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FREE GUIDE · V2026.05 · 15 MIN READ

# 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 an expensive 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.

01 **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.

02 **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.

03 **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.

04 **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.*

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§ 02 — FRAMEWORK

# Seven questions to *find your path.*

Answer these honestly. They map to the four paths.

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

No ’ rule out Build until you do. Skipping this step is how money disappears into unfinished prototypes. Yes ’ continue.

### 02. 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.

### 03. What's your realistic time-to-value?

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

### 04. 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.

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

Large, committed budget ’ Build is realistic. Moderate budget ’ Partner. Tight budget ’ Buy or Wait.

### 06. 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.

### 07. 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.

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§ 03 — RECEIPTS

# What each path *actually costs.*

12-month, all-in. Comparisons are for a single mid-complexity production agent deployment.

## Build in-house

- Head of AI (fully loaded)
- 4 engineers (fully loaded)
- Tooling, infrastructure, model spend
- Recruiter fees (assume one hire fails)

*Highest cost · First production agent in 9–14 months*

## Buy off-the-shelf

- Platform licence (50–500 seats)
- Implementation partner
- Internal team time (1 PM, 1 engineer, 0.5 FTE business owner), fully loaded

*Moderate cost · First use case in 4–12 weeks*

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

## Partner

- Fixed-price production agent
- Fractional Head of AI (retained, over 6 months)
- Internal team time (1 PM, 1 engineer), fully loaded

*Moderate cost · First production agent in 8–14 weeks*

## Wait

- ChatGPT Enterprise / Claude for Work (seat-dependent)
- Internal experimentation

*Lowest upfront cost*

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

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§ 04 — FAILURE MODES

# You chose wrong *if any of these are true.*

Six months in, watch for these warning signs.

## You built — and:

- Your Head of AI is doing engineering, not leading
- Engineers are arguing about framework choice, not shipping
- Three half-finished prototypes, nothing in production
- Procurement is blocking your model spend

## You bought — and:

- Platform doesn't fit your data model; roadmap won't help
- Your team builds wrappers around the vendor's API to make it usable
- Your competitors have the same tool and get 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 12 months
- You've lost one or two senior engineers to AI-native employers
- Your board is asking quarterly questions you can't answer

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§ 05 — WHEN EACH PATH IS RIGHT

# Pick the path *that fits your situation.*

### 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)
- Timeline tolerates 12+ months to first production system
- Data & regulatory environment makes 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
- You'd rather pay for outcomes than headcount

### Wait if:

- 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 pause is defensible

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## 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** — make the build-vs-buy decision with rigour before spending delivery budget.
- **12-week Production Agent** — for organisations that have decided and want to ship. Fixed price, your infrastructure, full team handover.
- **Fractional Head of AI** — senior AI leadership without the full-time hire. Monthly retainer, exit any time.

NEXT STEP

## 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, Principal at USQRD. Daniel has led AI and engineering functions at The Guardian, Anglo American, Sky, and multiple YC-backed startups. Building production AI since 2015.*