



Three trends that are fueling the adoption of AI



The adoption of AI and chat assistants, such as ChatGPT, Claude, and Grok, has been remarkable. However, there have been challenges to making AI truly productive for you.

Three recent innovations are bridging the gap between AI's promise and your daily reality. These innovations will help to further fuel AI adoption and, more importantly, enable you and your business to become more productive and efficient..

This isn't about the distant future of work. It's about making your Tuesday afternoon less frustrating and your quarterly reports less painful. Let me show you how.

First: The Model Context Protocol

Let me start with a scenario you've probably experienced. You're asking ChatGPT or Claude a business question, and you hit a wall. The AI is brilliant at conversation, but it can't see your emails, your Salesforce data, or that inventory report sitting in your Google Drive.

Your business data lives everywhere—calendars, CRMs, point-of-sale systems—and each one speaks a different digital language. The AI models are smart, but they're essentially blind to the information you actually need to run your business.

Enter the Model Context Protocol, introduced by Anthropic. Think of MCP as a universal adapter. You plug one end into your data source and the other into your chat assistant. Suddenly, that AI can read, write, and reason with the same information you use every day.

Here's what this looks like in practice: You could fire up ChatGPT and, without ever leaving that chat window, draft an email, pull up a contact, check your afternoon appointments, even browse your Shopify store and add items to a cart.



You can see this in action right now. Go to ChatGPT's settings, click on Connectors, and you'll find connections for Box, Canva, Dropbox, HubSpot, Gmail, and dozens of other applications. Claude and other assistants have similar features.

But here's where it gets interesting for business owners: imagine your customers having this same experience with your business. They could browse your products, place orders, check order status, and get support—all through their AI assistant. That's the power of standing up an MCP server for your business.

Second: Autonomous AI Agents

The second trend is autonomous AI agents, and these are game-changers. Think of them as tireless digital employees. They don't just answer questions—they take action.

Intuit has an invoice-reminder agent that emails customers, checks for payments, and only bothers a human when an account becomes seriously delinquent. Capital One is experimenting with agent teams—one focused on fraud risk, another on customer service, and another on compliance. Each handles its own specialized work.

These agents excel at well-defined, repeatable tasks: matching purchase orders to invoices, extracting data from medical claims, summarizing sales calls, scheduling preventive maintenance. Sure, a single task might only save a few minutes, but at scale, those minutes add up to entire workweeks every quarter.

Here's how they work: An event triggers the agent—maybe a new invoice lands in a folder. The agent consults a language model to determine what needs to happen, uses MCP to grab the relevant data, calls whatever external tools are needed, and writes the result back to your system. Every step gets logged, so you can see exactly what happened and intervene if something looks wrong.

And here's where it gets really powerful: agents can work in teams. One reviews a contract, another extracts key terms, a third updates your CRM. Each agent specializes and hands off to the next, racing through the entire workflow with minimal human supervision—while keeping everything traceable and auditable.



Third: AI Browsers

The third trend brings all this power to the application every employee already knows: the web browser. Products like Perplexity's Comet and OpenAI's ChatGPT Agent give AI its own sandboxed computer, complete with file system and browser.

Ask it to draft a competitive analysis, and it will search the web, pull SEC filings, organize them in a spreadsheet, create a slide deck, and deliver the files—all without you leaving your current tab. Privacy controls still require human approval for logins or payments, but the grunt work—clicking through forms, copying text, reorganizing data—happens at machine speed.

For small businesses that can't justify custom integrations or full-time data analysts, the AI browser is your on-ramp. No APIs to build, no software to install—just a smarter browser that works like an executive assistant who never sleeps.

Putting It All Together

Each innovation solves a different piece of the puzzle: MCP connects your data, agents handle repetitive work, and AI browsers put everything in a familiar interface. Together, they make AI noticeably more useful and productivity-boosting.

If you want to stay competitive, you need to build in-house expertise now. Start simple: assign one or two champions to learn about AI, test tools, share what works, and identify quick wins. The sooner your team experiments, the sooner you'll discover where the real leverage lies.



Next Step

The leaders who embrace these trends now—learning the vocabulary, piloting the tools, empowering internal champions—will discover something important: the real advantage isn't just having AI. It's having AI that fits naturally into how your people already work, helping them do more, for more customers, in less time.

The question isn't whether AI will transform business operations. It's whether you'll be ready when it does.



About Pugh CPAs

We got our start in Knoxville, Tennessee in 1969 and have grown into a regional firm with global connections. We've been in business a LONG time and that means we've worked with a diverse group of industries and clients. Of course, we do tax planning, compliance, auditing, and accounting but our passion is collaborating with our clients to ensure that your business and financial goals are met. It's critical for your business advisors to understand how your business operates within your industry—we get that! Our longevity is connected to the relationships we build with our clients and that's how we build trust. You can be confident that Pugh CPAs has the knowledge, skills and abilities to help you achieve your goals. Brilliant people with servant hearts work here.



Pugh CPAs
315 N Cedar Bluff Rd
Suite 200
Knoxville, TN 37923-4548



(865) 769-0660



info@pughcpas.com



www.pughcpas.com