Banker's Bulletin

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AI for Small Businesses: Impact and Sentiment

Workplaces are abuzz with daily talk of AI and its impact, from productivity to privacy and from security measures to questions about job replacement.

So, what are small-business owners' and HR leaders' thoughts on artificial intelligence? Surveying more than 1,100 small-business owners and HR professionals at small businesses, the 2025 Paychex State of Small Business AI Report shares data and insights on the survey results.

The biggest find is that owners of small businesses – for this survey, those employing fewer than 500 people – are optimistic, with 72% expressing a somewhat positive to a very positive attitude toward AI and 82% viewing AI technology as helpful to their business.

Small business owners and their HR leaders seem to have embraced AI or at least the thought that the technology will benefit their business. Small business owners use AI daily.

- **76%** expected a moderate to significant impact in the next five years, and more than one-third (34%) anticipate significant transformation in their business.
- **66%** respondents using AI in their businesses said there have been positive impacts, and increased productivity.

Investing in AI

Small business owners and HR leaders have a desire to level the competitive playing field, whether that is in recruiting talent, saving money, finding efficiencies, and more. So, when it comes to technology and its ability to help in those areas, survey participants are making a business investment in AI. With 62% of owners and HR leaders indicating they plan to spend between \$1,000 and \$9,999 on AI technology in 2025, while 90% overall plan to invest in some AI in 2025.

Ask your Paychex rep how AI-powered tools from Paychex can help your business clients.

