

The FP&A Tech Showdown:

Comparing Workday Adaptive Planning vs Mosaic for Modern Finance Teams

In today's fast-paced world of Financial Planning and Analysis (FP&A), choosing the right platform can make or break your ability to scale, adapt, and drive strategic growth.

This whitepaper compares two leading solutions—Workday Adaptive Planning and Mosaic—to help finance teams understand which tool best supports their needs. From forecasting and reporting to integration and scalability, we break down the key features, strengths, and limitations of both platforms.

Whether you're modernizing a legacy system or evaluating tools for your growing organization, this guide will help you make a confident, informed decision about your FP&A tech stack.

MOSAIC: HYPER-SAAS SIMPLICITY FOR SMALL-SCALE SAAS NEEDS

Mosaic markets itself as a hyper-SaaS-focused solution tailored to meet basic Software-as-a-Service (SaaS) operational needs.

Strengths

1. **Out-of-the-Box Dashboards and Metrics:** Mosaic provides pre-configured dashboards designed to address core SaaS metrics, such as Annual Recurring Revenue and basic sales operations.
2. **Low Administrative Overhead:** As system updates and enhancements are managed by Mosaic's team, Mosaic does not require an in-house expert.
3. **Ease of Onboarding:** Mosaic's simplicity can appeal to small teams, as its SaaS focus requires minimal customization to get started.

Limitations

1. **Basic Functionality:** Mosaic's simplicity becomes a bottleneck for more advanced use cases. It struggles with robust FP&A modeling and lacks the flexibility to dimensionalize data dynamically (e.g., by region, department, or scenario).
2. **Dependence on External Tools:** To perform advanced modeling or achieve a comprehensive financial outlook, customers often resort to outside tools to get a complete financial picture. "We had to use PowerPivot in Excel to compliment what we got from Mosaic. We were never able to get the full picture inside of the tool." – Wade Jeppesen
3. **Reporting Challenges:** Reporting flexibility and model scalability, paired with the ability to carve reports using dimensions/attributes, was non-existent in Mosaic. "We asked for a region dimension, but dimensionality in reporting wasn't available with them" – Wade Jeppesen.

WORKDAY ADAPTIVE PLANNING: FLEXIBILITY AND POWER FOR STRATEGIC FP&A

Elastic Hypercube Technology

Adaptive's architecture enables organizations to model complex scenarios and handle large volumes of dimensionalized data with ease.

Customizable Reporting

With drag-and-drop reporting, Adaptive allows users to create and adjust reports on demand, eliminating the need for external tools or custom development.

Dimensionalized Data

Adaptive supports detailed analysis by dimensions such as region, department, product line, and more, facilitating deeper business insights.

Broad User Adoption

Adaptive's user-friendly interface and flexibility encourage widespread use across finance and non-finance teams, fostering collaboration and alignment.



Limitations

1. **Initial Setup:** Adaptive can be highly customized based on each organization's needs. The timeline for the initial implementation can typically run longer when compared to Mosaic's out-of-the-box simplicity.
2. **Administrative Requirements:** Adaptive was made by finance for finance and was designed to be scalable and adaptable as business needs changed over time. While it is uncommon, depending upon system experience and complexity of the solution deployed, some customers elect to staff an administrator to manage the system.

Feature	Mosaic	Workday Adaptive Planning
Primary Focus	Basic, SaaS-Focused	Strategic FP&A
Ease of Setup	Quick, pre-configured	Configurable, requires implementation
Customization	Limited, handled in-house by Mosaic	High, with self-service tools
Reporting	Drag-and-drop, lacks flexibility	Drag-and-drop, fully customizable
Data Configuration	Minimal, no dimensions available	Fully dimensionalized data analysis
User Adoption	Low, simplicity leads to planning being performed elsewhere	High, configurable design provides for full financial statement planning

Conclusion

The choice between Mosaic and Workday Adaptive Planning hinges on the organization's scale and complexity. Mosaic suits small-scale SaaS businesses needing a quick, lightweight solution for basic metrics without administrative overhead. In contrast, Adaptive shines for organizations requiring robust FP&A capabilities, detailed dimensionality, and scalable solutions for strategic growth. Businesses seeking a long-term partner in strategic financial planning should consider Adaptive for its versatility, while those with simpler needs may benefit from Mosaic's focused simplicity.

Next Steps: Contact [Okorio](#) to explore how Adaptive can transform your planning processes.

