means what the vendor says it means

What counts as an "active customer"? Someone who paid in the last 30 days, or someone who can still call for support next year? Rented systems make it hard to define the data that drives your business on your own terms, and harder to enforce those definitions.

Most companies patch this in their reporting layer. It helps, but the system of record still does not reflect how the business actually works.

03

You run the same playbook as your competitors

One CFO we work with put it simply: *the system was great for our industry because all of our competitors were on it too*. In collaborative industries, a shared platform can be a benefit. In competitive ones, it means your operations are only as differentiated as your configuration settings.

04

Your roadmap belongs to someone else

Your feature request joins a backlog shared with hundreds of other customers. If enough of them do not need it, it never ships. Meanwhile, updates you did not ask for arrive on the vendor's schedule, sometimes without notice or training.

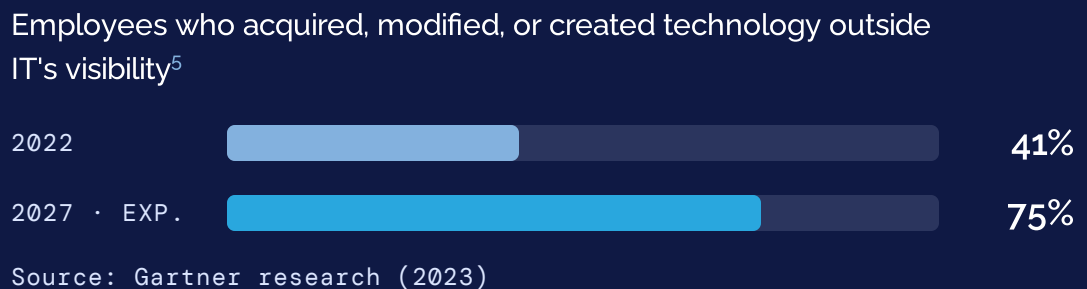
Long-time customers describe a familiar pattern: a change in ownership, a new product manager, and promises that never make the roadmap. Older platforms with large customer bases move slowly because every change carries support risk across every tenant.



05

Workarounds become permanent

When the platform cannot do what you need, teams build around it. A spreadsheet here, a low-code app there, a manual step nobody documents. Each workaround is small. Together, they become an unofficial system that no one owns and everyone depends on.



06

The AI tax

Many vendors are adding AI features and raising per-user prices to cover them, whether or not your team uses them or they work well. A closed AI strategy also limits you: you cannot choose the best model for the job, bring your own, or control token costs.

THE PATTERN IS ALREADY SHOWING UP ON INVOICES

~16% JULY 2026

Average increase on most commercial Microsoft 365 suites, citing expanded AI capabilities⁶

6% AUGUST 2025

Average list price increase on Salesforce's core clouds as it pushed further into AI⁷

■ READ THE SIGNAL

A vendor that boxes in your AI is signaling how it plans to box in everything else.

When renting stops working

Most companies do not leave a rented platform because of one bad day. They leave when a trigger forces them to look at what the workarounds have been costing all along. The most common triggers:



A price increase without new value

A per-user increase tied to AI features nobody asked for is often the moment a CFO starts asking about alternatives.



A leadership change or acquisition

New eyes are less willing to accept "that's just how the system works."



A stalled implementation

Three months into a SaaS rollout that is not landing, the smart move is often to stop, build the smaller piece that matters most, and get it into production in a matter of months.



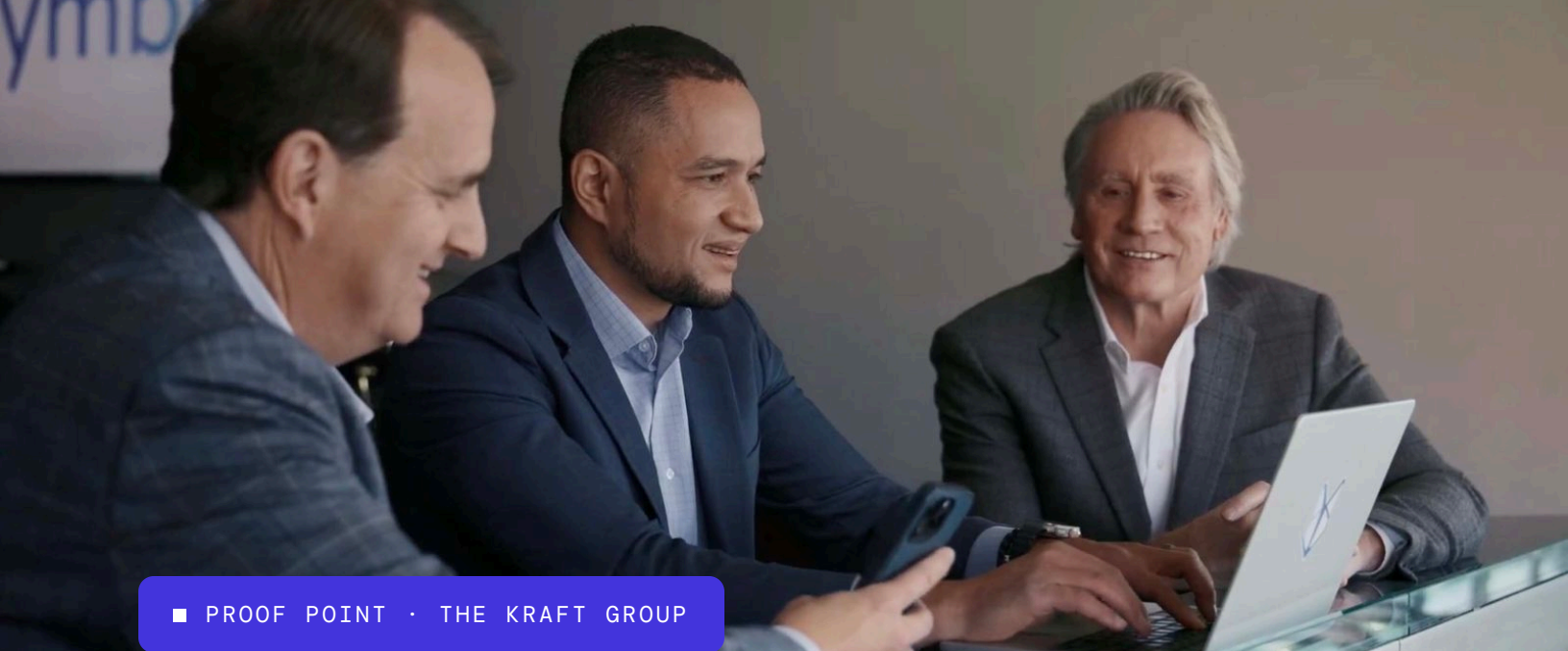
An outgrown low-code platform

The app works, but you cannot extend it, the licensing keeps climbing, and only a few people know how to change it.



Growth throttled by headcount

Demand is there, but every new customer or location means more manual effort.



■ PROOF POINT · THE KRAFT GROUP

Eight critical applications, replatformed in ten months.

Kraft needed eight critical applications rebuilt off a legacy platform before an immovable season deadline. Nymbl replatformed all eight in ten months and cut \$300K in annual licensing.

8

CRITICAL APPS REBUILT

10 mo

BEFORE A FIXED
DEADLINE

\$300K

ANNUAL LICENSING CUT

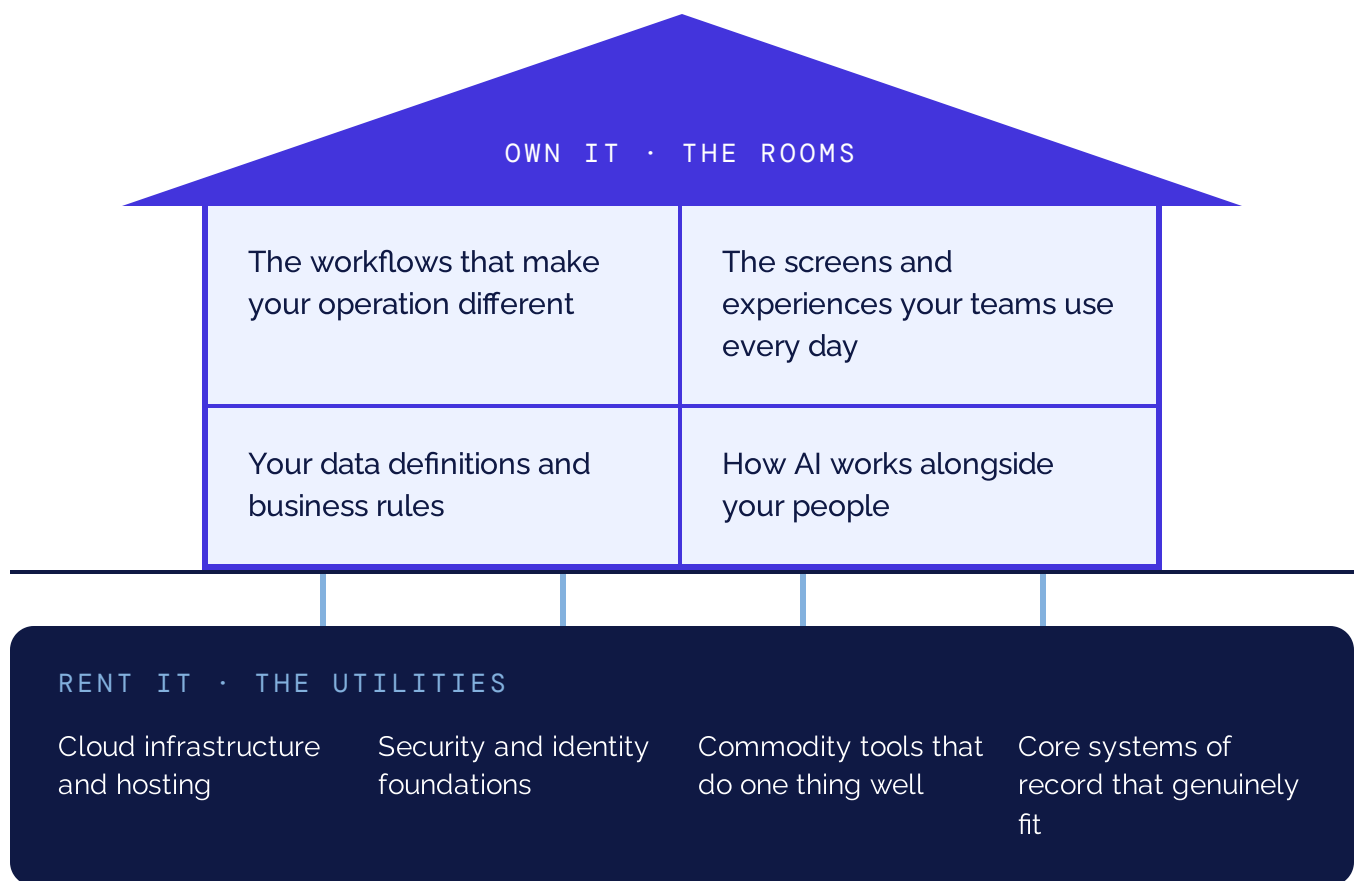
“ Very rarely do I see a vendor actually deliver everything they said they would, and within budget.

MICHAEL ISRAEL · CIO, KRAFT GROUP

Rent the utilities, own the rooms

The answer is not to stop renting software. It is to be deliberate about what you rent and what you own.

Think of your tech stack like a house. You would not build your own internet service or sewer system. You subscribe to those utilities because someone else does them better and the cost is worth it. But you do want to own the layout, the rooms, and how your family actually lives in the space.



When you own the rooms, you can challenge the value of every subscription that remains. **SaaS has to earn its place in your stack, instead of being the default.**

Questions for executive buyers

Before committing to your next major platform, pressure-test the decision with these questions.

1

Have we shown the vendor what we actually need, or just described it?

Most companies struggle to articulate requirements until they see something in front of them. Before a major implementation, have someone close to the problem spend a couple of hours building a rough prototype with an AI tool. Bring that to the vendor and ask how they would deliver it. You will get a far better answer than you would from a stack of user stories.

2

Do we have a strategy for how our business teams experiment with AI?

Your people are already using AI tools to build things. Give them a sanctioned way to do it. Treat those early builds as a way to show what the business wants, not as production software.

3

How open is the vendor's AI strategy?

Can you choose your own models? Will token costs be passed back to you on top of your subscription? A closed AI strategy limits your options today and signals how the vendor intends to lock you in tomorrow.

4

What happens to our feature requests?

Ask how requests are prioritized and how many customers share the roadmap. If your critical need is one of hundreds, plan for the workaround now.

5

Which parts of this are utilities, and which are rooms?

If the platform covers infrastructure or a true commodity function, renting is likely right. If it will define how your teams work every day, ask whether you should own that layer instead.

6

What will it cost to leave?

Price the exit before you price the entry. Consider data portability, the customizations you will not be able to take with you, and the institutional knowledge locked inside a proprietary configuration.

7

Will this vendor integrate with the systems you are keeping, or require you to replace them to get value?

What owning looks like now

Owning your software used to mean a large internal team and a long timeline. AI has changed the math. Here is what ownership looks like in practice today.



Real code, not a platform

AI-accelerated development produces standard, portable code. It is not a black box or a proprietary language. Your team can read it, change it, and move it between tools, much like editing a document. Ownership does come with responsibility for support, but that is now far more manageable for an internal team or a partner.



Your own copy, not a shared tenant

For years, multi-tenant SaaS was a badge of honor: one product, a thousand customers. AI now makes it practical to maintain a dedicated copy of an application for each client. Changes can be tested and rolled out in isolation, so one organization's request never breaks another's workflow.



Built with your team, not around it

Many enterprises have internal developers and IT teams. Owning your stack does not mean replacing them. It means giving everyone a shared way to build, with guardrails for security, consistent interface components, and templates that make support easy. Business users can prototype ideas, then hand off when something needs to reach production, scale to real users, or connect to core systems.



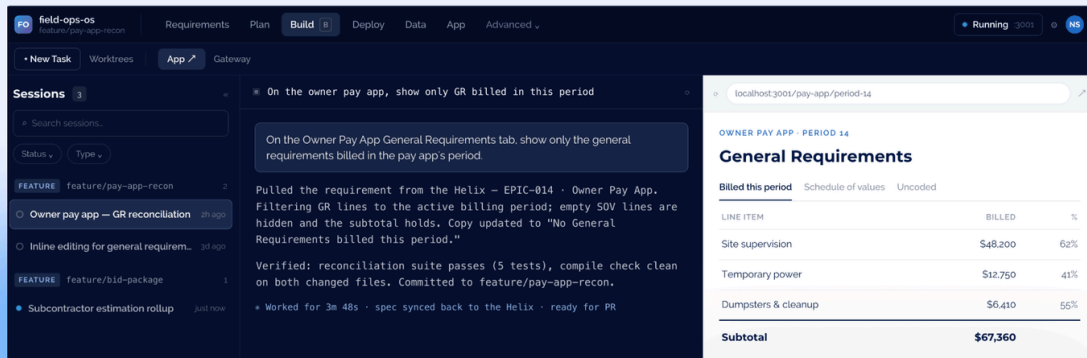
A knowledge base that makes you AI-ready

Custom software pairs naturally with a well-structured knowledge base. When your business knowledge lives in connected, focused documents, AI can use it to power assistants, check for conflicting information, and keep your applications grounded in how your business actually works. Start with a defined scope, such as a customer knowledge base, rather than trying to capture everything at once.

■ WHAT OWNING LOOKS LIKE NOW

Proof before the commitment

Because development moves this fast, you no longer have to buy on promises. You can see working software for your process before you sign anything.



WORKING SOFTWARE, BUILT FROM A PLAIN-LANGUAGE REQUEST

■ CONCLUSION

Own what makes you different

Renting software made sense when building was slow, expensive, and risky. That is no longer true. Today, the real cost of renting is not the subscription. It is the workflows you cannot change, the data you cannot define, and the competitive edge you hand to a vendor's roadmap.

The modern enterprise looks different: consistent interfaces, shared data, and AI working alongside your people.

Rent the utilities. Own the rooms.

■ NEXT STEP

Tell us what you have outgrown.

Bring us the process held together by spreadsheets, the platform you cannot extend, or the AI idea stuck on the roadmap. We will show you what it looks like built.

Book a working session →

nymbl.app/contact



ABOUT NYMBL

Nymbl builds the software the modern enterprise runs on. When off-the-shelf almost fits and the workarounds keep piling up, we build the custom system you actually need: AI-accelerated, proven in production, and owned by you. We replatform what you have outgrown and build what no one sells off the shelf.



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