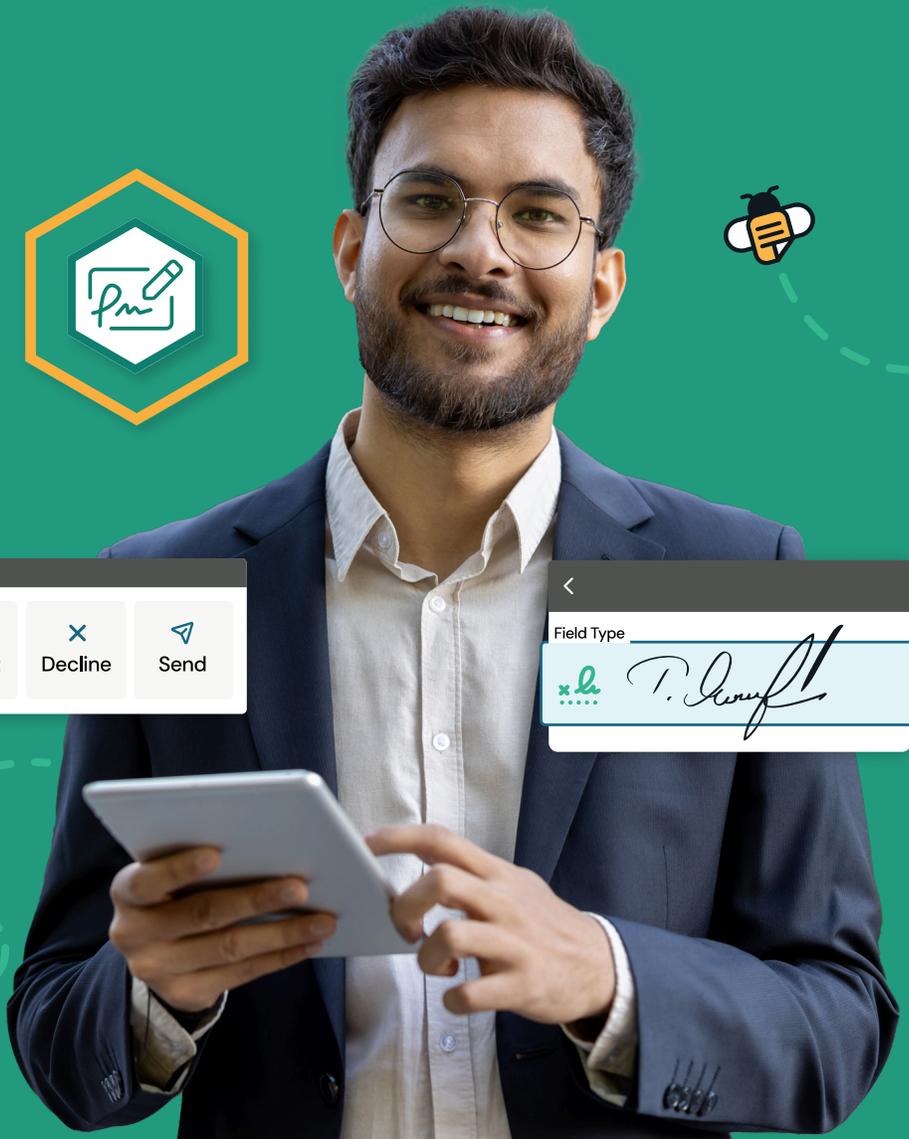
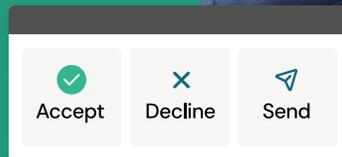




Build, Buy, or Replace? The Definitive Guide to Embedding eSignature & Workflows for SaaS Leaders



Executive Summary

Today's software-as-a-service (SaaS) leaders face critical strategic decisions around eSignature and workflow automation. Many firms must choose between building a solution in-house, integrating APIs, or replacing legacy solutions.

This guide offers a comprehensive decision-making framework to analyze these strategic options in depth.

Key Takeaways



Time-to-Value

Developing in-house solutions conceals significant costs beyond the initial licensing savings:

- 1 Internal development can take a substantial amount of time, with some projects extending to [24 months for complex projects](#).
- 2 [Personnel costs alone can exceed half a million dollars](#) for a typical six to nine-month internal development project, not accounting for the opportunity cost of diverting budget from higher-priority initiatives. Throughout development, core firm resources are diverted for planning, research, prototyping, building, testing, troubleshooting, and final implementation. Additionally, user experience (UX) can be deprioritized due to limited specialized resources.
- 3 In contrast, integrating a third-party API can be done in days, at a significantly lower actual cost, and with dedicated UX design and support.



Executive Summary

Hidden risks

We found that:

- 1 One in three prospects disengage due to a broken eSignature process.
- 2 One in five customers are lost when redirected to a third-party eSignature portal.
- 3 Completion rates drop by up to 20% when users are forced off-platform by legacy solutions.

API-first solutions are gaining traction because they eliminate problems like these and are more cost-effective.

This guide is intended for SaaS decision-makers, including Chief Technology Officers (CTOs), Chief Product Officers (CPOs), Product Managers, Engineering Leaders, and Solution Architects. By the end of the report, you will be able to:

- Make better-informed decisions about eSignature and workflow automation integrations.
- Delineate clear criteria for evaluating build, buy, or replace options.
- Action insights for rapid compliance and superior user experiences.

Let's dive in.

The API-First Revolution & Industry Trends

Application Programming Interfaces (APIs) are revolutionizing how developers approach tech solutions. According to Postman, in 2024, [nearly three-quarters of developers were taking an API-first approach](#), and for good reason: APIs act as universal connectors, allowing different platforms to seamlessly share data without extensive custom coding.

Modern SaaS organizations now leverage API-first strategies to maximize speed, efficiency, and customer value. In fact, [more than 90 percent of developers use APIs in some way](#), according to Knit's 2025 State of SaaS Integration report.

The shift toward a tech ecosystem that can be “composed” out of linked solutions means lower development risk, faster product launches, and better use of internal resources.

From a UX perspective, the more steps a user must take to complete a task, the more likely distraction or frustration will slow or stop the process. However, seamlessly integrating different solutions into one user experience eliminates fragmented processes, preventing issues like redirecting users to external sites (such as DocuSign) to signatures, which stalls deals and leads to lost revenue.

Now, frictionless in-app flows have become the baseline expectation.

Beyond a shift toward an API-first approach, compliance is becoming increasingly critical. For legal and healthcare industries, solutions lacking built-in compliance with standards such as SOC2, HIPAA, CCPA, GDPR, and eIDAS are an inherent risk. The cost of non-compliance is steep: [HIPAA violations alone can cost up to \\$1.5 million per year](#).



Strategic Paths: Build, Buy, or Replace

Organizations seeking to update their tech stack may take one (or a combination) of several approaches. Many choose to develop their own solutions in-house. Others opt for integrating API solutions into their existing stack. Finally, there are times when a legacy platform is so outdated or cumbersome that a complete replacement is necessary. Let's examine each scenario and the strategic considerations behind them.



Building Internally (In-House Development)

Organizations that choose to keep their tech development in-house typically do so for similar reasons.



Greater control over features, iterations, data security, and updates, effectively eliminating reliance on external parties.



Cost-effectiveness of an in-house development team that is already hired and "paid for." Why pay extra for external resources when you already have full-time staff on hand? An in-house solution may even be perceived as "free," since it doesn't come with any licensing fees or charges.



Customization possibilities are high. A proprietary solution can be tailored to a degree nearly impossible with third-party vendors, potentially providing the only perfectly suited solution for highly specialized use cases.

Strategic Paths: Build, Buy, or Replace

However, this approach may not be as cost-effective (or convenient) as it first appears. Developing internal tools is a significant drain on engineering hours and resources. Depending on the team's priorities, this may result in longer-than-anticipated timelines or detract from core product innovation.

In-house teams may also lack specialized expertise in UX research or design best practices, translating into a "solution" that creates more problems than it solves, turning a resource drain into a complete loss. **Finally, for organizations under stringent compliance requirements, an in-house solution may need to undergo expensive and time-consuming third-party audits, certifications, or security operations.**

Buying & Integrating an API

Other firms choose to forego the internal resource drain by integrating a third-party API. Driving reasons include:



Immediate deployment. Rather than spending months developing a solution from scratch, third-party API integrations can be ready to use on day one.



Minimal tech stack disruption. API integration minimizes downtime by allowing teams to retain their existing infrastructure and seamlessly plug in new functionalities.



Pre-built compliance. The best API-enabled solutions come with relevant certifications built-in, leading to drastic time and resource savings on compliance, testing, and other security measures for the organization.

Strategic Paths: Build, Buy, or Replace

The shortened implementation timeline means faster time-to-market and drastically reduces heavy resource drain on their development teams. Well-designed solutions incorporate UX best practices, ensuring they solve the right problems and are intuitive to navigate from the start.

Enjoying the full benefits of this approach requires deep vendor research and vetting. Partnering with an ill-fitting vendor can waste company resources and lead to issues similar to a poorly designed in-house platform. To avoid this, it's crucial to conduct a thorough needs analysis before selecting a vendor. When narrowing down a shortlist, evaluate whether they offer:

- High-quality design that meets your exact needs
- Built-in compliance that aligns with organizations' obligations
- High-touch support – from initial onboarding and regular check-ins
- A partnership-oriented relationship, not merely transactional
- Quality training and documentation
- A robust system for tracking and addressing technical problems
- White label capability – integrating seamlessly with the organization's tech stack and brand
- Adaptability and scalable design to meet evolving needs

Organizations also need to consider the risk of vendor lock-in, which can occur even with a well-suited provider. Vendor lock-in makes it difficult or costly to switch providers, limiting your ability to innovate and adapt as you go. Be aware of “features” that increase this risk, especially around data ownership.



Strategic Paths: Build, Buy, or Replace

Replacing Legacy Solutions

There are instances when an organization isn't just looking for a new solution but needs to replace an outdated existing one. This happens when current solutions aren't current with available technologies, were poorly designed initially, or no longer align with evolving business needs. Our customer research highlighted several key drivers for replacement:



Suboptimal UX. Solutions that are difficult to use create bottlenecks and cancel out their main benefits. Organizations in this situation need a better-designed experience.



High costs. Pricing structures with numerous add-ons or hidden fees can rack up fast, especially if comprehensive support isn't included.



Compliance challenges. A solution that fails to meet compliance protocol is a liability, potentially leading to delays due to audits or legal penalties.

Replacing a legacy solution with a carefully chosen alternative can result in immediate operational improvement, built-in compliance, and a reduction in the Total Cost of Ownership (TCO). However, this path also has its own costs. Migration planning and execution can be complex, entailing hours, weeks, or even months of parallel deployments, sandbox testing, and versioned endpoints. Training team members on the new platform can be cumbersome.

Strategic Paths: Build, Buy, or Replace

These necessary implementation stages can disrupt operations. Meanwhile, internal bias towards existing solutions can create resistance to implementing something new.

Yet there are times when replacing a legacy solution is the best path forward. Organizations may encounter less resistance when user satisfaction with the existing platform is already low. A significant driver for change is a fractured UX that forces users off-platform to complete tasks, which they perceive as cumbersome and frustrating. For eSignature solutions, an increased support workload related to signing workflows is another clear signal that a change is needed. Finally, if compliance and security concerns are consistently causing delays or lost opportunities, it may be time to switch.

Thankfully, Docubee's streamlined migration tool allows organizations to swap out legacy solutions without disruption, enabling improvements in customer experience and compliance right away.



Decision-Making Framework

Criteria	What It Means	Docubee Advantage
Time-to-Implementation	How soon customers can use new features	Robust REST APIs enable go-live in days, not months
Engineering Burden	Internal engineering resources needed for launch & maintenance	Docubee manages infrastructure, maintenance, and product updates
Cost Certainty	Predictable and scalable financial commitments	Transparent and flexible pricing models based on your business model
Compliance Readiness	Ease & speed of compliance certification	Immediate audit-readiness (SOC2 Type II, HIPAA, GDPR, CCPA, eIDAS)
User Experience (UX)	Impact of embedded vs external redirects on users	Fully embedded, white-labeled, frictionless UX
Feature Scope	Breadth & depth of integrated functionalities	Comprehensive contract automation
Technical Flexibility	Risk of vendor lock-in, ease of API integration	Easy data export, open standards, robust and clear documentation



Understanding and Calculating Total Cost of Ownership (TCO)

TCO includes a solution's initial costs, ongoing maintenance, security audits, customer support, and even lost revenue due to poor UX that redirects users mid-task.

When evaluating different solutions, firms should thoroughly assess their TCO using a standardized rubric to easily compare options. This rubric should distinguish between direct and indirect costs.

Direct costs can include:

-  **Licensing (or development if in-house).**
-  **Infrastructure.** This might include integration with existing infrastructure for third-party solutions or building new infrastructure for internal developments.
-  **Compliance certification.** This might include integration with existing infrastructure for third-party solutions or building new infrastructure for internal developments.
-  **Ongoing support.** The volume and effectiveness of support can vary significantly based on solution quality.
-  **Transaction costs.** Expenses beyond the primary price of a product or service, such as fees, administrative efforts, or time spent on tasks required to complete a specific action within the software.



Understanding and Calculating Total Cost of Ownership (TCO)

Indirect or hidden costs can include:

-  **20% lost revenue from user dropoff**
This includes user churn and lost prospects due to frustration over cumbersome UX (often caused by too many external redirects).
-  **Support cost**
We've found that support tickets increase by 25% when users exit the platform. For example, non-embedded integrations can cause a rise in customer service escalations due to technical issues or user confusion.
-  **Opportunity cost**
Our research shows that internal builds delay roadmaps by two to three feature releases. Internally built solutions can have slow timelines due to competition with more pressing development priorities. This can divert significant resources and delay access to the solution.
-  **Overage charges**
Additional fees incurred when a user exceeds the allotted usage limits (e.g., number of users, envelopes, storage) specified in their subscription plan.
-  **Annual renewal increases**
The price hikes applied by vendors at the end of a contract term, typically for inflation, product enhancements, or increased operational costs.



When calculating TCO, it's important to quantify resource drains that don't have an apparent dollar value. These hidden costs sneak up on organizations that otherwise did their due diligence in calculating TCO.

Docubee API Capabilities

Docubee APIs are designed to address the pain points and challenges that drive organizations to seek better solutions. It provides a comprehensive and integrated answer to many common challenges teams face when managing document workflows.

Users quickly get our API off the ground and running, enjoying a full suite of features:

-  **Flexible Pricing Models**
Rely on our transparent, predictable, and scalable usage-based pricing. We don't do envelope caps, outages, or surprise hidden fees.
-  **eSignature**
Embed secure, compliant, and legally-binding electronic signatures directly in your native platform. No redirects to external sites or third-party branding.
-  **Developer-Friendly APIs**
Integrate our REST API and robust documentation. Confidently rely on our 99.99% uptime and proactive, 24-hour service-level agreement (SLA) support.
-  **Document Generation**
Create new documents with dynamic templates and generative AI. Our document generator can even integrate existing documentation relevant to the draft.
-  **Sandbox & Migration Tools**
Seamlessly migrate from your legacy solutions without downtime, using our user-friendly tools and expert support teams.
-  **Security & Compliance**
Rest easy with built-in SOC 2 Type II, HIPAA, and GDPR compliance, secure audit trails, and 256-bit AES at rest, TLS encryption.
-  **Workflow Automation**
Automatically route documents, send reminders, and manage approvals with our visual, intuitive workflow builders. No coding needed!

At Docubee, we see our customers as partners, actively invested in your success throughout the entire journey.



Industry Challenges

Challenges to implementing solutions from Independent Software Vendors (ISVs) vary by sector. For example, our research revealed that most firms need rapid, reliable eSign integrated with their enterprise resource planning (ERP) software to stand out from competitors and meet client expectations.

We've also found that legal teams face high user frustration due to redirects **during contract signing or review**. They have issues with soaring third-party vendor fees, and experience stalled customer onboarding **due to dropped workflow items, missed tasks, or slow data imports**.

Docubee offers tailored responses to these challenges. Our embedded eSignature and workflow automation capabilities eliminates redirects, all while maintaining your branding. Meanwhile, teams can ensure continuous progress with our no-code, customizable automated workflows (including automatic reminders) – and bulk import and migration tools.

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Beyond this, teams often struggle with labor-intensive audit prep, mitigating HIPAA compliance risks, and slow onboarding. With Docubee, problems like these can become a thing of the past. Our comprehensive audit trails streamline audits, while our embedded eSignature and AI-enabled document generation reduce friction during onboarding. And everything our platform does for your team is covered by our HIPAA Business Associate Agreement (BAA).

With integrated eSignatures, document generation, and scalable, multi-tenant pricing, Docubee streamlines document management workflows across industries.



Implementation Playbook

As a dedicated partner, Docubee provides ongoing support and hands-on assistance that makes your implementation swift, painless, and risk-free. We'll guide you through each stage:

1 Assessment & ROI

We'll help you quantify our solution's ROI compared to others, using a robust decision-making framework that includes envelope fees, usage rates, renewal costs, development hours, and compliance costs. This ensures the fit is right before you commit.

2 Proof-of-concept

We set up sandboxes and start testing with you on day one to ensure everything is tailored to your unique needs.

3 Parallel deployment

Together, we'll bulk migrate your templates and documents and conduct rigorous end-to-end testing to ensure webhooks, endpoints, and workflows are operating smoothly. Your current solution will remain active until everything is greenlighted, ensuring no downtime.

4 Cut-over

Once migration and testing are complete, we'll help you fully switch endpoints. Throughout the process, we'll continuously monitor your audit logs and user satisfaction reports to ensure the entire experience is finely calibrated.

5 Optimization

Our partnership doesn't stop at implementation. We'll conduct regular feedback loops with you to iteratively optimize your workflows and integrations.



Evaluation Checklist

Area of Evaluation	Questions to Ask	What Docubee Offers
Technical	<ul style="list-style-type: none"> <input type="checkbox"/> How quickly can I integrate the API?? <input type="checkbox"/> What integrations do you provide out of the box? <input type="checkbox"/> How robust is the documentation? <input type="checkbox"/> How responsive is support? 	<ul style="list-style-type: none"> <input type="checkbox"/> Quick API integrations <input type="checkbox"/> Robust documentation <input type="checkbox"/> Dedicated expert support <input type="checkbox"/> Intuitive UX
Compliance & Security	<ul style="list-style-type: none"> <input type="checkbox"/> Is it SOC 2, HIPAA, and AATL certified? <input type="checkbox"/> Are audit trails built-in? <input type="checkbox"/> Does the solution meet encryption standards? 	<ul style="list-style-type: none"> <input type="checkbox"/> All certifications built-in <input type="checkbox"/> Immediate audit-ready posture <input type="checkbox"/> 256-bit AES at rest, TLS encryption
Enterprise	<ul style="list-style-type: none"> <input type="checkbox"/> Are pricing models clear and scalable? <input type="checkbox"/> What overage safeguards are offered? <input type="checkbox"/> Is revenue-sharing available? 	<ul style="list-style-type: none"> <input type="checkbox"/> Seat-based pricing, transparent billing <input type="checkbox"/> No overage costs <input type="checkbox"/> Revenue-sharing model
Migration	<ul style="list-style-type: none"> <input type="checkbox"/> Can you bulk migrate templates and documents? <input type="checkbox"/> Is there a sandbox for testing? <input type="checkbox"/> Does it include version management? 	<ul style="list-style-type: none"> <input type="checkbox"/> Bulk-import migration tools <input type="checkbox"/> Sandbox access <input type="checkbox"/> Parallel versioning
Customer Support	<ul style="list-style-type: none"> <input type="checkbox"/> Does it come with dedicated account management? <input type="checkbox"/> Are the SLAs clear? <input type="checkbox"/> Is customer success engagement ongoing? 	<ul style="list-style-type: none"> <input type="checkbox"/> Named success manager <input type="checkbox"/> Clear performance SLAs <input type="checkbox"/> Award-winning support

Key Takeaways

Ultimately, deciding between building, buying, or replacing legacy solutions is a complex strategic decision that requires careful calculation.

Here are key takeaways to consider when making your evaluation:

- ❑ **Embedded UX drives conversion.** You can boost completion rates **by up to 20%** by keeping users inside your app. Forcing users to switch to other platforms or sites leads to distraction and technical frustrations. Seamless, in-app flows are rare with legacy providers, who routinely require switching between tools. Docubee offers a fully white-labeled, in-flow eSignature and workflow process that keeps users engaged.
- ❑ **Hidden costs destroy ROI.** We've found that DIY or legacy providers can incur **ten times more cost** than Docubee's seat-based model. When calculating a solution's cost, consider not only upfront licensing fees but also the significant hidden costs. These can be critical cost centers. For in-house solutions, quantify development resource drain – including time spent developing, opportunity costs for higher priority projects that could be sidelined, and resources needed to maintain the solution and provide user support once developed. Also, consider the cost of any changeover that involves significant downtime, creates vendor lock-in, or lacks adequate support.
- ❑ **Speed wins.** Take implementation timelines into account, especially if any downtime is involved. Some sources indicate that **building from scratch can take as many as 24 months. Docubee's API, however, can go live in days, allowing your team to focus on revenue-driving innovation, not infrastructure.**



Build, Buy, or Replace?

Key Takeaways

- Compliance shouldn't stall growth.** Apps that aren't built around compliance-certified processes can cost your firm significant time, energy, and money. You can save months of audit prep with Docubee's audit trails and SOC 2 Type II, HIPAA, GDPR, and AATL certifications.
- Migration should be seamless.** Consider changeover processes that customers won't notice. Docubee's bulk import tools migrate efficiently and without downtime.

Ready to give Docubee a try?

Here's what to do next:

- Activate a Docubee API key.
- Book a technical architecture session.
- Get started with our free sandbox.

Ready to accelerate your product roadmap?

Make the switch to Docubee today!

