



# **Agentic AI: Accelerating Competition and Innovation for Small Businesses and Startups**

**POLICY BRIEF**

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## Executive Summary

Agentic artificial intelligence represents a fundamental shift in how small businesses and startups compete in the modern economy. Unlike previous waves of technology that often favored large enterprises with extensive resources, agentic AI is dramatically expanding access to sophisticated business capabilities, from financial analysis to customer support, that were once available only to Fortune 500 companies.

This policy brief outlines how the current agentic AI ecosystem, powered by cloud marketplaces, accessible AI tools that provide C-Suite business intelligence insights and data integration platforms, is already creating unprecedented opportunities for small business competitiveness.

### KEY FINDING

The policy implications are clear: agentic AI is a pro-competition force that policymakers should nurture through well-crafted policies and enable as it reduces barriers to entry, increases operational efficiency for resource-constrained businesses, and allows startups to compete on innovation rather than size scale.

## The Agentic AI Opportunity: Leveling the Playing Field

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### What Makes Agentic AI Different

Traditional automation tools respond to commands but require constant human oversight. Agentic AI systems can perceive their environment, reason through complex problems, and take autonomous action to achieve specific goals. For a small business, this means having AI that doesn't just generate a report when asked, but actively monitors cash flow, predicts payment delays, sends invoice reminders, and suggests optimization strategies, all without manual intervention.

### THE COMPETITIVE ADVANTAGE

The competitive advantage for small businesses is profound: With AI agents running autonomously in the cloud, a three-person startup can now deploy the equivalent of a CFO analyzing financial data, a CMO optimizing marketing campaigns, and a customer service team managing inquiries. This fundamentally changes the economics of starting and scaling a business.

## Current Market Momentum

Even relatively early in companies' experiences with agentic AI, the numbers tell a compelling story:

- **68% of small businesses** report using AI regularly in 2025, up 42% from the previous year<sup>1</sup>
- **23% of companies** are using agentic AI at least moderately but expect that this number will **increase to 74%** over the next two years<sup>2</sup>
- **87% of executives** surveyed by Cisco said agentic AI has fundamentally reshaped their strategic priorities, forecasting that most employees will regularly collaborate with agents to do their jobs in two years.<sup>3</sup>
- Nearly **two-thirds (66%)** of organizations implementing AI agents report increased productivity<sup>4</sup>
- The global agentic AI market is projected to grow from **~\$7 billion** in 2025 to **\$93.2 billion** by 2032, at a CAGR of 44.6%<sup>5</sup>

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<sup>1</sup> Intuit QuickBooks Small Business Insights Survey (July 2025), a quarterly online survey of ~5,000 small businesses with 0-100 employees in the US, Canada, the UK, and Australia. Source:

<https://quickbooks.intuit.com/r/running-a-business/agentic-ai-for-business/>

<sup>2</sup> Deloitte's State of AI in the Enterprise survey (2026). Source:

<https://www.deloitte.com/content/dam/assets-zone3/us/en/docs/services/consulting/2026/state-of-ai-2026.pdf>

<sup>3</sup> Cisco and Omdia report, "The Race to Agentic AI: Why Infrastructure Will Make or Break Workforce Transformation." Source:

<https://www.cisco.com/c/dam/en/us/solutions/collateral/artificial-intelligence/race-to-agentic-ai-report.pdf>

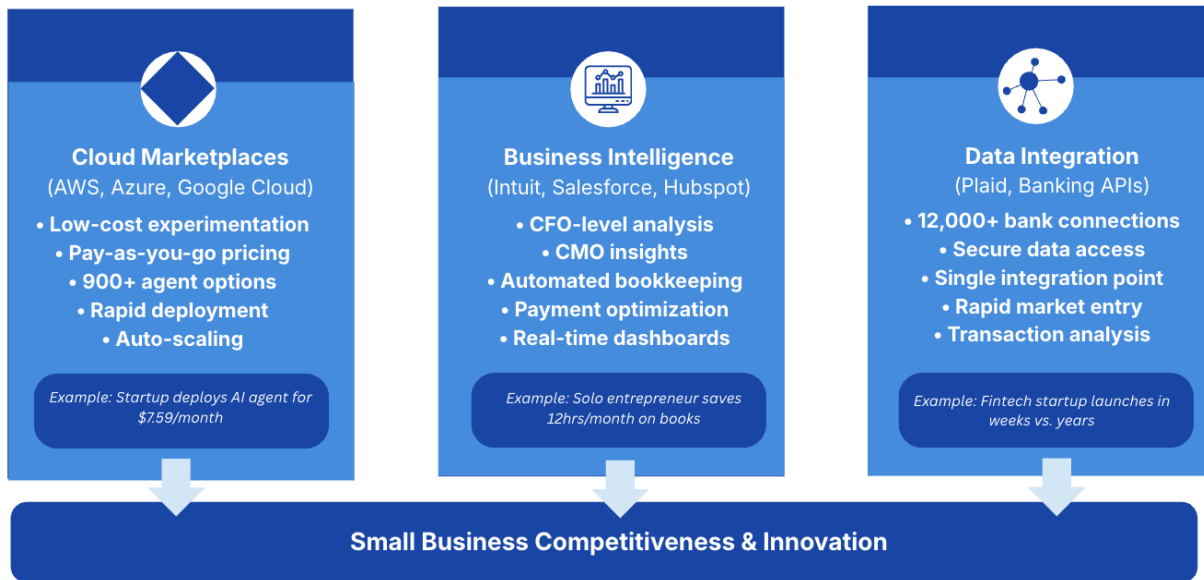
<sup>4</sup> PwC's AI Agent Survey (2025).

Source: <https://www.pwc.com/us/en/tech-effect/ai-analytics/ai-agent-survey>

<sup>5</sup> Agentic AI market projection. Source:

<https://www.marketsandmarkets.com/Market-Reports/agentic-ai-market-208190735.html>

# The Three Pillars of Pro-Competitive Agentic AI Infrastructure



Together, these three pillars reduce barriers to entry, enable cost-effective scaling, and democratize access to enterprise-grade capabilities

## 1. Cloud Marketplaces: Low-Cost Experimentation and Rapid Deployment

***AWS and other major cloud providers have created agent marketplaces that fundamentally change the economics of AI adoption for startups.***

### The AWS Model

In July 2025, AWS launched its "AI Agents and Tools" marketplace with over 900 agent listings from providers including Anthropic, Salesforce, IBM, Stripe, and hundreds of smaller innovators. Anthropic's Claude models are among the foundational AI technologies powering agents in the marketplace, with their focus on safety and reliability making them particularly suitable for business-critical applications. This marketplace model employed by AWS, as well as Microsoft, Google Cloud, and other providers, delivers several critical benefits for small businesses:

**Reduced Capital Requirements:** Startups can access pre-built AI agents through pay-as-you-go pricing, subscription models, or custom enterprise pricing without having to build their own AI infrastructure from scratch. A startup can begin experimenting with an AI agent for as little as \$7.59/month, scaling up only as demand grows. In 2025, small and medium-sized businesses (SMBs) were projected to allocate more than half of their technology budgets to cloud services, with a 31% increase in cloud spending specifically to support AI adoption.

**No Lock-In, Maximum Flexibility:** Because agents are available from multiple providers in a single marketplace, small businesses can try different solutions, compare performance, and switch vendors without massive migration costs. This competition among agent providers keeps prices down and quality up. To assist businesses evaluate the competition, AWS offers a free tool to help users quickly identify the most suitable agent(s) for their project and easily compare products.

**Infrastructure That Scales With Growth:** Cloud-native deployment means a startup can run a single agent for initial testing, then automatically scale to handle thousands of simultaneous operations as the business grows without hiring additional DevOps engineers or managing servers. Major AI providers like Anthropic are key partners in the marketplace, with their Claude models powering many of the sophisticated agents available to small businesses through AWS Bedrock.

**Lower Barriers to Innovation:** AWS's \$230 million investment in AI credits for startups, including a dedicated program offering up to \$200,000 per company, allows even bootstrapped entrepreneurs to experiment with cutting-edge AI agents that would otherwise be financially prohibitive. AWS also provides free AI training and educational resources that include hands-on workshops at Gen AI Lofts to online courses through AWS Skill Builder, serving users with varying technical backgrounds and ensuring that expertise is not a barrier to entry.

#### **POLICY RELEVANCE**

This marketplace model demonstrates how cloud infrastructure supports genuine competition. Instead of a few dominant players controlling AI capabilities, there has been an explosion of specialized agent developers—many of them startups themselves—who can reach customers directly through these marketplaces.

## **2. Enterprise-Grade Business Intelligence: The "C-Suite in a Box"**

***Companies like Intuit are embedding AI agents directly into the tools small businesses already use, delivering productivity gains and executive-level insights without executive-level costs.***

### **The Intuit QuickBooks Example**

In July 2025, Intuit launched a "virtual team" of AI agents within QuickBooks that work autonomously on behalf of small business owners:

**Financial Operations Agent:** Automates bookkeeping, categorizes transactions, assists with reconciliation, and maintains clean financial records. Small businesses report **saving 12 hours per month** on bookkeeping tasks alone.<sup>6</sup>

**Payments Optimization Agent:** Predicts late payments, automates invoice tracking, creates personalized reminders, and gets businesses paid **an average of 5 days faster** through tailored acceleration strategies.<sup>7</sup>

**Business Intelligence Agent:** Provides real-time insights, customizable dashboards, and proactive recommendations—essentially offering CFO-level financial analysis to businesses that could never afford a full-time financial executive.

## Competitive Implications

These capabilities augment and fundamentally change what a small business can accomplish. When paired with human judgement and insight, AI agents help SMBs to compete, grow, and thrive:

- A solo entrepreneur now has **24/7 financial oversight** that was previously impossible without hiring staff
- **Data-driven decision making** becomes accessible to businesses with limited analytical resources helping them make smarter financial and other strategic decisions
- **Optimized customer support** through AI agents allows small companies to compete with larger firms on service quality

**By one estimate, 45% of QuickBooks customers save 12 hours monthly on bookkeeping**—time that can be reinvested in growth activities like product development, sales, or customer relationships.

## The Broader SaaS Revolution

Intuit is not alone. The entire business software ecosystem is embedding agentic AI:

- **Salesforce's Einstein agents** handle sales development and lead qualification autonomously

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<sup>6</sup> Intuit Introduces Ground-Breaking Virtual Team of AI Agents to Fuel Growth for Businesses (2025)  
Source:

<https://investors.intuit.com/news-events/press-releases/detail/1258/intuit-introduces-ground-breaking-virtual-team-of-ai-agents-to-fuel-growth-for-businesses>

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<https://investors.intuit.com/news-events/press-releases/detail/1258/intuit-introduces-ground-breaking-virtual-team-of-ai-agents-to-fuel-growth-for-businesses>

- **HubSpot's Customer Agent** automates customer conversations and customer relationship management (CRM) updates
- **Numerous specialized agents** for marketing, HR, inventory management, and operations

#### **POLICY RELEVANCE**

This trend represents a meaningful expansion of business capabilities. Specialized skills and insights that were once out of reach for many smaller businesses are becoming more accessible through software tools, lowering barriers to entrepreneurship and helping more Americans start and scale businesses.

### **3. Data Integration Platforms: Breaking Down Information Silos**

*Data integration platforms enable startups to access critical business data across industries, eliminating technical barriers that once required millions in engineering investment, while opening complex, high-stakes industries to new competitors for the first time.*

#### **Why Data Integration Matters**

Many agentic AI applications require access to external data to function effectively: financial agents need banking transaction history, healthcare agents need patient records, logistics agents need supply chain data, and customer service agents need CRM information. Historically, building these connections required extensive engineering resources and individual agreements with thousands of data providers across different industries.

Data integration platforms, software that connects different data sources and systems, solve this infrastructure problem at scale by creating standardized access points that allow startups to connect to vast ecosystems of data sources through a single integration. Model Context Protocol (MCP), an open standard pioneered by Anthropic and now hosted by the Linux Foundation, provides the connective tissue that allows AI agents to communicate directly with these platforms and the broader ecosystem of business applications, transforming what once required bespoke engineering into a plug-and-play capability. The competitive implications are significant: data complexity is no longer a moat that protects incumbents from new entrants.

#### **Breaking Into Complex Industries**

Some of the most economically significant industries have historically been protected not just by regulation, but by data complexity. Extensive cost and time is required to build access to the information flows that make sophisticated services possible. Agentic AI, powered by data integration platforms, is changing this:

**Financial Services - Plaid:** Plaid's infrastructure allows fintechs to securely access banking data from over 12,000 financial institutions. A lending startup can integrate once with Plaid and immediately access bank account balances, transaction histories, and income verification across virtually all U.S. banks. This connectivity that once required years of legal and technical work now takes weeks. Developers building on platforms like Anthropic's Claude API can layer on top of this data foundation to create sophisticated financial agents that handle document analysis, risk assessment, and customer interactions at scales previously available only to major banks.

**Healthcare - APIs and Health Information Exchanges:** Health data integration platforms like CommonWell Health Alliance and Carequality enable healthcare startups to access electronic health records (EHRs), lab results, and patient information across different hospital systems without negotiating individual agreements with every hospital. Practice management agents built on this infrastructure allow small medical practices and health tech startups to operate with the efficiency previously exclusive to large hospital networks..

**Supply Chain - Electronic Data Interchange (EDI) and API Networks:** Supply chain data platforms connect retailers, manufacturers, and logistics providers through standardized integrations. A small logistics startup can deploy AI agents that track shipments, predict delays, and optimize routes by accessing real-time data from multiple carriers and warehouses, capabilities that once required enterprise-scale IT infrastructure.

**Professional Services:** Law firms, accounting practices, and consultancies can now deploy agents for research, document analysis, and client management, drawing on integrated data sources that allow boutique firms to compete directly with larger competitors on both quality and speed.

**Customer Data and Marketing:** Platforms like Segment and mParticle aggregate customer data from multiple touchpoints, such as websites, mobile apps, and email systems. This allows startups to build sophisticated marketing and customer service agents without building custom integrations for each data source.

## Competitive Benefits for Startups

**Rapid Market Entry:** Instead of spending 12-18 months building individual data connections, startups can launch with comprehensive data access in weeks.

**Innovation Focus:** With data connectivity handled by infrastructure providers, startup engineering teams can focus on building innovative AI agents and user experiences rather than maintaining API connections and managing data pipeline infrastructure.

**Reduced Risk:** Platforms handle security, compliance (HIPAA for healthcare, GDPR for consumer data, SOC 2 for financial data), and regulatory requirements so a small team doesn't need dedicated compliance staff to access sensitive data securely.

## The Broader Ecosystem Pattern

Across the various industries, these platforms share the same pro-competitive characteristics: they standardize access protocols that reduce technical barriers, aggregate fragmented data sources into single integration points, and provide the security and compliance infrastructure that small teams couldn't build independently. The pattern is consistent and so is the competitive outcome.

### POLICY RELEVANCE

Standardized access to rich data from many different sources promotes competition. Lowering technical barriers to data use gives new entrants more resources and tools to compete effectively. When businesses can easily access and move data between platforms, switching costs decrease and new entrants can compete effectively. These integration platforms demonstrate how infrastructure providers enable market competition across multiple industries.

## The Pro-Competition Case: Why Policymakers Should Enable Agentic AI

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### Reducing Barriers to Entry

**Traditional business scaling required linear growth in headcount.** To serve 1,000 customers, you needed proportionally more customer service representatives. To manage complex finances, you needed accountants and financial analysts. This created inherent advantages for large, well-funded companies.

**Agentic AI offers an alternative to this model.** A three-person startup can now:

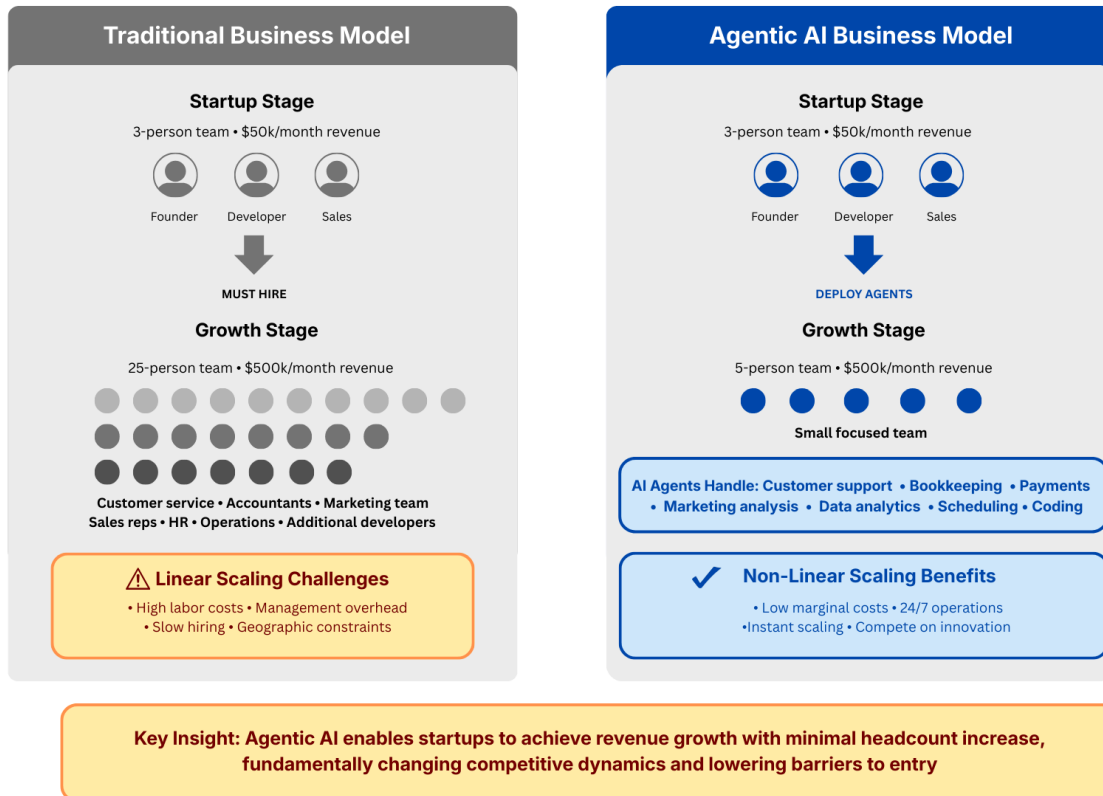
- Provide 24/7 customer support through AI agents that handle inquiries, qualify leads, and escalate complex issues
- Maintain sophisticated financial operations through bookkeeping and payments agents
- Execute marketing campaigns with AI-driven content creation and optimization
- Manage inventory, scheduling, and operations through specialized agents

## THE RESULT

Startups can compete on innovation and customer value rather than on their ability to hire and manage large teams. This is fundamentally pro-competitive.

### Breaking the Linear Scaling Model: Traditional vs. Agentic AI

How Agentic AI enables small businesses to compete without proportional headcount growth



*For illustrative purposes only.*

## Cost-Sensitive, Incremental Adoption

The current agentic AI ecosystem enables small businesses to:

- **Start Small:** Deploy a single agent for one specific function (e.g., invoice management) at minimal cost, often under \$100/month, and expand gradually as value is proven.
- **Experiment Safely:** Try multiple agents from different providers without massive commitments. If one doesn't deliver value, switch to a competitor.
- **Scale Elastically:** Increase agent usage during busy periods and scale back during slower times, maintaining cost control that's impossible with traditional staffing.

## POLICY RELEVANCE

This flexibility is only possible because of competitive marketplaces and cloud infrastructure. Policies that support open APIs and robust data access and interoperability standards strengthen this pro-competitive environment.

## Conclusion

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The agentic AI ecosystem that emerged in 2025 and continues to grow in 2026 represents a genuine opportunity for pro-competitive policy. Cloud marketplaces like AWS provide low-cost access to sophisticated AI capabilities. Business software platforms like Intuit deliver executive-level intelligence to businesses of all sizes. Providers like Plaid enable seamless data integration that reduces technical barriers to market entry.

### **The result is a more competitive business environment where:**

- Startups can experiment with cutting-edge capabilities at minimal cost
- Small businesses access tools and insights previously available only to large enterprises
- Entrepreneurs from all backgrounds can compete based on innovation and customer value
- Market entry barriers decrease across multiple industries

Policymakers should recognize agentic AI as the pro-competition force it demonstrably is, and craft policies that support infrastructure development, encourage interoperability, and avoid creating regulatory barriers that would protect incumbents at the expense of new entrants.

### **About the Agentic Futures Initiative**

The Agentic Futures Initiative is a cross-sector coalition dedicated to shaping clear, practical, and forward-looking policy for AI agents through policymaker education, technical consultation, and collaborative engagement with legislators and regulators. Our mission is to ensure that evolving policies are informed, balanced, and aligned with both innovation and public interest. We convene leaders from industry, academia, civil society, and government to address critical questions of interoperability, security, privacy, accountability, and workforce impact as autonomous AI systems become increasingly embedded in business-critical and consumer-facing applications.

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