



AI & Small Business Adoption 2026

How America's small businesses are putting AI to work, and what's still standing in their way.

66%

now use AI in their business,
up from 55% a year ago

70%

say they lack the skills to
use AI effectively

86%

see AI as an opportunity,
not a threat

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SURVEY OVERVIEW

AI & Small Business Adoption Overview



Thryv's third annual AI and Small Business Adoption survey, which tracks the ways in which small businesses are leveraging AI to advance their business, reveals that well over half are using AI, many daily, for everything from strategic planning to business automation to marketing campaigns and more. However, with this continued adoption some challenges remain.

Key Findings

AI Adoption

Has climbed to 66%, up from 55% in 2025.

New Skills Challenge

Seven in ten small business owners say they lack the skills to use AI effectively.

Investing real dollars in AI

More than half spend at least \$100 per month on AI tools and that investment is bringing measurable returns.

Increased Revenue

Seventy percent report that AI has contributed to increased revenue, while 55% say it has reduced costs.

Optimism Remains High

Eighty-six percent of SMBs view AI as an opportunity, not a threat

Getting More Strategic

80% say AI has made them more strategic in both their operations and marketing.

With AI becoming a growth catalyst, the data makes the case that adoption is no longer optional for small businesses. But **adoption without mastery** could be the defining challenge for Main Street in the months ahead.

SMALL BUSINESS AI ADOPTION

AI use jumped to two in three small businesses

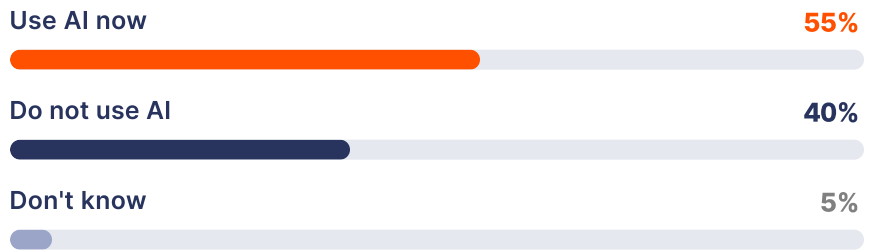
Question asked: Are you currently using artificial intelligence (AI) in your business, including software you have been using that now uses AI?

66%

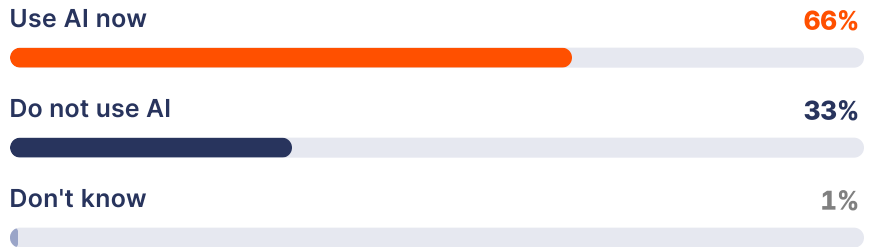
of small businesses now use AI, a 20% jump from 55% in 2025.

YEAR-OVER-YEAR COMPARISON

2025



2026

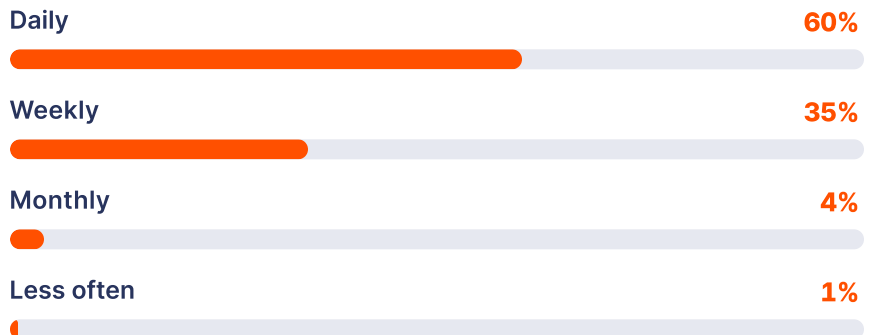


HOW OFTEN THEY USE IT

60%

of AI users reach for it **every day**.

USAGE FREQUENCY



THE SKILLS GAP: THE DEFINING CHALLENGE OF 2026

High adoption, but a widening skills gap

Question asked: Are you currently using artificial intelligence (AI) in your business, including software you have been using that now uses AI?

70%

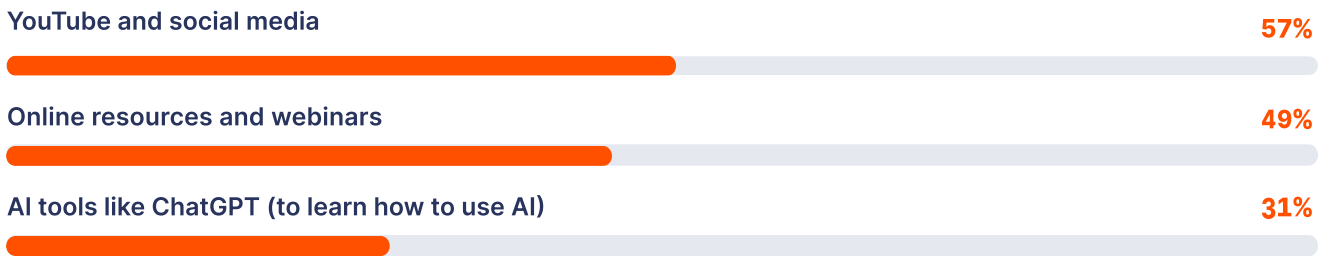
of SMB owners say they **lack the skills** to use AI effectively.

Despite high adoption and strong comfort levels —**86% say they are somewhat to extremely comfortable** using AI — seven in ten still say they need more, or significantly more, training to use it productively.

Confidence is high. Capability is not. The gap between the two is where the next year of small-business growth will be won or lost.

WHERE SMBs GET THEIR AI TRAINING

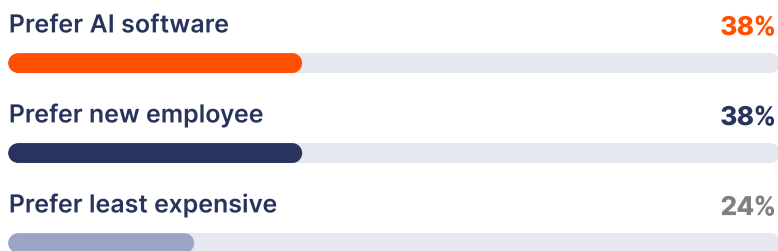
With 70% saying they need more training, owners are filling the gap through a patchwork of free and informal resources.



IMPACT ON HIRING: A PRODUCTIVITY DRIVER, NOT A REPLACEMENT

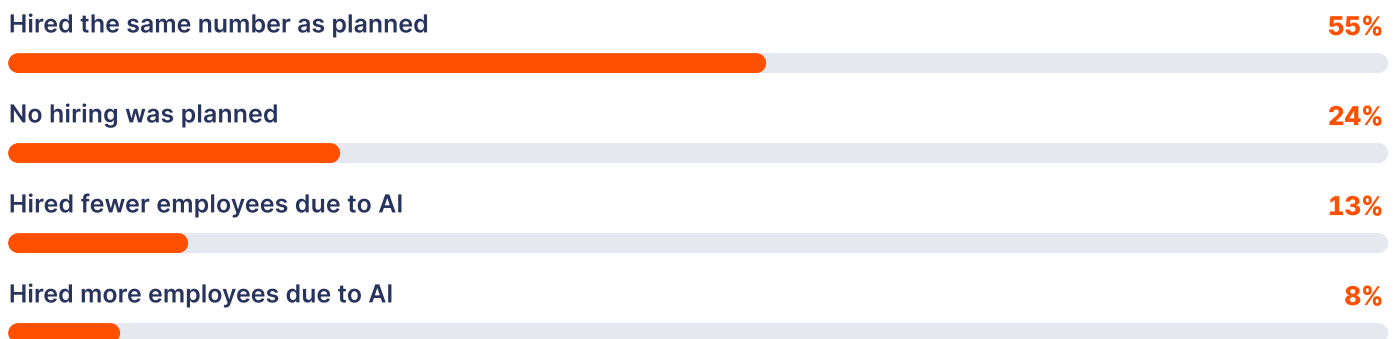
A growing preference for AI over a new hire

Question asked: If you needed to add a new resource to your business, and either a person or AI software could perform the task equally well, would you prefer to hire a new employee or purchase AI software?

PREFER AI VS. AN EMPLOYEE
2025

2026


+8 pts

rise in preference for AI software since 2025, a signal that SMBs believe AI can deliver capabilities a new hire cannot.

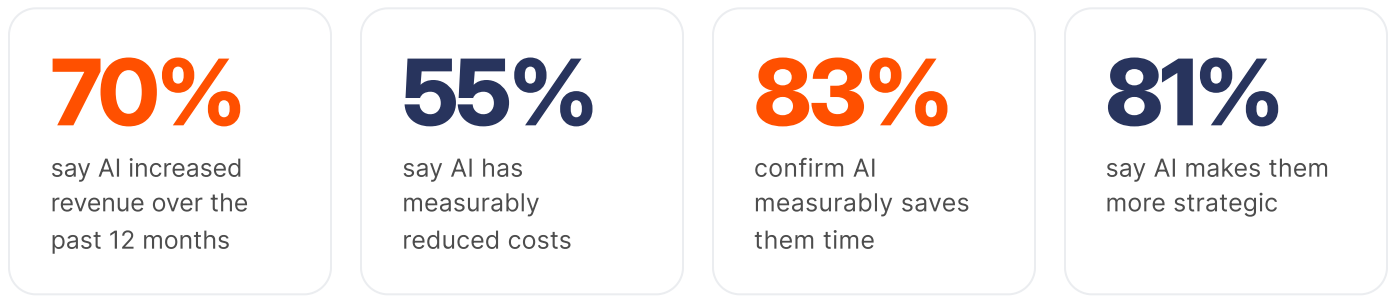
DID AI CHANGE YOUR HIRING OVER THE PAST 12 MONTHS?


Rather than replacing workers, AI is acting as a productivity driver. **A third of decision-makers** say AI lets them do more with fewer employees, without cutting staff, and **45%** expect AI to have no impact on hiring in the next 12 months.

REVENUE & PRODUCTIVITY: MEASURABLE RETURNS

AI investments are paying off in 2026

Small businesses are seeing real financial returns from their AI spend — in revenue, cost, time, and strategy.


SPENDING TRENDS

35%

are spending more on AI than they were 12 months ago.

More than half of SMBs, **53%**, now spend at least \$100 per month on AI tools.

MONTHLY SPEND ON AI TOOLS


CUSTOMER & STRATEGY:
COMPETITIVE PRESSURE ON MAINSTREET

AI is becoming table stakes for winning customers



72%

say AI is necessary to reach new customers and grow the business

68%

say AI is needed to meet rising expectations for immediate, high-touch service

54%

worry they risk losing customers if they don't adopt AI

AI & STRATEGIC PLANNING

Reshaping how owners think about the long game

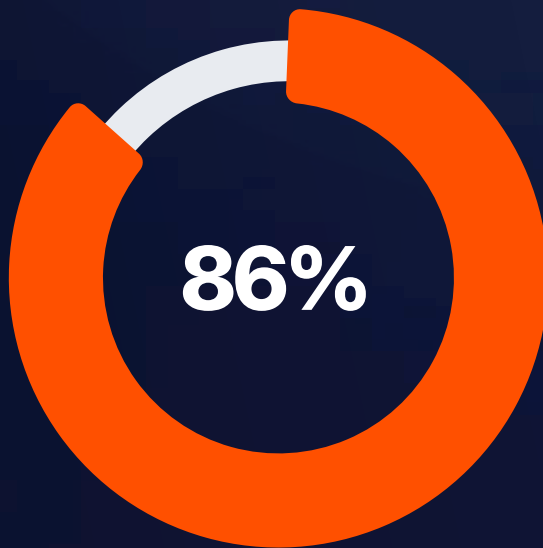
AI is changing how small businesses approach marketing, operations, and long-term planning, not just day-to-day tasks.



OPPORTUNITY OR THREAT: THE VERDICT FROM MAINSTREET

Small businesses see AI as opportunity, not threat.

Question asked: Overall, do you see AI as more of an opportunity or a threat to your business over the next two years?



Optimism is high across every business type.

86% see AI as an opportunity to grow, a remarkably consistent signal across industries, sizes, and tenures.

BREAKDOWN OF RESPONSES

42%

Major opportunity

44%

Slight opportunity

11%

Neutral

2%

Slight threat

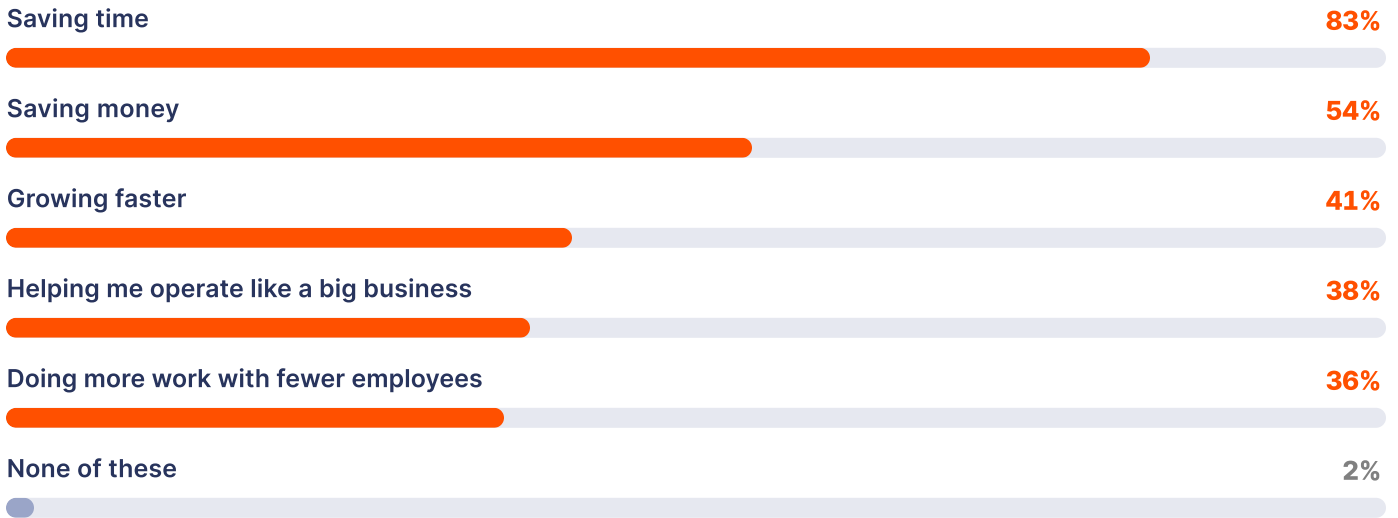
1%

Major threat

BENEFITS: TIME & MONEY: WHAT AI DELIVERS

Saving time leads, saving money follows close behind

Question asked: Does AI benefit your company in any of the following ways? (Select all that apply)

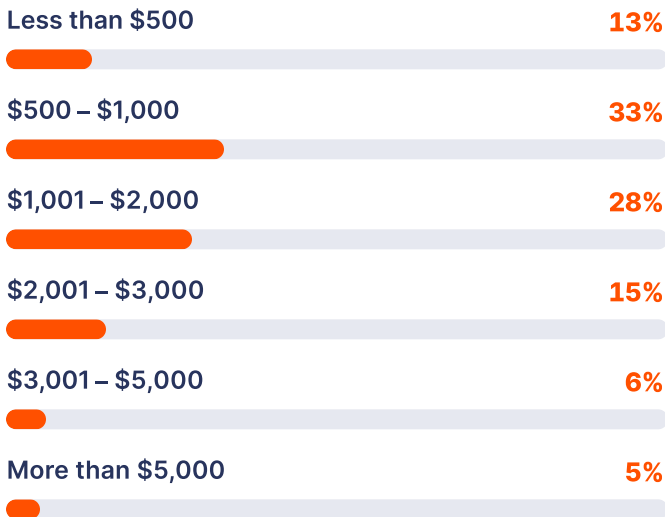


54%

More than half of AI users say the technology measurably saves them money

MONEY SAVED PER MONTH

61% estimate \$500–\$2,000 in monthly savings.


TIME SAVED PER MONTH

Most save 11–40 hours every month.



WHERE AI IS WORKING: USE CASE & INDUSTRIES

AI is spreading across the whole business


TOP USE CASES

Business automation and data analysis lead in 2026.

Question asked: What areas of your business have incorporated AI? (Select all that apply)



3.6

On average, SMBs are incorporating AI into 3.6 areas of their business

ADOPTION BY INDUSTRY

Professional services and personal services lead AI adoption in 2026.

Question asked: Are you currently using artificial intelligence (AI) in your business, including software you have been using that now uses AI?

79%

Personal Services

68%

Construction

68%

Professional Services

65%

Restaurant / Retail

HOW THE SURVEY WAS RUN

Survey methodology

The Thryv AI and Small Business Adoption Survey was conducted in April 2026 among 561 U.S. based small and medium-sized business decision-makers, recruited through an independent third-party research panel. Respondents are not Thryv customers.

561

U.S. SMB
decision-makers
surveyed

04/26

fielded via
independent panel

21+

all respondents
aged 21 or older

4

core industries
represented

Respondents represent a wide range of ages, years in business, and industries, including construction, professional services, restaurant/retail, and personal services, with most reporting annual revenue between \$1 million and \$1.9 million. All are decision-makers for their business.



ABOUT THRYV

Thryv (NASDAQ: THRY) is an AI-enabled global marketing platform that helps small businesses get found online faster, win more customers, and drive repeat business. Thryv software offers SMBs AI-driven lead insights, automated customer follow-up, and an AI-enabled CRM, alongside a suite of additional solutions. Thryv is making growth-focused AI tools accessible to the plumber, salon owner, contractor, lawyer, accountant and more. Over **200K+ businesses globally** use Thryv to market, sell, and grow.

