

Prompt, skill or agent, explained in one page

What each one is, what it costs, and how to tell which one you actually need.

1 WHAT THEY ARE Same model underneath all three. Three different purchases.

Three words get used as if they mean the same thing, and they're sold at wildly different prices. The difference isn't how clever the AI is. It's how much of the work you're handing over, and how much of the checking goes with it.

PROMPT	SKILL	AGENT
A request with the context attached. You supply the context every time.	A reusable recipe. The context is packaged once in a file and reused.	It decides its own next step. Nobody wrote the path down in advance.

2 WHAT EACH ONE DOES The ladder isn't capability. It's how much checking you hand over.

	PROMPT	SKILL	AGENT
Remembers between sessions	–	✓	✓
Reaches your files and systems	–	✓*	✓
Holds your standards without retyping	–	✓	✓
Chooses its own next step	–	–	✓
Runs without you watching	–	–	✓
You read the output before it goes	✓	✓	–
Needs someone supervising it	–	–	✓

* A skill can point the AI at where information lives. It doesn't go and act on anything by itself.

Move to a skill when

- You've typed the same context more than twice.
- More than one person needs the same output.
- The task repeats on a schedule.
- Your standards live in someone's head.

Move to an agent when

- Something genuinely has to be decided mid-task.
- The volume is high enough to spread the fixed cost.
- Somebody's job includes watching it.
- All three are true, not two.

3 THE SAME JOB, THREE WAYS One task. Three levels of handover.

Take the monthly customer newsletter, because almost every business has one and almost every business dreads it.

As a prompt	As a skill	As an agent
You paste in the month's news, your tone notes, who the list is, the length, and the two products you never discount. You read the draft, fix it, send it. Next month you do all of it again.	You type "write November's newsletter" and hand over the month's news. The recipe already holds the tone, the audience, the format, the never-discount rule and where the sales figures live. You still read the draft.	It looks at what happened in the month, decides what's worth telling anyone, writes it and schedules the send. Nobody told it what November's news was.

Notice which word did the work. Decides. That's the whole difference, and it's the part you stop checking.

4 WHAT EACH ONE COSTS The model is the cheap bit. The watching is the bill.

McKinsey costed agentic workflows in August 2026. For a customer service agent in banking, tokens came to 20% to 25% of the variable running cost. Human oversight came to 70% to 75%. You aren't buying capability. You're buying supervision.

LEVEL	SETUP	RUNNING COST	WHO CHECKS
Prompt	None	A minute to type, a minute to read	You, every word
Skill	An afternoon	Almost nothing. It's a text file	You, the output only
Agent	Weeks to months	Supervision for as long as it runs	Someone whose job it is

The volume test. Agent economics improve with scale and only with scale. McKinsey costed an agent onboarding 2,500 customers a year at \$10,000 to \$15,000. Double the customers and it goes to \$15,000 to \$20,000, not \$30,000, because the fixed cost stays still. Run the same agent across 50 jobs a year and you carry that whole fixed cost on 50 transactions.

5 DECIDE IN FOUR QUESTIONS Worth running before you buy anything.

Have I typed this context more than twice? YES → SKILL	Does more than one person need the same output? YES → SKILL	Does something have to be decided mid-task? YES → AGENT	Does this happen often enough to spread the cost? NO → NOT AN AGENT YET
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Start at the bottom. Only climb when the rung below stops working. Most businesses have real gains sitting in the skill layer, untouched, because a text file is hard to invoice for.

A head start on the prompt layer: charismadigital.co.nz/get-the-vault

Sources: Agent Skills open standard, developed by Anthropic, released 18 December 2025 · Anthropic, Building Effective Agents, 19 December 2024 · McKinsey QuantumBlack, Where AI agents pay off, 24 August 2026 · Gartner, 25 June 2025 · Mike Bayly, The AI Corner NZ, 16 August 2026