SMB TECHNOLOGY PULSE 2026 · ANALYSIS

AI's Moving Target: How the Value of AI Shifts as Companies Scale

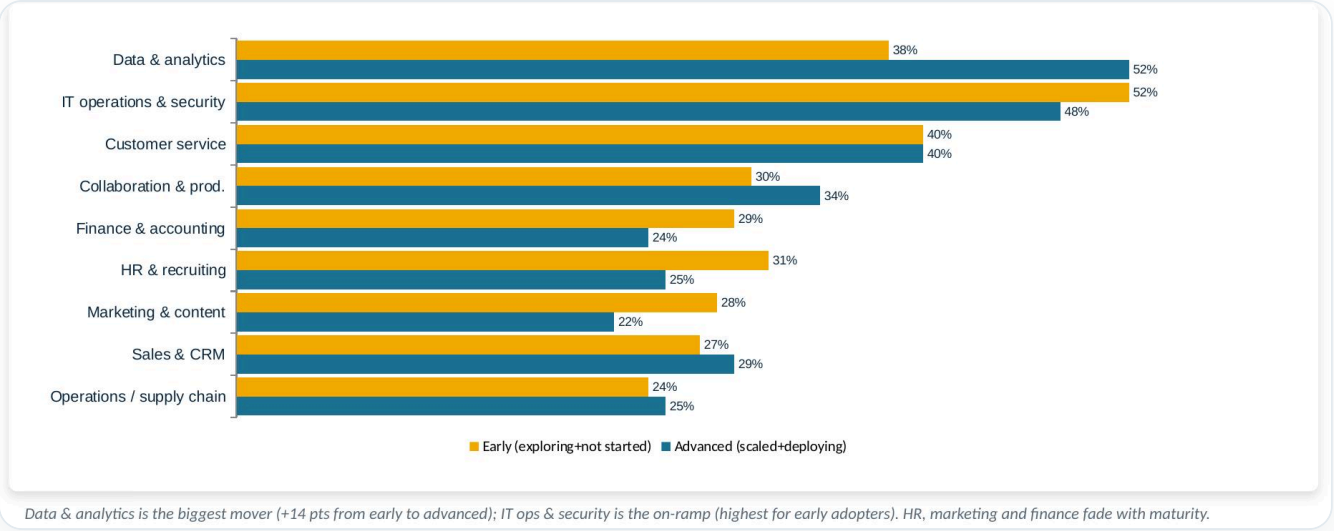
Cross-tabbing where firms are on the AI journey against what they expect AI to do reveals a value frontier that moves — from security to insight — and changes sharply by company size and sector.

Based on 489 SMB technology decision-makers · Questions 26 (adoption stage) × 29 (top value areas)

Ask a room of mid-sized businesses whether they're "adopting AI" and almost every hand goes up — 97% have started, and a third are already deploying. But "adopting AI" turns out to mean very different things depending on how far along a company is, how big it is, and what industry it's in. When we cross AI adoption stage against the business functions where firms expect AI to deliver the most value, a clear pattern emerges: **AI enters a business through IT and security, and graduates to data and analytics as it scales.**

01. The on-ramp is security; the destination is data

Split the sample into **early** adopters (still exploring, or not started) and **advanced** adopters (deploying or fully scaled), and the priorities visibly rotate. Among early-stage firms, IT operations & security is the number-one place they expect AI to help (52%), with data & analytics well behind at 38%. Among advanced firms, that ordering flips: data & analytics leaps to 52% — the single biggest maturity effect in the whole battery, a 14-point swing — while IT operations eases back.



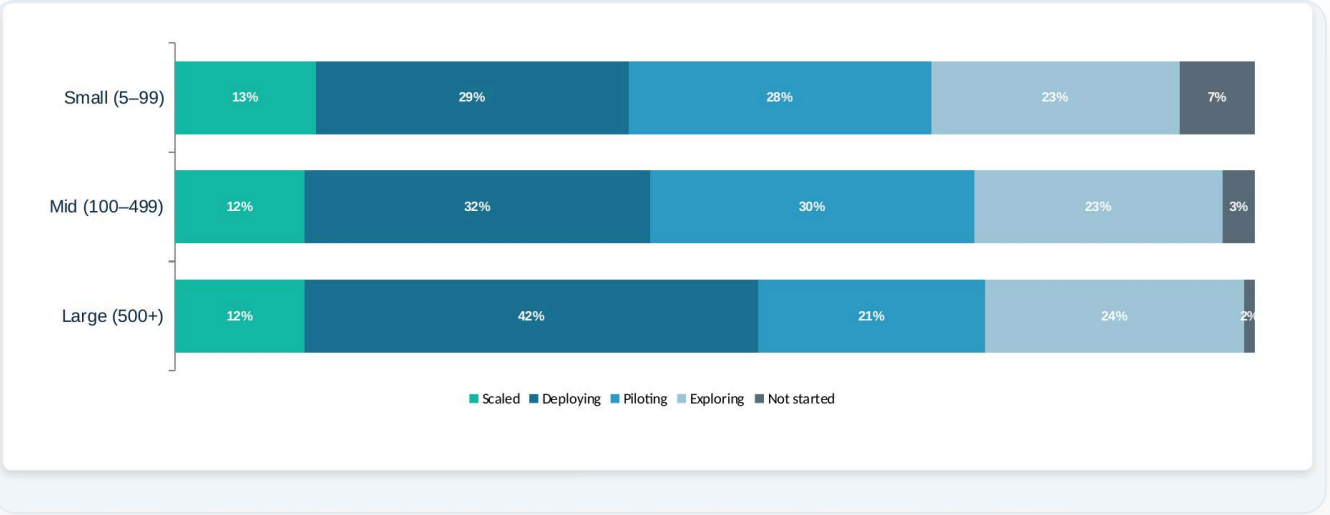
Expected AI value by adoption maturity. Data & analytics is the biggest mover (+14 points); IT operations & security is the on-ramp, highest among the least-mature firms.

The functions that *fade* with maturity are just as telling. HR, marketing and finance all lose ground as firms move from exploring to deploying — they read like the brainstorm ideas that don't survive contact with a real rollout. Customer service is the constant, holding near 40% at every stage.

> *Early adopters buy AI to run the business more safely. Advanced adopters buy it to understand the business better.*

02. Adoption tracks headcount

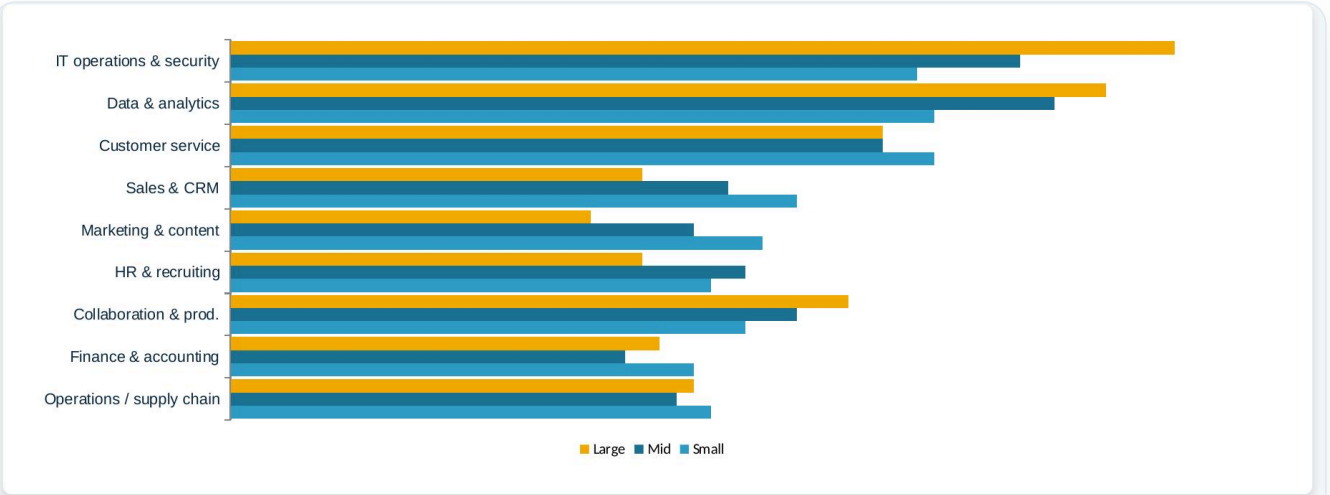
Before looking at *what* firms want from AI by size, it helps to see *how far along* they are. Deployment rises steadily with company size — from 29% of the smallest firms to 42% of the largest — while "not started" all but disappears above 100 employees. The share that has fully *scaled* AI, though, holds stubbornly near 12% regardless of size: getting to production is common, but embedding AT across the business is still rare everywhere.



AI adoption stage by company size. Deploying climbs with headcount; scaled adoption stays near 12% across the board.

03. Size shifts the mix — but watch the delivery

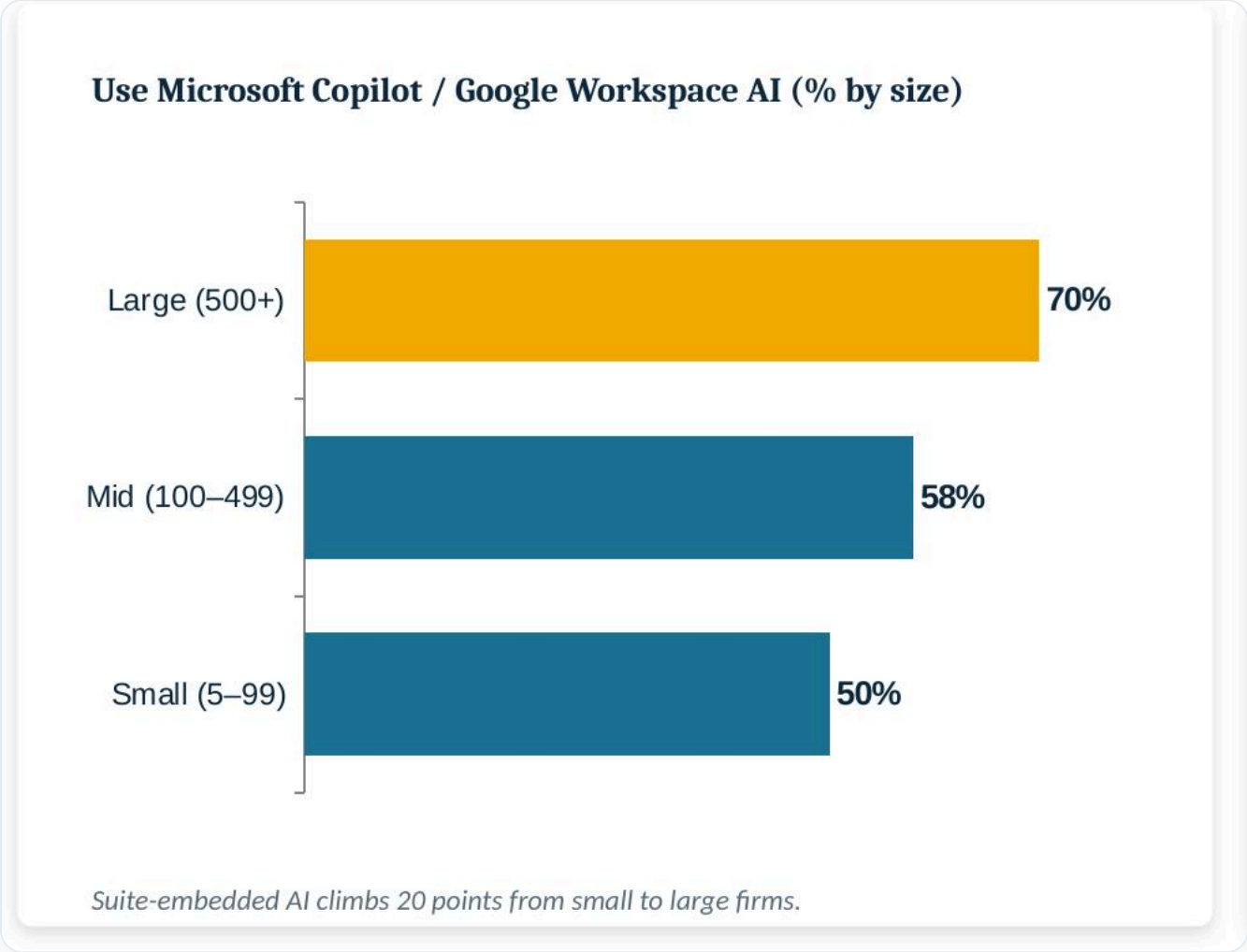
The value mix does move along the size axis: infrastructure use cases — IT operations & security (40%→55%) and data & analytics (41%→51%) — climb with company size, while the growth use cases move the other way, with sales & CRM (33%→24%) and marketing (31%→21%) peaking among the smallest firms. Notably, HR and finance stay roughly flat across sizes — so the shift is *toward* cross-cutting infrastructure, not away from the back office.



AI value priorities by employee size. Cross-cutting infrastructure rises with size; growth functions fall; HR and finance stay flat.

It is tempting to read this as “big firms simply prefer infrastructure.” But there is a more mechanical explanation hiding in the tool data — and it matters. The AI that scales hardest with size is not something firms went out and bought; it is the assistant baked into the office platform they already run. Use of Microsoft Copilot / Google Workspace

AI climbs from 50% of small firms to 70% of large ones, while standalone, function-specific tools such as AI-assisted CRM stay flat (34%→30%).

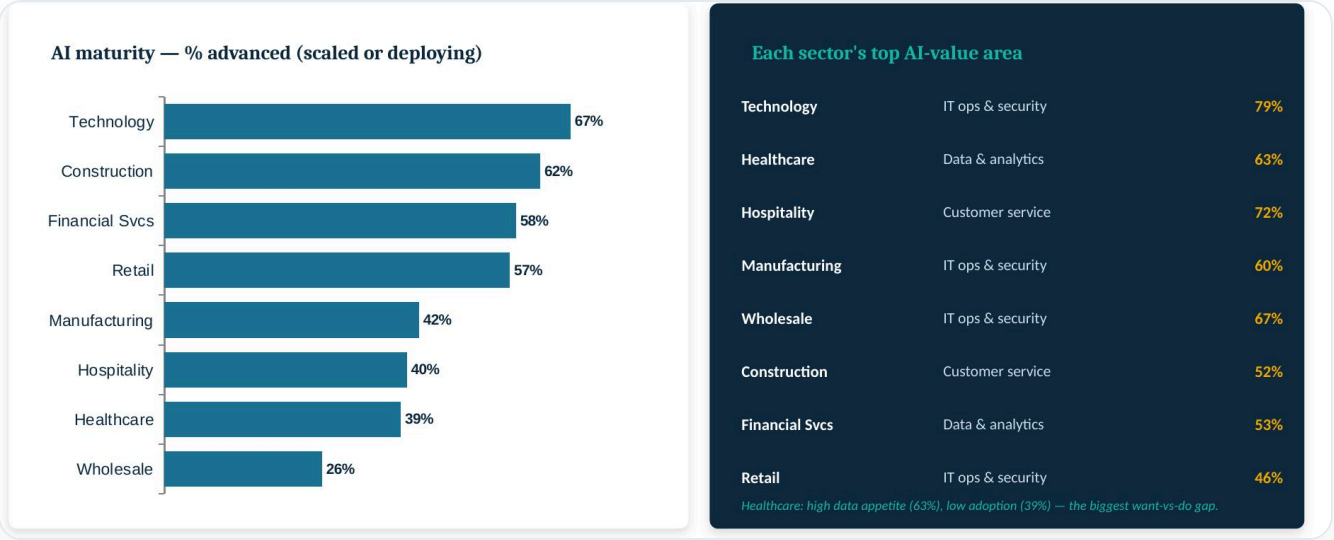


Suite-embedded AI (Copilot / Workspace) by company size. For larger firms, adopting AI increasingly means the platform they already own switched it on.

So for larger firms, “adopting AI” is as much about what their platforms deliver as what they choose. Value concentrates where they adopt AI directly — security and data — while function-level AI in HR, finance and the rest increasingly arrives embedded in the business apps they already run, rather than as a separate decision. The survey cannot fully separate “don’t prioritise it” from “expect it to come built-in” — but the platform signal says the delivery story is real.

04. Every sector has a signature

Industry adds a third layer that the averages hide entirely. Technology firms are the most mature (67% advanced) and, unsurprisingly, point AI at their own IT operations and security (79%). But the sector signatures diverge fast from there: hospitality leads with customer-service AI (72%), construction with customer service too (52%), while healthcare and financial services are all about data & analytics.



AI maturity by industry (left) and the single most-cited AI value area per sector (right).

The most interesting story is healthcare — a coiled spring. It has one of the highest appetites for data & analytics AI (63%) yet one of the lowest adoption rates (39%): the widest gap between what a sector wants from AI and what it has actually deployed.

05. Where this goes next

Step back, and the pattern points to a two-wave story. The value showing up today is the *switch-on* layer — copilots in the office suite, general assistants, security AI — the AI firms can turn on without re-engineering anything. It is real, but bounded: it sits *beside* the work rather than *inside* it.

The larger, still-unrealised gains look like they lie one step further out: re-engineering core workflows on business applications that are **integrated and infused with AI** — not an assistant next to the process, but AI woven into it. The demand signal is loud. Integration is the number-one buying criterion (45%) *and* a top barrier (36%); disconnected systems, un-scalable processes, poor real-time visibility and legacy migration all rank as significant challenges; and AI & automation is the single biggest area for new spend (59%). Meanwhile only 12% of firms have *scaled* AI — flat across every size band — so the deep, embedded value is almost entirely still ahead.

One honest caveat: the survey measures demand, friction and intent, not realised return, and today's adoption still leans firmly toward the switch-on layer. So this second wave reads as latent rather than already rising — gated on the business-app vendors that will ship the integrated, AI-infused workflows. The firms that get there first won't just have AI; they will have redesigned the work around it.

What it means

- **Meet firms where they are on the curve.** Sell security and IT-ops AI to newcomers; sell data & analytics to firms that are already deploying.
- **Let size choose the story.** A growth narrative (sales, marketing, service) resonates with smaller firms; an infrastructure narrative (IT, security, data) resonates with larger ones.
- **Speak the sector's language.** The "average" top use case is IT ops, but hospitality and construction want customer-facing AI — value messaging should follow the vertical, not the mean.
- **Watch the coiled springs.** Healthcare's want-versus-do gap is the clearest signal of pent-up demand waiting on the right, compliant, ready-to-deploy solution.
- **The next wave is workflow, not tools.** Today's value is the switch-on layer; the bigger prize is re-engineering core workflows on integrated, AI-infused business apps — clearly wanted, but barely started (12% scaled).

Methodology: SMB Technology Pulse 2026, a survey of 489 qualified technology decision-makers at small and mid-sized businesses. Adoption stage from Q26 (single choice); value areas from Q29 (top-3 multi-select). "Advanced" pools scaled and deploying firms (n=232); "early" pools exploring and not-started firms (n=130). Industry cells with fewer than ~25 respondents are directional. Percentages are the share of respondents within each group selecting a given value area.