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The Adoption Gap

More than half of UK small businesses now use AI. Most of them aren't being paid for it yet. This is where the value actually is.

A Moor & Co commercial briefing

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POWERED BY 3DMAI

IN SHORT

UK small businesses have crossed a line it took years to reach: AI is now mainstream rather than experimental. But *using* AI and *getting paid* for it are two different things, and the gap between them is wide. Most firms have a subscription. Far fewer have a result they can point to in their accounts. This briefing sets out what the 2026 evidence actually shows, strips out the hype around the subject, and explains in plain terms where a small business should start if it wants AI on the bottom line rather than just on the invoice.

1. AI has quietly gone mainstream

For most of the last decade, AI in small business was a conversation about the future. That has changed. In March 2026 the British Chambers of Commerce, working with the University of Essex and Atos, reported that 54% of UK firms were actively using AI. The trajectory tells the story better than the single figure: adoption sat at 23% in 2023, 25% in 2024 and 35% in 2025 before this jump. The survey was dominated by smaller firms, with around 94% of respondents being SMEs.

That should reassure any owner who has felt behind. You are not late. You are arriving at roughly the same time as everyone else. But arriving is not the same as winning, and that is where the picture gets more interesting.

2. Adoption is not the same as capability

The headline number hides a more important one. While more than half of firms now use AI in some form, only around one in ten have moved beyond generic, off-the-shelf tools to anything bespoke or properly built into how the business runs. For most firms in 2026, “AI adoption” means an occasional ChatGPT subscription used to draft an email or tidy up a quote. Useful, but not transformative, and not defensible: your competitor has the same subscription.

The official figures reinforce the point. Government and Office for National Statistics surveys, which apply a stricter definition of what counts as using AI, put active adoption well below the chambers’ number. That spread is the real finding. Most firms now touch AI; far fewer have built it into a process that reliably saves money or wins work. There is a difference between owning a tool and having a capability, and right now the country is long on tools and short on capability.

The value never came from the subscription. It comes from what you point it at — and almost nobody is pointing it at the decisions that actually move money.

A blank chatbot will answer any question you think to ask, which sounds like a strength and is in fact the problem. A busy owner does not have time to work out the right questions about their own margins, cashflow or pricing, let alone interpret a generic answer. The firms pulling ahead are not the ones with the cleverest tool. They are the ones who aimed an ordinary tool at a specific, repeated, money-related decision and measured the difference.

3. What the productivity evidence really says

The most-quoted UK figure on this comes from the University of St Andrews Business School, whose 2025 study of around 10,000 small firms found that AI adopters reported productivity gains of between 27% and 133% over non-adopters. It is a real, government-data-backed study and worth taking seriously. It is also worth reading carefully before repeating.

Two things stand out. First, that range is enormous, which tells you the benefit is highly variable and depends far more on what a business does with AI than on whether it has it. Second, the gains were concentrated in the firms that started with the lowest productivity, and in service sectors such as hospitality and catering, where small operational fixes — rotas, waste, scheduling — turn quickly into saved hours. That is encouraging for a typical small business, because most of the easy wins are unglamorous and operational. But the study describes an association across many firms, not a promise to any one of them. Treat “up to 133%” as proof that the upside is real, not as a number to drop into your own forecast.

4. The jobs question, answered straight

Owners ask, quite reasonably, whether adopting AI means cutting staff. The evidence so far says no. In the same 2026 chambers research, more than nine in ten firms using AI reported no change to their headcount over the previous year, and most said roles were unchanged. AI is, for now, being used to take routine work off people rather than to take people off the payroll.

The honest caveat: the small group of firms going deepest, building bespoke AI into core operations, are more likely than the rest to expect headcount changes ahead. That is worth watching. But for the overwhelming majority of small businesses today, the realistic prize is not a smaller team. It is the same team spending less time on admin and quoting, and more on customers and margin. If a supplier’s pitch leads with staff cuts, be sceptical; the data does not support that as the typical outcome.

5. Where the value actually is for a small business

Strip away the noise and the useful applications for a small business are narrower and duller than the headlines suggest, which is precisely why they work. The pattern is consistent across real businesses: AI earns its place when it is aimed at a decision you currently make slowly, infrequently, or on instinct. In practice that means a short list.

- **Pricing and margin.** Your true gross margin per product after fees, returns and real overheads — and being able to see what a small price change does before you make it.
- **Cashflow visibility.** A clear view of your lowest cash point in the next 30 days, before it arrives rather than after.
- **Marketing return.** Which channels actually pay back, pound for pound, instead of spreading spend on feel.
- **Quoting and proposals.** Turning a day's quoting into an hour, without losing accuracy.
- **Supplier and cost comparison.** The real landed cost of one option set honestly against another.

None of these is futuristic. All of them are decisions a small business makes constantly, usually without the analysis a larger competitor has a whole team to provide. That is the genuine opportunity AI creates for smaller firms: not magic, but access to commercial intelligence that used to require people you could not afford.

The distinction that matters is between a general AI and a tool built for the job. Asking a general chatbot "is my pricing right?" earns you a generic essay. Running your actual numbers through a tool designed around UK commercial reality — real VAT, real wage rates, your real costs — earns you an answer you can act on this afternoon. The first is interesting. The second changes what you do.

6. What to ignore — for now

A large share of the current AI conversation is about "agentic AI": autonomous systems that supposedly run whole processes on your behalf. It is coming, and it will matter. It is also not where a small business should spend attention or money in 2026. Gartner's own analysts expect more than 40% of agentic AI projects to be scrapped before the end of 2027, undone by unclear returns, governance problems and cost. Let larger organisations take that risk and learn the lessons. The proven value for a small firm today is in well-defined, supervised tasks with a human checking the output, not in handing over the keys.

The same scepticism applies to anyone selling AI as a personality rather than a result. The right question is never "is this clever?" It is "what decision does this improve, and how will I measure it?" If a tool or a supplier cannot answer that in a sentence, it is not ready for your money.

7. A practical place to start

The firms that get value from AI tend to follow the same unremarkable path. It is worth copying.

- **Pick one decision** you make regularly and badly, or slowly. Pricing and cashflow are the usual candidates.

- **Write down where you are now:** the time it takes, the cost, the error rate, the result.
- **Use a tool built for that job** — one that works on your numbers — rather than a blank chatbot.
- **Check the difference at 30 and 90 days** against what you wrote down.
- **Only widen once you can see the gain.** Then repeat with the next decision.

This is deliberately modest. It is also how the firms in the productivity research actually got their results: one stable, measurable process at a time, not a grand transformation.

ABOUT MOOR & CO & 3DMAI

We help you cross the gap between owning a tool and having a capability.

Moor & Co is a commercial advisory built by someone who has run, scaled and exited real businesses, not a technology vendor. We help small businesses across North Staffordshire and South Cheshire decide where AI and better commercial analysis will actually pay back, and where they won't.

The tools behind much of this thinking sit inside **3DMAI**, our commercial intelligence platform for UK SMEs. It does the unglamorous, high-value work described here — true margin per product, 30-day cashflow, marketing return, pricing scenarios — on your own numbers, in plain English, for £19.99 a month. The free tools need no sign-up and are the simplest way to see whether the gap this briefing describes is costing you anything. If you would rather talk it through first, the discovery call is free and there is no commitment.

Book a free discovery call →
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SOURCES

1. British Chambers of Commerce, with the University of Essex (ESRC Centre for Micro-Social Change) and Atos — *Future of Work: AI in the Workplace* (March 2026).
2. University of St Andrews Business School (Prof. Ross Brown) — ESRC-funded analysis of the Longitudinal Small Business Survey (April 2025).
3. Office for National Statistics — Business Insights and Conditions Survey (2025).
4. Gartner — analyst commentary on agentic AI project outcomes (2025).
5. UK Government, Department for Science, Innovation and Technology — AI Opportunities Action Plan.