

Core Modernization Regret Prevention Chart

Evaluate your modernization path before you commit

Before committing to a modernization path, you need clarity on what each approach truly demands—not just what vendors promise. This chart compares buy, build, and buy-plus-surround options across the factors that determine success: internal capacity, cost reality, time to value, flexibility, common pitfalls, and long-term ownership.

Decision Area	Buy (Platform First)	Build (Capability First)	Buy Plus Surround (Layered)
Best fit when	Proven capability is needed quickly, and processes can be standardized	True differentiation requires custom capabilities	Progress is needed without disrupting operations
Internal capacity required	High subject matter expert involvement during and after implementation	Sustained product, engineering, QA, and security ownership	Moderate capacity spread across phases
Cost profile	Higher upfront and ongoing ownership costs tied to customization and integrations	Variable upfront cost with long-term ownership investment	Phased investment with greater control over spend
Time to value	Medium to long depending on scope	Medium to long depending on delivery maturity	Faster initial wins through incremental releases
Flexibility	Limited to platform guardrails	Highest flexibility	High where it matters while preserving stability
Common challenges	Customization creep, integration complexity, underestimated labor	Key person dependency, underfunded maintenance	Fragmented ownership without a clear roadmap
Risk reduction approach	Buy for outcomes, limit customization, define support clearly	Build only differentiating capabilities, invest in governance	Define target architecture and sequence by business impact
Support reality	Vendor supports the product	Full internal ownership	Partner model fills gaps during transition
Recommended first step	Readiness sprint to validate scope and capacity	Capability and governance assessment	Architecture and phased roadmap definition