

# AI: Friend or Foe?

What Business Owners Need to Know Now

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# The Big Idea

AI is **not automatically** a friend or a foe. The difference lies entirely in how it is used.

## **AI as a Foe**

When used to **impersonate, deceive, leak, mislead, or replace human judgment**, AI becomes a threat to your business and your customers.

## **AI as a Friend**

When used to **save time, think better, serve customers faster, and complete work more efficiently**, AI becomes a powerful business ally.

The goal is not to fear AI. The goal is to use it wisely.

## **Your Mindset Shift**

AI is a tool — like electricity or the internet. It amplifies whatever it touches: good intentions and bad ones alike.

The businesses that win will not be the ones using the most tools. They will be the ones using AI **wisely**.

# Where Are You on the AI Experience Spectrum?

Before we dive in — take a moment to honestly assess where you stand today.



## A. Curious

I've heard about AI, but I barely use it.



## B. Casual User

I use ChatGPT, Gemini, or Copilot once in a while.



## C. Regular User

I use AI a few times a week for writing, ideas, or research.



## D. Daily User

AI is part of my regular workflow now.



## E. Power User

I use ChatGPT plus several AI tools, apps, or agents to get real work done.



**Reflection Question:** Where are you now — and where do you want to be by the end of the year?

# Part 2: The Foe Side of AI

AI can help good people work faster. It can also help bad actors work faster. That is why small business owners need to understand the risks.

## Foe #1

AI Impersonation

## Foe #2

AI-Enhanced Phishing

## Foe #3

Hallucinations

## Foe #4


Data Privacy & Tool  
Sprawl

## Foe #5

Agentic AI Security Risks


## Foe #1: AI Impersonation

AI can make scams more believable by imitating people, companies, voices, writing styles, and business situations.

 **Key Point:** Scams work when trust, urgency, and familiarity make a fake request feel real.

## Foe #2: AI-Enhanced Phishing

Old phishing emails had bad grammar and obvious mistakes. New AI-generated phishing emails can sound polished, personal, and professional.

 **Old advice:** Look for typos.  
**New advice:** Look for pressure, secrecy, unusual payment requests, or changed banking details.

# Case Study: The Valentine's Day Florist Scam

Angela owns **Bloom & Vine Florals**. It's the week before Valentine's Day — her team is slammed with orders, deliveries, vendor invoices, and last-minute requests.

## Step 1: The Email

1

Denise receives a polished email appearing to come from a regular flower supplier, asking her to process a split invoice today so tomorrow's delivery isn't delayed.

2

## Step 2: The Voicemail

Minutes later, a short voicemail arrives that *sounds like Angela*: "Go ahead and take care of Green Valley so we don't lose tomorrow's delivery."

3

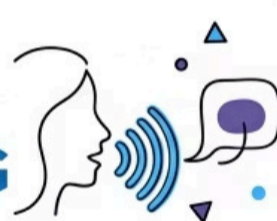
## Step 3: The Payment

Denise is busy. The shop is under pressure. She pays the invoice. The money goes to the scammer.

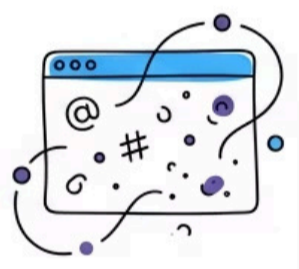
AI-ENHANCED  
PHISHING



VOICE  
CLONING



DATA  
CRUMBS



VENDOR  
IMPERSONATION



URGENCY  
PRESSURE



CONTEXT  
STACKING



AUTHORITY  
HIJACKING



AUTHORITY  
HIJACKING



CONTEXT  
STACKING



⊗ **Business Lesson:** AI did not create the scam. AI made the scam **smoother, faster, and more believable**. Busy people are vulnerable people.

# Protecting Your Business: Practical Rules

## The Two-Channel Rule


Any request involving **money, payroll, passwords, private data, customer records, banking changes, or gift cards** must be verified through a second trusted channel.

- Request by email → verify by a known phone number
- Request by phone → verify by text or callback to a known number
- Request by text → verify through a separate trusted channel

Recognize the voice. Verify the request.

## Foe #3: Hallucinations

AI tools can sound confident but still give false or incomplete information. A **hallucination** is when AI gives an answer that sounds true but is wrong, misleading, or made up.

 **Bakery Example:** A bakery owner asks AI if almond flour cookies can be labeled gluten-free. AI says yes — but misses cross-contact risks, hidden ingredients, nut allergies, and local labeling laws.

AI can be brilliant and wrong in the same paragraph.

## Foe #4: Data Privacy & Tool Sprawl

Employees may unknowingly paste customer lists, contracts, payroll details, or confidential emails into AI tools. The risk is **tool sprawl** — too many apps with no clear rules.

1

**What AI tools are approved?**

2

**What info should never be pasted into AI?**

3

**Who reviews AI content before it goes to clients?**

4

**What decisions require human approval?**

*Every business should be able to answer these four questions.*

# Part 3: The Friend Side of AI

The Friend side is about using AI to **save time, reduce friction, improve service, and make better decisions**. The key is to keep humans in charge.



## 2023: Chatbots Answered

Angela added a chatbot to her website to answer basic customer questions.



## 2024: Prompts Assisted

Angela used ChatGPT and Gemini to write emails, brainstorm ideas, and plan campaigns.



## 2025: Apps Created

Angela tried AI apps for design, video, captions, headshots, and marketing.



## 2026: Agents Act

Angela uses AI to help complete entire workflows, not just produce one piece of content.

Chatbots answer. Prompts assist. Apps create. Agents act.

## What Is an AI Agent?

An AI agent is a tool that can take a goal, break it into steps, use connected tools or information, and help complete a task. Instead of asking "Write me a Valentine's Day email," Angela asks AI to plan the campaign, draft the email, create the staff checklist, prepare social posts, organize follow-ups, and summarize results — all from one business outcome.

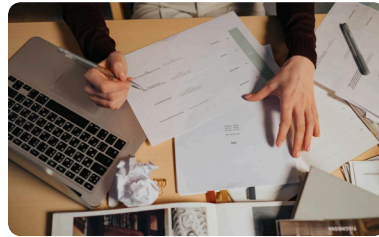
# Tool Wows: AI in Action



## Tool Wow #1: ChatGPT Mobile

AI is no longer something you only type into. Use it while walking through your business — talk to it, show it a photo, voice-dump ideas and turn them into a plan.

- Show it a messy whiteboard → get a staff checklist
- Ask it to analyze a flyer or product display
- Use voice mode to organize your thoughts on the go



## Tool Wow #2: NotebookLM

Upload trusted sources and have a conversation with your documents. Upload event details, policies, meeting notes, research, or training material — then ask for briefings, FAQs, summaries, or audio overviews.

NotebookLM turns your documents into a briefing room.



## Bonus Tool: Aragon.ai

An AI headshot tool for LinkedIn, team pages, speaker bios, consultant websites, and email signatures. Use judgment — if the image doesn't look like you, don't use it.

Your first impression is part of your business strategy.

**i** **Tool Wow #3: Apps Inside ChatGPT** — ChatGPT is becoming a work hub. With connected tools, it can bring information, services, and tasks into the conversation — helping move work from idea to action. In 2026, the wow is not just that AI writes. The wow is that AI can see, listen, connect, organize, and help move work forward.

# Part 4: Four Surprising Ways to Use AI

Most people know AI can write emails and social posts. Here are four more powerful ways to put it to work.



## 1. Practice Partner

Role-play hard conversations before they happen — sales calls, price objections, difficult customers, staff corrections, vendor negotiations, or job interviews.

*Prompt: "Act like a skeptical customer who thinks my price is too high. Push back on me, then coach me on how I responded."*



## 2. Research Assistant

Compare software vendors, research market trends, prepare for sales meetings, summarize articles, or identify risks before launching a service.

*Prompt: "Act as my research assistant. Give me key facts, trends, pros and cons, risks, and questions I should ask before making a decision."*



## 3. Personal Explainer

Use AI to explain confusing topics in plain English and suggest next steps. Ask "What does this mean?" or "What should I do first?" or "What are the risks?"

*Prompt: "Explain this in plain English, then tell me what I should do next and what questions I should ask."*



## 4. Health Question Prep

AI should not replace a doctor. But it can help you organize symptoms, understand medical terms, and prepare better questions for appointments.

*Prompt: "Help me understand what questions I should ask my doctor. Do not diagnose me. Help me prepare for a better conversation."*



**Multimodal AI:** AI can now work with text, images, screenshots, voice, audio, video, PDFs, spreadsheets, and documents. You can type to it, talk to it, show it a picture, or upload a document — and it can help you make sense of all of it.

# Part 6: Smart AI Rules for Small Business Owners

AI is powerful, but it still needs human judgment. Use these six rules to stay protected and in control.

## 1 Verify Before You Trust

If AI gives you facts, numbers, legal guidance, medical information, financial advice, or business-critical details — **verify before acting.**

## 2 Protect Sensitive Information

Do not paste private, confidential, or regulated information into random AI tools. This includes customer data, payroll, contracts, banking info, passwords, and proprietary strategy.

## 3 Use AI for Drafts, Not Final Decisions

AI can draft, summarize, organize, and suggest. **Humans should approve, decide, protect, and lead.**

## 4 Keep a Human in the Loop

Do not let AI automatically send sensitive messages, approve payments, change payroll, issue refunds, or share private information without human review.

## 5 Update Your Tools

Keep software, browsers, plugins, security tools, and devices updated. Hackers are using AI to move faster — outdated tools become easier targets.

## 6 Start Small

Pick one task. Pick one tool. Pick one workflow. Do not try to transform your whole business in one week.

# Part 7: What Should You Try First?

Choose one area where AI could save time or reduce friction. Here's a guide based on where you are right now.

## **New to AI?**

Try **ChatGPT** or **Gemini**. Ask it to explain something, draft an email, organize your thoughts, create a checklist, or role-play a customer conversation.

## **Already Use ChatGPT?**

Try **ChatGPT Mobile**. Use voice mode. Show it a photo. Ask it to help while you are away from your desk.

## **Have Lots of Documents?**

Try **NotebookLM**. Upload trusted material and ask it to create a briefing, summary, checklist, FAQ, audio overview, or meeting prep guide.

## **Need a Better Professional Image?**

Try **Aragon.ai** or another professional headshot tool. Use the result only if it truly looks like you.

## **Ready for Workflows?**

Start thinking about **AI agents**. Ask: What repetitive task slows me down? What should AI never do automatically? Where should human approval stay in place?

# Part 8: Final Takeaways

AI is changing how we work. It can create risk. It can also create opportunity. The businesses that win will be the ones using AI wisely to remove friction from real business workflows.

“ AI is not automatically friend or foe. It depends on how we use it. ”

“ Scams work when trust, urgency, and familiarity make a fake request feel real. ”

“ AI can be brilliant and wrong in the same paragraph. ”

“ Chatbots answer. Prompts assist. Apps create. Agents act. ”

“ Recognize the voice. Verify the request. ”

“ Let AI draft, organize, summarize, and suggest. Let humans approve, decide, protect, and lead. ”

## Quick AI Action Plan

Before leaving today, choose one. Fill in your answers:

- This week, I will try AI for: \_\_\_\_\_
- The tool I will use: \_\_\_\_\_
- The task I want help with: \_\_\_\_\_
- The information I will NOT share with AI: \_\_\_\_\_
- The person or process that will verify important outputs:  
\_\_\_\_\_

## Closing Thought

AI does not replace good judgment.  
It **increases the value** of good judgment.  
Use the tools.  
Do not let the tools use you.