STRATEGIC GUIDE Updated: September 2, 2026 · Zürich, CH

AI Agent or Better Processes? A Decision Framework for SMEs

MANAGEMENT SUMMARY & CORE TAKEAWAY

An AI agent pays off when a task involves unstructured input, requires case-by-case judgment, and changes frequently. If the process is stable and rule-based, classic automation is usually cheaper. If the process itself is broken, redesign it first — before automating anything.

CONTEXT & EXECUTIVE RELEVANCE

An AI agent pays off when a task involves unstructured inputs, requires case-by-case judgment, has an exception rate above 20 percent, and changes frequently. If a process is stable, rule-based and low on exceptions, classic workflow automation or RPA usually delivers the same outcome for a fraction of the cost. And if the process itself is broken, automating it — of any kind — just makes the dysfunction run faster. That has to be fixed first.

Many executives start with the technology question — do we need an AI agent? — before asking the process question: is this workflow even worth preserving in its current form? Many workflows were designed years ago for a different business environment and have since accumulated unnecessary approvals, duplicate activities and manual handoffs. AI can execute those steps faster. It does nothing to address the underlying complexity.

© 2026 KI-Outsourcing.ch · Digital Passion GmbH

CORE ACTION ITEMS

01 Workflow automation: fixed rules, structured data, minimal exceptions — lowest build and run cost.

02 RPA (Robotic Process Automation): deterministic execution without an API, but no judgment — stable, yet expensive to change frequently.

03 AI agent: handles unstructured input, makes case-by-case decisions, costlier per run but cheap to adapt when things change.

SWISS COMPLIANCE & ARCHITECTURE GUIDELINES

- Full compliance with revised Swiss Data Protection Act (revDSG).
- Zero vendor lock-in on closed proprietary models.
- Seamless integration into Abacus, Bexio and M365 ecosystems.

Non-Binding Process Analysis

Let us review in 20 minutes where AI agents create immediate measurable efficiency in your workflows.

ki-outsourcing.ch