Locked in, falling behind

How all-in-one platforms are costing retailers growth, control, and flexibility

R E A C H

"Simplicity" has become a strategic liability

Retail and SaaS brands invest heavily in product and go-to-market strategy. But when it comes to technology infrastructure, many default to the path of least resistance: one vendor, one price, one system. The all-in-one platform has been the industry's answer to complexity for years. But it's an answer that fewer and fewer organizations believe in.

To understand the scale of this problem, we surveyed 1,000 SaaS and retail decision-makers across the U.S. and UK (referred to as retailers throughout this report).

What they revealed is a pattern of long-term organizational damage, hidden costs, lost flexibility, eroded control, and growth left on the table.

68%
say their organization could grow faster if they weren't locked into an all-in-one platform

67%
say they have less flexibility to adapt to customer and business needs

65%
say they could be earning more if they weren't locked in

The next phase of retail and SaaS growth won't come from "simplicity." It will come from technology choices that prioritize flexibility, speed, control, and don't ask you to compromise.

And it starts with questioning assumptions this industry has taken for granted for too long.

TABLE OF CONTENTS

A note from Sam Ranieri, CEO, Reach

We built Reach because we saw the same pattern playing out across hundreds of merchants: smart, ambitious businesses making trade-offs they shouldn't have to make.

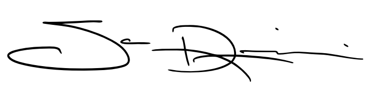
They'd chosen a platform that promised to handle everything. And for a while, it did, or seemed to. But then they needed to enter a new market, or switch a payment provider, or adapt their checkout. And the platform that was supposed to make things simple became the reason they couldn't move.

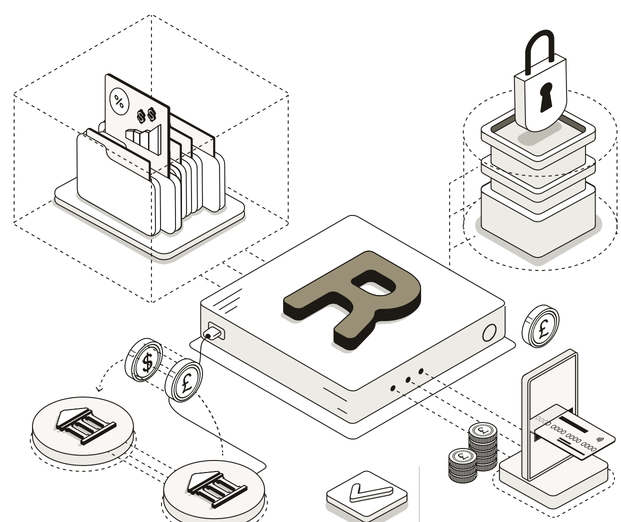
This is how most merchant of record solutions work - they promise to take on the complexity of global tax, fraud, compliance, and payments. But too many have made the same mistake as all-in-one platforms: they force you onto their infrastructure, their checkout, their way of doing things. That's not what we built. Reach is modular merchant of record infrastructure that works alongside your existing stack, not instead of it.

More importantly, this isn't just our perspective. This research shows an industry ready to confront what "all-in-one" actually costs, not the sticker price, but the real price. In flexibility, in control, in growth you're not capturing.

Two-thirds of businesses are paying for workarounds outside their platform subscription. Nearly half say their platform creates more tech debt than it eliminates. And the executives making the buying decisions see a fundamentally different picture than the teams living with the consequences.

The findings are uncomfortable.
They should be.





The flexibility myth

All-in-one platforms promise to simplify.
The data says they restrict.

67%

Sixty-seven percent say their organization has less flexibility to adapt to customer and business needs. That's not a rounding error. Two-thirds of decision-makers are saying the “simplicity promise” of the all-in-one platform is broken.

And the evidence runs deeper than sentiment.

Rigid by design

64% experience tech debt from maintaining platforms and integrations

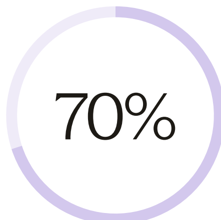
45% say platforms over-promise on capabilities, time, and cost savings

38% say platforms are too rigid and make adaptation difficult

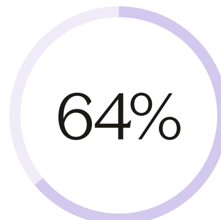
This isn't just poor value - it's a drag on the organization. Engineering hours burned on maintenance. Product roadmaps shaped by platform constraints instead of customer needs. Strategic decisions based on what the system allows, not what the market demands.

But here's what makes this myth worse: the people making the platform decisions often don't see it.

Paying for everything. Using almost none of it.



of organizations don't use all their all-in-one platform's features



can't add new products to their tooling due to platform incompatibility

These platforms weren't built for your business. They were built for a generic version of every business. The result is a system full of features you don't need and missing the ones you do.

The perception gap

Complexity and dysfunction get pushed downstream. Executives see the pitch deck version. Project managers live with the reality. And the gap between those two experiences is where organizational damage compounds quietly, and expensively.

72% of executive management say all-in-one platforms have helped them innovate faster

58% **of project managers say they have limited, dictated, or prevented innovation**

40% of executive management say all-in-one platform claims of simplicity are very accurate

78% **of project managers disagree**

More costs, less control

All-in-one platforms promise a single, predictable price.
That promise breaks down fast.

73%

Seventy-three percent of all-in-one platform users have faced hidden costs averaging 35% of the original price. Nearly three-quarters of users are paying significantly more than they signed up for. And it doesn't stop at hidden fees.

66% have paid for workarounds (up to 79% for SaaS-based organizations)

40% feel they're getting poor value from their all-in-one platform

What starts as a one-off fix becomes a recurring line item. Workarounds become part of the operating budget. And retailers end up funding two systems: the one they're paying for, and the one that actually works.

The control trade-off

What's at stake goes beyond budget. These platforms promised to put you in control. Instead, they asked you to hand it over.

What retailers using all-in-one platforms lack full control over:

Tech infrastructure	47%
Data ownership	40%
Budget / financial health	38%
Customer experience	36%

Nearly half of retailers don't fully control their own tech infrastructure. 4 in 10 don't fully control their own data. These aren't minor trade-offs for a CFO or CTO. Control over infrastructure, data, and budget is the job. And the platform they chose to simplify things is the reason they've lost it.

Stuck, not satisfied

So why don't they leave?

16% of retailers are happy with the platform they've got.

84% are either unhappy, actively exploring alternatives, or stuck. And for most, it's stuck.

What's stopping them:

- 38% Risk of downtime or lost sales
- 36% Cost
- 35% Resource and time involved
- 34% Hassle of moving systems
- 23% Lack of internal expertise
- 21% Contract lock-in

The platform that promised to make things easier is now the thing that's hardest to leave. Somewhere along the way, the vendor relationship became a dependency.

The problem gets worse from here

So far, we've described today's damage. But the real risk is what happens next.

Retailers aren't standing still. Looking ahead to the next five years, they anticipate a period of sustained, accelerating change.

The business mindset of retailers for the next five years:

31% **Innovation mode:** experimenting and leading

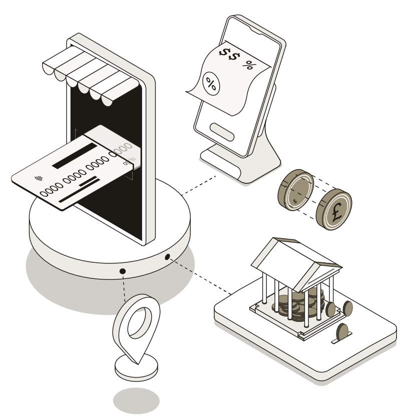
30% **Growth mode:** expanding and scaling

24% **Adaptation mode:** adapt fast or struggle to survive

The ambition is clear. But the infrastructure underneath it isn't built for any of these modes.

64% experience tech debt from maintaining platforms and integrations

66% say it's too costly to introduce other technology because of their all-in-one platform



This is the compounding problem. Tech debt doesn't shrink, it accumulates. Every quarter spent maintaining a rigid platform is a quarter not spent building for the future. And the cost of switching doesn't decrease with time. It increases. The gap between where you are and where you need to be widens, and the platform that was supposed to close it is the reason it's there in the first place.

Meanwhile, retailers have already decided what they actually need.

What retailers look for in a platform

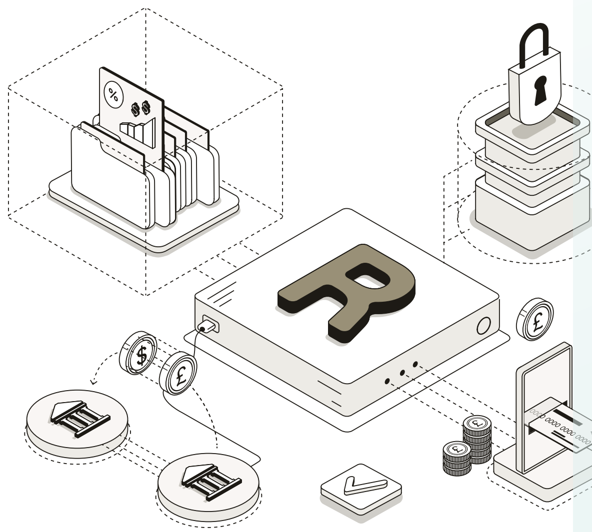
56%	Customizable to specific business needs
54%	Adaptable to a changing marketplace
42%	Full ownership and control of data
34%	Open and platform-agnostic
28%	Regionally expandable

Read that list. Customizable. Adaptable. Open. Platform-agnostic. This is not a description of an all-in-one platform, but the rejection of one.

Retailers aren't asking for a better version of the same thing. They're asking for a fundamentally different architecture, one that fits their business instead of forcing their business to fit it.

What comes next

This report isn't an argument against platforms. It's an argument against lock-in, against letting a single system dictate your providers, your roadmap, and your ability to adapt.



Reach was built for a different approach.

Reach is merchant of record infrastructure tailored to the way you actually operate. Whatever commerce infrastructure you have, we work alongside it. Not instead of it. What makes this possible is how we're built. Our core — tax, fraud, payments, chargebacks — is a complete merchant of record foundation. But the way that core connects to your business is modular.

That means you integrate through the platforms and providers you already use, and as your stack evolves, so does the integration. No rebuilds, no forced migrations.

67% of retailers say they've lost flexibility because their roadmap is tied to a platform.

Keep your roadmap

Reach doesn't dictate your architecture. Your PSPs, CRMs, and workflows stay intact. We add merchant of record capabilities alongside them and as your business evolves, we adapt with it.

64% can't add new products due to platform incompatibility.

Keep your partners

Reach connects to Shopify, Stripe, Recurly, Adyen, Checkout.com, and more. Pre-built integrations and API-first connectivity mean you're never forced to choose between your existing partners and global expansion.

56% say checkout negatively impacts cross-border transactions.

Keep your checkout

With Reach, your customers check out in their preferred currency, with their preferred payment methods, through local acquiring in 70+ countries. They don't see us. They see you with a better experience.

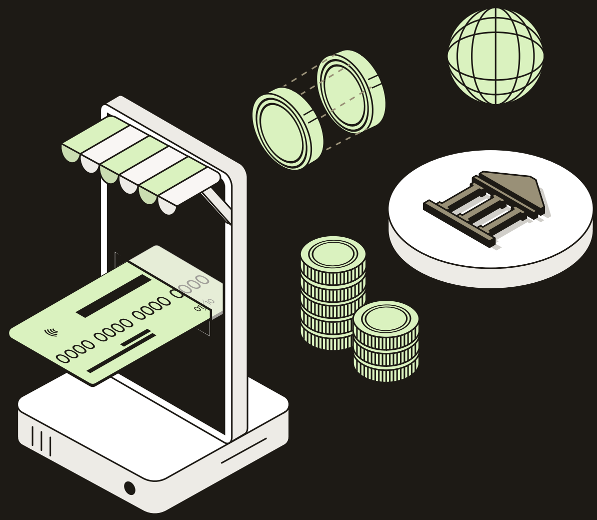
47% of retailers using all-in-one platforms lack full control over their tech infrastructure.

Keep your control

Reach doesn't silo your data or force you into a separate reporting environment. We handle the liability, tax, fraud, chargebacks. You keep the visibility, the data, and the decisions.

Book a call to see your fastest path to efficient international sales

Book now



Methodology

This survey was conducted by Sapio Research among 1,000 decision-makers and influencers within retail and SaaS companies (500 in the U.S.; 500 in the UK) who have responsibility over subscriptions and technology across organizations with more than 100 employees. Sixty-six percent of the sample worked in retail, with 34% working in SaaS. For ease of reporting, we refer to all respondents as 'retailers' throughout.