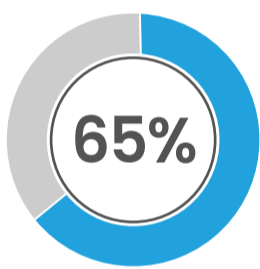




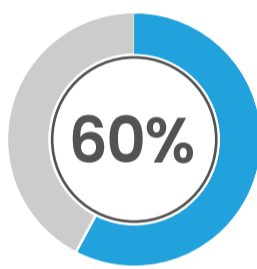
But when it comes to the pricing solution,  
should you buy or build?

# Here's why not to build

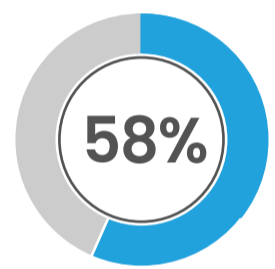
Retail winners pursue innovation to



drive new value  
to their brand



keep up with Amazon  
and other pacesetters



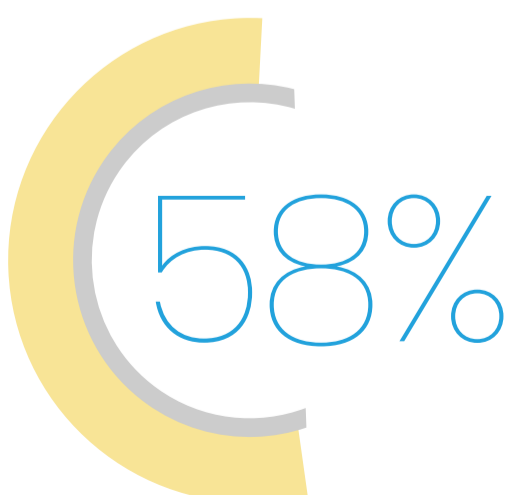
meet rising  
consumer expectations

But innovation takes valuable IT resources.



More than half of retailer IT time  
spend on business applications is given to maintaining the existing portfolio!  
Not on building new solutions.

And old systems actually  
prevent innovation



of retail winners say  
legacy technologies  
are the top inhibitor to  
innovation in their  
organization