



A PLAIN-ENGLISH GUIDE

# Could an *AI Agent* Help Your Business?

## 10 Everyday Examples

Familiar tasks, side by side: what an ordinary AI chatbot does, and what an AI agent could do. No technical knowledge required.

MS BELLA ST JOHN  
BELLA ST JOHN INTERNATIONAL



## START HERE

# Chatbot or agent: *what's the difference?*

You have probably tried an AI chatbot such as ChatGPT, Claude or Gemini. You type a question or paste in some text, and it writes an answer. An AI agent goes a step further. You give it a goal, and it carries out the steps itself inside the tools you already use, such as your email, calendar, accounting software or customer records.



## An AI chatbot

*Answers and writes*

- ◆ You ask, and it answers.
- ◆ It works only with what you give it.
- ◆ You copy the result and do the work yourself.
- ◆ Nothing changes in your business until you act.



## An AI agent

*Takes action*

- ◆ You set a goal, and it takes the steps.
- ◆ It connects to your systems and works inside them.
- ◆ It can send, book, file, update and even pay.
- ◆ Things happen in your business, often while you are busy elsewhere.

The easy way to remember it: a chatbot helps you think and write.  
An agent does the work on your behalf.

## HOW TO USE THIS GUIDE

Each of the 10 examples starts with a task most businesses handle every week. You'll see what a chatbot can do with it, what an agent could do, and one point to consider before you hand that task over. Read them with your own business in mind and note the ones that feel familiar.



## 01



### Sorting the inbox

*Dozens of emails arrive every day, and the important ones get buried.*

#### AN AI CHATBOT

You paste in an email and it suggests a reply or a summary. You still read every message, decide what matters and file it yourself.



#### AN AI AGENT

It could read new emails as they arrive, label them by type, log customer inquiries in your records and flag the urgent ones for you.

**WORTH KNOWING** The agent needs access to your inbox. Decide which messages it may act on and which it should only flag.

## 02



### Booking meetings

*Finding a time that suits everyone takes a string of back-and-forth emails.*

#### AN AI CHATBOT

It writes a polite email offering a few times. You check your calendar, send it and keep track of the replies.



#### AN AI AGENT

It could check your calendar, email the other person, agree on a time, book it and send the invitation to everyone involved.

**WORTH KNOWING** Set clear rules first, such as which hours are off limits and who it may book on your behalf.



## 03



### Processing supplier invoices

*Invoices arrive by email in every format and all need entering into your accounts.*

#### AN AI CHATBOT

You upload an invoice and it pulls out the supplier, date and amount. You type those details into your accounting software.



#### AN AI AGENT

It could collect invoices from your inbox, match each one to the original order, enter it into your accounting software and set aside anything that does not match.

**WORTH KNOWING** Keep a person approving every payment. An agent that enters data is very different from one that pays it.

## 04



### Chasing late payments

*Overdue invoices slip through the cracks when everyone is busy.*

#### AN AI CHATBOT

It writes a friendly reminder email. You work out who owes what, send each reminder and remember to follow up.



#### AN AI AGENT

It could check your accounts for overdue invoices each morning, send reminders on a set schedule, record each one and alert you when a client needs a personal call.

**WORTH KNOWING** Tone matters with clients. Approve the wording up front and decide when a person takes over.



## 05

### Preparing the weekly report

*Pulling numbers together from different places takes hours every week.*

#### AN AI CHATBOT

You paste in the figures and it summarizes them neatly. You still gather the numbers from each system yourself first.



#### AN AI AGENT

It could pull figures from your sales, accounting and website tools, build the report and email it to your team every Monday morning.

**WORTH KNOWING** Check the first few reports against the source numbers before anyone relies on them.

## 06

### Following up new inquiries

*Someone fills in the form on your website and waits too long to hear back.*

#### AN AI CHATBOT

It writes a follow-up email template. You notice the new inquiry, copy the details across and send the email.



#### AN AI AGENT

It could spot each new form, add the person to your customer records, send a welcome email and set a follow-up task for your sales team.

**WORTH KNOWING** A first impression is hard to undo. Read what it sends before it goes out to real prospects.



07



## Handling expense receipts

*Receipts pile up in wallets, inboxes and phones until someone sorts them.*

### AN AI CHATBOT

You upload a photo of a receipt and it lists the items and the total. You still fill in the expense report.



### AN AI AGENT

It could gather receipts from email, sort them into categories, complete the expense report and send it for approval.

**WORTH KNOWING** Decide in advance what it should do with a receipt it cannot read clearly.

08



## Booking business travel

*Comparing flights and hotels eats into the working day.*

### AN AI CHATBOT

It suggests an itinerary and points to consider. You search, compare and book everything yourself.



### AN AI AGENT

It could compare flights and hotels within your budget, hold the best options, book them once you approve and add everything to your calendar.

**WORTH KNOWING** Anything that spends money needs a firm limit and your sign-off before it buys.



## 09



### Answering customer returns

*Customers want to know where their order is or how to send it back.*

#### AN AI CHATBOT

It answers common questions about your returns policy. A staff member still looks up the order and arranges the return.



#### AN AI AGENT

It could look up the order, check it against your returns policy, create the return label, update the order and let the customer know.

**WORTH KNOWING** List the cases it must pass to a person, such as refunds above a set amount or an unhappy customer.

## 10



### Welcoming a new client

*Every new client needs the same paperwork, access and first meetings.*

#### AN AI CHATBOT

It writes a welcome checklist and email. You work through each step and keep track of what is done.



#### AN AI AGENT

It could send the agreement for signature, set up their access, book the first meetings and tell you as each step is complete.

**WORTH KNOWING** A new client sees everything that goes out. Keep the final check in human hands.



BEFORE YOU SWITCH ANYTHING ON

# Where a person *still matters most*

An agent acts, which means its mistakes act too. When a chatbot gets something wrong, you get a poor answer you can simply ignore. When an agent gets something wrong, it can send the wrong email, book the wrong meeting or spend money you never approved.

“ This has already happened to well-known business owners. In 2026, **Tony Robbins** described how his own AI agent bought a robot dog without his permission. It makes for a lighthearted story, and it is a useful reminder that the rules you set matter as much as the tool you choose.

## A task may suit an agent when

- ✓ It repeats often and follows the same steps each time.
- ✓ The information it needs already lives in tools you use.
- ✓ A mistake would be easy to spot and put right.
- ✓ You can add an approval step before anything is sent, paid or deleted.

## Keep it with your people when

- ◇ It relies on judgment, relationships or sensitive conversations.
- ◇ It spends money or makes commitments without a firm limit.
- ◇ It touches private client, staff or financial information.
- ◇ A single error could cost you a customer or your reputation.

Most businesses land somewhere in the middle. A few tasks are a good fit, many are better left as they are, and the right answer depends on how your business actually runs. That is where an independent view helps.



YOUR NEXT STEP

# Find out where an agent *belongs in your business*

Every successful business has advisors for money, law and strategy. AI decisions deserve the same care. As your AI advisor, I look at your business as a whole and help you decide which tasks suit an agent, which stay with your people, and what needs to be in place before anything is switched on.

My advice is independent of any product or vendor, so the only goal is what works for you. I bring more than 30 years of consulting, training and coaching, along with over a decade of hands-on work with AI.

## Clarity

Plain answers to the AI questions on your desk right now.

## Judgment

A clear view of the risks, the people and the goals involved.

## Confidence

Decisions you can stand behind with your team and clients.

**BOOK YOUR FREE DISCOVERY CALL**

[bellastjohninternational.com/aiadvisory](http://bellastjohninternational.com/aiadvisory)

*Ms Bella St John*

BELLA ST JOHN INTERNATIONAL · SUCCESS REDEFINED