

From AI Novice to AI Champion: The OECD Maturity Ladder for SMEs

MANAGEMENT SUMMARY & CORE TAKEAWAY

The OECD G7 AI taxonomy (April 2026) defines four SME maturity stages: 76% of AI-using SMEs remain "AI Novices" relying on simple, off-the-shelf tools for isolated tasks, while only 3.6% reach "AI Champion" status with tailored, organisation-wide deployment. The framework gives you a concrete next step, not just another statistic – and shows how Swiss support programmes (EDIHs, Innosuisse CHF 100k–1M, Regulatory Sandboxes, Apertus LLM) enable the climb to Champion, within a projected CHF 15 billion annual AI innovation by 2034.

CONTEXT & EXECUTIVE RELEVANCE

In April 2026, the OECD released "Empowering SMEs in the age of AI" (2026 D4SME Survey covering over 2,000 SMEs from 12 OECD countries), introducing a G7 taxonomy that classifies AI-using companies along two axes: the complexity of the AI deployed (off-the-shelf tools versus customised, agentic solutions) and the scope of deployment (isolated tasks versus organisation-wide rollout). This produces four quadrants — Novices, Optimisers, Explorers and Champions — giving you, for the first time, a diagnostic tool that shows exactly where your company stands and what the concrete next step looks like.

Novices use simple, off-the-shelf AI tools for isolated tasks — most commonly in marketing, where the OECD finds 70% of off-the-shelf AI use is concentrated. The issue is rarely a lack of willingness; it is the absence of organisational embedding. Isolated tool use, however successful, does not by itself move a company forward on the ladder.

COMPARISON & BENCHMARK MATRIX

AI Novices (76%)	Simple off-the-shelf tools for isolated tasks (e.g. ChatGPT for marketing). 70% use AI for marketing-related activities.
AI Optimisers (15.3%)	Off-the-shelf tools deployed in a coordinated way across multiple departments/functions.
AI Explorers (5%)	Customised or agentic AI for specific tasks (e.g. demand forecasting: 39% of customised AI use cases).
AI Champions (3.6%)	Customised/agentic AI integrated organisation-wide, with governance and data access.

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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