ACROSS THE TABLE

BUSINESS CONSULTING

BUSINESS JOB 20 · EPISODE 20

ChatGPT Agent vs Copilot Studio vs Agentforce

When AI stops suggesting and starts doing — and where a human has to stay in control

Knowledge Article 20

AI Stack Series · acrossthetable.biz

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THE JOB THESE THREE DO

Everything else in this series helps you do something. This card is about AI doing it instead of you — carrying out several steps on its own, using your tools, without you clicking through each one.

That is genuinely useful for repeatable digital errands. It is also the point where mistakes stop being drafts you can discard and start being actions taken in your business.

So this last card is less about which tool and more about where you draw the line.

> **DECIDE THIS BEFORE YOU SWITCH ANYTHING ON**
> Be explicit about where AI assists, where AI acts, and where a human stays in control. Write it down. An agent that drafts something for you to approve is a different risk from one that sends it. Anything touching money, customers or anything irreversible stays on the approval side of that line — at least until you have watched it work for a while.

WHO EACH ONE IS

ChatGPT Agent — the one you can use today

What it is: ChatGPT operating in steps — browsing, filling forms and using connected tools on your behalf.

Best for: Repeatable digital errands you'd otherwise click through yourself.

Watch out for: Decide up front what it may do alone and what needs your approval.

ChatGPT Agent is the only one of the three a small business can realistically use this week. It comes with a paid ChatGPT plan, so if you already pay for one you already have it.

Copilot Studio — the Microsoft builder

Copilot Studio and Agentforce are platforms for building agents, and both assume you already run on Microsoft or Salesforce. Three stars for small business each — they are not wrong for you, they are simply further away.

Agentforce — the Salesforce one

The pattern across all three: the tool is the easy part. Deciding what it may do without asking is the work.

HOW THEY COMPARE

	ChatGPT Agent	Copilot Studio	Agentforce
Best for	General digital work	Enterprise	Customer-facing

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	ChatGPT Agent	Copilot Studio	Agentforce
		workflows	operations
Ease	Beginner / Intermediate	Intermediate / Advanced	Intermediate / Advanced
Small-business fit	★★★★★	★★★☆☆	★★★☆☆
Advanced fit	★★★★★	★★★★★	★★★★★
Its main job	Multi-step assistance	Build business agents	Customer, sales and service agents
Choose this if	You want broad agent capabilities	You're Microsoft-centered	You're Salesforce-centered
Price	Included in paid ChatGPT plans.	Per capacity or per user; Microsoft licensing.	Salesforce licensing.

ChatGPT Agent is five stars for small business; the other two are three. For most readers this card has one practical answer and two things to know about.

> **WHERE TO START**
> Decide which systems your business actually needs, connect them responsibly, and be explicit about where AI assists, where AI acts, and where a human stays in control.

HOW A BUSINESS ACTUALLY USES EACH ONE

A repeatable errand

Checking the same six supplier sites every Monday for price changes and putting them in one list. Boring, repetitive, no judgement required, nothing irreversible. This is the ideal first job for an agent.

Where to be careful

Anything that sends a message to a customer, moves money, changes a booking, or cannot be undone. Have it prepare the action and ask you. The approval takes seconds and it is what stands between a useful tool and a bad afternoon.

What not to hand over

Judgement. An agent can gather what you need to decide something. It should not decide it. That distinction holds for every tool in this series, and it matters most here.

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WHAT IT COSTS

ChatGPT Agent is included with paid ChatGPT plans. Copilot Studio and Agentforce are priced through Microsoft and Salesforce licensing.

If you already pay for ChatGPT, trying this costs nothing. That makes it an unusually cheap way to find out whether agents help your business at all.

WHERE THIS SITS IN YOUR STACK

For nineteen episodes we've talked about AI helping people perform business jobs. But something is changing. AI is moving from answering questions to performing multi-step work. Now look at what we've built over twenty episodes: marketing, sales, customer service, accounting, HR, project management, analytics, automation and AI. The next stage isn't buying twenty separate AI applications. It's determining which systems your business actually needs, connecting them responsibly, and deciding where AI should assist, where AI can act, and where a human must remain in control. That's not a collection of apps. That's an AI-enabled business operating system.

The pieces around it:

- Zapier / Make / n8n — the automation layer agents act through
- HubSpot — customer operations
- QuickBooks — finance
- JuntosHR — people
- Analytics — how you know it worked

THE CEO DECISION

- Which tasks are genuinely repeatable and reversible? Start there and nowhere else.
- Where exactly is your line between assisting and acting? Write it down before you start.
- What does the agent have access to? An agent with your email and your bank is a different proposition from one that reads public websites.
- How would you know if it did something wrong? Decide how you check before you need to.

APPLY IT TO YOUR BUSINESS

List the digital errands you do weekly that need no judgement — checking the same things, copying the same figures, gathering the same information.

Pick the most boring one and have an agent do it while you watch. Watching is the point: you learn what it does well and what it misunderstands before anything matters.

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YOUR QUICK REVIEW

- ☐ Which weekly tasks need no judgement at all?
- ☐ Where is my line between assisting and acting?
- ☐ What does the agent have access to?
- ☐ Which actions must always wait for my approval?
- ☐ How would I notice if it did something wrong?
- ☐ What is the most boring task I can give it first?

ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
ChatGPT Agent	chatgpt.com	Repeatable digital errands you'd otherwise click through yourself.
Copilot Studio	microsoft.com	Companies already running on Microsoft who want agents inside what they have.
Agentforce	salesforce.com	Companies running on Salesforce with defined customer processes.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which of the twenty jobs to start with.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

This is Business Job 20 of twenty — the last in the series. The next set covers the twenty industry stacks, which take these same tools and arrange them for a particular kind of business.

If you are starting the series here, go back to Episode 1, ChatGPT vs Claude vs Perplexity. Everything else builds on it.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

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