Digital Transformation
NETWORK
A Business Software Alliance Initiative

AI for Small Business

Small Companies, Big Difference: AI Adoption Transforms SMEs

Small- and medium-sized enterprises (SMEs) are a huge force in the global economy. From "Mom-and-pop" stores across the United States, to Germany's *Mittelstand* where SMEs build the machines that power manufacturing worldwide, to micro-businesses running on e-payments across the Global South, SMEs are diverse, and dynamic. They are also benefiting from the growth of artificial intelligence (AI).

The United States is home to more than 30 million SMEs,[1] and they are increasingly using AI. In September, the US Chamber of Commerce issued its latest report[2] on the impact of technology on SMEs. "Despite ongoing challenges such as inflation, supply chain disruptions, and talent acquisition, AI has emerged as a crucial tool that empowers small business owners to innovate in a competitive marketplace," it noted. According to their research, 99 percent of small businesses use at least one technology platform. And some 40 percent used generative AI—nearly double the 2023 rate of 23 percent. Of businesses using AI, 91 percent say it will help their business grow in the future.

AI makes a difference for SMEs in three key areas, which this report will explore in greater depth.

SECTION 1
Saving Time and Money
How AI optimizes everyday processes to create big savings for small businesses

SECTION 2
Improving Customer Journeys
How AI helps SMEs give customers what they want, when they want it, on their preferred platform

SECTION 3
Enhancing Cybersecurity
How AI helps businesses of every size stay safe online with scalable solutions

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Large companies have been using AI to improve internal processes, and now the same technologies are increasingly accessible to SMEs. A new survey by the Small Business and Entrepreneurship (SBE) Council says AI is saving SMEs nearly $275 billion annually. "Small business owners have rapidly embraced AI, and the range of tools and applications are helping to boost profitability, productivity and competitiveness," said SBE Council president & CEO Karen Kerrigan.

The improvements AI can bring to SMEs have a ripple effect that are potentially immense: in the EU, SMEs represent 99 percent of all businesses, generate 56 percent of gross domestic product (GDP),[3] and employ around 100 million people.

The digital transformation comes at the same time as a shift in the nature of SMEs. A 2022 Accenture survey[4] identified a "next generation" of small business owners—created thanks to the 2020 work-from-home revolution, digital acceleration, and the great resignation.

Accenture found these new SMEs are digitally savvy, have different goals, and are predominantly self-funded, rather than relying on venture capital or grants. They also plan to stay small, with 70 percent of the new founders planning to remain as an SME, reflecting shifts in lifestyle and personal priorities. That will change the makeup of the SME landscape: AI solutions that are geared for SMEs don't necessarily have to focus on helping them become large companies.

The Bipartisan Policy Center (BPC) also looked into how small businesses are testing AI tools. Contrary to the popular view of them being slow to adapt, "they are in many ways leading AI implementation throughout the economy," the Think Tank noted in its report.[5] They also found that young and minority small business owners lead AI adoption.

AI makes a difference for SMEs in three key areas, which this report will explore in greater depth, along with real-world examples of how they use the tools provided by BSA members. AI positively:

1. Impacts their admin and accounting systems,

2. Enhances customer experience, and

3. Boosts cybersecurity capabilities.

Saving Time and Money

How AI Enhances Admin and Accounting Systems

Small businesses use technology for all kinds of reasons, but the US Chamber of Commerce found that the most common applications for SMEs were related to managing finances. Using digital tools for everyday functions such as payroll, sales processing, data entry, invoicing, taking notes in meetings, scheduling, and accounting has "played a critical role in helping small businesses weather challenges." AI is a natural next step.

SMEs are ready to leverage AI to increase efficiency, accelerate growth and compete more effectively. Most importantly, AI allows SMEs to focus more energy on what they actually love doing—their business.

Products such as Microsoft 365 Copilot, a generative AI companion, can make it easier to integrate AI into a business, because it works with the same Microsoft 365 apps companies use every day. For SMEs, trust is vital, so getting help from an experienced partner to deliver responsible AI can be very appealing.

In the same vein, the growing cost and complexity of hardware and software technology is motivating many small businesses to look to the cloud. Oracle Autonomous Database is powered by embedded machine learning (ML) technology and provides an easier way to store, process, manage, and analyze immense quantities of data. Automation can reduce database and infrastructure costs by up to 80 percent, a huge incentive for SMEs.

In turn, companies that offer AI solutions to SMEs need to tailor their offer. SMEs aren't just small versions of big enterprises, they are their own special ecosystem. "There is tremendous value in the SME market for technology, but companies can't reach these buyers by simply replicating enterprise commercial approaches," McKinsey wrote in the report[6] *Winning the SME Tech Market in a Challenging Economy*. "Instead, they must understand the needs of SMEs—particularly in the current economic climate—and tailor their approach accordingly."

The following case studies show real SMEs using BSA members' solutions to enhance their daily business lives.

DX AT WORK

HubSpot

DX at Work: Putting the AI Into Sustainability

Responsible companies want to help achieve the UN's Sustainable Development Goals (SDGs) by 2030, but can often wonder how to transform their internal culture to become more sustainable. Danish startup consultancy 2030 Builders helps them do just that, thanks to a range of innovative digital solutions. In turn, 2030 Builders wanted to drive sales growth, reach more customers and organize their business better; another startup pointed founder Mia Negru to **HubSpot**.

"It sounded ideal for keeping our team organized without paying extra for managing contacts, prospects, and leads," she says. "By using HubSpot, everything from marketing to sales to service was connected. This allowed us to start being more strategic about how we grow." Mia estimates that 2030 Builders achieves an outstanding ROI of 80 percent with HubSpot—for every $100 invested, they generate $800 in revenue.[7]

DX AT WORK

Microsoft

DX at Work: Small Island, Small Businesses, Big Results

Jersey, a small island between England and France with a population of 100,000, has seen productivity decline by 30 percent since 1998. Jersey Business aims to tackle this by offering free, confidential, and independent support and advice to businesses on the island; it also works with local government to understand the scale, causes, and impact of the challenge.

Jersey Business recognizes that technology can help solve the productivity puzzle, and turned to **Microsoft** Copilot for Microsoft 365 for support.[8] "We have some Eureka moments," enthuses Rosie Lemprière, Marketing Manager at Jersey Business. She is using Copilot for Microsoft 365 to summarize documents, create presentations, and search Jersey Business' 13 years' worth of documents. Jersey Business is leading by example, and some of the productivity challenges are actually easing.

DX AT WORK

AUTODESK

DX at Work: Seeing Inside, With AI

For more than 25 years, VisiConsult has manufactured industrial x-ray systems; now, it's diversifying from physical products to services—using digital twin technology, AI and cloud collaboration to offer its customers x-ray images and image interpretation by subscription.

Together with **Autodesk**,[9] VisiConsult is further developing the process with an AI platform that automatically detects defects even more reliably than conventional x-ray image processing methods. The AI learns from evaluated image data to continuously improve its effectiveness.

DX AT WORK

ORACLE®

DX at Work: Small Business, Big Rewards for Loyalty

Drop Tank specializes in gas station loyalty technology across thousands of participating locations. The small but rapidly growing company partners with fuel marketers and convenience stores, and processes huge amounts of data in the course of providing these services. It was using on-premises databases and management software, but this became harder as the company grew.

Drop Tank turned to **Oracle** Cloud services,[10] anchored by Oracle Autonomous Database, to create new loyalty solutions for gas station operators. Drop Tank can stand up a new data warehouse in one hour and pull useful business information about consumer behavior from it within four hours. "We're not a large company, and as we grow we don't want to have to hire a team of database administrators to manage databases, update software, and create tables and indexes," said Tim Miller, CTO of Drop Tank. "Oracle Autonomous Data Warehouse allows us to focus on analyzing the data rather than on managing systems."

DX AT WORK

trinet

DX at Work: Tasty Clams, Speedy Service

Biggie's Clam Bar, started in 1944, is a growing family-owned restaurant chain that has to manage payroll, comply with the Patient Protection and Affordable Care Act (ACA) and other human resources (HR) regulations, as well as guide and advise on the hiring and onboarding of new employees. In 2010, Biggie's expanded into a full-service location with an expanded menu, and has opened up one full-service location each year for the last four years.

TriNet helps the company[11] with ACA compliance, payroll, and HR through a combination of digital tools and quarterly meetings with HR representatives. "TriNet's helped Biggie's in many ways, paneling our HR needs, whether it's face-to-face meeting during onboarding processes, whether it's on the phone, going through paywall questions or whether it's through email, just bouncing off different ideas of hiring, firing employees," said General manager Steven Ranuro.

DX AT WORK

Adobe

DX at Work: Popular Accessories, Knowledge Acceleration

Toronto's Flirty Pineapple is a growing accessory brand, selling many hair accessories, from scrunchies and headbands to hair clips and barrettes. Even as the brand grows, owner Madison Riddolls remains at the center of the business, handling design, marketing, distribution, and even fulfillment, mostly by herself.

Riddolls, who was already using **Adobe** Acrobat to handle her company's digital documents and contracts, is now leveraging the power of Adobe AI Acrobat Assistant[12] to accelerate her processes from research to design. Using the Generative Summary feature, new business owner Riddolls can learn more in less time. She simply uploads a document and with just one click, creates a summary of key points to quickly understand what the document is about. Acrobat AI Assistant also helps her turn document summaries into professional text, helping her create marketing content in minutes rather than hours. "I'm up to 50 percent more efficient with AI Assistant," says Riddolls. "I can absorb a lot more information to inspire my work and teach me to run my business more efficiently."

SECTION 2

Improving Customer Journeys

What AI Can Do for SME Customer Experience

The first wave of digital transformation has changed the relationship between businesses and customers. Gone are the days of waiting for office hours to pass by or make a phone call; for a generation of digital natives, 24-hour service has become the norm. AI makes it easier for companies to raise their game. Customer journeys can be in-person, virtual or hybrid, and are frequently made more pleasant with AI smoothing the process.

AI-driven virtual conversation agents mean small businesses are responsive to their customers around the clock. IBM commissioned Forrester Consulting to conduct a Total Economic Impact™ (TEI) study[13] and examine the potential return on investment (ROI) enterprises may realize by deploying its conversational AI Watson Assistant. They found companies saved $6 per contained customer call with Watsonx Assistant, and that AI-augmented agents reduce interaction handle time by up to 30 percent.

SMEs can use also AI predictive models to calculate how many agents, virtual or live, it will need during busy periods. Information technology (IT) leaders can also customize their AI-enabled contact centers with callback queues, so users can skip the wait on hold and receive a phone call once an agent is available. In retail, AI solutions can connect to inventory and payment systems, and link in-store checkouts with virtual systems so that staff and customers are up-to-date. At every stage, this means a smoother experience, and therefore more satisfied customers.

The following case studies show real SMEs using BSA members' solutions to enhance their daily business lives.

DX AT WORK

salesforce

DX at Work: Finding Work, Faster

Started in The Philippines, Wonolo is an on-demand staffing platform that connects businesses to workers—it is short for "Work Now Locally." When customers needed help promoting new jobs or new hires were tackling paperwork, wait times to talk to their agents by phone or online chat were getting too long. Wonolo turned to **Salesforce** for an AI-powered solution.[14]

Wonolo found that Service Cloud Einstein provided the most human-like messages compared to other tools it evaluated. Plus, Einstein replies with three prompt options in two to three seconds, whereas other tools took five to 10 seconds to reply. AI-generated chat dialogue helps agents increase efficiency and reduce handle times 20 percent.

At Wonolo, AI enhances the human touch instead of suppressing it. Non-native English-speaking agents find generated prompts especially helpful in confirming the right replies for every situation. With added agent confidence, they can shorten training times, build a consistent brand voice, and reduce agent turnover.

DX AT WORK

shopify

DX at Work: A Better Experience, Meow

Tomlinson's is a multi-generational family-owned and operated holistic pet supplies business based in Austin, Texas. Founded in 1946, the company now operates 18 retail locations throughout central Texas as well as a popular online store. They wanted to speed up in-store checkout process, and unify their online and in-store sales channels, so they turned to **Shopify** for help.[15]

"The Shopify interface on desktop and point of sale is very straightforward and user-friendly," says Kate Knecht, Tomlinson's Owner & Operator. Unifying their sales channels has also led to new customer benefits; the company's loyalty program "is seamlessly managed through Shopify, allowing us to track memberships, apply discounts automatically, and provide a smooth experience for customers and staff." Using Shopify has led to a 56 percent reduction in average in-store checkout times, along with a 46 percent reduction in average number of required taps at checkout and automatic application of promotional discounts with zero additional taps required.
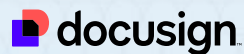
DX AT WORK

SAP

DX at Work: Made for the Trade

Pacific Coast Supply (PCS) provides building supply across 14 states. The company was happily running its business with SAP Enterprise Resource Planning (ERP) but wanted to streamline and modernize its store operations, and reduce training time for new sales employees. PCS turned to **SAP** partner DataXstream and its OMS+ order management solution, which reimagines the user interface to reflect real-life customer engagements.

The results included improved customer support thanks to customized quote lookup and a custom-built material search, increased efficiency through the integration of business operations, and more time for sales representatives to concentrate on customers, thanks to process automation.

All of this has improved the overall gross margin for the company by 1% in additional profit.[16] "The flexible, cloud-based technology drastically reduced PCS' training time from four months to four days and allowed its people to become more proficient, faster," said Martin Menard, CIO, Pacific Coast Companies, Inc. We "could increase its inventory turns, open stores faster and achieve a faster time to money while delivering a better total experience for its customers and employees."

DX AT WORK

docusign

DX at Work: Granting Loans, Changing Lives

Allies for Community Business (A4CB) is a nonprofit community financial development institution located on Chicago's West Side that offers grants and loans to entrepreneurs throughout Illinois and Indiana. It helps individuals, especially those from minority and underprivileged backgrounds, with the capital, coaching and collaboration they need to get started and grow their businesses.

Since the pandemic, A4CB has been fully digital. They turned to **Docusign**[17] eSignature and ID Verification, part of the Docusign Agreement Cloud, to move to a digital loan processing model, including electronic signing and remote identity verification of signers, smoothing the customer process. Once Docusign eSignature and Docusign ID Verification were in place, the gains were immediate. A4CB went from closing an average of 30 loans per month to 400 loans per month, as well as protecting against fraud, satisfying audit requirements, and keeping client data safe.

SECTION 3

Enhancing Cybersecurity

How AI Keeps SMEs Safer Online

As SMEs increasingly use digital technologies for everyday operations, they face increased threat levels from cybercrime. They are attractive targets due to perceived vulnerabilities, resource constraints, and sometimes, inadequate cybersecurity measures. In addition, many SMEs provide services to larger organizations, meaning criminals can target them to gain access to through their supply chain.

As this British research paper notes[18] cybersecurity breaches not only expose the confidentiality, integrity, and availability of sensitive data but also have far-reaching implications for SMEs' operational and financial stability, as well as their reputations. Many SMEs know about the risk of cyberattacks, whereas others believe they are too small, or not lucrative enough to even attract cyber criminals. Companies in the earlier stages of digital transformation can just find the whole topic bewildering.

Even a completely manual business, such as key cutting or hairdressing can accidentally be exposed to digital threats by its partners. Banks, credit-reporting agencies, and major retailers have all unintentionally compromised their customers' data.

This makes a cloud-based, AI-powered solution from a trusted tech provider particularly appealing. Alongside the basics, such as backing up data, updating software and best-practice password management, getting AI support offers a great deal of reassurance without taking on a full-time cybersecurity expert.

As Microsoft notes,[19] cybersecurity powered by AI may be able to provide more protection than other types of programs. Instead of dealing with threats after losses, AI security programs look for unusual activity to stop attacks or raise alerts earlier. AI can also look for irregularities in other systems, like inventory and accounting, to find signs of illegal activity.

The IBM Institute for Business Value (IBM IBV) worked with the Banking Industry Architecture Network to look into how AI can help banks[20] better serve the diverse needs of SMEs. As SMEs migrate their customer interactions to digital platforms and operate on cloud with software-as-a-service (SaaS) solutions, it is essential that they develop a deep understanding of the security measures required.

Both banks and SMEs therefore need to recognize the importance of a multifaceted approach to data security, one that encompasses both technological advancements and human factors. This can help ensure the integrity of their digital operations across expanded and complex financial ecosystems and supply chains.

According to separate IBM IBV research, organizations (not just SMEs) with fully deployed security AI and automation have experienced an average reduction of $3 million in data breach costs.[21] The following case studies show how SMEs are deploying BSA members' solutions to improve their cyber defenses.

DX AT WORK

IBM

DX at Work: Secure Data Centers for Smaller Players

IBM's LinuxONE 4 Express is a pre-configured rack mount system which offers the performance, security and AI capabilities of LinuxONE to SMEs worldwide[22] who want their own data center. It is the ideal platform to address new and traditional use cases such as digital assets, medical imaging with AI, and workload consolidation.

University College London is one of largest universities in the UK, and globally renowned for its medical research work. They worked with IBM to build a sustainable hybrid cloud platform for research. "We're excited for LinuxONE 4 Express to support high I/O workloads like Next Generation Sequencing for Biosciences as well as supporting work in 'Trusted Research Environments,' for example AI workloads on medical data," where security is paramount, he said.

DX AT WORK

DX at Work: Banking on AI for Cybersecurity

State-owned Belfius Bank is an integrated bank and insurer serving more than 3.8 million people in Belgium. They wanted to wanted to make sure their cybersecurity solutions enable them to deliver the best banking and insurance services to their customers.

IBM Threat Detection and Response (TDR) services, inclusive of Managed Detection and Response services uses AI to strengthen defenses, continuously improve security operations, and protect the hybrid cloud. It can proactively mitigate threats with curated and predictive threat intelligence.

The security platform within TDR includes ML-based analysis and classification of every security event—including those from endpoints. So for Belfius, approximately 73 percent of alerts are automatically processed,[23] with false positives quickly discarded and benign or standard issues assigned to automated resolutions, saving human analysts' bandwidth to focus on more serious issues.

DX AT WORK

DX at Work: A Collegial Copilot for Cybersecurity

Oregon State University (OSU) is at the forefront of innovation, but in spring 2021 it was the victim of a severe security breach, which underscored the urgent need for robust defenses to protect critical research and personal data. In the wake of this, they called on Microsoft for support. They deployed **Microsoft** Copilot for Security, the only generative AI solution that helps security and IT professionals amplify their skillset, collaborate more, see more, and respond faster.

With Copilot, OSU can enhance existing security frameworks,[24] allowing for more efficient threat detection and system management. Emily Longman, manager of OSU's Security Operations Center, expressed her optimism about the potential of Copilot, saying, "Our research is a huge priority for the university, but sometimes it can be difficult to secure, and getting vulnerability management can be difficult. But with Copilot, we can find better solutions that are more secure for those researchers and really push the limits of human knowledge and research at OSU."

Conclusion: Small Is Beautiful, With a Touch of AI

There are 33 million SMEs in the United States: they have a vital role to play in the digital transformation. With most SMEs comfortably using digital tools, AI is the next step. From reaching new customers to providing a cybersecurity edge, it can help entrepreneurs and innovators take their business to the next level, worldwide.

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