

# ChatGPT and Claude MCP Apps

*How conversational AI and agentic commerce are shaping the future of retail transacting*

## Executive Summary

By 2030, McKinsey projects that AI-driven commerce will generate between \$3 trillion and \$5 trillion in global revenue<sup>1</sup>. The infrastructure and consumer-facing experiences that make that possible are being built today.

This differs from past transformations (web, mobile, IoT, etc.) in its sheer velocity. Unlike previous platform shifts, AI agents can plug directly into existing, optimized commerce infrastructure, greatly compressing time-to-value.

In late 2025, OpenAI, the creator of ChatGPT, launched ChatGPT Apps, which included apps from companies like Zillow, Coursera, Expedia, Spotify, and Booking.com. They later opened the App Store to broader submissions and began shifting commerce capabilities into these apps, including support for in-app payments. In early 2026, Anthropic introduced its own app capabilities within Claude, reinforcing the rapid emergence of MCP applications.

These apps extend the [Model Context Protocol \(MCP\)](#), an open protocol designed to work across all Large Language Model (LLM) ecosystems, including ChatGPT (OpenAI), Gemini (Google), and Claude (Anthropic), that standardizes how AI models connect directly to first-party data sources

The introduction of MCP apps marks the end of the “ChatBot” era. The market has entered a period in which LLMs are moving beyond providing basic answers to supporting conversational, consultative experiences that, with the right context and controls, can guide and even complete transactions. For many companies, the urgency to deliver these experiences is quite pronounced. As AI agents become the primary interface for discovery and conversion, brands that fail to establish a presence on AI surfaces risk ceding customer relationships to early-adopting competitors, intermediaries, and marketplaces that are already there.

This paper explains why MCP apps on Claude and ChatGPT matter, what the experience looks like, and why early adoption creates an advantage. It also outlines the development and approval process, its challenges, and how Mobi.AI can help your brand succeed in this wave of digital commerce.

# The shift toward conversational and agentic commerce

Three interlocking shifts are reshaping how customers discover and buy.

**Search:** AI-powered search is already on track to influence \$750 billion in consumer spending by 2028.<sup>2</sup> Half of consumers already use it, and 44% of those who have tried it say it has become their primary source for internet searching.<sup>1</sup>

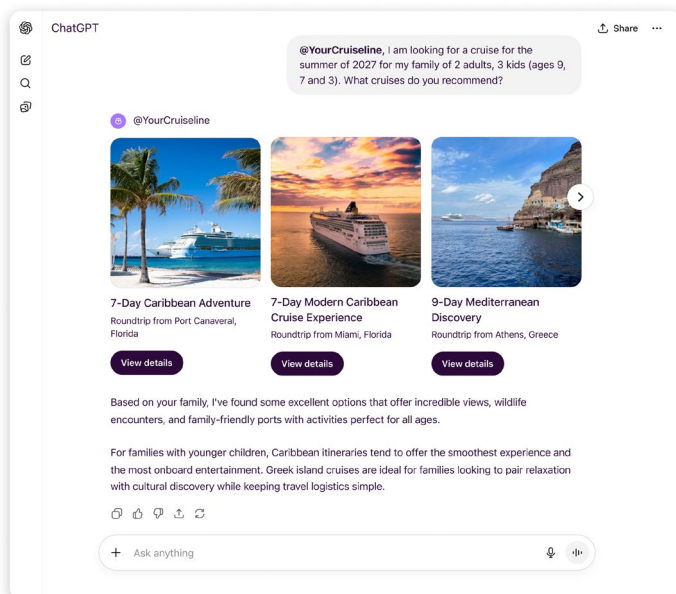
**Conversational Commerce:** Conversational Commerce provides something search alone can't deliver: a consultative experience where customers can explore options, discuss tradeoffs, and narrow down to exactly the right products and services through a natural back-and-forth conversation, before ultimately clicking 'purchase', 'reserve', or 'subscribe'.

**Agentic Commerce:** A movement already underway where AI moves beyond assisting and conversing with customers to taking authorized actions on their behalf (e.g., "When these dog treats are back in stock, please purchase 2 bags and ship to me"). In these scenarios, a customer has defined certain preferences, information, and authorized spend mechanisms and limits.

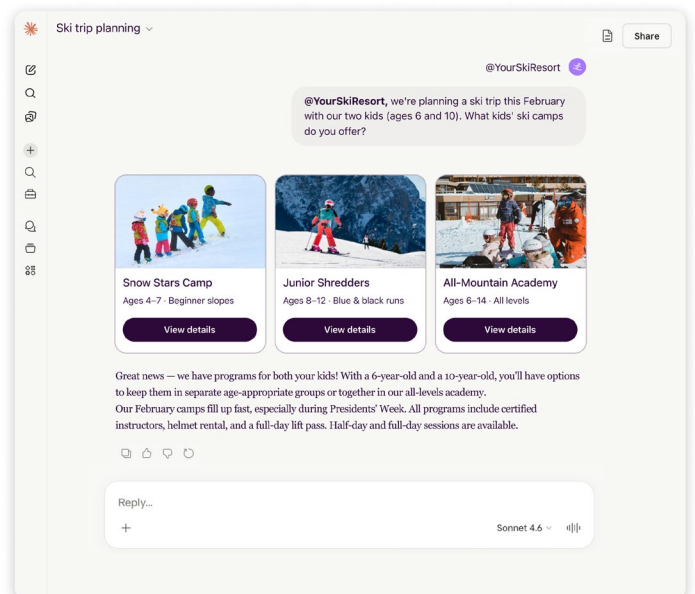
When customers express needs in natural language, they reveal intent more clearly than through structured forms or filters, while simultaneously helping the companies serving them surface rich, granular data that can provide a more personalized and pleasurable experience. And when designed correctly, MCP apps are the delivery mechanism for all three of these shifts.

## What an MCP app is and why it matters

An MCP app connects directly to a brand's first-party data and lives inside the AI ecosystems where nearly a billion users already search and interact conversationally. MCP apps offer full in-app UI capabilities that support discovery, comparison, and direct conversion.



An example of a ChatGPT app for a cruise line

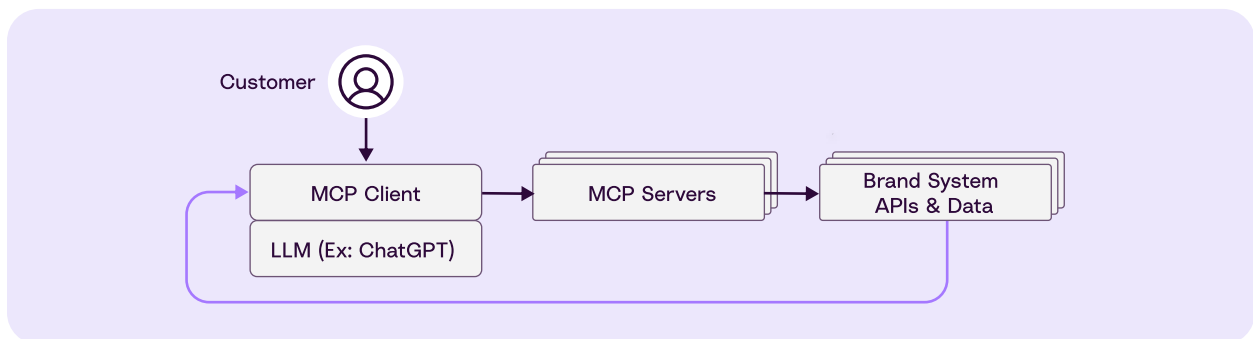


An example of a Claude app for a ski resort

## Understanding MCP

Model Context Protocol (MCP) enables secure, structured communication between LLMs and external systems. MCP was developed with cross-model adoption in mind, and has already been embraced by OpenAI, Anthropic, Google, Meta, and others. As a result:

- Apps built on MCP are easily portable between LLM vendors
- The protocol is designed to be a long-term foundation that survives future platform updates
- Brand integrations are less likely to become obsolete due to shifting APIs or architectural changes



## What a ChatGPT App can do for a brand

An MCP app allows customers to conversationally plan, shop, and make decisions with far less friction than previous online shopping methods. Below are examples that illustrate how these experiences play out across different industries.

EXAMPLE SCENARIO:

### Services / Fitness

***“I travel for work. What membership options do you offer that work across locations, and which is best for someone who won’t always be in the same city?”***

An MCP app will:

1. Interpret the customer’s situation and constraints
2. Retrieve relevant membership tiers and location network data using appropriate controls
3. Compare options based on the customer’s travel patterns and usage needs
4. Explain tradeoffs (cost, access, flexibility, commitment length)
5. Allow the customer to refine the criteria and ask follow-up questions
6. Connect the customer to a sign-up flow or accept payment within the app

EXAMPLE SCENARIO:

## Retail

***“I’m looking for a lightweight jacket for spring. I’ll be wearing it mostly in the evenings, prefer something water-resistant, and want to stay under \$150. What would you recommend?”***

An MCP app will:

1. Interpret the customer’s intent and preferences
2. Retrieve relevant product data using appropriate caching and controls to avoid unnecessary system load
3. Identify suitable options based on use case, budget, and constraints
4. Rank results based on the customer’s stated priorities
5. Provide a concise explanation of tradeoffs (price, material, features, brand differences)
6. Allow the customer to refine the criteria and ask follow-up questions
7. Hand off directly to the brand’s product detail or checkout flow when the customer wishes to purchase or accept payment right within the app

EXAMPLE SCENARIO:

## Subscriptions / Insurance

***“What’s covered under my current plan if I need to replace my roof after storm damage? And what would it cost to upgrade my coverage?”***

An MCP app will:

1. Retrieve the customer’s account details and coverage information
2. Access relevant policy, subscription, or plan data using appropriate controls
3. Explain eligibility, coverage limits, or upgrade options in plain language
4. Highlight tradeoffs (cost vs. coverage, timing, restrictions)
5. Allow the customer to ask follow-up questions
6. Provide a path to take action, such as upgrading coverage or filing a claim

EXAMPLE SCENARIO:

## Dining, Tickets, Activities

*“I’m looking for a good Italian restaurant nearby that takes reservations tonight around 7pm, ideally with outdoor seating.”*

An MCP app will:

1. Interpret location, timing, and preference signals
2. Retrieve real-time availability and inventory using appropriate controls
3. Filter and rank options based on the customer’s criteria
4. Provide helpful context (reviews, ambiance, pricing)
5. Allow the customer to refine the criteria and ask follow-up questions
6. Enable the customer to reserve, book, or order directly

**Note:** *These apps don’t replace commerce engines. They simply add a conversational layer on top of existing systems.*

## Why brands need to act NOW

The shift toward conversational commerce is already underway, and early participation by retailers, marketplaces, and intermediaries is yielding substantial gains for those already live in production. Brands that launch MCP apps early can gain several advantages:

### 1. Protection of direct revenue channels

If brands aren’t present in conversational channels, competitors answer on their behalf. An MCP app ensures the brand controls what is presented to the customer and directs transactions back to the direct channel.

### 2. Early visibility and placement in the app ecosystem

MCP apps are surfaced by ChatGPT and Claude based on user input, and these LLMs learn over time. If a brand doesn’t have an app, a competitor or marketplace may be suggested instead, and even this behavior of first suggesting a competitor might become learned behavior by the LLM. Early entrants have more time to refine their experience and benefit from higher visibility within the ecosystem.

### 3. MCP groundwork benefits other initiatives

An MCP app may be a brand’s first production use case for the protocol, but the underlying work delivers broad value. The same MCP infrastructure can support customer-facing AI experiences across the brand’s web and mobile properties.

#### 4. Commercial upside from early adoption

Early adopters will learn faster, influence platform evolution, and set the standard in their category. As AI-driven commerce accelerates, being early positions a brand to shape customer expectations rather than react to them.

#### 5. Peace of mind

Using Mobi to build, submit, and manage your MCP apps enables your brand to move quickly without heavy internal investment or long-term platform risk. You gain early market presence while Mobi absorbs the ongoing technical investment and keeps your apps current as standards evolve.

## Building an MCP app

A production-ready MCP app is built through a structured process that aligns goals, prepares MCP capabilities, and ensures reliability. Below is Mobi's approach.

### 1. Align on goals and requirements

Define KPIs, brand tone, and determine what the app should excel at (discovery, conversion, loyalty, support, other). Then establish timelines and identify participating team members.

### 2. Define architecture, security & privacy requirements

Design how the app will function within the brand's environment. This includes selecting which systems to expose through MCP, defining load, security, and privacy requirements, and ensuring compliance.

### 3. Enable MCP foundations

Identify the correct data sources and structure them properly for accurate, optimized LLM access and interpretation.

*Note: Mobi operates a production-grade managed MCP server environment that you can leverage to launch and run any of your MCP apps.*

### 4. App build and fine-tuning

The ChatGPT and/or Claude app is developed and refined through iterative testing to ensure outputs are reliable, on-brand, and aligned with operational expectations. During this step, the UX is created, and LLM instructions, guardrails, and error states are implemented..

### 5. App submission, approval & go-live

Before being allowed on an LLM's app store, apps must be reviewed by Anthropic (Claude) and/or OpenAI (ChatGPT) for quality, safety, and correct use of MCP.

Navigating this process is far easier with a partner who has completed it before and participates in the working groups shaping future standards. After approval, the app is deployed in accordance with the brand's rollout plan.

# Why build with Mobi

Mobi is built for this moment. Major brands already rely on Mobi for fast, secure, low-risk paths into the AI ecosystem.

- **Expertise**

Mobi has deep expertise in both AI and commerce across numerous industries, strengthened by best practices gained from working with major brands worldwide. The team understands shopping funnels, existing technology infrastructure, and the unique challenges of bringing first-party data and commerce capabilities into an LLM.

- **Speed to market**

Mobi has already built approved MCP apps in both Claude and ChatGPT, and enterprise-grade production MCP infrastructure. This accelerates time-to-market and avoids months of internal architecture work.

- **Intelligent load-aware design**

Mobi incorporates load-aware design principles that anticipate when core systems may be under stress and dynamically optimizes the request strategy, preventing capacity issues before they impact performance.

- **Security as a foundational principle**

Mobi is engineered with security woven into app designs and the platform itself, ensuring security safeguards and regulatory compliance are foundational capabilities in every product and integration we deliver..

- **Predictable costs**

Mobi keeps costs predictable with fixed licensing fees and a services model designed to reduce financial risk. Your brand gains early market presence while Mobi absorbs the ongoing technical investment and monitoring. As standards evolve, Mobi ensures your apps and MCP framework evolve with them.

- **Technical depth across airline systems**

Mobi works with NDC, Amadeus, Sabre, and proprietary airline APIs. The team knows how to structure flight content so an LLM can interpret it accurately.

- **Relationships across the LLM ecosystem**

Mobi maintains executive relationships across the AI industry and participates in the working groups shaping MCP, ChatGPT, and Claude app standards. This provides early visibility into changes and the ability to influence how commerce use cases evolve.

- **Product and UX specialization**

Generative AI interfaces require careful prompt design, error handling, and guidance. Mobi brings deep expertise in product thinking, UX design, and conversational grounding to ensure the app drives real engagement.

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1. [McKinsey: The agentic commerce opportunity: How AI agents are ushering in a new era for consumers and merchants](#)

2. [McKinsey: New front door to the internet: Winning in the age of AI search](#)

## Conclusion

Brands have a rare opportunity to get ahead of a shift that will redefine how consumers discover and buy. MCP apps on ChatGPT and Claude are poised to become a primary way customers explore options, get guidance, and complete transactions. Brands that establish a presence early will benefit from greater visibility, stronger engagement, and greater control over direct channels.

To explore what an MCP app can do for your brand, schedule a discovery conversation with Mobi. Our team will walk you through the opportunities, technical requirements, and your path to a successful launch. Now is the time to take ownership of your presence in conversational and agentic AI. Mobi can help your brand move quickly, confidently, and with reduced risk.

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