

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.

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.

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