

THE 3-YEAR TCO OF BOTH DECISIONS

Price is not cost, and “Buy” is not free. Three-year totals. Every play must carry its implementation and the internal capability to own it.

36 MONTHS · ONE CAPABILITY			
COST LINE	BUY+DIY	BUY+PTR	BLD+PTR
Example: service-desk AI	\$0.9M*	\$1.4M	\$1.9M
1. Software: license or build			
2. Integration and data plumbing			
3. Implementation and adoption			
4. Internal capability build			
5. Run and maintain (36 mo)			
6. Opportunity cost of delay			
7. Switching / lock-in cost			
TOTAL 3-YEAR TCO			

*** WHERE “BUY” GOES WRONG**

Buy + DIY looks cheapest only because lines 3 and 4 get left blank. That blank is the dead zone: a signed license with no implementation and no internal capability returns nothing, so its real ROI is zero however low the sticker.

Build + DIY has no column here on purpose – it is the quadrant most enterprises should not enter without an in-house AI bench. See Artifact 40.

Fill every line for every play, including delay and lock-in – or you are comparing a real cost to a fantasy.