

AI Coding Build-versus-Buy Decision Pack

A practical review tool for deciding what to build, what to buy and what to combine - before a prototype becomes a permanent service.

THE OWNERSHIP TEST

Can we build it?

Coding agents make that question cheaper to answer.

Should we own it?

That still requires evidence about the whole service lifecycle.

Use this pack in a 45-minute review with product, engineering, security, operations and commercial colleagues.

Turn a fast build into a deliberate ownership decision

This pack does not award an automatic answer. It makes assumptions, obligations and trade-offs visible before the organisation commits.

Frame the need

1

Describe the user outcome and constraint without assuming that software is the answer.

Compare three routes

2

Score build, buy and hybrid options against the same evidence and the same whole-life horizon.

Test the red lines

3

Stop any option that lacks an accountable owner, a viable assurance path or a credible operating model.

Record the decision

4

Capture the rationale, conditions, review date and the evidence that would cause the decision to change.

NON-NEGOTIABLE

Do not compare an agent-generated prototype with a supplier's fully supported product.

Compare complete options: creation, integration, assurance, operation, change, support and exit.

Define the problem before choosing the product

Write in the evidence you have. Mark assumptions clearly. If the outcome cannot be described without naming a preferred tool, the decision may be premature.

USER AND OUTCOME

Who is affected, what are they trying to achieve and what measurable outcome should change?

CURRENT CONSTRAINT

Where does delay, failure demand, risk or avoidable cost sit in the present workflow?

OPTIONS IN SCOPE

BUILD: BUY: HYBRID / CONFIGURE:

EVIDENCE AND ASSUMPTIONS

What is known? What is estimated? What would invalidate the case?

DECISION HORIZON

Expected life: Review date: Decision owner:

Use the same test for build, buy and hybrid

Score each option from 1 (weak evidence or poor fit) to 5 (strong evidence and good fit). The total is a comparison aid, not an approval threshold.

Decision factor	Build	Buy	Hybrid	Evidence / note
Strategic differentiation Does this capability create a meaningful advantage?	___/5	___/5	___/5	_____ _____
User and workflow fit Can the option fit the real work without harmful compromise?	___/5	___/5	___/5	_____ _____
Data and integration Are access, quality, interfaces and migration credible?	___/5	___/5	___/5	_____ _____
Security and compliance Can obligations be met and evidenced throughout the lifecycle?	___/5	___/5	___/5	_____ _____
Ownership capability Do skills, capacity and accountable service ownership exist?	___/5	___/5	___/5	_____ _____
Whole-life economics Do costs include run, change, assurance, support and retirement?	___/5	___/5	___/5	_____ _____
Exit and adaptability Can the organisation change course without disproportionate cost?	___/5	___/5	___/5	_____ _____

COMPARATIVE TOTAL	___/35	___/35	___/35	
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Interpret the result with the red-line gates on page 6. A high score cannot compensate for an option the organisation cannot safely own or assure.

Creation is one stage. Ownership is the system.

Name the accountable owner and the credible cost or capability for every stage. Blank boxes are not future details; they are unresolved parts of the decision.

01 Decide	User need, architecture, option case and decision rights Owner: _____ Cost / capacity: _____
02 Create / acquire	Code or licence, configuration, testing and acceptance Owner: _____ Cost / capacity: _____
03 Integrate	Data, identity, interfaces, migration and workflow change Owner: _____ Cost / capacity: _____
04 Assure	Security, privacy, accessibility, legal and operational readiness Owner: _____ Cost / capacity: _____
05 Operate	Monitoring, support, incidents, resilience and cost control Owner: _____ Cost / capacity: _____
06 Change	Dependencies, patches, model changes, roadmap and regression Owner: _____ Cost / capacity: _____
07 Retire / exit	Data export, migration, archive, decommission and lessons Owner: _____ Cost / capacity: _____

The coding agent may reduce effort in stage 02. The decision must still fund and govern stages 01 and 03-07.

A good score cannot rescue an unownable service

Mark each statement yes, no or unresolved. Treat a no or unresolved answer as a condition to close, not an inconvenience to ignore.

01 A named product or service owner accepts accountability beyond delivery. ☐ YES ☐ NO ☐ OPEN

02 Security, privacy, legal and accessibility obligations can be met and evidenced. ☐ YES ☐ NO ☐ OPEN

03 The option has a test, release, monitoring and incident-response path. ☐ YES ☐ NO ☐ OPEN

04 The organisation has capacity for support, dependencies, patches and change. ☐ YES ☐ NO ☐ OPEN

05 Data rights, model terms, licences and component provenance are understood. ☐ YES ☐ NO ☐ OPEN

06 The whole-life cost includes people, platforms, assurance, support and exit. ☐ YES ☐ NO ☐ OPEN

07 A credible retirement, migration or supplier-exit route exists. ☐ YES ☐ NO ☐ OPEN

CONDITIONS TO CLOSE BEFORE APPROVAL

Record why this option deserves to exist

A sourcing decision should be reversible when its assumptions change. Keep this page with the product or service record and revisit it after real use.

DECISION

☐

BUILD

☐

BUY

☐

HYBRID

☐

STOP

DECISION AND RATIONALE

CONDITIONS, RISKS AND CONTROLS

REJECTED OPTIONS AND WHY

OWNERSHIP AND REVIEW

Service owner: _____ Decision date: _____ Review date: _____

Approval authority: _____ Repository / supplier record: _____

90-DAY EVIDENCE REVIEW

☐ User outcome changed as expected

☐ Lead time and quality met the case

☐ Operating cost matched the estimate

☐ Incidents, defects and support load are acceptable

☐ Skills and ownership remain credible

☐ Build / buy / hybrid decision still holds

Decision-support tool only. Adapt it to your organisation's legal, security, procurement and governance requirements.