

# AI Outsourcing vs. In-House Team: The Build-or-Buy Decision for Swiss SMEs

## MANAGEMENT SUMMARY & CORE TAKEAWAY

For most Swiss SMEs, AI outsourcing is faster and cheaper for bounded projects, while building an in-house team only pays off when AI becomes a permanent, core function with a clear IP advantage. The hybrid answer — an embedded team with governance built in — combines speed, cost control and knowledge retention.

## CONTEXT & EXECUTIVE RELEVANCE

When a company like Salesforce commits a major investment to its own AI capabilities, that is more than a headline for Swiss SMEs. It signals how fast the competition for AI capability is accelerating — and puts every mid-market company in front of the same fundamental question: build an internal team, or buy the capability externally? The answer is rarely binary, but it has to be made deliberately.

This is exactly where the Swiss paradox shows up: no country on earth has a higher density of AI specialists, yet according to KOF ETH Zurich only 8% of small firms deploy AI productively, compared with 34% of large enterprises. The bottleneck is not the talent in the country — it is access to that talent for smaller organisations. A study by HWZ and Swisscom adds another layer: only 34% of Swiss SMEs have even defined internal rules for AI use, and among firms with fewer than 10 employees that figure drops to just 23%.

## CORE ACTION ITEMS

- 01 Base salary: roughly £40,000–150,000+ (UK benchmark) or CHF 90,000–180,000+ (Swiss market), depending on role and region
- 02 Employer on-costs: national insurance/social charges plus pension, typically adding a substantial percentage on top of salary
- 03 Recruitment fees of 15–25% of first-year salary, plus onboarding and management overhead for a new specialist role
- 04 Tooling, infrastructure and ongoing upskilling

## SWISS COMPLIANCE &amp; 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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