

Oracle AI Agent Studio for Fusion Applications vs. the Competition



Purpose statement

This document provides an overview of Oracle's AI Agent Studio's features vs. Oracle's competitors.

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AI Agent Studio vs. the Competition

Business Advantages against SAP, Workday, Microsoft Dynamics 365, ServiceNow, and Salesforce

Business Advantage	Oracle	SAP	Workday	Microsoft Dynamics 365	ServiceNow	Salesforce
Optimized Large Language Models Included at no Additional Fee <i>Footnote a</i>	●	Extra costs	Extra costs	Likely extra costs	Extra costs	Likely extra costs
Agentic AI at no Additional Fee <i>Footnote b</i>	●	Extra costs	Extra costs	○	Extra costs	Likely extra costs
Single Security Model for AI and Applications <i>Footnote c</i>	●	◐	◐	○	◐	◑
Built-in Credential Store for External Data <i>Footnote d</i>	●	◐	○	○	○	●
Agentic AI Administrative Testing & Validation <i>Footnote e</i>	●	◐	○	○	●	◐
Built-in Agentic AI Development Tools <i>Footnote f</i>	●	○	○	◐	◑	◑
Agentic AI Embedded Knowledge Store <i>Footnote g</i>	●	◐	○	◑	◑	◐
Embedded Gen AI <i>Footnote h</i>	●	●	◐	●	◐	◑
Requires separate data cloud <i>Footnote i</i>	no	yes	yes	yes	yes	yes
AI agent data write-back integration* <i>Footnote j</i>	●	◐	○	○	○	◑

- Complete capability
- ◐ Partial or partner capability
- ◑ Mostly complete capability or with work-arounds
- ◒ Minimal capability
- No Capability



*This describes the ability of AI agents to perform bidirectional data interaction: they can ingest and analyze data from multiple systems and subsequently execute transactions autonomously in write-back operations—such as updating or modifying data—across those systems or interconnected platforms based on their analytical outcomes and decision logic. Oracle AI agents, embedded within the application suite, inherently provide this write-back functionality as a standard feature.

Oracle AI agents can write back transactions to Fusion Applications. Oracle's AI agents are natively embedded within Oracle Fusion Cloud Applications and are designed to automate business processes, assist with transactions, and directly interact with application data.

<https://www.oracle.com/applications/fusion-ai/ai-agents/>

Microsoft Dynamics 365

- a. Reasons behind D365 Business Central Price Increase: Major AI and Copilot Enhancements: <https://community.dynamics.com/blogs/post/?postid=2da9fa9a-5c82-4abb-9fde-4cd3e3d73e10>. Any generative AI capabilities require capacity purchased separately via Microsoft Copilot Studio: <https://www.microsoft.com/content/dam/microsoft/final/en-us/microsoft-brand/documents/Dynamics-365-Licensing-Guide-APRIL-2025.pdf>. OpenAI o3-mini-high LLM is free as part of Copilot.
- b. *"Users enter a prompt in copilot and copilot responds with AI-generated information."* <https://learn.microsoft.com/en-us/copilot/microsoft-365/microsoft-365-copilot-overview>. *"Everyone's Talking About AI Agents. Barely Anyone Knows What They Are."* <https://www.wsj.com/articles/everyones-talking-about-ai-agents-barely-anyone-knows-what-they-are-8941e234> and <https://www.microsoft.com/en-us/microsoft-365/blog/2025/01/15/copilot-for-all-introducing-microsoft-365-copilot-chat/>.
- c. Microsoft Dynamics 365 does not have a single, monolithic security model that applies uniformly across all its applications. Instead, it offers a family of security models that share common principles but are tailored to the specific needs and architecture of each Dynamics 365 product. Example for Finance and Operations based on the X++ / AOS-based architecture: <https://learn.microsoft.com/en-us/dynamics365/fin-ops-core/dev-itpro/sysadmin/security-architecture>. Example for Microsoft Dynamics 365 Sales based on the Power Platform: <https://learn.microsoft.com/en-us/dynamics365/sales/security-roles-for-sales>.
- d. Microsoft Dynamics 365 utilizes credential management, but it does not maintain a centralized credentials store. Microsoft Dynamics 365 uses Azure Key Vault to store credentials needed for external system integration: <https://learn.microsoft.com/en-us/azure/key-vault/general/overview>.
- e. *"Users enter a prompt in copilot and copilot responds with AI-generated information."* <https://learn.microsoft.com/en-us/copilot/microsoft-365/microsoft-365-copilot-overview>. *"Everyone's Talking About AI Agents. Barely Anyone Knows What They Are."* <https://www.wsj.com/articles/everyones-talking-about-ai-agents-barely-anyone-knows-what-they-are-8941e234> and <https://www.microsoft.com/en-us/microsoft-365/blog/2025/01/15/copilot-for-all-introducing-microsoft-365-copilot-chat/>.
- f. Microsoft Copilot capabilities are different depending on the Microsoft Dynamics module: <https://learn.microsoft.com/en-us/microsoft-cloud/dev/copilot/copilot-for-dynamics365>. For example, Microsoft Dynamics 365 ERP and Field Service have side-car Copilot capabilities whilst Customer Services has it built-in.
- g. Knowledge store is part of Microsoft Dataverse, not Microsoft Dynamics 365. As such it is separate from the transactional applications: <https://www.microsoft.com/en-us/power-platform/blog/2025/06/03/dataverse-at-build-2025/>
- h. Microsoft Copilot capabilities are different depending on the Microsoft Dynamics module: <https://learn.microsoft.com/en-us/microsoft-cloud/dev/copilot/copilot-for-dynamics365>. For example, Microsoft Dynamics 365 ERP and Field Service have side-car Copilot capabilities whilst Customer Services has it built-in.



- i. Microsoft uses Microsoft Dataverse: <https://learn.microsoft.com/en-us/power-apps/maker/data-platform/data-platform-intro> and <https://learn.microsoft.com/en-us/azure/data-factory/connector-dynamics-crm-office-365?tabs=data-factory>. Dataverse is not required for Microsoft Dynamics 365 ERP.
- j. Microsoft Dynamics 365 does not support a write-back from AI to its transactional applications.

ServiceNow

- a. ServiceNow has pivoted toward a new “any” strategy which allows for customers to use any LLM, they would bring their own and correspondingly would be responsible for any additional costs: <https://www.servicenow.com/content/dam/servicenow-assets/public/en-us/doc-type/other-document/servicenow-financial-analyst-day-2025.pdf>
- b. Access to ServiceNow AI Agents requires a minimum of Pro or Enterprise Plus package, which is an additional cost, then a consumption-based cost if usage exceeds the seat-based allowance: <https://www.constellationr.com/blog-news/insights/servicenow-yokohama-release-ups-ai-agent-game>.
- c. For its core platform, ServiceNow does have a single security model for AI and apps. However, ServiceNow has stated plans to not rewrite its two most recent acquisitions natively into its platform, meaning its apps and AI stay separate. Those platforms have their own security models. See ServiceNow’s security model and certifications: <https://www.servicenow.com/company/trust/compliance.html#certifications>. Plans not to re-write: <https://events.q4inc.com/attendee/394574978>. Moveworks’ security model and certifications: <https://www.moveworks.com/us/en/platform/security>, that of Logik.io: <https://www.logik.io/security-iso>.
- d. ServiceNow is reliant on third-party integrations for external credential storage: https://www.servicenow.com/docs/bundle/yokohama-platform-security/page/product/credentials/concept/c_ExternalCredentialStorage.html.
- e. ServiceNow has agentic testing: <https://www.servicenow.com/docs/bundle/yokohama-intelligent-experiences/page/administer/now-assist-ai-agents/task/test-ai-agent.html>
- f. ServiceNow has AI agent development built into its platform. However, because its solution is not the system of record, it is not built into the wider ecosystem of apps it integrates with. See <https://www.servicenow.com/community/technology-articles/deploy-ai-agents-in-customer-success-on-the-servicenow-ai/ta-p/3256705>.
- g. An embedded knowledge store is a core architectural element that provides agentic AI systems with access to both short-term and long-term memory. Because ServiceNow is not the system of record and frequently relies on how it complements other applications, its knowledge store cannot be considered fully embedded. This shows the technology needed to pull together all the disparate apps: <https://www.servicenow.com/standard/resource-center/solution-brief/sb-workflow-data-fabric.html>.
- h. ServiceNow’s generative AI cannot be considered fully embedded for several reasons. Its use cases rely on data from integrated apps, see <https://www.servicenow.com/content/dam/servicenow-assets/public/en-us/doc-type/other-document/yokohama-release-upgrade-kit.pdf>. It also has to be copied into RaptorDB: <https://www.servicenow.com/docs/bundle/yokohama-servicenow-platform/page/administer/general/concept/raptordb.html>. RaptorDB is a transactional and analytical backend database for AI Agents. ServiceNow said the addition of RaptorDB Pro is abstracted away from customers so they don’t have to interact with the database or adjust workflows: <https://www.servicenow.com/products/raptordb.html> and <https://www.constellationr.com/blog-news/insights/servicenows-xanadu-release-adds-ai-agents-raptordb-pro-genai-enhancements>.
- i. A separate data cloud, RaptorDB, is necessary for the application of AI and analytics: <https://www.servicenow.com/docs/bundle/yokohama-servicenow-platform/page/administer/general/concept/raptordb.html>.
- j. ServiceNow does not support a write-back from AI to its transactional applications.

Salesforce

- a. Although Salesforce customers may have the option to convert unused licenses into AI credits, the underlying reality remains that the use of AI capabilities will likely ultimately incur a cost—whether through reallocated licenses or direct expenditure. Salesforce introduced a new flexible pricing model for its AI tools, including Agentforce, based on “Flex Credits”: <https://www.salesforce.com/news/press-releases/2025/05/15/agentforce-flexible-pricing-news/>



- b. [Salesforce offerings] “expands with the evolution of agentic AI and their platform approach with Agentforce,” said Patrick Moorhead, CEO and Chief Analyst, Moor Insights & Strategy. [Customers can] “reallocate budget or swap unused licenses for credits.” See <https://www.salesforce.com/news/press-releases/2025/05/15/agentforce-flexible-pricing-news/>.
- c. Salesforce, MuleSoft (APIs), Tableau (analytics), Data Cloud (Customer Data Platform, CDP, AKA Genie), and Informatica (MDM and data governance) employ their own security architecture and manage authentication, permissions, and data access independently, even when integrated with Salesforce. Salesforce security model consists of a multi-tier data access model: Org/Object/Field/Record: <https://developer.salesforce.com/blogs/developer-relations/2017/04/salesforce-data-security-model-explained-visually>. MuleSoft security model focuses on API/app-level policy enforcement: <https://docs.mulesoft.com/mule-runtime/latest/securing>. Tableau’s security model emphasizes content/data-level controls (row/column security, project/workbook permissions): https://help.tableau.com/current/online/en-us/to_security.htm. Salesforce Data Cloud focuses on cloud-native infrastructure, zone-level data residency, zero-trust, field-level encryption via Shield: <https://www.salesforce.com/en-us/wp-content/uploads/sites/4/documents/legal/misc/hyperforce-security-privacy-and-architecture.pdf>. Informatica security model governs metadata, domain-based access, data/catalog governance, operational security across pipelines: <https://docs.informatica.com/data-quality-and-governance/data-quality/10-5-2/security-guide/introduction-to-informatica-security/overview-of-informatica-security.html>.
- d. Salesforce customers typically use many third-party applications connected to Salesforce. Salesforce’s Data Loader could be used to harvest login credentials and exfiltrate Salesforce data via a rogue app. Developers could hard code credentials into their code as a shortcut. Credentials could wind up in version control systems like GitHub or Bitbucket, where they may be inadvertently exposed: <https://www.reuters.com/sustainability/boards-policy-regulation/hackers-abuse-modified-salesforce-app-steal-data-extort-companies-google-says-2025-06-04/>.
- e. Customers now face the challenge of integrating three different data unification platforms (Data Cloud, MuleSoft, Informatica), risking performance inefficiencies and governance issues. See <https://www.marketwatch.com/story/salesforce-merger-is-a-bad-idea-says-informaticas-co-founder-2af1b2e2>.
- f. Salesforce has three tools that can be used for AI development: Einstein for developers, Agentforce for developers, Einstein for Flow and GPT: <https://www.salesforce.com/artificial-intelligence/developers>.
- g. An embedded knowledge store is a core architectural element that provides agentic AI systems with access to both short-term and long-term memory. Salesforce Knowledge and Salesforce Lightning Knowledge are embedded knowledge stores, but Salesforce Data Cloud is not embedded in the transactional applications. Version control with Salesforce Data Cloud can be an issue: https://help.salesforce.com/s/articleView?id=service.knowledge_compare_classic_lightning.htm&type=5 and <https://gearset.com/blog/salesforce-data-cloud/>.
- h. Salesforce has two embedded GenAI tools: Einstein Copilot and Einstein GPT: <https://www.salesforce.com/artificial-intelligence/>.
- i. Salesforce copies data from sales, marketing, service, and commerce into the Salesforce Data Cloud for AI to learn from. Copying data from transactional applications to a data cloud means that the data loses the workflow of which it was part of, thereby losing critical information for AI to learn from. In addition, Salesforce CRM data is synched in near real-time to Data Cloud: <https://hutten.io/trails/salesforce-sales-cloud-vs-salesforce-marketing-cloud/> and <https://trailhead.salesforce.com/content/learn/modules/customer-360-data-model-for-customer-data-platform/get-to-know-data-model-objects> and <https://www.salesforce.com/data/connectivity/zero-copy>.
- j. Salesforce Data Cloud can write back to Salesforce applications. Using the Data Processing Engine (DPE), you can configure “writeback” nodes that allow transformed or enriched data from Data Cloud to be written back to standard and custom Salesforce objects, Data Cloud objects, or analytics datasets: <https://trailhead.salesforce.com/content/learn/projects/build-definitions-and-nodes-with-data-processing-engine/transform-and-write-back-data>.

SAP

- a. The SAP blog post indicates that fine-tuning large language models (LLMs) can incur additional costs: “LLM Fine-Tuning,” 10 July 2024, Technology Blog Posts by SAP, <https://community.sap.com/t5/technology-blog-posts-by-sap/llm-fine-tuning/ba-p/13756821>. “With the rebranding, though, came more subtle changes in licensing to trip up the unwary, such as which services are included in the package or how additional fees for consumption of AI services are calculated.” <https://www.cio.com/article/4014135/saps-rise-rebrand-conceals-cost-changes.html>.
- b. “SAP Business AI Packages and Pricing,” June 2025, SAP, <https://www.sap.com/products/artificial-intelligence/pricing.html>.
- c. Single Security Model for AI and Applications: <https://www.linkedin.com/pulse/future-sap-cloud-security-why-2025-landmark-year-surabhi-purwaar-xge4c/> and <https://www.sap.com/about/trust-center/security.html>.
- d. Built-in Credential Store for External Data: <https://www.sap.com/products/technology-platform/credential-store.html>.
- e. Agentic AI Administrative Testing & Validation: one of the key challenges is how to make AI-powered capabilities work smoothly with SAP’s current ecosystem, i.e. integration <https://www.hcltech.com/blogs/agentic-ai-transforming-sap-for-the-future>.



- f. Built-in Agentic AI Development Tools: the development tool is for Joule, SAP's CoPilot, but a copilot is not an agent as copilots are not autonomous <https://www.sap.com/products/artificial-intelligence.html>.
- g. Agentic AI Embedded Knowledge Store – SAP uses a separate AI data cloud and AI is not embedded in its transactional workflow: <https://www.coveo.com/blog/agentic-ai/and> <https://learning.sap.com/products/business-data-cloud>.
- h. Embedded Gen AI: <https://discovery-center.cloud.sap/missiondetail/4441/4727/>.
- i. SAP is not one cloud with one data model and one process model, but many different ones. Applying AI to these transactional applications is too complex. For example: SAP SuccessFactors (HCM) has a different data model and process model than SAP S/4HANA (ERP): https://assets.dm.ux.sap.com/webinars/sap-user-groups-k4u/pdfs/191204_apis_prepackaged_content.pdf and the SAP CRM data model is different from the SAP ERP data model: <https://help.sap.com/doc/278d9aa12f914fe9a005cbe3d08db61e/CLOUD/en-US/C4C-ERPviaHCI-E2E-Guide.pdf>
- j. While SAP can write back from SAP Datasphere into applications, it depends on whether you'd write back to S/4HANA, SuccessFactors, Ariba, IBP, Concur, etc. Each module has its own data and process model and interface technology, making a write-back complex. In addition, writing back from an AI data cloud to a transactional application does not lend itself for high volumes: <https://community.sap.com/t5/technology-qa/how-to-push-data-from-sap-datasphere-back-to-sap-s-4hana/qaq-p/13782740>

Workday

- a. Workday's Nuanced Approach to AI Integration, 26 March 2025, Bloomberg, <https://www.bloomberg.com/news/audio/2025-03-26/workday-s-nuanced-approach-to-ai-integration-tech-disruptors>. Szkutak, Rebecca, "Workday Launches a Platform for Enterprises to Manage All of Their AI Agents," 11 February 2025, TechCrunch, <https://techcrunch.com/2025/02/11/workday-launches-a-platform-for-enterprises-to-manage-all-of-their-ai-agents-in-one-place/>.
- b. "We're monetizing it isn't through an agent or the agent gateway but it's our products that include AI... so we have many different ways to monetize AI going forward." Morgan Stanley Technology, Media & Telecom Conference, 4 March 2025 https://event.webcasts.com/starthere.jsp?ei=1708013&tp_key=ce47c6fd2a&tp_special=8.
- c. Single Security Model for AI and Applications – Workday does not fully support Activity-based access control (ABAC): <https://learn.microsoft.com/en-us/entra/identity/app-provisioning/workday-attribute-reference>.
- d. Workday's security and data privacy strategy does not mention its credential store, though it is possible in tandem with partners: <https://www.workday.com/content/dam/web/se/documents/datasheets/datasheet-workday-security-se.pdf> and <https://support.hyland.com/r/Current/Hyland-for-Workday/hks1727541024230>.
- e. Workday depends on partners for agentic AI testing and validation: <https://www.opkey.com/workday-automation>.
- f. The Flowise platform is a bolted-on acquisition that is not built-in to the Workday platform; Workday claims that it will "build, deploy, and manage custom AI agents within Workday" but that will require re-platforming and is not scheduled to be available until 1H 2026: <https://www.prnewswire.com/news-releases/workday-acquires-flowise-bringing-powerful-ai-agent-builder-capabilities-to-the-workday-platform-302530557.html> and <https://newsroom.workday.com/2025-09-16-Workday-Unveils-Workday-Build,-Giving-Developers-the-Tools-to-Build-the-Future-of-Work>.
- g. An AI Knowledge Store is reusable repository that stores enriched enterprise data, metadata, relationships, and knowledge artifacts (e.g., ontologies, graphs, vectors) specifically designed for AI applications (e.g., retrieval-augmented generation, knowledge graphs, enterprise LLM workflows). <https://joshbersin.com/2025/02/workday-makes-a-play-to-manage-your-ai-agents/> describes that Workday's new offering as an "AI Agent System of Record", is emphasizing registering, managing, provisioning, training, securing and governing AI agents rather than building a full enterprise knowledge repository. Workday's emphasis is on agent governance and workflow, not on a central knowledge store/discovery layer. Workday's acquisition of Sana emphasizes task automation, dashboards, proactive suggestions, agent-builder, no-code builder. But an explicit "knowledge store" vocabulary (in the sense of a repository + indexing + vector retrieval + knowledge graph) is absent.
- h. Not all generative AI capabilities are embedded. Comment summarization in Workday Peakon is an example because it is on a separate data from the main Workday platform: <https://www.workday.com/content/dam/web/en-us/documents/datasheets/workday-peakon-employee-voice-integration-datasheet-enus.pdf> and <https://www.workday.com/content/dam/web/en-us/documents/datasheets/workday-peakon-employee-voice-integration-datasheet-enus.pdf>.
- i. Workday has separate data models for example for Adaptive Planning: <https://www.workday.com/content/dam/web/en-us/documents/datasheets/enus-pln-da-workday-adaptive-planning-integration.pdf>, VNDLY: <https://www.workday.com/content/dam/web/en-us/documents/datasheets/workday-vndly-datasheet-vms.pdf>, and Peakon: <https://www.workday.com/content/dam/web/en-us/documents/datasheets/workday-peakon-employee-voice-integration-datasheet-enus.pdf>.
- j. Workday does not support a write-back from AI to its transactional applications.



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