ZOHO

ISSUE #5 ■ ARTIFICIAL INTELLIGENCE ISSUE

ZOHO BUSINESS PULSE

Outmaneuver the competition with strategic AI

Amplify your impact without compromising on security, privacy, or customer trust.

About
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Pulse

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LETTER FROM THE EDITOR

In the post-ChatGPT era, AI marketing has gone into overdrive. Early adopters have deployed with dizzying expectations, throwing AI at every problem. If these over-hyped promises fail to appear, AI solutions will be abandoned before they have the chance to become force multipliers.

AI may be game-changing, but that doesn't mean it's magic. Deploying an effective AI requires resources and time. And it also requires a lot of human intervention: identifying places where AI can make an impact, how it should be deployed, and how to best train it for problems of greater complexity.

Finding the right AI solution means knowing how to navigate the hype. When evaluating AI, seeking to solve entirely new problems can be an ambitious place to start. An easier—though less exciting—first step may be to examine the challenges your teams face every day, and find more incremental AI solutions. While these changes might feel negligible at first, their cumulative results can generate significant improvements to efficiency, collaboration, and data-driven decision making.

Understanding where AI offers the most value is part of how businesses can set themselves up for AI success, but it's not the whole roadmap. Businesses looking for the fastest ROI can start by looking at their AI readiness. Even a perfectly placed AI solution will struggle to deliver value if the organization's people, processes, and systems aren't ready to work with AI. Evaluating legacy system architecture and data management approaches may not feel like movement toward a revolutionary AI implementation, but it's an essential part of the kind of measured and strategic approach needed to cut through the hype to achieve real AI value.

As with any technology, early adopters have an advantage, but they also take on risk. That means the companies that successfully navigate the hype cycles will be best positioned to take advantage of the potential that AI promises. Being too bullish leads to investments that don't offer enough ROI, flexibility and reliability; being too bearish means you'll get left in the dust. Bringing AI into your systems doesn't require overhauling your implementation or hiring an army of IT specialists. It's already delivering real value to the businesses using it—including your competitors.

EMILY SLOAN-PACE
| Senior Editor

Privacy, security, and compliance
in the age of LLMs
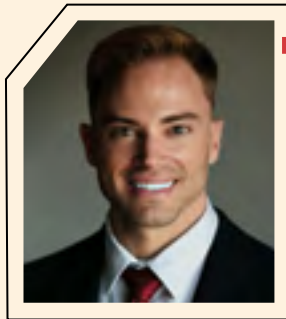
JONATHAN HANTSBARGER | Director of Account Management

Jonathan Hantsbarger is a strategic leader who helps businesses get the most from Zoho's software ecosystem. As the Director of Account Management, he partners with top clients to drive digital transformation, streamline operations, and deliver results. With a background in aerospace, defense, and tech, he has led high-stakes operations and worked with NASA and the Department of Defense. Known for his consultative style and customer-first mindset, Jonathan is passionate about solving complex challenges and creating long-term success.

AI has become a cornerstone of enterprise business strategy, but questions surrounding data compliance in large language models (LLMs) have gone largely unanswered. In fact, according to Cisco's 2025 Data Privacy Benchmark Study, 64% of security professionals are worried about leaks of sensitive information caused by AI. While the data stored in LLMs can, in theory, be protected through anonymization, or "forgotten" after an established timeframe, the execution of these processes is difficult (if not impossible) to verify. This gives even the most security and compliance-conscious organizations reason for concern, as an LLM data breach could result in significant financial penalties and reputational damage.

While human intervention can help prevent lapses in data privacy, as well as regulatory violations, it often detracts from the productivity and efficiency AI adopters are hoping to achieve. To forge a successful path forward, business leaders will need to develop strategies that mitigate the risks of LLMs without sacrificing the benefits. This will likely require a restructured approach to the technology that strengthens internal protocols and keeps sensitive customer information at a safe distance from AI systems.

Eliminating storage of sensitive data

Training LLMs on customer data is an increasingly common practice. However, this approach could make sensitive information vulnerable to exposure. Faced with this risk, businesses can gain a significant data privacy advantage by limiting the data stored within their LLMs for training and other purposes. Retrieval-augmented generation (RAG) makes it possible to do this without sacrificing key LLM capabilities.

Within a RAG framework, LLMs access a knowledge base (or vector database) populated with data from a range of internal and external sources. Crucially, no point of the RAG process requires the knowledge base's data to be stored in the LLM for any meaningful period. That means the LLM's attack surface is decreased and fewer opportunities for accidental data leakage will arise.

This is not to say that RAG eliminates threats to data privacy entirely. LLM adopters are still at risk of exposing sensitive information within prompts or mistakenly giving employees access to restricted records. Malicious actors are also a

threat and may be capable of reversing knowledge base encryption or performing retrieval data extractions. For these reasons, it is critical for businesses to approach RAG as one component of a comprehensive data privacy strategy.

Developing internal policies for data hygiene and compliance

Regardless of its preferred LLM framework, a company can strengthen its privacy posture by establishing strong protocols for data hygiene and compliance within its applications. Routine data cleansing, for example, brings down breach and leakage risks by reducing the volume of data at the AI system's disposal. This practice also gives users an opportunity to purge corrupted data, which could otherwise contribute to LLM poisoning and open the door for unauthorized data access.

To address the challenge of applying access controls within LLM systems, business leaders should focus on developing clear data governance policies and in-app permission structures for users across departments. When acceptable AI usage is defined at every level of the organization, and employees are equipped with protocols for data management, deletion, and anonymization, businesses often see fewer instances of data leakage and fewer regulatory violations.

Beyond routine strategies for secure data management, organizations can benefit from formalizing policies specific to data usage in AI. Cracking down on employee usage of unsanctioned AI tools (especially "free" versions that are made available in exchange for data) can be a strong first step. Organizations that employ multiple LLMs with varying degrees of privacy protection should also consider defining appropriate use cases for each.

In the early stages of adoption, a cautious approach to usage may be best—especially for organizations that

frequently handle sensitive data, such as health or financial records. Scaling LLM deployment gradually, as the organization's privacy policies (and security architecture) evolve, can help companies take advantage of AI capabilities without compromising their commitments to data privacy and compliance.

Building a network of trusted vendors

It is important to keep in mind that AI systems are evolving rapidly. The tools and strategies that successfully safeguard an organization's data today could fall short as AI and LLMs develop more advanced capabilities. Privacy and security-forward organizations will need to remain vigilant to emerging threats and flexible in their responses.

Both of these tasks are more easily accomplished when the organization is working with trusted technology vendors that have demonstrated a commitment to data privacy and security. Vendors with a track record of handling data responsibly, opting out of exploitative data collection activities, and maintaining transparent privacy policies will be valuable partners to organizations navigating an uncertain, and constantly changing, AI landscape.

When vetting potential vendors, companies should investigate the ways each vendor's AI strategies align with their own acceptable use policies. This could mean learning how the vendor secures information at both the data and application layer of its AI tools. It could also mean assessing the level of ownership and control users are afforded over their data when accessing the vendor's software solutions.

The future of AI in business may be complex and difficult to predict, but when organizations invest in an ecosystem of partners that share their data privacy values, they are in a better position to maintain business health and longevity in the face of emerging challenges. ◢

Preparing your business
for the future of AI

Mandy Cagle is a **Solutions Consultant** at Zoho with over a decade of experience driving digital transformation for businesses. With experience across the entire Zoho application suite, she has led initiatives in sales, onboarding, and professional services and excels at translating complex challenges into streamlined, scalable solutions.

Your business is ready for AI, but are your systems?
Take these steps before you deploy AI to accelerate the value
it can bring to your deployment.

As AI becomes more and more mainstream, forward-looking business leaders are beginning to ask themselves what they need to do to prepare their organizations for the next generation of digital employees, AI assistants, and autonomous agents. Right now, these tools are still in their infancy, but with the breakneck pace of AI innovation, all businesses should be actively positioning themselves for a not-so-distant future in which AI fluency, preparedness, and strategy are a key competitive edge.

Effective, scalable AI adoption won't mean simply plugging an AI into your software and expecting success. It will mean thinking critically about how AI technology can be empowered to navigate and leverage systems built for humans. From improving the quality of your business data to architecting your digital systems in a way that AI can understand, a proactive AI strategy will require critical planning at every level of business.

Rethinking business strategy for AI readiness

Despite the enthusiasm and energy around AI, business is still a fundamentally human endeavor. Historically, technology has supported, streamlined, and automated business processes, leaving people to do the evaluating, strategizing, and deciding. Increasingly, some of those higher order responsibilities will be shared with AI systems, but in order to bring AI into those conversations—especially conversations that extend beyond a narrowly defined specialization—businesses will need to make their systems and processes both AI-accessible and AI-reliable.

The challenge is that most current business solutions are built for human understanding, not machine understanding. The "whys" and "hows" that connect and explain a company's inner workings are, for the most part, stored in the minds of its employees. How that information is transmitted has been optimized for people, as are many of the processes and practices that make every business function. Over the next couple years, that will need to change. This deceptively simple idea is actually a fundamental shift in perspective. As AI technology matures, we will need to learn to collaborate with and empower a new kind of non-human intelligence that has its own challenges and limitations.

To begin the transition away from human-exclusive business strategy, here are a couple areas to focus on:

Minimize and validate manual data collection

One major hurdle for any AI system is the quality of the data it's being fed. This is especially true if the data under consideration is entered manually. Although a single inaccurate field or incomplete record may not seem like a major issue when viewed in isolation, small errors and inconsistencies will compound as the data pool grows.

As a result, companies implementing AI should build data ecosystems that are less reliant on people and—where people are required—put processes in place that prevent humans from introducing bad data. This could be as simple as integrating your CRM with a third-party address validation service or as complex as using remote sensors to log data that used to be collected by busy employees. Reducing the chance for mistakes during collection and entry is critical since "garbage in means garbage out."

Map key analog processes into digital systems

Most organizations underestimate how many key systems rely on analog processes at one stage or another. Whether it's asking a manager for approval or adding the right people to a group chat, a lot of organizational activity is still based on employee discretion or person-to-person interaction. While these informal ways of operating may work well, it's important to recognize how un-digitized processes can impact your AI strategy. Any

processes that are not designed and connected in AI-compatible ways will remain completely invisible and inaccessible to AI. This is especially true of processes that involve multiple departments. Teams may find that their intra-departmental processes are well digitized and AI-ready, but when data needs to flow across departments, processes are a lot less mature.

> As AI technology matures, we will need to learn to **collaborate with and empower** a new kind of non-human intelligence that has its own challenges and limitations.

Improve metadata management and data governance

As your AI strategy matures, it's important to ensure your business systems are being documented meticulously, covering everything from the purpose and usage of every automation to the source, format, relationships, and transformation history for every key field in your dataset.

Storing this metadata in machine-readable formats or centralized data cataloging tools may be necessary, especially if your backend systems are

composed of legacy products with different vendors and implementation eras. Without that documentation, AI will struggle to connect, reference, reconcile, and blend information from different systems, since it won't naturally have the right context for each data point. In the future, advanced AI agents with the power to autonomously trigger customer-facing actions—such as offering discounts based on multi-variable churn predictions—will need this documentation to independently but reliably do their jobs.

The complicated task of managing business metadata can be simplified by merging multiple business operations onto a unified platform, like Zoho One, or a centralized data warehouse, like Zoho Analytics. By consolidating departments and functions inside a single shared database, a significant amount of metadata management is handled automatically thanks to the consolidated nature of the Zoho tech stack.

Competitive advantage in a post-AI world

The business world is still at the starting blocks of the race for AI adoption. In the coming years, strategies will solidify and winners will be crowned. But for now, the best thing any business can do is prepare. Ultimately, what will separate the leaders from the laggards is how well each organization can retool their operations for comprehensive AI-accessibility. Those that succeed will attain new levels of competitive advantage in an increasingly sophisticated, AI-native world. These businesses will not only optimize their operations but also unlock new growth opportunities, increase efficiency, and build stronger relationships with customers. ⌐

Getting Smart
How AI grew intelligent

⏐ RAMPRAKASH RAMAMOORTHY ⏐ ZLabs Machine Learning Leadership Staff

Ramprakash Ramamoorthy heads **AI research at ZLabs**, shaping Zoho's AI strategy with a pragmatic, impact-first mindset. His grounded approach helps cut through the hype, driving meaningful innovation where it truly matters.

The story of AI is about more than just a single technology propelled forward by key advancements in hardware and software. It's really about the broader history of digital transformation as it has reshaped business and society over the last 45 years. AI is the culmination of the greater technology movement, made possible by the combined efforts of some of the smartest minds and most powerful companies in the modern age. As business leaders seek to navigate an AI-enabled economy, the historical perspective underscores a critical insight: today's innovations are the prelude to a future where intelligent systems are foundational to business resilience and growth.

▸▸ 1980s
Expert systems and personal computing

AI in the early 1980s was largely confined to corporate or research environments, only applied to niche specialties requiring high levels of expertise. Data volume was limited, and had to be hand-curated and hand-coded to enter the system. Software ran on predefined rules, and processor speed and power limited its complexity. But by the mid-80s, mainframes gave way to microprocessors, allowing PCs to enter the business and consumer markets.

- ◆ **Knowledge engineering:** Back-propagation (1986) showed that neural networks could be trained to learn in the same ways as humans.
- ◆ **Consumerization:** Visual interfaces (like the GUI in Apple's 1985 Macintosh) replaced text-based commands, making it easier to organize and retrieve data.
- ◆ **Hardware:** The mass production of Intel's microprocessor (1985) increased compute power by a factor of 1,000.

▸▸ 1990s
The rise of ML and Web 1.0

After PCs established the market for consumer computing, the web browser popularized it. The first browser (1990) brought a user-friendly approach to organizing and accessing the information available on the internet. This helped mainstream the technology and normalize the value it could play in everyday life, expanding the routing infrastructure while priming consumers for the rise of "smart" devices. Vast stores of newly accessible data gave rise to statistical models and semantic networks. Gone were the limitations of hand-coded, predefined rules; AI systems began using data, logical reasoning, and contextual information to drive their decision-making.

- ◆ **Knowledge engineering:** New frameworks and logic-based reasoning models let neural networks tackle machine translation.
- ◆ **Consumerization:** Visual interfaces improved ease of navigation. Computers drove productivity and efficiency for all users.
- ◆ **Hardware:** The rise of the internet made it possible to distribute data across computers and geographies, paving the way for the large-scale compute that would train AI.

►► 2000s

Data, the cloud, and Web 2.0

The combination of multi-core CPUs and faster connection speeds turned the "read-only" Web 1.0 into the richly interactive "read-write" Web 2.0 that still prevails. User-generated content flooded the internet, giving researchers the billions of real-time data points needed to add more sophistication to neural networks. The introduction of the cloud offered an on-demand, cost-effective, and endlessly scalable solution for training AI models. And with lightweight apps on the cloud, efficiency-centric personal digital assistants (PDAs) became all-in-one devices for communication, entertainment, and information.

- ◆ **Knowledge engineering:** Virtualization improved the efficiency of distributed computing, making AI testing less expensive and much faster.
- ◆ **Consumerization:** With the iPhone touchscreen, computing became intuitive and gesture-based. Smartphones and apps started producing the massive volumes of data key to training AI.
- ◆ **Hardware:** The development of dual and quad-core CPUs allowed for extremely data-intensive tasks like training neural networks.

►► 2010s

AI gets deep

The combination of social media, cloud apps, and smartphones meant neural networks finally had enough data volume for deep learning. This marked a key step in the development of AI, allowing computer programs to learn from patterns in the data rather than from human-coded logic. Improved GPUs introduced parallel computing, giving AI systems a 100x speed advantage over CPUs in deep learning tasks. Transformer architecture (2017) allowed AI to distribute different "weight" to data points, eliminating the limitations of RNNs (recurrent neural networks), where data is trained piece by piece in the order presented.

- ◆ **Knowledge engineering:** Transformer architecture brought more accurate predictions and the contextual understanding needed to scale up to large language models (LLMs).
- ◆ **Consumerization:** AI voice assistants such as Siri and Alexa made voice a familiar way to engage with technology and brought AI into the home.
- ◆ **Hardware:** Specialized chips like Google's TPU dramatically improved the speed, capacity, and energy efficiency of deep learning training.

►► 2020s

AI at the edge

The last five years have seen AI go from the backend to being embedded in nearly every consumer-facing technology. LLMs brought significant improvements to text-based AI, making real-time transcription and conversational GPT chatbots an everyday part of the consumer experience. Tensor cores such as in Nvidia's GPUs gave AI systems the accelerated compute power needed to train on different types of data at the same time. This multi-modal functionality allowed AI systems to replicate the breadth of information processing styles that enable humans to solve complex problems.

- ◆ **Knowledge engineering:** Neuro-symbolic KE combined neural networks and symbolic reasoning to build AI capable of identifying images and understanding what they mean.
- ◆ **Consumerization:** The digital transformations of 2020 gave AI the training data needed for real-time speech-to-text translation and conversational AI tools such as ChatGPT and DALL-E.
- ◆ **Hardware:** Armed with Transformer Engine and Tensor Cores, Nvidia's H100 GPU (2022) was optimized specifically for LLMs, providing the speed and energy efficiency needed for inference.
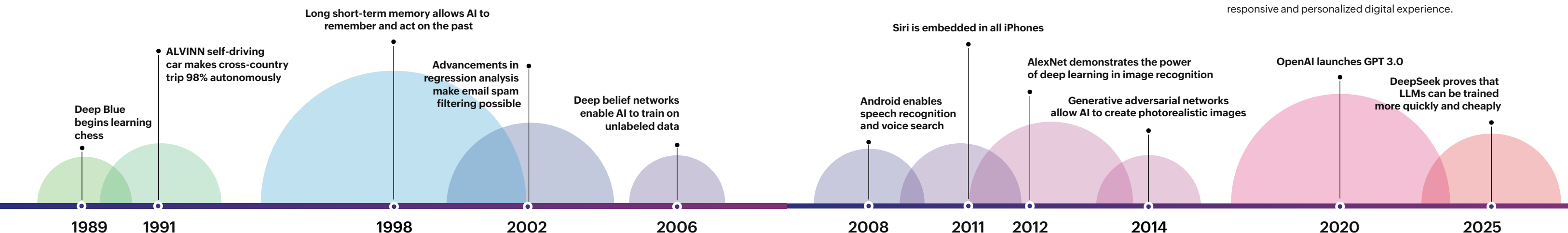
►► 2025

and beyond

Looking ahead, more refined, domain-specific generative models will be tailored for tasks like customer service, workflow automation, and predictive analytics. These models will offer companies a smarter way to handle routine operations, making them more efficient and adaptive. Domain-specific agents will kick-start the next AI evolution, with a reactive "assistant" transformed into a proactive "digital employee" able to operate (and optimize) with limited human oversight.

Emerging advancements in edge AI and improved hardware will allow more real-time, secure processing of data directly at the source—reducing latency and improving decision-making on the fly. We're also likely to see a surge in low-code or no-code AI development platforms, empowering business teams to integrate custom AI solutions without requiring deep technical expertise. And as edge computing brings data processing from the cloud to the local device, the latency caused by data transfer will be eliminated and AI will begin reacting in real time.

These innovations will signal a shift where AI moves from a backend tool to an accessible, strategic asset across business functions, setting the stage for a more responsive and personalized digital experience.

Long short-term memory allows AI to remember and act on the past

ALVINN self-driving car makes cross-country trip 98% autonomously

Advancements in regression analysis make email spam filtering possible

Deep Blue begins learning chess

Deep belief networks enable AI to train on unlabeled data

Siri is embedded in all iPhones

AlexNet demonstrates the power of deep learning in image recognition

Android enables speech recognition and voice search

Generative adversarial networks allow AI to create photorealistic images

OpenAI launches GPT 3.0

DeepSeek proves that LLMs can be trained more quickly and cheaply

| 1989 | 1991 | 1998 | 2002 | 2006 | 2008 | 2011 | 2012 | 2014 | 2020 | 2025 |

How **AI agents** are transforming **business efficiency**

Ramki Rajapandiyan
Head of AI at Zoho CRM

Ramki Rajapandiyan leads the strategic AI initiatives for Zoho CRM, Catalyst, and Zia Agents. With nearly a decade in AI, data science, and automation, he manages a team of data scientists, analysts, and engineers. He oversees the development and deployment of advanced analytics, machine learning models, and large language models (LLMs) to empower Zoho customers with actionable insights and intelligent automation.

AI agents are having a powerful impact on the AI landscape. Less consumer-facing than large language models and other forms of generative AI, they represent a practical way for businesses to harness the power of those models and avoid some of their pitfalls. In a nutshell, agents offer a step forward in efficiency by recombining elements of AI tech that we already have to create tools better suited for real-world tasks.

The Zoho ecosystem already takes advantage of the power of agent technology, and our latest wave of AI offerings makes agents even easier to incorporate into business processes. On the coming pages, you'll see our new and upcoming agent technology. To understand how we got here, let's look at the context: what AI agents are, why and how they work, and why we think they have the power to have such an impact.

The challenge of making genAI work in business

The niche for agents in business AI largely comes from the limitations of LLMs and other generative models. Generative AI is powerful, but not always reliable. Its tendency to hallucinate or give inaccurate information can be a significant liability in applications where accuracy is important. It's also expensive in terms of computing power and training data, exponentially more so as the complexity of the model increases.

Generative models are often inefficient in business contexts, where the creative leaps they're good at making may only be a small part of the work that needs to be done. Many business processes need a combination of working with data, checking information, and making inferences. And while LLMs excel at inferences, they struggle to perform as accurately in data manipulation and information retrieval as much simpler and cheaper workflows and API calls.

Combining tools to create capable agents

So what is an AI agent? If an LLM is an engine, an agent is the entire car. Rather than a new type of AI model, it is a piece of artificial intelligence that can use generative AI models and other tools to achieve a goal. It isn't necessarily smarter or more autonomous than other types of AI, but it does have more tools at its disposal. You could think of an agent as a program that has a toolbox of LLMs, logical rules, business context, and programmed actions, and uses those

things to achieve the results you've asked for. You could also think of it as a narrowly focused tool that does a particular task on your behalf, like a digital assistant using an app for you.

Agent complexity varies widely depending on the task they're designed to accomplish. A simple agent might use just a few hard-coded steps to do something with a single output from an LLM. For example, an email assistant agent might use an LLM to summarize the contents of a person's incoming emails and deliver them as a daily pop-up. A more complex agent could use multiple language models, tools, and external data sources to complete a much more complicated task. For example, a contract auditing agent with access to company information, external legal guidelines, and an LLM could continuously monitor a company's existing contracts to find new compliance risks that arise as legal frameworks change.

AI agents in action across industries

Because agents combine generative and hard-coded processes, they have an edge over LLMs in terms of accuracy and predictability, while still benefiting from LLMs' problem-solving abilities. AI agents in resource optimization can fine-tune manufacturing processes, monitor utility systems for outages and leaks, and track equipment lifespans to prevent breakage and obsolescence. Agents in R&D are particularly suited to data gathering and analytics, speeding up processes like competitor analysis significantly. In learning and training settings, agents can create and deliver personalized experiences in response to learners' needs, without compromising the accuracy of the curriculum.

Those are relatively novel uses, but agents have also been providing direct support to people at work for years. As personal assistants, AI agents help craft emails, reports, and other communications, providing natural tone and style while avoiding the errors that pure LLMs are prone to. In software development, they streamline debugging by identifying errors, suggesting fixes, and writing test cases, using external knowledge of programming languages to interactively help the programmer solve problems.

Customer support AI agents serve as intermediaries between businesses and customers, using context-specific knowledge bases and interpretation skills to solve and escalate customer issues much like a human agent would. Unlike traditional chatbots, which rely on rigid scripts, these agents adapt dynamically to user concerns, providing more personalized assistance and a more appealing support experience.

The impacts of agent technology

Agents can offer major improvements to business efficiency, especially at scale. Because they're able to connect the generative models they run on with the real-time data being generated within an organization, agents can handle business processes that would otherwise require a human to find data in a system or move it into a different system to be processed. Team leaders are already feeling the strain of finding and retaining qualified employees; supplementing team members' productive capacity with supportive agents is a fast and economical way to scale teams without sacrificing quality or productivity. Using agents to train and guide human employees can also help boost the performance of the team's newest members, allowing teams to realize productivity gains without the risk and expense of employee turnover.

One of the biggest value propositions of AI agents is that, while each one works on only a narrow goal or problem, they can be created and deployed in quantity. This gives businesses the flexibility to use multiple agents to support human employees at different stages of a business workflow, or even daisy-chain agents' operations together to allow them to complete a large and complex process from end to end themselves.

Businesses that don't take this opportunity risk a loss of control and security; AI use at work is already ubiquitous, and when employers don't provide AI tools, employees bring their own. The limiting factor for both security and productivity is the business's ability to create internal AI tools and fine-tune them using org-specific use cases, business context, and knowledge bases. In this context, a no-code tool for building and aligning internal AI agents can be the force multiplier that businesses are missing. ⌐
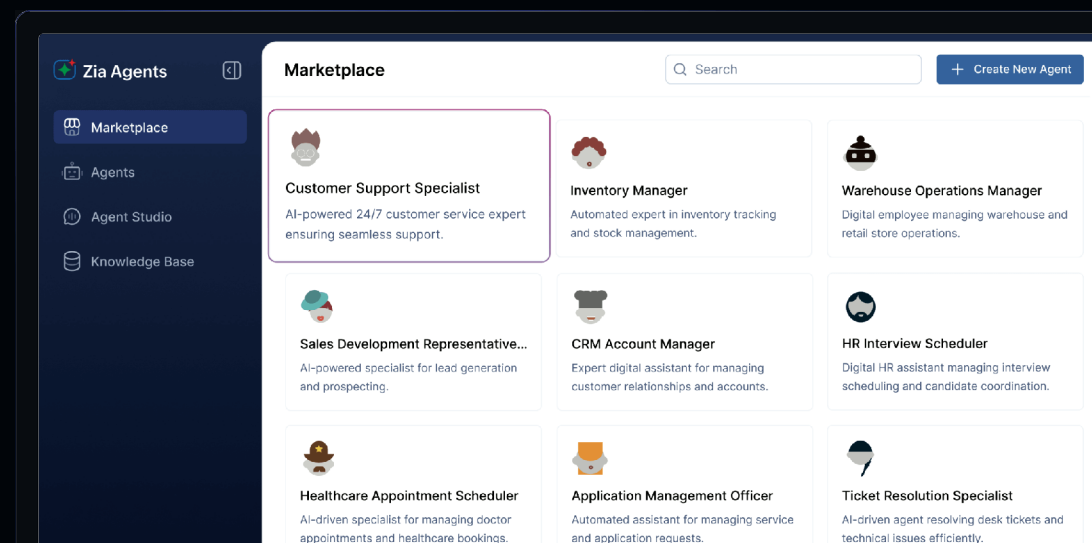
Introducing

Zia Agents

Magnify the power of your teams and tech stack with Zoho's latest product release. Zia Agents makes it easy to design and deploy custom, task-specific AI agents across your Zoho implementation and beyond. Scale teams quickly and securely with agents built around your company's knowledge base and workflows.

Limitless, autonomous, supersonic

Leverage the power of a multi-agent platform that gets things done. Choose from a fleet of prebuilt agents in our marketplace or build your own.

Zia Agents

- Marketplace
- Agents
- Agent Studio
- Knowledge Base

Marketplace — Search — + Create New Agent

Customer Support Specialist
AI-powered 24/7 customer service expert ensuring seamless support.

Inventory Manager
Automated expert in inventory tracking and stock management.

Warehouse Operations Manager
Digital employee managing warehouse and retail store operations.

Sales Development Representative...
AI-powered specialist for lead generation and prospecting.

CRM Account Manager
Expert digital assistant for managing customer relationships and accounts.

HR Interview Scheduler
Digital HR assistant managing interview scheduling and candidate coordination.

Healthcare Appointment Scheduler
AI-driven specialist for managing doctor appointments and healthcare bookings.

Application Management Officer
Automated assistant for managing service and application requests.

Ticket Resolution Specialist
AI-driven agent resolving desk tickets and technical issues efficiently.

Supercharge operations across your organization. Deploy custom or prebuilt Zia agents to fill functions in sales, account management, customer support, IT, recruiting and onboarding, inventory management, scheduling, and more.

Example agents

Support ticket agent

An interactive agent that asks the customer about their issue, offers solutions from your custom knowledge base, and creates a support ticket if the issue hasn't been resolved

Interview coordinator agent

An agent connected to the candidate qualification system and hiring committee's calendars that books and confirms interview time slots for advancing candidates

Customer retention agent

An agent that analyzes emails to identify unhappy customers, finds solutions in your custom knowledge base, and schedules meetings with account managers if it can't resolve their issues
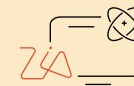
HOW TO QUICKLY AND EASILY DEPLOY AI AGENTS
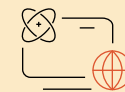
Agent marketplace

*A centralized hub of ready-to-use agents for common business needs*

Select from a wide variety of prebuilt Zia agents, shop from agents created by other Zoho users and partners, or sell agents you've built to other Zoho users.

AI-assisted agent creation

A chat-based agent builder that designs agents through guided conversation

Build agents with Zia by answering prompts about their functions and goals, then fine-tune them to fit your specific use cases.
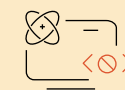
Custom agent creation

A no-code dev tool with detailed visibility into agents' technical settings

Design agents from scratch, with fine-grained control over AI models, task parameters, tools, API calls, and connections with other agents.

Zia Agents for any business

From sales to support to operations and beyond, find the perfect AI agent for your purpose, or build the agent you want to see. Learn more how you can put Zia Agents to work in your organization.

| SRIDHAR VEMBU, Zoho Chief Scientist

Interview

AI's future with Zoho's founder

Senior Editor, Emily Sloan-Pace, sat down with Zoho's founder and Chief Scientist, Sridhar Vembu, to discuss the evolving role of AI in both business and life. He shared his thoughts on the current state of AI, where he thinks this technology is headed, and why he's chosen to return to a role primarily focused on R&D. This interview has been edited for clarity and length.

Emily: As a lifelong technologist and the Chief Scientist here at Zoho, is there anything you're particularly excited about in the world of AI? Where do you think the industry will be in a year's time?

Sridhar: I think a lot of what we will be talking about in a year's time may not exist yet, so I'm reluctant to make predictions too far ahead. But I do think it's safe to say that we will see more and more industry- and task-specific AI agents crop up in different areas. This means AI agents that can take independent actions, like booking tickets, making purchases, or completing other real-world tasks. The key challenge here is AI hallucinations, since the stakes are so much higher when the AI is allowed to actually do things. You don't want an AI agent to purchase a ticket to the wrong city or cancel the wrong meeting with an important client. The key to this agent technology is setting up the right systems outside the LLM that can validate any decisions the AI makes. Over the next year, I think the AI world is going to come up with better and better ways to solve these problems, which will unlock a lot of potential.

Emily: Over the last 10 years, there have been a lot of predictions about the next big AI revolution. Sometimes those predictions have been right, sometimes they've been wrong. Where are we in the AI hype cycle? Are there any issues that are getting too much attention? And what are the ones that you don't think are getting enough coverage?

Sridhar: We've definitely moved beyond the initial phase of overblown expectations for AI to do everything—like replacing content creators. We're already seeing the backlash against AI-generated content in journalism and art. People are increasingly aware, and critical, of content that lacks a human touch.

The focus of the hype has now shifted to automating more technical and specialized tasks, things like programming. Which makes sense because AI can likely handle 90% of the boilerplate code that makes most programming. At that point, knowing how to code will no longer be the mark of a software engineer. That will be a job that includes coding, but is more broadly focused on leveraging AI to improve software systems and guiding its use in innovative ways.

People often focus on AI replacing jobs, but they're not paying enough attention to how AI is changing the nature of those jobs. As AI takes over basic tasks, the skills that employers will look for are going to include the ability to use, create, and manage AI tools. This is a shift that will require a lot of upskilling and reskilling, and we're still very early in that process.

Emily: That's a pretty major reorientation in the world of work. What happens to the engineer, or the employee, in the age of AI? What's going to separate the best programmers from others in this new setting?

Sridhar: Good programmers already know how to approach a problem, when to use certain tools, and where AI can help them. But if someone lacks the fundamentals, they are going to be tempted to throw AI at every problem without understanding the context or the quality of the answers.

That can quickly amplify the skills divide, creating situations where skilled developers are able to leverage AI efficiencies, while those without the same basic skills are forced to depend on it. Without a critical eye, the outcome is subpar solutions that won't scale or integrate, and that create more problems than they solve.

I think of AI as similar to looking at Stack Overflow for a specific solution, or checking Wikipedia to get the dates of an event or a broad summary of what happened. Neither of those resources are going to provide me with a comprehensive or complex answer, but they can help me get past roadblocks and lead me to better resources. But unless I understand the problem I am trying to solve, or the general kind of information I need to solve it, those resources won't help at all. If I don't understand the fundamental context, I won't know where or what I should be looking for.

Emily: A lot of educators and people managers are worried about the impact this shift will have on people just starting out who haven't had a chance to build key critical thinking skills without AI assistance. What does critical thinking look like in the age of AI? How do we make sure we aren't outsourcing too much of that work to AI?

Sridhar: Maintaining mental agility requires effort. It's easy to let AI take over the basic stuff, but if we let it do everything, we risk atrophying our thinking skills. Many people might be tempted to take the shortcut, relying on AI for everything, but that could ultimately lead to a generation that doesn't have the deep, practical knowledge needed for complex decision-making or innovation. Think about it like this: just because we have cars doesn't mean we should stop walking.

We need to retain capabilities—not just for economic or productivity reasons, but for the very essence of human purpose. If we lose the ability to engage meaningfully in tasks that require thinking and creativity, we also risk losing motivation and purpose, both of which are central to human well-being. As much as AI can assist us, it can't create foundational knowledge or context on its own.

The key distinction comes down to embracing AI versus being dependent on it. AI isn't magic, and it isn't producing truly original work; it's remixing ideas that already exist. For the AI to be effective, the people using it must be able to assess the quality of the output. They have to have a grasp on the expected outcomes in order to make sense of the unexpected ones. People—especially people earlier in their careers—will need to remember that. And they'll need to look for opportunities to exercise that muscle for themselves.

Emily: It seems like people, no matter their age or experience level, need to be taking these changes seriously. What are the ways you have upskilled (or are upskilling) to meet the demands of new technologies? How are you encouraging your own teams and colleagues to adapt and evolve?

Sridhar: The first step is to start using the technology. I tell people to start playing with it, figuring out what it's good at and understanding what it isn't. And start reading about other people's experiences working with AI. I'm always looking at posts on Hacker News, Medium, Substack… there's a lot of stuff out there. Learn from the people who are using it well, or heavily, because the experiences of these early adopters can offer valuable insights. What do they find working? What do they find isn't working, and why?

Be open minded. Don't go in with your own prejudices about whether it's good or bad, despite what others (including me) are saying. Sample it, see what it suggests, but don't lose your independent skills for evaluating the technology and its outcomes. Over the next five or ten years, I suspect we will have figured out how to live with AI just like we have figured out how to live with social networks and smartphones. In the meantime, understanding this new technology will offer a major competitive edge for anyone willing to invest the time.

Emily: Speaking of taking on new challenges, in January, you decided to step back from your company-wide responsibilities as Zoho's CEO in order to focus full time on R&D, specifically around Zoho's AI initiative. What about this new phase is interesting or exciting for you?

Sridhar: Over the last six years or so, I've devoted as much time as I could spare to personally overseeing a team of researchers and computer scientists working on important technology questions that I think will be key to Zoho's future. While I loved my time as CEO, technology is my life's passion. Although I'd been considering the switch for a few years, the rise of AI was just too interesting of a challenge to pass up. My goal is to focus my energy on those questions. I think that's the most valuable thing I can offer Zoho and our users.

Emily: Thank you for speaking with us today, Sridhar. We look forward to seeing what new AI innovations come from your efforts as Zoho's Chief Scientist! ⌐

> *For the AI to be effective, the people using it must be able to assess the quality of the output. They have to have a grasp on the expected outcomes in order to make sense of the unexpected ones.*

The smartest AI investment isn't just a product…
It's a vendor you can trust

Looking past the marketing hype to identify trustworthy and customer-centric vendors is crucial for long-term AI success.

Over the last 13 years at Zoho, **Tejas Gadhia** has held various roles in sales engineering, strategic partnerships, developer relations, and product management. Currently, he focuses on Zoho's developer platform, which is made up of a variety of tools that empower users of all skill levels to build powerful applications, integrations, and analytics, all while leveraging Zoho's deep tech stack.

Promises of transformative and tangible improvements to business operations are driving companies to invest in AI with unprecedented enthusiasm. AI is primed to enhance productivity across your organization, help you provide more personalized and impactful customer experiences, and deliver substantial and consistent ROI. The conversations surrounding modern AI are exciting—but they're often one-sided.

In truth, the current state of AI comes with a fair amount of uncertainty. The technology is evolving so rapidly that it's difficult to forecast the challenges—and opportunities—it will present in the coming months (let alone years). Unforeseen complexities and yet-to-be-tapped potential are likely to impact the costs and expertise required to realize the truly transformative promises of the industry. This is always the challenge when a powerful new technology enters the market. However, the speed at which AI is moving makes it particularly prone to hype and short-term thinking.

In the age of AI, a solid relationship with a proven, reliable vendor is one of the most sound investments you can make. The more AI-enabled products you embed into your tech stack, the more locked-in you'll be to your vendor—even if your needs, or their ability to deliver, change over time. Working with a trusted vendor from the start decreases your risk of financial and operational disruption, regardless of how the AI landscape shifts and transforms.

There are two primary sources of uncertainty business leaders need to be aware of when planning for the future of AI.

Uncertainty #1
The future of AI technology

Business leaders must grapple with and plan around the rapid pace at which AI technology is evolving; the next paradigm shift could be right around the corner. The sudden appearance of smaller, more efficient models (like DeepSeek) has demonstrated that there is still substantial room for improvement on the technology side. New computational methodologies will almost certainly emerge, enabling AI firms to accomplish more inference with less compute, without sacrificing accuracy. At the same time, the pressure to deliver more sophisticated solutions may drive an AI arms race, where companies roll out models that are orders of magnitude larger than what we see today. In short, the market is turbulent and ripe for disruption.

Additionally, the legal and compliance landscape is evolving rapidly. Questions around how to ethically (and legally) source training data are top of mind for many AI companies as they await further direction from regulators and legislators. Undoubtedly, compliance complexities—and the costs associated with them—will play an increasingly prominent role in AI strategy moving forward. Even now, developers are grappling with the regulatory ramifications of what AI researchers have termed the "black box problem." In short, the nature of how modern LLMs work means that we don't precisely understand how models are managing, utilizing, and securing critical data. Whereas older AI systems used hard-coded rules that were understandable by humans, neural nets are more akin to the human brain: we understand the mechanism that makes cognition possible, but the finer details are somewhat mysterious. Training data is fed into a neural net, which then provides outputs that can be evaluated and refined with more and better data sets. But in the strictest sense, we don't actually know what's taking place in between input and output. This opens the door for threats to both data privacy (such as data leakage) and performance (such as AI bias and hallucinations).

> Unforeseen complexities and yet-to-be-tapped potential are likely to impact the **costs** and **expertise** required to realize the **truly transformative promises** of the industry.

Uncertainty #2
The future of the AI business model

Another source of uncertainty comes from the business side of the AI industry. LLM vendors are currently pouring billions of dollars into CapEx and R&D with no short-term expectation to show real return on investment. They're innovating and experimenting while customers act as beta testers. But soon, this experimental phase will end, and LLM vendors (and the software vendors that depend on them)

will need to recoup their investments. The more money they spend now, the more money they'll need to extract from users in the future.

That means the ultimate cost of AI is being subsidized—for now—by VC investors and hopeful shareholders. But how much will it cost when the subsidies end? That's tough to predict, especially with GPU prices and compute needs still in flux. Unfortunately, until this uncertainty is addressed, it will be difficult for business leaders to determine precisely how AI fits into their companies' budgets and long-term plans.

Why you can trust Zoho with your long-term AI strategy

Though Zoho is moving full steam ahead on AI development, we're still committed to maintaining our decades-long track record of providing high-value and reliable technology solutions for customers. We know that, in the tech world, navigating uncertain terrain always comes with risks. But the risk is lower (and the rewards are usually higher) when your vendor has a "mutual and sustainable growth" mindset and a business model that prioritizes long-term gains over quick profits.

This has been Zoho's approach since its founding nearly 30 years ago. Because we are debt-free and privately held, we owe nothing to investors. This means that, even as our AI strategy deepens, we can put customers at the center of every decision we make and differentiate ourselves from competitors in several key ways.

Restraint in marketing is one of the most obvious. The lack of marketing hype for Zoho's offerings is not an oversight—it's part of a long-established and deliberate focus on substance over hype. We put the majority of our revenue back into R&D, not aggressive sales and marketing campaigns. This bodes well for our customers for two reasons. First, we don't need to make up for steep customer acquisition costs by increasing subscription prices. And second, we are continually improving the functionality and security of our AI capabilities. In other words, we're playing the long game when it comes to growth, focusing on building lasting and mutually-beneficial customer relationships.

In addition to getting the ultimate say in how we spend our money, Zoho also gets to decide how to utilize customer

data. It will come as no surprise to long-term customers that privacy is at the forefront of our AI data management strategy. Our self-hosted AI models are designed to safeguard your privacy, and we never use your data to train our generic AI models. This is a guarantee we can make because, unlike most of our competitors, we control our home-grown models, from chip to code. We've chosen an approach that protects our business customers from AI-related privacy breaches and compliance violations, so you can confidently choose our products for sensitive tasks and projects.

> **Privacy** is at the forefront of our AI data management strategy. Our **self-hosted AI models** are designed to **safeguard your privacy,** and we never use your data to train our generic AI models.

The high stakes for AI decision-makers

Despite the risks and challenges of AI, there is plenty to be gained from a successful deployment. But the decisions you make in the early stages of adoption will have a significant impact on whether your company thrives or flounders in the era of AI. Partnering with the right vendor can open the door to enhanced operational efficiency and new avenues for growth; choosing an ill-suited AI solution may lead to difficulties in deployment, increased costs, and potential threats to data security.

Zoho has devoted more than a decade of research and development to making itself the right choice for AI adopters. We aren't claiming to offer the perfect solution (no credible vendor would do that). Rather, we are promising to act as your partner in navigating a novel and complex technology; to prioritize your needs when new challenges arise; and to help you maximize the benefits of AI without sacrificing your security or budget. At a time when so little is guaranteed about the future of AI, that's the most valuable promise any vendor can make. ⌐

FREQUENTLY ASKED QUESTIONS

AI at Zoho

1. **How does AI integrate across the Zoho suite of apps?**

AI tools are available across all of our most popular apps, and can help simplify a variety of critical business tasks, such as cleaning up CRM records, creating detailed sales forecasts, and answering common customer support questions. Baked into our unified tech stack, Zoho's AI tools benefit from the shared business context and system architecture native to the Zoho suite. This makes it easier to extract insights and trigger actions based on data from different departments across the Zoho ecosystem.

2. **How can I better utilize and integrate AI into my Zoho processes?**

Zoho supports both native and third-party AI technology. Zia, Zoho's in-house AI assistant, can source key information from different business systems, suggest macros and process improvements, generate visualizations based on plain-English queries, summarize customer engagements, and escalate customer complaints based on NLP sentiment analysis.

If you would prefer to use a third-party LLM—such as ChatGPT, Llama, or DeepSeek—Zoho offers easy, token-based integrations that allow you to bring the power of your preferred model into your Zoho implementation. With the launch of Zia Agents, these advanced models can now be used to power purpose-built AI agents that take over key tasks and activities within your business process.

3. **How can AI help improve my sales efforts?**

We've layered Zia on top of the existing features in our sales applications, bringing greater accuracy, precision, and efficiency to processes that impact your customer acquisitions and relationships. From scoring leads with predictive AI to generating email content and enriching your CRM data, Zia can be deployed to accelerate pipeline velocity and increase conversion rates.

Zia's workflow suggestions give you the opportunity to automate routine activities and spend more time connecting with customers. To maximize your connections, Zia recommends the best time to make contact and provides call and email intelligence, highlighting the emotions and sentiments behind customer communications.

4. **How can Zoho's AI features improve my marketing campaigns?**

Zia's recommendation analytics provide key insights into product popularity, customer interest, and the efficacy of your various marketing campaigns, allowing you to refine your strategies through data-backed decision-making. To gain insights specific to a campaign or goal, you can integrate the Zia Strategy Influencer dashboard with your CRM to see a list of action items generated using predictive and prescriptive analytics.

Zia can even keep an eye on competitor activity, alerting you to product and campaign launches, so you can adjust your marketing activities as needed.

5. **How does Zia improve the Zoho Desk experience for both agents and customers?**

Zia Answer Bot is a trainable information bot that pulls data from your knowledge base (or OpenAI, if you prefer) to provide relevant responses to customer questions. The bot can also direct customers to pages and/or articles that address their questions.

Support reps can take advantage of the Answer Bot too, and integrate Zia with ChatGPT for ticket summaries and analyses, as well as response suggestions. Meanwhile, Zia-powered field predictions accelerate the ticketing process by filling in key ticket details and making intelligent skill-based agent assignments.

6. **How can I leverage Zia for deeper insights in Zoho Analytics?**

Zia discovers patterns in your data, represents them through easy-to-digest visuals and narratives, makes predictions, and offers recommendations for action. Using the Ask Zia feature, you can pose specific questions about your data and learn how various internal and external factors are impacting your organization. Zia's insights can help you identify bottlenecks in your processes, assess revenue growth, and much more.

Zoho Analytics is also equipped with AI-powered anomaly detection capabilities, so you can identify deviations from your standard operational outcomes—whether positive or negative—and take timely action in response.

7. **What do I need to do with my data to make it AI-ready?**

Clearing out corrupted, duplicate, and incomplete records will improve the performance of your AI tools. Zoho DataPrep can help by flagging anomalies and providing intelligent suggestions to improve data quality.

8. **How do I get started with AI in Zoho and learn to use it effectively?**

Connecting with an account manager or product expert is a great way to learn more about our AI offerings and how they can address your organization's unique needs. Zoho hosts events throughout the year that give you opportunities to engage with our experts, including helpful webinars that eliminate the need for travel.

See AI in action across the Zoho suite

Join Zoho experts in the Meet Zia webinar series to walk through new and emerging AI implementations like:

- ◆ Forecasting & trends analysis
- ◆ Guided & diagnostic insights
- ◆ Alerts & anomaly detection

GLOSSARY

Key terms for understanding business AI

Business people who are fluent in AI terminology are often in a better position to understand modern technology offerings, as well as the risks and advantages they present. In this glossary, we're highlighting some key terms that will help you navigate the evaluation, deployment, and optimization of your AI solutions.

AI agent

A narrowly focused piece of artificial intelligence that can use language models and other tools to perform simple tasks and achieve goals based on user instructions. Agents can create and escalate support tickets, provide product recommendations, act as content moderators, and more.

Anonymization

The process by which personally identifiable information is removed from a dataset. This helps protect confidentiality in the event of data breaches, data leakage, and other threats to data privacy.

Bias

Skewed or inaccurate responses produced by an AI system. Bias is often the result of a flaw in the company's training data and/or training practices. It can be mitigated through a focus on data quality, bias testing, and AI explainability.

Black box

The uncertain nature of the internal mechanisms and processes an AI system uses to arrive at its results. The black box makes it difficult to explain how AI reaches certain conclusions and to verify that it is following user instructions throughout the process.

Chain-of-thought (CoT)

An LLM prompting technique that simulates human reasoning by breaking large, complex tasks into smaller steps. In addition to improving explainability, CoT prompting helps improve the accuracy of LLM responses by forcing the model to follow a logical thought process.

Data leakage

The inadvertent exposure of sensitive information within an LLM response. Leakage may occur unprompted or be the result of malicious prompting techniques designed to extract sensitive data from a system.

Data mining

The process of identifying patterns and extracting insights from large data sets using machine learning algorithms. Through data mining, businesses can improve decision-making and optimize performance across functions.

Deep learning

A type of machine learning that simulates human thought processes using multilayered neural networks. A deep learning model can analyze text and images, recognize patterns, predict outcomes, and more.

Generative AI

A deep learning model with the ability to create, analyze, and refine content in response to user prompts. Depending on the user's instructions, generative AI may be used to write emails, create images, make predictions, answer questions by pulling information from a knowledge base, and more.

Hallucination

An AI-generated response that is inaccurate or misleading, often caused by erroneous training data, insufficient training data, or technological flaws. Frequent hallucinations can erode user trust in an AI model, and may be damaging to users who rely on models for critical business functions.

Large language model (LLM)

A popular form of AI that processes and generates text in human languages based on user-provided context. Training data is stored within the LLM, and the system pulls from that data to formulate relevant responses to user prompts.

Machine learning

A method by which AI decision-making is improved, using algorithms to detect patterns and obtain relevant insights from datasets. Through machine learning, AI models can expand their knowledge and capabilities without direct human intervention.

Natural language processing (NLP)

The technology that allows AI systems to process and generate human language. NLP can be used for text translation, sentiment analysis, summarization, keyword extractions, and more.

Neural network

A machine learning model that simulates the thought processes of the human brain to improve AI accuracy and decision-making. Neural networks can be deployed for complex tasks, such as pattern recognition and text analysis.

Prompt engineering

The process of structuring requests in a way that promotes an optimal response from an AI system. Well-engineered prompts make it easier for the system to understand the user's intention, resulting in more accurate and relevant responses.

Responsible AI

A set of principles that promote ethical AI development and usage, with a focus on areas such as security, sustainability, and accountability. Responsible AI has already been embraced by a number of big tech companies, as well as governments, research institutes, and other organizations.

Retrieval-augmented generation (RAG)

An AI framework that pulls data from a knowledge base or vector database to formulate a response, eliminating the need for users to store data within their AI models. Because RAG models can access external data, the accuracy and relevance of their responses are often improved.

Training data

Sets of content or information used to improve the functioning and accuracy of an AI system. For example, a company may use CRM data on customers and their purchase history to teach its AI model how to make relevant product recommendations.

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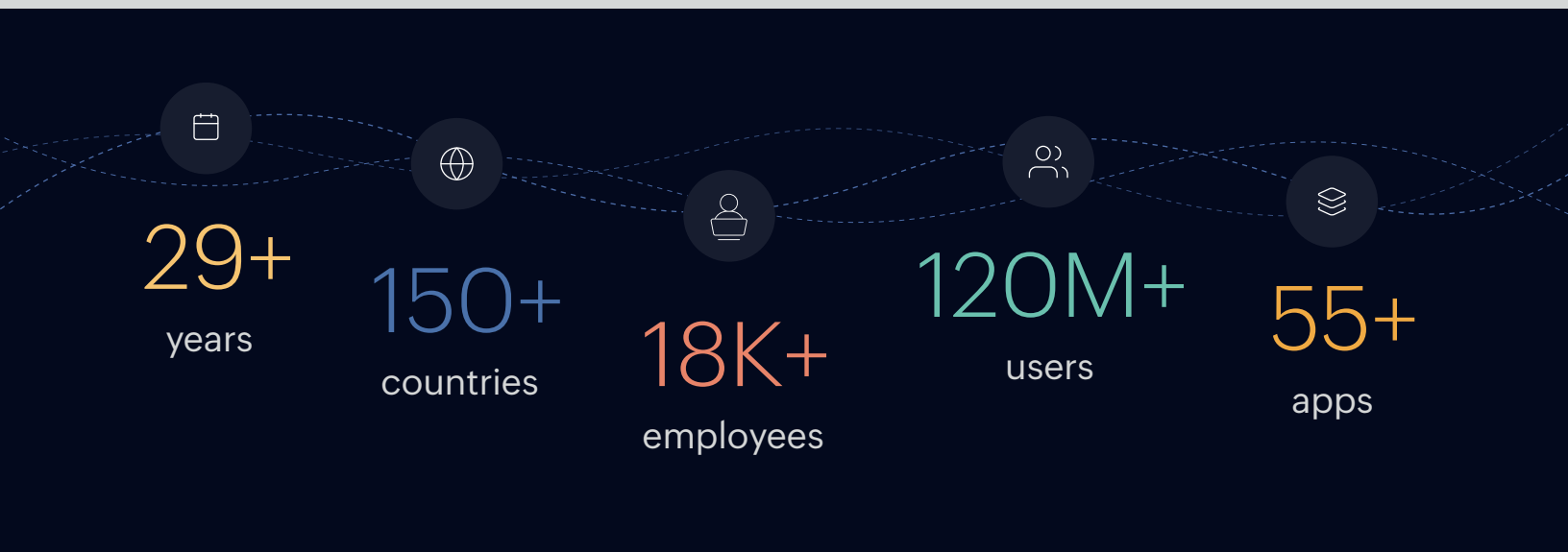## Zoho One: The Operating System for Business

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Zoho is a global cloud software company that delivers intelligent solutions built for business growth. Our offerings include an award-winning CRM suite, the industry's only comprehensive analytics and BI platform, and a powerful low-code development ecosystem.

Profitable and privately held, Zoho has kept pace with the SaaS industry for decades thanks to our single-minded focus on customer success. Rather than relying on short-term growth strategies, we invest in long-term sustainability and relevance, guided by customer feedback and our dedication to technological innovation.

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150+
countries

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employees

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users

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