

NETWEBMEDIA AI SERIES · 14 INDUSTRIES

AI and Small Business

The general playbook for small and mid-size businesses, startups, e-commerce and professional services: what to automate first and what to leave alone.

SMB

SAAS & STARTUPS

E-COMMERCE

PROFESSIONAL SERVICES

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Book 12 of 14 · netwebmedia.com

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About this series

Fourteen books, one question: what does AI actually change for a business like yours? Each book is written for one industry — its customers, its tools, its rules — so you can act on it this month, not someday. Buy one, or get all fourteen in the bundle.

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| 2. AI and Healthcare & Wellness | 9. AI and Events & Weddings |
| 3. AI and Hospitality & Tourism | 10. AI and Wine & Agriculture |
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| 5. AI and Local Services | 12. AI and Small Business — this book |
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Every statistic in this book carries a numbered reference to a named, dated source in the Sources section. Benchmarks are medians or averages from other businesses as published by those sources — not predictions of your results.

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Start here

This book is for the people who run small and mid-size businesses without a technology department to hand things to: the founder of a twelve-person SaaS startup who is also head of sales, the owner of an online shop that ships 200 orders a week, the three-partner accounting or law firm, the marketing agency with eight staff, the distributor with a warehouse and a spreadsheet. If you sign the payroll and answer customer email on the same day, this is written for you.

It is not a book about the future of AI. It is a book about the next thirty days. Every chapter ends in something you can do this week, and every number in it comes from a named, dated source you can check in the Sources section. Where the evidence is stronger for one kind of business (software, e-commerce, professional services), we say so.

Here is what you get. Chapter 1 shows where your peers are, using the 2025 and 2026 surveys from the U.S. Chamber of Commerce, QuickBooks and Goldman Sachs. Chapter 2 explains, in plain English, the five jobs AI does in a small business and what it cannot do. Chapter 3 is about your customers: how buyers now use ChatGPT, Google's AI Overviews and shopping agents before they talk to you. Chapter 4 ranks the ten use cases that pay back fastest. Chapter 5 gives you a tool stack with real September 2026 prices in three budgets. Chapter 6 covers the rules: the FTC, the TCPA, state chatbot laws, Colorado, the EU and Chile's Ley 21.719. Chapter 7 is the 30-day plan. Chapter 8 is for readers in Chile and the rest of Latin America.

You can read it front to back in about forty minutes. If you are short on time, read Chapter 4 and Chapter 7 and come back for the rest.

● Small business and AI in 2026 — four numbers to know

77%

of US small and mid-size businesses use AI regularly (48% in mid-2024)

14%

have fully integrated AI into core operations

54%

better conversion from AI-referred visitors than other traffic (May 2026)

44%

of SMBs have a written AI acceptable-use policy

Sources: Intuit QuickBooks, 2026 (vendor survey); Goldman Sachs 10,000 Small Businesses, 2026; Adobe via Digital Commerce 360, 2026 (vendor data); GTIA, 2026

Those four numbers are the whole story. Almost everyone is using AI. Only one business in seven has built it into how the company runs. The customers arriving through AI are worth more than the ones arriving any other way. And fewer than half of businesses have written down a single rule about it. The gap between "using" and "running on" is where the advantage sits, and you can close it in a month.

1. Why AI matters for small business now

The market you are in

Small business is not a niche; it is most of the economy. The United States has 36.2 million small businesses, 99.9% of all firms; they employ 62.3 million people, 45.9% of the private workforce, and produce 43.5% of GDP.¹ Every tool vendor in Chapter 5 knows that, which is why the starting prices are built for a company with five people, not five hundred.

Adoption has moved fast. The U.S. Chamber of Commerce found that 58% of small businesses used generative AI in 2025, up from 40% in 2024 and 23% in 2023, and 84% plan to increase their use of technology platforms.² It varies by sector: generative-AI use is 77% at technology companies and 74% in financial services, but 54% in retail and 47% in construction.³

● Generative-AI use by sector — US small businesses, 2025



Source: U.S. Chamber of Commerce testimony citing the 2025 Empowering Small Business report, 2026

What are they using it for? Bank of America's survey of 1,072 owners found 77% had integrated AI into operations, mainly for marketing (50%), content production (38%), customer service (37%) and inventory management (28%); 74% expect revenue to rise next year.⁴

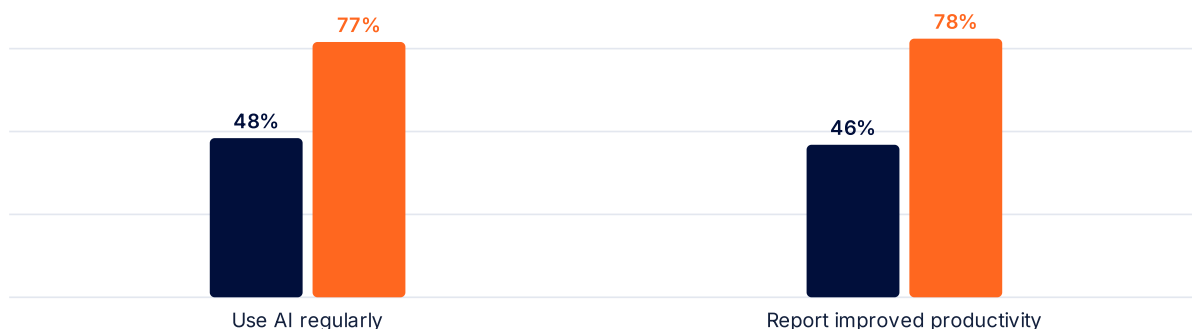
Where your peers are

The QuickBooks report, built with University of Chicago economists on 34,000 owners and data from 5.3 million businesses, is the one to keep. In 2026, 77% of US small and mid-size businesses use AI regularly, up from 48% in July 2024. Of those, 78% report improved productivity (46% in 2024),

43% report increased revenue and only 2% a decline; four times as many AI-using businesses increased hiring as cut it.⁵

● US small and mid-size businesses: AI use and results, July 2024 vs. 2026

■ July 2024 ■ 2026



Source: Intuit QuickBooks, 2026 AI Impact Report, 2026 (vendor survey)

The Chamber's data agrees from the hiring side: 82% of AI-using small businesses increased their workforce in the past year. Among the businesses that do not use AI, the reasons are tool quality (33%), implementation cost (30%) and legal or compliance uncertainty (28%).² Cost is second, not first, and QuickBooks found the top barriers were privacy and security, fear of errors and not knowing what AI can do — not price.⁵ The obstacles are knowledge and trust, and both are fixable in a month.

Key number: 77% of small and mid-size businesses use AI regularly, but only 14% have fully integrated it into core operations.⁵⁶ The businesses in that 14% are the ones reporting revenue gains, not just time saved.

The integration gap

Using AI and running on AI are different things. Goldman Sachs surveyed 1,256 alumni of its 10,000 Small Businesses program in early 2026: 76% use AI and 93% of users report a positive impact, with 87% saying AI augments rather than replaces staff. But only 14% have fully integrated AI into core operations, and 73% say they need more training and implementation resources.⁶

GTIA's August 2026 survey of 520 SMB decision-makers describes the same "slow and steady" picture: 50% are "AI-invested", 40% use it for specific tactical needs and 24% are still in pilots. Governance lags: 44% have an acceptable-use policy, 40% employee training, 39% data-security

rules.⁷ Salesforce's survey of 3,350 SMB leaders adds the competitive edge: growing businesses are nearly twice as likely to invest in AI as declining ones, and 91% of SMBs using AI report a revenue boost.⁸

The large-company data is a useful warning. McKinsey's 2026 survey of 1,719 organizations found 89% use AI, but only 37% can attribute any profit impact to it and just 6% are high performers. The difference is process: 73% of high performers fundamentally redesigned workflows, against 25% of everyone else.⁹ The subscription is not the work. The workflow is.

Three sub-segments, three tells

Software and startups adopt fastest (77% generative-AI use)³ and the frontier is agents: 32% of organizations now build software with coding agents rather than buying it,⁹ 54% of sellers have used AI agents, yet the average seller still spends only 40% of their time selling.¹⁰ **E-commerce** has the clearest customer-side numbers: AI-referred traffic to US retail sites rose 138% year on year in May 2026 and converted 54% better than non-AI sources.¹¹ **Professional services** show the frustration gap: 74% of professionals use AI several times a week, but 91% report some frustration with the value delivered, 78% of clients say AI-driven quality improvements are essential and only 6% consistently receive them, and more than a third of professionals use unsanctioned tools.¹³ If you run a firm, that last number is your first policy problem.