

What custom software really costs in 2026

Real ranges, what drives the number up, the costs people forget, and how to spend less without building junk.

1 The short version

typical 2026 ranges

CUSTOM CRM

\$8k–\$25k

From a one-team tool to a company-wide platform.

AI ASSISTANT

\$7k–\$22k

From a read-only helper to an agent that takes action.

LEAN MVP

from \$7,000

A first working version to prove the idea before you scale.

2 What you're actually paying for

Integrations	The biggest surprise line — two integrations is a different project from eight.
Custom logic	Your pricing rules, approvals and workflows — the reason you're not just buying SaaS.
User roles	Admins, managers, reps, a client portal — each adds screens, permissions and testing.
AI features	Predictive scoring or an assistant add ~15–30% (data prep, evaluation, guardrails).
Data migration	Getting messy history out of spreadsheets or an old system cleanly is real work.

3 The costs people forget

Hosting & infra	Modest for most systems, but ongoing.
Maintenance	Budget ~15–20% of the build cost per year to keep it healthy, secure and evolving.
Change requests	You will want changes once people use it — that's custom software working, not a bug.
Surprises	Add-ons, scope changes and integration surprises commonly push estimates up 10–25%.

Rule of thumb. You don't need the average. You need the smallest system that solves your real problem — then you grow it. That one decision controls the budget more than any other line item.

4 Custom vs subscription: the 3-year test

Multiply your likely **SaaS cost per user × headcount × 3 years**. If that number rivals a custom build **and** you're constantly fighting the tool's limits, custom is worth pricing out. If it doesn't — buy the SaaS and get back to work. That's the right answer more often than a software studio will admit.

5 Where your project lands

CRM-scale system, 2026

SCOPE	TYPICAL COST	TIMELINE
Lean first version (MVP)	\$7k–\$12k	4–8 weeks
Standard custom build	\$12k–\$18k	2–4 months
Advanced / multi-team	\$18k–\$25k	4–6 months
Larger / multi-system	from \$25k	6+ months

6 How to spend less without building junk

- 1 Start with an MVP.** Build the one workflow that hurts most, ship it, let real usage guide the rest — the single biggest cost-control lever.
- 2 Cut integrations to what you need now.** Each one you defer is real money saved this quarter.
- 3 Use a modern, lean stack.** The right tech keeps both build and running costs down without limiting you later.
- 4 Say no to features nobody asked for.** Every screen is built, tested and maintained forever.

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