

Build vs Buy: AI Agents for Enterprise

A decision framework for CTOs and Heads of AI in 2026

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Why this guide exists

Most enterprise AI agent conversations end in one of two places: a £2M internal build that ships nothing in year one, or a vendor licence that doesn't fit the data model. Both are avoidable. The decision you're actually making isn't whether to deploy agents — it's which path gets you to production fastest at acceptable risk and cost.

This is a framework for making that decision honestly. It's not a sales document. If the answer for your situation is “buy a tool,” I'll say that clearly.

The four paths

Every enterprise considering AI agents is choosing between four paths, whether they frame it that way or not.

- **Build in-house.** Hire a Head of AI, build a team of 4–8 engineers, give them 12–18 months. High control, high cost, long timeline.
- **Buy off-the-shelf.** License an existing agent platform (Glean, Writer, Cohere, etc.). Fast to deploy for standard use cases, but you're on their roadmap.
- **Partner.** Bring in a specialist delivery firm to design, build, and ship the system. Fixed scope, senior people, full handover. 8–12 weeks to production.
- **Wait.** Stay on ChatGPT Enterprise or Claude for Work. Re-evaluate in 6–12 months.

Each is the right answer for some organisations. The wrong answer for most.

The decision framework — seven questions

Answer these honestly. They map to the four paths.

1. Do you already have a Head of AI in seat?

No ' rule out Build until you do. Skipping this step is how £2M disappears into unfinished prototypes. Yes ' continue.

2. Is AI a core differentiator, or an efficiency play?

Core differentiator (AI is reshaping your product or your competitive moat) ' Build or Partner. Efficiency play (internal productivity, document processing, support) ' Buy is likely sufficient.

3. What's your realistic time-to-value?

12+ months acceptable ' Build is viable. 6 months ' Partner. 6 weeks ' Buy.

4. How sensitive is the data?

Highly regulated (financial, health, government, sovereign) ' rules out most off-the-shelf platforms. Partner with a firm that deploys into your own infrastructure. Standard enterprise ' all four paths are open.

5. What's your AI hiring budget — including the 50% you'll lose to attrition in year two?

£1.5M+ ' Build is realistic. £500K–1.5M ' Partner. <£500K ' Buy or Wait.

6. Do you have a clear, scoped use case you're confident in?

Yes, specific and narrow ' Partner can ship it in 12 weeks. No, still exploring ' Buy a tool to learn cheaply first, or bring in a Fractional Head of AI to scope it before spending delivery budget.

7. What's your appetite for delivery risk?

Low ' Buy or Partner (with fixed-scope contracts only). High ' Build, but only with a strong Head of AI already in seat.

What each path actually costs (12-month, all-in)

Numbers are for a single mid-complexity production agent deployment.

Build in-house

- Head of AI: £180–250K loaded
- 4 engineers × £130K loaded: £520K
- Tooling, infrastructure, model spend: £80–150K
- Recruiter fees (assume one hire fails): £40K

12-month total: £820K–£960K · First production agent: 9–14 months

Buy off-the-shelf

- Platform licence (50–500 seats): £40–200K
- Implementation partner: £50–150K
- Internal team time (1 PM, 1 engineer, 0.5 FTE business owner): £200K loaded

12-month total: £290–550K · First use case: 4–12 weeks

Caveat: you're on the vendor's roadmap permanently.

Partner

- Fixed-price production agent: £80–180K
- Fractional Head of AI (retained): £60–120K over 6 months
- Internal team time (1 PM, 1 engineer): £150K loaded

12-month total: £290–450K · First production agent: 8–14 weeks

Wait

- ChatGPT Enterprise / Claude for Work: £20–100K depending on seats
- Internal experimentation: £100K

12-month total: £120–200K

Risk: competitors who chose Build or Partner are 12 months ahead by next year.

Common failure modes

You've chosen wrong if any of these are happening six months in:

You built — and:

- Your Head of AI is doing engineering, not leading
- Your engineers are arguing about which framework to use, not shipping
- You have three half-finished prototypes and nothing in production
- Procurement is blocking your model spend

You bought — and:

- The platform doesn't fit your data model and the vendor's roadmap won't help
- Your team is building wrappers around the vendor's API to make it usable
- Your competitors have the same tool and are getting the same 80%

You partnered — and:

- The partner won't show you their code
- They're billing time-and-materials with no fixed scope
- The senior people in the pitch aren't the people delivering

You waited — and:

- A competitor announced something you can't match in under 12 months
- Your team has lost one or two senior engineers to AI-native employers
- Your board is asking quarterly questions you can't answer

When each path is actually right

Build in-house if:

- AI is your core product moat, not a feature
- You can hire a Head of AI in the top 5% (and pay for it)
- Your timeline tolerates 12+ months to first production system
- Your data and regulatory environment make external partners impossible

Buy if:

- The use case is well-served by an existing platform
- Speed matters more than differentiation
- You're solving an efficiency problem, not a competitive one
- You can live with vendor lock-in at the current price trajectory

Partner if:

- You have a clear use case but no senior AI capability internally
- You need production-grade delivery in under 16 weeks
- You want to build internal capability through the engagement, not from scratch afterwards
- You'd rather pay for outcomes than headcount

Wait if:

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You don't yet have a use case where the ROI is obvious

- Your team is consumed by other priorities for the next six months
- The space is moving so fast in your vertical that a 6-month pause is defensible

What we do

USQRD is a senior-only AI delivery studio. We work with organisations in the Partner lane.

Fixed-scope, fixed-price engagements:

- **30-day AI Roadmap** — for organisations that need to make the build-vs-buy decision with rigour before spending delivery budget. Delivered by a senior practitioner. Ends with a recommendation you can put in front of your board.
- **12-week Production Agent** — for organisations that have decided and want to ship. Fixed price, your infrastructure, full team handover.
- **Fractional Head of AI** — for organisations that need senior AI leadership without the full-time hire. Monthly retainer, exit at any time.

Claude Code-first. Senior-only. No pyramid, no offshore handoffs.

Book a 30-minute discovery call

No deck, no pitch. An honest read on whether Partner is right for you.

calendar.app.google/u2TPUf1Tpex3B1CX9

Written by Daniel Usvyat, founder of USQRD. Daniel has led AI and engineering functions at The Guardian, Anglo American, Sky, and multiple YC-backed startups. He's been building production AI systems since 2015.