

From AI Assistants to AI Agents: Why 2026 Is the Year of Autonomous Agents

MANAGEMENT SUMMARY & CORE TAKEAWAY

AI agents plan and execute multi-step tasks autonomously, while assistants like ChatGPT only react to prompts. In 2026, agents move beyond pilots: Gartner and IDC expect agentic automation to enhance over 40% of enterprise applications by 2027 — a shift that will likely affect mid-market firms as well.

CONTEXT & EXECUTIVE RELEVANCE

The difference between an AI assistant and an AI agent is not a nuance — it is a category shift: an assistant answers questions, an agent completes tasks. While tools like ChatGPT or Gemini react to individual prompts, an AI agent plans multi-step workflows independently, makes decisions along the way, and carries them through to a result — without you needing to intervene after every step. 2026 marks the moment these agents move from pilot projects into production, including at many mid-market companies.

The analogy captures the core shift: a calculator computes what you type in — an accountant understands the goal, plans the steps, and delivers the finished result. Rasa describes the same leap in different terms: a chatbot is reactive and rule-based, while an AI agent is proactive and has agency — it can use tools, access data, make decisions, and execute multi-step tasks autonomously.

CORE ACTION ITEMS

- 01 Multilingual customer support (DE/FR/IT/EN) — 24/7 tier-1 inquiries
- 02 Dynamic compliance monitoring for FINMA and the revised Data Protection Act (revDSG)
- 03 Automated invoice processing
- 04 Supply chain optimisation

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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