

# SaaS vs. DIY AI: The Integration Tax

Why mid-market JDE shops are building what their competitors consume as a feature.

Modern SaaS platforms (Fusion, NetSuite, S/4HANA) ship AI as a native capability — autonomous reconciliation, predictive demand planning, intelligent approval routing. These features are consumed, not constructed. JDE users face a fundamentally different model: build it yourself through Oracle Cloud Infrastructure (OCI), manage the data pipelines, maintain the custom logic, and staff the data science expertise. For firms in the \$50M–\$1B revenue range, this creates a permanent "integration tax" that larger competitors avoid entirely.

## Side-by-Side Comparison

CAPABILITY	LEGACY JDE (DIY AI)	MODERN SaaS (EMBEDDED AI)
Delivery Model	DIY build — requires OCI integration, custom data pipelines, internal maintenance	Built-in feature — native to the application, vendor-maintained
Data Logistics	Manual pipeline setup — ETL, data lake architecture, schema mapping	Zero integration — AI operates on the same data model as the ERP
Vendor Support	You own and maintain all custom AI logic and integrations	Vendor-managed — improvements ship automatically with platform updates
Expertise Required	High — data scientists, integration specialists, OCI administrators	Low — business analysts configure rules, no code required
Speed to Value	12–24 months (project-based build)	Immediate — feature enablement, not a project
Ongoing Cost	Permanent staffing + infrastructure + maintenance burden	Included in SaaS subscription — no incremental headcount
Risk Profile	Single points of failure — custom code, tribal knowledge, key-person dependency	Platform-grade reliability — vendor SLA, redundancy, continuous updates

## The Mid-Market Resource Trap

For organizations with 3–10 people on the JDE support team, the DIY AI path doesn't just strain resources — it consumes the same people who are already at capacity keeping production running. Adding AI integration to a team already spending 38% of their time on reactive work means the AI project either never finishes or production quality degrades. Usually both.

The question isn't whether AI matters for your business. It's whether your team should be building AI infrastructure or consuming it as a platform capability. For most mid-market JDE shops, the answer is clear: consume it. The path there starts with understanding your current operational capacity. Take the Executive Diagnostic at [allari.com/jde-lifecycle](https://allari.com/jde-lifecycle).