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SOLUTION PAPER

A Comparison Of Agents

For someone who has heard about AI assistants, has never used one at work or has only tried one a few times, and wants a plain guide to the five best-known options today: ChatGPT, Claude, Microsoft Copilot, Google Gemini, and OpenClaw running a private AI model on your own computer. It covers what each one is, what it costs, how easy it is to start, and what can go wrong. Words in *italics* on first use are explained in the glossary.

Disclosure: this paper was drafted with help from Claude, which is made by Anthropic, one of the companies compared here. WR Future Tech, which publishes it, sells AI consulting and setup services, including private AI on a client's own equipment. To offset both, every price and claim is tied to a published source, and six AI reviewers, each taking the part of a different kind of reader (an AI specialist, a security officer, a finance and compliance lead, a manufacturer, a nonprofit manager and a professional-services firm), checked drafts for bias toward or against any of the five; what they found was corrected. Numbers in brackets link to the sources, listed on a separate page.

Prices, plans and features checked October 23, 2026. This market changes every few months; check the vendor's own pricing page before you buy.

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SECTION 1

The short version

- **ChatGPT** and **Claude** are chat assistants. You open a website or app, type or speak a request, and get an answer, a draft or a summary. Both have a free version, a personal plan at about $20 a month, and team plans at $20 to $25 a person a month[1][2]. For everyday office work they are close competitors, and either is a sensible first choice.
- **Microsoft Copilot** and **Google Gemini** are the AI built into the two big office suites. If your workplace uses Microsoft 365 (Outlook, Word, Excel, Teams), a free Copilot Chat already comes with work accounts[3]. If it uses Google Workspace (Gmail, Docs, Drive), Gemini is already included in the price[4]. For many offices, the easiest first step is to use the one you already have.
- **OpenClaw with a local model** is a different kind of product: free software you install on your own computer, paired with a free AI model that runs on that same computer through a program called *Ollama*. Set up this way, nothing you type goes to an AI company and nothing is used for training[5]. It can work through your files and, if you connect them, your email and calendar, acting for you around the clock[6]. The price is a capable computer, technical setup, and AI models that are smaller and easier to trip up than the big online ones[7][8]. It was built for one person, not a whole staff[9], and suits someone who needs private AI and has technical help. **It is not a good fit for beginners.**

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- **The biggest risk is not the tool. It is what you paste into it.** Anything you type or upload into an online AI service leaves your building and goes to another company. A private AI on your own equipment avoids that, at a cost (see OpenClaw with a local model, below). That includes personal information about customers, staff or patients (*PII*) and your own intellectual property: designs, drawings, source code, pricing, client lists and trade secrets. In a 2025 survey of employees at large US companies, 57% of those who use AI at work admitted entering sensitive information[10]. Free and personal plans may use your chats to improve future products, and chats on any plan can be kept and, in some cases, handed over in a court case[11][12][13]. In one 2026 US case (Trinidad v. OpenAI), a court dismissed a self-represented plaintiff's trade-secret claim at an early stage, partly because typing the information into an online AI tool counted as sharing it with the provider[14]. One early ruling settles nothing, but it shows the risk. Never paste anything you would not email to a stranger. Our paper AI and your IP covers this in more detail.
- **AI assistants make confident mistakes.** Treat every answer as a first draft that you check[15][16].

SECTION 2

What each one is, in plain words

ChatGPT (made by OpenAI). The best-known AI assistant, used by about one in ten adults worldwide by mid-2025 according to a study written mainly by OpenAI researchers[17]. You sign up with an email address and type into a chat box. It writes and edits text, answers questions, reads files you upload, makes pictures and talks by voice. Paid plans can also carry out multi-step tasks on the web for you ("agent mode")[18][19].

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Claude (made by Anthropic). A close competitor to ChatGPT with the same basic idea: a chat box in a browser, desktop app or phone. It writes, edits and summarizes documents and is widely used for computer programming[20]. It reads pictures but **does not create them**; it can make charts and diagrams[21]. Paid plans add helpers for Excel and Outlook and a desktop assistant that can work with files on your computer[2][22].

Microsoft Copilot (made by Microsoft). The name covers three things, which confuses many people[3][23][24]:

- **Copilot Chat**, free with Microsoft 365 work accounts. It answers from the web, reads files you upload and makes pictures[3][25].
- **Paid Microsoft 365 Copilot**, which works inside Word, Excel, PowerPoint, Outlook and Teams and can answer from your own email, files, chats and calendar[3][23].
- **A consumer Copilot app** for personal Microsoft accounts[24].

Google Gemini (made by Google). A chat app in the browser and on phones, plus a helper inside Gmail, Docs, Sheets, Slides, Drive and Meet for businesses on Google Workspace[4][26]. Every Workspace business plan includes the Gemini app and Gemini in Gmail; help inside Docs, Sheets and Meet starts at the Business Standard plan[4].

OpenClaw with Ollama (two free, *open-source* projects used together). Not a website. OpenClaw is an assistant you install on a computer that stays switched on. You chat with it, and it can read and write files, prepare a morning briefing and, if you connect them, sort your inbox or add calendar entries[6][27]. Ollama is a free program that runs an AI *model* on that same computer instead of a company's servers[28]. With OpenClaw set to its "Local only" mode, the AI never leaves the machine; Ollama says it does not see your prompts or data when you run

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locally[29][5]; OpenClaw still checks online for new versions unless that is switched off[30][31]. Two settings matter for privacy. Ollama also offers cloud models, and its own OpenClaw quick-start example uses one, so cloud features should be switched off[5][32][33]. And OpenClaw's web search and browsing tools should stay off unless needed[8]. Each email, chat or calendar account you connect is a link to the outside, so the most private setup works only with files on your own network. Chatting with it through WhatsApp, Slack or similar apps also sends those messages through those companies; OpenClaw's own dashboard on your network avoids that[30]. Add-ons called "skills" give OpenClaw new abilities, and anyone can publish one[34]. OpenClaw started as a weekend project in late 2025 under the name Clawdbot and grew very fast. It was renamed after a trademark complaint from Anthropic, and in February 2026 its creator joined OpenAI[35][36].

For someone who wants only private chat, not an assistant that acts, Ollama alone is simpler: its desktop app for Mac and Windows downloads a model and lets you chat with it on your own computer[5][37].

A simple way to think about the five:

- ChatGPT and Claude are **assistants you visit**.
- Copilot and Gemini are **assistants built into the office software you already use**, and they can see what you can see there.
- OpenClaw with a local model is **a private assistant that lives on your own computer and acts for you**, with all the access you give it.

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SECTION 3

Side by side

Prices are per person, per month, in US dollars, as of October 2026. Team prices are the lower figure when paid yearly.

	ChatGPT	Claude	Microsoft Copilot	Google Gemini	OpenClaw + Ollama (local)
What it is	Chat assistant (web, desktop, phone)	Chat assistant (web, desktop, phone)	AI inside Microsoft 365, plus a free chat for work accounts	AI inside Google Workspace, plus a chat app	Software and an AI model, both on your own computer; acts for you
Free version	Yes, with ads[38][39]	Yes, no ads, tighter limits[2][40]	Copilot Chat, free with work accounts[3]	Gemini app, free with a Google account[41]	Both programs are free; you supply the computer[30][28]
Personal plan	$20 (Plus); $8 plan with ads[42][19]	$20 (Pro)[2]	$9.99 (Microsoft 365 Personal, includes Office)[43]	$4.99 or $19.99 (Google AI plans)[41]	No monthly fees; the cost is the computer and electricity[44][33]

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	ChatGPT	Claude	Microsoft Copilot	Google Gemini	OpenClaw + Ollama (local)
Team plan	$20 to $25 (Business) [1]	$20 to $25 (Team)[2]	$21 on top of your Microsoft 365 plan[45][46]	Included in Workspace, from $14 for the full version[4]	Not built for teams[9]
Makes pictures	Yes	No[21]	Yes[3]	Yes[47]	Not in the usual setup
Works inside your email and files	Connects on paid plans[48]	Gmail and Google Calendar on all plans; Microsoft 365 needs a business account[49]	Paid version, yes[3]	Yes, inside Gmail and Docs[4]	Yes, your own files; email and calendar if you connect them[50]
Uses your chats to train	Personal plans: yes unless you turn it off. Business: no[12]	Personal plans: you choose. Business: no[51][52]	Work accounts: no[23]	Work accounts: no[26]	No, when set to Local only with cloud features off; nothing is sent to an AI company[5]
Good for a beginner?	Yes	Yes	Yes, if your office uses Microsoft 365	Yes, if your office uses Google Workspace	No

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SECTION 4

What people use them for

Common uses

- **Writing and editing.** Drafting emails, letters and reports, and tidying up text you already have. At work this is the single biggest use of ChatGPT, and most of it is editing rather than writing from scratch[17].
- **Summarizing.** Turning a long report, email thread or meeting into a few points.
- **Looking things up and explaining.** Plain-language answers and research with links to sources.
- **Spreadsheets.** Help with formulas and tidying data. This is where the tools are weakest (see below).
- **Meetings.** Copilot in Teams and Gemini in Meet can summarize meetings on the right plans[3][4].
- **Programming.** The largest single use of Claude[20].
- **Acting for you.** Sorting an inbox or booking calendar entries. OpenClaw is built for this; the others offer it on paid plans[18][2][6].
- **Private work.** Drafting and summarizing documents that must not leave the building, with a model running on your own computer[5].

A large survey of US workers found writing and editing (51%) and research (49%) were the top uses of AI at work[53].

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Who uses which

ChatGPT is by far the most used: OpenAI says 1.2 billion people use it each week[54]. Gemini is second, and Claude and Copilot are smaller on most counts of people or website visits[55][56][57]. Copilot looks small on the web because most of its use is inside Office, where web counts cannot see it; Microsoft says it has more than 30 million paid business seats[58]. Among US businesses that pay for AI, Anthropic (Claude) and OpenAI (ChatGPT) are roughly level[59][60]. OpenClaw publishes no user count[61].

How much time does it save?

Less than the marketing suggests. A study of 25,000 workers found AI saved on average about 3% of work hours[62]. In a UK government trial of Copilot, staff reported saving 26 minutes a day, but this was self-reported with no comparison group[63], and a smaller UK study found no evidence the time saved led to more work getting done[64].

Accuracy

All five can be confidently wrong, whether the AI runs online or on your own computer, and newer models have not fixed this.

- A 2025 study by European public broadcasters of four assistants, including ChatGPT, Copilot and Gemini, found a significant problem in 45% of news answers[15]. No newer round has been published.
- A 2026 study led by Stanford researchers (a preprint, not yet peer reviewed) tested current ChatGPT, Claude and Gemini models, among others, on questions about that day's news. They answered 88% to 96% correctly, but when a question contained a subtle false premise, accuracy fell to between 19% and 70%[65].

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- Even when told to summarize only the document in front of them, the newest flagship models listed in October 2026 (OpenAI's GPT-6, Anthropic's Claude Opus 5.5 and Google's Gemini 4) added unsupported content to between 6.5% and 12.1% of summaries[66].
- Made-up references are still common. A 2026 study of ten commercial models and research agents found that 3% to 13% of the web links they cited pointed to pages that never existed[67], and earlier studies of every major assistant, Claude included, found invented references[16].
- By October 2026, a public database listed 2,207 court cases worldwide involving AI-invented material, such as fake case citations[68].
- On real business spreadsheets, the best AI tested completed only about a third of tasks correctly[69].
- Local models are not automatically worse at sticking to a document. On the same summary test, the small Qwen3 (8B) added unsupported content to 4.8% of summaries, Gemma 4 (26B), which runs on a well-equipped desktop, to 5.2%, and the larger gpt-oss-120b to 14.2%[66]. They are weaker at multi-step jobs: OpenClaw's own guide warns that a model which answers a short question may still fail when it has to act[7].

Check every fact, figure and source yourself.

Checking has to be planned, not hoped for. From our own work: when we built an offline repair tool for an electric tractor with heavy AI help, the AI sometimes reported work as finished when it was not, and passing tests did not prove the work was right. We had to set up a separate process to catch wrong answers, ending with a person signing off on what they could see. Our paper The MKV Project: Summary Of Work describes it. The lesson for any office: if an AI answer matters, budget time for a separate checking step, done by someone who knows the subject.

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SECTION 5

Getting started

- **ChatGPT:** sign up with an email address and start typing. No card, nothing to install[19][70].
- **Claude:** the same, but you **must give a cell phone number** and confirm a text message. Internet phone numbers and landlines are not accepted[71].
- **Copilot:** at work there is usually nothing to sign up for. Your IT person assigns a license and a Copilot button appears in the Office apps[45]. What it can do depends on your license, so two colleagues may see different things[72].
- **Gemini:** comes with your Workspace account and appears as a side panel and "Help me write" in Gmail and Docs[4].
- **OpenClaw with Ollama:** no website, no account and no payment. Ollama can install OpenClaw for you with one command (`ollama launch openclaw`), but that still means typing commands into a *terminal* window, installing supporting software and, on Windows, a Linux layer called WSL[33]. You then choose "Local only", pick a model your computer can hold, and switch off Ollama's cloud features[29][5]. Ollama's own OpenClaw guide suggests local models that need about 25 GB of graphics-card memory, and says agents work best with a long *context* setting that Ollama does not use by default on smaller computers[73][33]. Guides suggest 15 to 20 minutes once Ollama is installed[74]; people learning as they go report a weekend to several weeks for OpenClaw[75].

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Learning to use them well. OpenAI and Anthropic both offer free beginner courses online[76]. The basic skill is the same for ChatGPT, Claude, Copilot and Gemini:

1. Say what you want.
2. Give the background.
3. Paste in the text to work on.
4. Ask for changes until it is right.

The skills that take longer are knowing what to check and connecting email or files safely.

When you outgrow the free version. You will notice limits on how much you can do in a day, how many files you can upload, or which features you can use[39][77][2][40]. The usual next step is the $20 personal plan, or for a group, a team plan. Very large organizations (more than 150 people on Claude, 200 on ChatGPT, or 300 on the Copilot and Gemini business plans) need an enterprise contract[1][2][45][4].

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SECTION 6

What it costs

Situation	ChatGPT	Claude	Copilot	Gemini	OpenClaw + Ollama (local)
Just trying it	$0 (with ads)	$0	$0 with a work account[3]	$0[41]	$0, if you already own a capable computer[33]
One person, everyday use	$20 a month	$20 a month	$9.99 a month, Office included[43]	$4.99 or $19.99 a month[41]	No monthly fee. The models Ollama suggests for OpenClaw need about 25 GB of graphics memory[33]; one desktop able to run larger ones (128 GB) started at $3,449 in one review[44]. Smaller computers can run private chat but are not advised for an assistant that acts[8]. Plus electricity and setup time

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Situation	ChatGPT	Claude	Copilot	Gemini	OpenClaw + Ollama (local)
Team of 10	About $200 a month, paid yearly[1]	About $200 a month, paid yearly[2]	About $210 a month on top of Microsoft 365[45][46]	No extra cost if you have Workspace Business Standard ($140 a month for 10, whole suite)[4]	Not built for teams[9]

Things to know:

- **Copilot and Gemini prices are not like for like.** Paid Copilot is an extra on top of a Microsoft 365 plan you already pay for. Gemini is folded into the Workspace price, which also buys email, storage and the office apps. Compare what you would pay extra, not the headline price[4][46].
- **Nonprofits pay less.** ChatGPT and Claude team plans cost about $8 a person for eligible nonprofits; Copilot Chat and Google's free nonprofit plan with the Gemini app cost nothing[1][78][79][80].
- **OpenClaw with a local model has no usage bills.** The cost is up front: the computer and someone's time to set it up and keep it updated. OpenClaw can instead be connected to a paid online AI, and then it bills for every bit of work, including a routine check-in every 30 minutes; one user reported about $3,600 in the first month[81][82][83]. A local model makes those check-ins free[84]. Either way, it should run on its own computer, not someone's everyday work machine[85].

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SECTION 7

What can go wrong

The five biggest risks

1. Pasting secrets. The most common mistake is pasting customer records, passwords, health information or confidential documents into an AI tool that your organization has not approved. Two kinds of loss follow. Personal information (*PII*) about customers, staff or patients can end up outside your control, which may break privacy law or a contract. Intellectual property (designs, drawings, source code, pricing, client lists) can lose its protection: trade-secret law protects only information you keep secret, and one court has already treated typing it into an online AI tool as sharing it[14]. In 2023 Samsung engineers pasted company source code into ChatGPT, and Samsung banned AI tools on company devices[86]. In one survey, workers at 90% of the firms surveyed used personal AI tools for work[87]. Photographing documents with a phone and uploading them is the same risk.

2. Your chats may be used to train. On free and personal plans, your chats may be used to improve future AI models.

- ChatGPT does this by default, and you can switch it off in the settings[12].
- Claude asks personal users to choose[51].
- Personal Google and Microsoft accounts can also use chats for training, and Google says some chats are read by human reviewers[24][88].

OpenClaw with a local model, set to Local only with cloud features off, sends nothing to an AI company, so there is nothing to train on[5]. Business and work

plans of the other four do not train on your chats[12][51][23][26]. A business plan does not make chats private, though. They are still kept, and in 2025 a court ordered OpenAI to keep users' deleted chats, including some business ones, until the order ended in September 2025[11][13]. In 2026 a US judge ruled that a person's chats with the consumer version of Claude were protected neither by attorney-client privilege nor as preparation for a case[89]. Lawyers read the ruling narrowly, because the person was not acting at a lawyer's direction, but its reason (an AI is not a lawyer) is not specific to Claude.

3. Confident mistakes. AI answers can be wrong, out of date or made up, and they sound just as sure when they are wrong (section 4). Never send AI-written figures, citations or legal or medical statements without checking them.

4. Oversharing inside your own company. Copilot and Gemini can show a user any file that user is already allowed to open[23][26]. If old files are shared too widely, the AI makes them easy to find. In one survey, 40% of IT leaders delayed Copilot by three months or more to fix this first[90]. Copilot's web search also sends questions to Bing, outside Microsoft's business data protections; it is on by default, and an administrator can turn it off[91].

5. Assistants that act for you. Any assistant connected to your email or files holds a key to those accounts. The online assistants hold theirs on the vendor's servers; Claude, for example, says it stores connector keys encrypted[92]. OpenClaw holds its keys on your own computer. Out of the box it keeps them in plain files in its settings folder, protected by the computer's file permissions and disk encryption rather than its own, and it carries out actions without asking each time[93][94]. Both can be changed. Keys can be moved into a *password vault* such as 1Password, Bitwarden or HashiCorp Vault, though this is set up one key at a time and some kinds of key cannot be moved[95]. OpenClaw can also be set to ask before it acts, or to work inside a walled-off *sandbox*[94]. What no setting removes, for any of these tools, is that a running agent must be able to use the keys it holds, so an agent tricked by hidden instructions can misuse them[96]. That

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is why Microsoft advises running OpenClaw on a separate machine with its own accounts and short-lived tokens, giving it access only to non-sensitive data[85].

- Smaller local models are easier to trick than large online ones, and OpenClaw's own guide advises against them for agents that read untrusted email[8]. Local models also lack the safety filters online services add[7].
- Hundreds of harmful add-ons were found on its add-on store, some of them stealing passwords[34][97]. Install only add-ons you have checked.
- In early 2026, tens of thousands of installations were found open to the internet[98]. A normal install answers only to its own computer, but the ready-made *container* version is reachable from the network unless you change it[99]. Ollama itself also answers only to its own computer by default[5].
- Security agencies in China and Belgium issued alerts about it in early 2026[100].
- Microsoft has published searches IT staff can use to find OpenClaw running on company computers[85].
- The project fixes problems quickly and openly, but you must keep it updated yourself[101].

Other things to know

- **Hidden instructions.** A document, web page or email can contain hidden text that tricks an AI into doing something you did not ask (*prompt injection*). Researchers have shown this against all of the major assistants[102][103][104][105][106]. Be most careful with tools that can act for you.
- **Shared links.** In 2025, thousands of shared ChatGPT conversations showed up in Google search[107]. Do not share a chat link without rereading it.

- **Stolen logins.** Over 100,000 ChatGPT logins were found for sale, stolen by malware on users' own computers[108]. Use a strong password and *two-step login*.
- **Outages.** ChatGPT and Claude were both down for several hours on September 3, 2026[109]. Do not build a deadline around an AI tool being available.

If you work in a regulated field

If you work in finance, health care, law, accounting, government or defense, **ask your compliance lead before using any AI tool with work information**. Stricter rules apply. Health data, for example, needs a signed agreement with the vendor (a *BAA*), usually only on enterprise plans[110][111][26]. Export-controlled drawings and defense data should not go into standard AI plans at all[112]. Tax and legal work have their own confidentiality rules[113][114][115]. Running AI on your own equipment does not remove these duties: in banking, for example, record-keeping, model-risk and cybersecurity rules still apply[116][117][118].

SECTION 8

Pros and cons

ChatGPT

Pros

- Most widely used, so help and beginner material are easy to find[76][17].
- Pictures, voice and agent mode on the $20 plan[18].

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- No phone number needed to sign up[19][70].

Cons

- Free and $8 plans show ads[38].
- Personal plans train on your chats unless you turn it off[12].
- A 2025 court order made OpenAI keep deleted chats, including some business ones[11][13].

Claude

Pros

- No ads, under a public pledge Anthropic says it may revisit[119].
- Handles very long documents (PDFs up to 1,000 pages)[120].
- Team plan price matches ChatGPT's[2].

Cons

- Cell phone number required to sign up[71].
- Cannot create pictures[21].
- The team plan lacks some administrator controls, and business chats are kept indefinitely by default[2][121].

Microsoft Copilot

Pros

- Works inside Word, Outlook, Excel and Teams, where many people already spend their day[3].
- The paid version can answer from your own email, files and meetings[23].
- Copilot Chat is free with work accounts and keeps work chats out of training[3][23].

Cons

- The version that reads your files costs extra for each person[45][46].
- Can surface files people should not see if sharing is messy[90].
- Web search is on by default and sits outside Microsoft's business data protections[91].
- Three versions with similar names[72][23].

Google Gemini

Pros

- Already included in the Workspace price[4].
- Free for eligible nonprofits through Google's nonprofit plan[80].
- Low-cost personal plans from $4.99[41].

Cons

- Help inside Docs and Sheets needs the Business Standard plan or higher[4].
- Can surface files people should not see if Drive sharing is messy[26].

- On personal accounts, chats can be read by reviewers and used for training unless you turn that off[88].

OpenClaw with a local model (Ollama)

Pros

- Free, open-source software you control[30][28].
- In “Local only” mode, what you type stays on your own computer and is never used for training[5].
- No usage bills; routine check-ins cost nothing[84].
- Acts across your own files and apps around the clock[6][27].

Cons

- Hard to install and maintain without technical skill[75][33].
- Needs a capable computer: the models Ollama suggests for it need about 25 GB of graphics memory[33], and one desktop able to run larger ones started at $3,449[44].
- The models an office computer can run are easier to trick or trip up than the big online ones[7][8].
- Well-documented security problems with add-ons and exposed installations; you must keep it updated yourself[34][98][101].
- Built for one person, with one operator per setup and no administrator console for adding or removing staff[9].

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SECTION 9

Which should I pick?

If you are…	Start with
Trying AI for the first time, with nothing confidential	The free Copilot Chat or Gemini your work account already has, or ChatGPT or Claude free; try two for a week
In an office that uses Microsoft 365	Copilot Chat first. Paid Copilot only after tidying up who can see which files, and a small trial[3][90]
In an office that uses Google Workspace	The Gemini already in your plan[4]
In a mixed office, or want a tool that does not depend on one suite	ChatGPT or Claude
Needing pictures or voice	ChatGPT
Working mostly with very long documents	ChatGPT or Claude; try both on your own files
Unwilling to give a phone number	ChatGPT
Choosing for a small team	The Copilot or Gemini in your office suite, or ChatGPT Business or Claude Team (same price); let staff try them and pick
A nonprofit	The free Copilot Chat or Gemini app in your nonprofit plan, or a discounted team plan[78][79][80]

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If you are…	Start with
In finance, health, law, accounting or government	Only the tool and plan your compliance lead has approved
Needing private AI to read and summarize confidential documents that must not leave the building, with technical help and a computer set aside for it	For chat only, the Ollama desktop app in local-only mode[5][37]. For an assistant that acts, OpenClaw with a local model on its own machine, set to Local only with cloud features off and with email and web not connected; Microsoft advises giving it only non-sensitive data[85][29][8]. In a regulated field, only with your compliance lead's approval
Anyone else wondering about OpenClaw	Not yet, or not without help setting it up

Six rules for safe use, whichever you choose

1. Use a work account on a business plan for work information, never a personal account.
2. Do not paste or photograph passwords, customer records, health information, client matters or anything marked confidential unless your organization has approved that tool for it.
3. Check every fact, number and source before you rely on it.
4. On personal accounts, turn off the setting that lets your chats train the AI, and do not share chat links you have not reread.
5. Turn on two-step login.
6. Before an AI can search your company's files, make sure each file is shared only with the people who should see it.

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SECTION 10

Limits of this paper

- This is a plain-language overview. Rules for regulated industries, administrator controls and detailed costs are covered only briefly.
- Prices and features change often; check the vendor’s page before buying.
- Some facts come from vendor help pages read through search summaries rather than directly.
- Accuracy studies used different, often older models, so they are warnings, not a ranking.
- OpenClaw is covered only as a private setup with a local model. It can also be connected to online AI companies, which brings back their costs and privacy terms. How well a local model works depends heavily on which model and how much memory the computer has; the figures here are examples. Running AI locally keeps data in the building but does not by itself make a firm compliant.
- Microsoft and Google have been studied more by governments and researchers, so more of their problems are on record. That is not evidence they have more problems.
- This paper was drafted with Claude. The AI review panel found a mild tilt toward Claude in the summary rows of an earlier draft, now corrected. Read the comparison and “which should I pick” sections with that in mind.

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SECTION 11

Next Steps

Have more questions? If you would like help, you can book a free consultation with one of our experts, who can explain in more detail the pros and cons of using AI in your business.

There are also other case studies and position papers available under the Publications menu.

Glossary

The words shown in *italics* are explained in plain language on a separate page: Glossary for A Comparison Of Agents.

Sources

The 121 sources behind this paper, with links, are listed on a separate page: Sources for A Comparison Of Agents.