

AACPS: AI + Apps + Collaboration + Platform as a Service

By Eric Cohen

There's so much happening in the world of GenAI (Generative Artificial Intelligence) that makes it very difficult to keep up with the product offerings and updates. Some of the challenges include:

1. Different Options Based on Subscription Plans

Most of the GenAI developers offer free and paid plans, offering different functionality and usage limits. OpenAI, for example, has features available to all, without logging in; features available for free, but with a log in; a \$20US/month plan, called "Plus"; and a \$200/month plan, called "Pro." There is also "Team" and "Enterprise,"ⁱ and what you can do with their application program interface (API). Things change so quickly, however, so that OpenAI doesn't even have time to keep its own online pricing information up to date. As of this writing, the pricing charts only mention GPT-4o mini and GPT-4o, 01, and 01-mini. However, in my Plus plan, I also have access to GPT-4o with scheduled tasks, o3-mini and o3-mini-high. (Scheduled tasks is a mini-agentic offering that lets you schedule the AI to engage with its resources and you in the future, such as looking up information daily and then collaborating with you on its use.) While the pricing sheet does show a preview of the full-fledged agentic solution, *Operator*, it does not reflect *Deep Research*, their new specialized AI for performing in-depth, multi-step research using data on the Web.

2. Different Classes of AI Functionality

As noted, we are moving on from the large language model (LLM) chatbot, sometimes characterized as extremely competent "next word predictors" with no real grasp of context or meaning, to autonomous agents with advanced reasoning (or at least very competent processing) capabilities. **Human reasoning** is being simulated by OpenAI's *Deep Research*, Google *Deep Research* (yes, both solutions providers chose the same branding, for now), DeepSeek R1 and other competitors. These do not just plot out the next logical word using probabilities, but analyze data, form conclusions, and even make decisions based on complex inputs. **Agentic AI** can interact with other applications, making decisions on the user's behalf to run programs, authorize activities and manage content autonomously. OpenAI's *Operator* is the big play, which was preceded by Claude with Computer Use. Google says its 2.0 Flash Thinking model with Apps is unlocking AI agents that use memory, reasoning and planning to complete tasks for you. (As an unpaid user of Gemini, I have access to the AI accessing the limited apps list of Youtube, Maps and Search.

3. AACPS: The Convergence Revolution

When it comes to the convergence of AI, applications, collaborative tools and a unifying platform, I immediately think of an old television commercial for Reese's Peanut Butter Cups, a confectionary product from my new hometown's The Hershey Company of a peanut butter filling encased in chocolate. The advertisement showed two people, one eating peanut butter and one eating chocolate, who collide and serendipitously experience the blend of the two flavors.

Convergence in the world of AI is marked by “AI + X” or “X + AI”: AI solutions are adding other functionality and applications of all manners are adding AI. For example:

- OpenAI’s ChatGPT (in many of its options) has added a function called “Canvas” (which as a brand collides with a very popular learning management systems used at colleges and universities). Canvas is a word processing and programming coding tool that augments the threaded chat. In addition, ChatGPT, Claude and other chatbots are shipping desktop applications to add AI functionality as an adjunct to your operating system.
- Microsoft 365 Copilot Chat is Microsoft’s new environment for working with the product suite formerly known as Office, a name it is moving away from after 36 years. With pay-as-you-go agents, the videos show users interacting with Copilot and having it manage Word, Excel and other functionality.
- Zoom is a well-known collaborative platform. Zoom added AI functionality for taking minutes and meeting summaries; with its latest iteration, they are adding document and WIKI creation with AI functionality.
- Browsers, such as Brave Browser and Opera, are bundling AI or facilitating access to AI to incorporate AI functionality into web browsing activities.

The Platform Evolution

What makes AACPS particularly significant is how these technologies are combining to create new types of platforms. Financial professionals have many things to consider, both for their departments and with other leaders in their organizations related to skills and training, privacy and security, and the economic impact on their organization.

Conclusion

The convergence of AI, Apps, Collaboration and Platform as a Service represents a fundamental shift in how we interact with technology. As these technologies continue to evolve and combine in new ways, we can expect to see even more innovative solutions and unexpected combinations – but changing at such speed that it will be a challenge to monitor and react to. Organizations and individuals that can effectively leverage these integrated technologies will have a significant advantage in the rapidly evolving digital landscape.

The challenge now is not just keeping up with individual technological advances, but understanding and leveraging the powerful combinations they create. Success in this new era will require a holistic approach to technology adoption, focusing on how these different elements can work together to create more value than they could separately.

ⁱ <https://openai.com/chatgpt/pricing/>.