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AGILENCE ANALYTICS · WHITEPAPER

Build vs. Buy

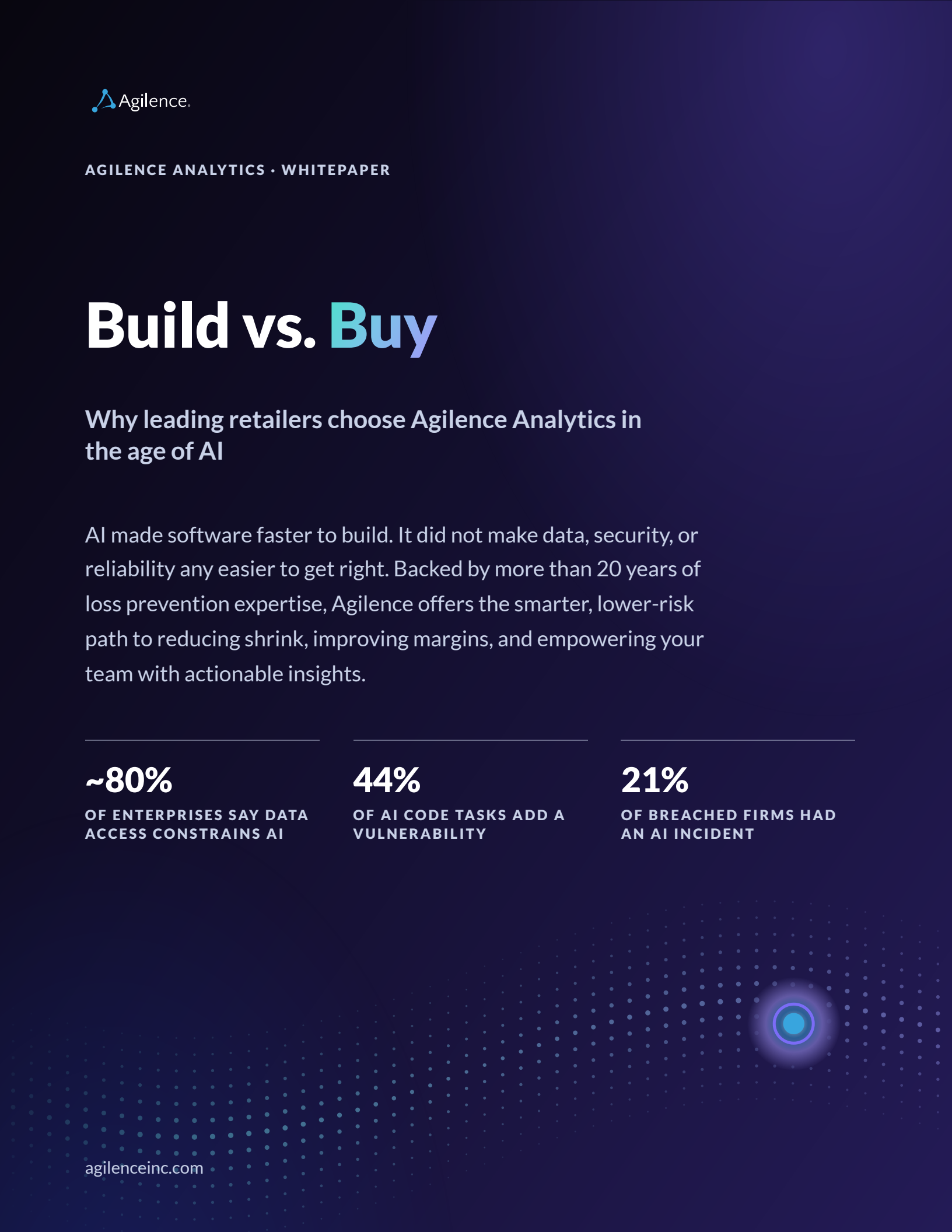
Why leading retailers choose Agilence Analytics in the age of AI

AI made software faster to build. It did not make data, security, or reliability any easier to get right. Backed by more than 20 years of loss prevention expertise, Agilence offers the smarter, lower-risk path to reducing shrink, improving margins, and empowering your team with actionable insights.

~80%
OF ENTERPRISES SAY DATA ACCESS CONSTRAINS AI

44%
OF AI CODE TASKS ADD A VULNERABILITY

21%
OF BREACHED FIRMS HAD AN AI INCIDENT



THE DECISION, REOPENED

The build vs. buy decision

The question is not whether AI can write the code. It is who owns everything that comes after.

Loss prevention and operations teams depend on exception-based reporting and analytics to uncover loss, protect margins, and make smarter decisions faster. For years the recurring question has been simple: should we build our own analytics tool, or buy one?

Generative AI has brought that question roaring back. If a developer can now stand up a working prototype in a weekend, why pay for a platform at all?

The honest answer is that AI changed how fast you can write code. It did not change what makes exception-based reporting hard. The cost, the risk, and the expertise still live in data ingestion, integration, security, and the years of maintenance that follow launch. That is exactly where a do-it-yourself build, even an AI-assisted one, quietly turns expensive.

Agilence Analytics gives you the speed AI promises without the debt it hides: deep loss prevention expertise, predictable pricing, and ongoing support from a team that understands shrink inside and out.

And you are never solving alone. Because more than 150 organizations run on Agilence, you learn from their experience on a routine basis. Every new fraud pattern, benchmark, and best practice that surfaces across that community becomes an advantage you inherit, something no in-house build can replicate.

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What AI actually changes, and what it doesn't

AI compresses the cheapest part of the work

Writing a first draft of code is now faster than ever. But in exception-based reporting, code is the easy 20 percent. The expensive 80 percent is everything around it: mapping transaction logs, reconciling master data, integrating dozens of source systems, securing sensitive data, and keeping all of it running as the business changes.

A prototype in a weekend is not a platform in production

The demo that impresses a stakeholder on Friday still cannot ingest a live POS feed, reconcile an HR file, sync video to a transaction, or survive a security review on Monday. Six Mondays later it still cannot. Getting from a working prototype to a secure, hosted product running on a server is measured in quarters, not weekends, and the clock does not start until someone owns the data pipeline. The hard problems are not the ones AI is good at.

AI can generate the code. It cannot own the consequences.

Every line it writes, every integration it stubs, and every shortcut it takes becomes something your team must understand, secure, and maintain for years. The vendor relationship you were trying to avoid does not disappear. It just moves onto your own payroll.

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THE NUMBERS

The numbers behind the build

The research on do-it-yourself software, and on AI-generated code specifically, tells a consistent story.

44%

Of AI code-generation tasks introduce a risky security vulnerability. The security pass rate has moved one point in a year, 55% to 56%.

Veracode, 2026 GenAI Code Security Report

10%

Or less is the productivity gain AI delivers on complex legacy code, against 35 to 40% on simple greenfield work.

Stanford research, via Google DORA, 2026

21%

Of breached organizations reported a security incident involving their own AI models or applications, up from 13% a year earlier.

IBM, Cost of a Data Breach Report 2026, 29 July 2026

~80%

Of enterprises say their AI and data initiatives are constrained by limited data access across environments. Only 18% have fully governed data.

Cloudera, The Data Readiness Index: Understanding the Foundations for Successful AI, 14 April 2026. 1,270 IT leaders at organizations with 1,000+ employees.



None of these numbers describe the demo. They describe what happens after it.

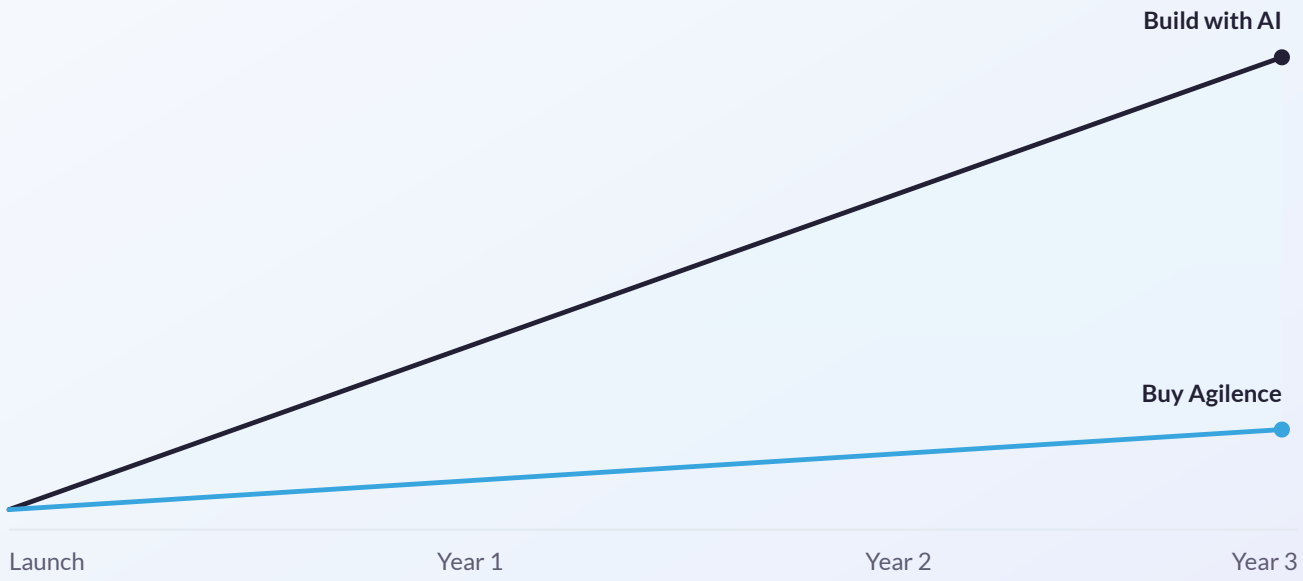
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COST OF OWNERSHIP

AI speeds up the build. Then the bill arrives.

The first release feels fast. The cost curve tells the real story: speed at the keyboard does not lower the cost of ownership, it just moves the bill to later.

TOTAL COST OF OWNERSHIP



Illustrative of the shape of the two curves, not a forecast of your spend: a build keeps absorbing maintenance, security and integration work after launch, a subscription does not.

> The gap between the two lines is not licence fees. It is maintenance, security remediation, and integration work that a subscription absorbs and a build does not.

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THREE FAILURE POINTS

Where the build quietly bleeds

Three places a do-it-yourself build, AI-assisted or not, drains time and money.

The work never ends

Patches, security updates, model drift, and rework outlive the launch. They land on your team forever, not a vendor's.

Security becomes your problem

With roughly 44 percent of AI-generated code carrying a vulnerability, every AI-written line and every new connection is an attack surface you now own, audit, and defend. And this is data that includes transactions, personal information, and video, in an environment governed by strict compliance frameworks.

Integration breaks first

POS, video, HR, labor, and inventory rarely agree, and each changes on its own schedule. The data pipeline is what breaks first and most often, and no amount of generated code makes those systems cooperate.

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THE IN-HOUSE REALITY

The reality of building in-house

Executive sponsorship is hard to secure and harder to keep

Any in-house analytics project needs a senior leader to champion it and secure ongoing funding. As priorities and leadership shift, that sponsorship wavers, leaving partially completed projects without adequate support and scope that keeps creeping.

Leadership turnover compounds the problem. A new loss prevention leader often arrives with a different vision for what the software should do, resetting requirements and sending the build back to the drawing board.

Timelines and costs are routinely underestimated

What begins as a six-month project often extends to 12 to 18 months or more as requirements evolve and technical challenges emerge. Outside consulting expertise is almost always required, typically increasing projected costs by 2x to 3x.

Domain expertise is scarce, and AI does not supply it

Most IT teams lack deep experience with retail and restaurant data structures like transaction logs (TLOG) and master files for HR, customer, and item data. All transformations and relationships must be custom created. AI writes code faster, but it cannot see the gaps in domain knowledge it is coding around.

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The work that never reaches the backlog

Advanced capabilities stay out of reach

Syncing video with transaction data, building genuinely fraud-focused AI, and providing electronic receipt views all require specialized skills rarely available for internal projects. Without them, investigators toggle between systems and productivity drops.

The backlog never stops growing

Loss prevention users generate a constant stream of new feature requests as fraud patterns and business needs change. Beyond maintaining the original code, your team must continuously design, build, test, deploy, and maintain new functionality. Those requests compete with every other IT priority, which makes the changes your investigators need easiest to defer.

The opportunity cost is real

While your system is being built and tested, often 12 to 18 months, you continue to lose an additional 2 to 3 percent of sales to preventable loss each year. For a mid-sized retailer with $500 million in revenue, that is $10 million to $15 million in preventable losses before a homegrown system is even operational.

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THE AGILENCE DIFFERENCE

Nine advantages of Agilence Analytics

01

Rapid deployment, no IT burden

Agilence Analytics can be fully implemented in 90 to 120 days, with many customers uncovering preventable losses during initial training. For example, EG America found 22 high-value cases in the first two weeks.

02

Predictable, transparent costs

A subscription-based pricing model you can forecast, without the overruns, infrastructure spend, and maintenance drain of internal development.

03

Built for flexibility and ease of use

Configure and build new dashboards, alerts, and reports without coding, adapt workflows as priorities change, and add data sources without costly redevelopment. Agilence Analytics also integrates with Agilence Case Management and Audit Management, mapping to your hierarchies, permissions, and alert routing from day one, where a homegrown tool has to build each piece from nothing.

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Built on domain expertise

04

Expert-designed dashboards and analytics

Designed by former loss prevention analysts and refined through years of customer feedback across retail, restaurant, and grocery. Each dashboard spotlights key areas of shrink and inefficiency from day one.

05

Continuous innovation, with AI on a foundation that works

Agilence already uses AI to expand our own development capacity and ship features faster, on top of a proven, AI-supported EBR data model. You get the upside of AI without owning the security risk, the maintenance, or the debt of building the foundation yourself. With Agilence's built-in community, the Agilence Watercooler, you gain access to over 150 customers actively sharing problems and opportunities. You benefit from more than domain expertise: you gain the collective knowledge of the entire Agilence community, something no in-house build can replicate.

06

Seamless data integration

Agilence integrates data from 200+ retail and restaurant systems, including POS, eCommerce, video, HR, labor, and inventory. We manage the heavy lifting, from mapping TLOGs to master files, ensuring clean, accurate pipelines across your ecosystem.

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Secured, supported and proven

07

Secure, enterprise-grade infrastructure

Security, storage, and compliance are handled by a dedicated team. Agilence holds McAfee's Skyhigh CloudTrust Enterprise-Ready rating and maintains compliance with ITAR, EU-US Privacy, GDPR, SOC 1, SOC 2, HIPAA, GLBA, and PCI. Compare that to code where nearly half of AI-generated lines ship with a vulnerability.

08

Award-winning customer success

Our Customer Success team has earned the Stevie Award for Customer Service Department of the Year for eight consecutive years. Many specialists are former LP professionals, and every customer has a dedicated account manager focused on adoption, optimization, and measurable ROI.

09

Return you can audit

Shrink reduction and operational efficiency are tracked per customer, not asserted. Agilence reports the cases found, the losses prevented and the hours saved in your own data, so the return is measured in your numbers rather than an industry average.

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SIDE BY SIDE

Building with AI vs. buying Agilence

The same comparison, updated for the AI era. AI narrows one column of this table. It does not close the gap.

CAPABILITY	AGILENCE	BUILD WITH AI
Secure, enterprise-grade code and infrastructure	✓ Yes	44% of AI code tasks add a flaw
Maintenance and rework handled for you	✓ Yes	Yours to staff, indefinitely
Pre-built integration with 200+ systems	✓ Yes	Custom build for each source
TLOG and master file mapping expertise	✓ Yes	Rarely available in-house
Specialized focus on loss prevention and shrink	✓ Yes	No
Fraud-focused AI built by data scientists	✓ Yes	Limited
Comprehensive data integration, including video	✓ Yes	Limited
Predictable, transparent cost	✓ Yes	2x to 3x overruns
Live and finding loss in 90 to 120 days	✓ Yes	12 to 18 months
Dedicated customer success and support	✓ Yes	No
AI applied on a proven foundation	✓ Yes	Built from scratch

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THE BOTTOM LINE

44%

of AI code-generation tasks introduce a security vulnerability you now own.

The demo is the easy part. The years that follow, the security you must own, the integrations that break, and the maintenance that never ends, are where do-it-yourself builds turn into liabilities. AI makes building faster. It does not make it safer, cheaper, or done.

24M+
Transactions analyzed every day

200+
Data sources integrated

150+
Organizations running on Agilence

TALK TO AN EXPERT

You get the outcome. We carry the complexity.

150+

Organizations already run on Agilence. Every fraud pattern and benchmark that surfaces across them becomes yours.

Join the leading retailers and restaurants who have chosen Agilence to uncover shrink, optimize operations, and drive measurable ROI. Agilence already uses AI on top of a proven, AI-supported EBR data model and years of retail integration, so you get the speed without inheriting the debt, the security risk, or the maintenance burden. Talk with an Agilence expert about what buying a proven analytics platform would look like in your environment.

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About Agilence

Agilence is the leader in loss prevention analytics, helping prominent retail, restaurant, and grocery companies increase their profit margins by reducing preventable loss.

We specialize in uniting digital and physical transactions to help cutting-edge loss prevention teams expand beyond traditional theft and fraud, and tackle preventable loss in all its forms, in the store, online, and at the corporate office.

Every day, Agilence analyzes over 24 million transactions for our customers, transforming data into insights, and insights into actions. Our platform combines data from 200+ sources, including point-of-sale, eCommerce, HR, labor, inventory, product, third-party delivery platforms, alarms, case management, loyalty, access control, and video surveillance.

Companies have saved millions of dollars by optimizing operations, identifying sources of margin erosion, and reducing shrink using Agilence. Many have also improved employee and customer safety, identified training opportunities, improved customer experiences, increased promotional success, and eliminated productivity gaps.

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