

PEXIVA PERSPECTIVE • AI & ML FOR SMES

Why AI is now an **SME advantage**, not an enterprise luxury.

Small and mid-sized enterprises are adopting AI faster than any technology cycle on record — to generate leads, cut cost-to-serve, and lift productivity. The winners aren't the ones with the biggest models. They're the ones who tie every use case to a KPI and know the difference between a pilot and a payoff.

58%

of U.S. small businesses now use generative AI (up from 40%)

U.S. Chamber of Commerce, 2025

66%

of SMBs say AI saves them \$500–\$2,000 every month

Thryv, 2025

~1 yr

the small-vs-large adoption gap has nearly closed

SBA Office of Advocacy

KPI

every use case tied to leads, cost-to-serve, or productivity

Vendor-neutral

the right model for the task, governed

Human-in-loop

production-grade, not science projects

01 Adoption already crossed the chasm

The U.S. Chamber of Commerce found 58% of small businesses now use generative AI — up from 40% a year earlier and more than double 2023. The SBA's longitudinal data shows the gap between small and large firms narrowing to roughly a year, the fastest catch-up of any major technology cycle. AI is no longer an enterprise luxury; it is table stakes for competing.

But adoption is not the same as advantage. Most small businesses are still in the exploration phase — individual employees experimenting without a KPI, a policy, or a path to production. That gap is exactly where value is won or lost.

- ◆ **Lead generation** — AI-assisted outreach, qualification, and content that compounds pipeline.
- ◆ **Cost-to-serve** — self-service and summarization that deflect routine work without hurting CX.
- ◆ **Productivity** — hours returned to small teams where every hour saved matters more.

02 Pilot versus payoff

Thryv reports 66% of SMBs say AI already saves them \$500–\$2,000 a month. The businesses capturing that aren't running the flashiest demos — they scope each use case to a measurable outcome before they build, and they put a human in the loop where it matters.

A pilot proves it can work. A payoff proves it pays. We scope for the second.

03 How PEXIVA delivers AI

Vendor-neutral, governed, and measured. We pick the right model for the task — not a single vendor's stack — and we put guardrails around it so the output is dependable enough to run the business on.

AI delivery, done right

Production-grade AI in day-to-day operations.

- ◆ **Right model for the task** — AWS Bedrock, Claude, OpenAI, or Gemini, chosen on fit and economics.
- ◆ **RAG & agents on clean data** — retrieval and automation grounded in governed sources.
- ◆ **Human-in-the-loop** — review where stakes are high; automation where they're not.
- ◆ **KPI-scoped** — leads, cost-to-serve, or productivity defined before kickoff.
- ◆ **Governed & safe** — data handling, policy, and audit trails so AI doesn't become a liability.

04 From pilot to production

- ◆ **Find the value** — rank candidate use cases by KPI impact and feasibility.
- ◆ **Prove it cheaply** — a scoped pilot with a target number, not an open-ended experiment.
- ◆ **Harden it** — data, governance, and human-in-the-loop for production reliability.
- ◆ **Measure & expand** — bank the payoff, then extend to the next use case.

Start with an AI Value & Readiness Baseline

A short, expert-led assessment of where AI will actually pay for your business — ranked use cases, data readiness, and a pilot-to-payoff plan tied to a KPI. You keep the action one-pager whether or not we engage further.

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SOURCES

1. U.S. Chamber of Commerce — “Empowering Small Business” report, 2025: 58% of small businesses use generative AI (up from 40% in 2024).
2. Thryv — AI and Small Business Adoption Survey, 2025: 66% of SMBs report AI saves \$500–\$2,000 per month.
3. U.S. SBA Office of Advocacy — “AI in Business: Small Firms Closing In,” 2025 (narrowing small-vs-large adoption gap).

All third-party figures are drawn from the named research above and are current as of publication. PEXIVA Technologies cites these for context; they are directional, not guarantees of outcome.