

A woman with dark hair and a grey button-down shirt is sitting at a wooden table, working on a silver laptop. She is looking down at the screen. In the background, there are clothing racks with various items of clothing, including green and brown garments. A colorful abstract painting is on the wall behind her. The scene is brightly lit, suggesting a modern, creative workspace like a boutique or design studio.

AI Adoption Among Small Businesses: **Qualitative Insights from the Small Business Credit Survey**

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Disclaimer

The views expressed in this report are those of the authors and do not necessarily reflect the views of the Federal Reserve Bank of San Francisco or the Federal Reserve System.

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Executive Summary

Nearly 40% of small business respondents to the 2024 Small Business Credit Survey (SBCS) reported either using or planning to use artificial intelligence (AI), revealing a rapidly evolving landscape of adoption among the nation's smaller firms.

Sentiments around AI adoption ranged from enthusiasm to opposition. Reported applications of AI among small business respondents were just as varied, spanning both core operations and support functions. Common applications included:

- productivity tasks
- marketing, social media, and search engine optimization
- developing written communications
- visuals generation and graphic design
- customer service
- analytics and forecasting
- programming machines and sensors
- developing custom AI tools for specific business needs

The sophistication of these applications varied considerably, from basic task assistance to complex, integrated systems.

Many firms expressed interest in AI adoption but reported facing barriers, including policy and regulatory limitations, financial costs associated with appropriate tools, time and capacity constraints related to staff training and system upgrades, and knowledge gaps regarding implementation strategies. Other firms deliberately opted not to adopt AI, citing concerns about accuracy and intellectual property rights, the centrality of human interaction to their business model, or an absence of perceived applicability to their operations.

These findings from the 2024 SBCS's initial qualitative inquiry into AI adoption establish a baseline understanding of how small businesses are experiencing this technological transformation and complement forthcoming analysis of the 2025 SBCS, which included a comprehensive supplemental survey module on AI adoption.

AI Adoption Among Small Businesses: Qualitative Insights from the Small Business Credit Survey

The Federal Reserve System pursues its dual mandate of stable prices and maximum employment while also safeguarding the U.S. economy through sound banking supervision and secure payment systems. An important aspect of this work is to understand the economic experiences of firms and workers, including how they may be impacted by emerging technologies such as artificial intelligence (AI) and generative AI (GenAI). Small businesses employ nearly half of all U.S. workers and account for 43.5% of gross domestic product (GDP); to the extent that AI affects productivity and how work is conducted in the United States, it is worth following how small businesses might navigate this technological transition differently from large businesses.ⁱ

Surveys have attempted to quantify business and individual adoption of AI, especially GenAI, since its widespread introduction in the fall of 2022. Most surveys have found that adoption is positively associated with firm size—that is, firms with larger head counts have adopted AI to a greater extent than smaller firms.ⁱⁱ In 2024, the Federal Reserve System’s Small Business Credit Survey (SBCS) asked respondents about AI for the first time to further explore whether and to what extent this important segment of the economy is interacting with AI. This brief explores responses to this first qualitative inquiry from the SBCS about AI adoption in small firms.

We find that in 2024 nearly 40% of small business respondents reported using or planning to use AI. Respondents reported a broad range of experiences and perspectives on the role of AI in their work and society, with notable variation across firms.

Data and Methods

The SBCS is a national survey of U.S. firms with fewer than 500 employees, including nonemployer firms, or those with no paid employees other than the business owner. A total of 13,608 firms responded to the 2024 survey, which was fielded between September and November 2024.ⁱⁱⁱ The SBCS asks about financial and operational experiences and challenges, including access to credit, and often includes one-off modules about topics of particular interest in any given year. In its 2024 survey, the SBCS asked about current or planned AI adoption in a single open-ended text-response question:

“Is your business currently using or planning to use Artificial Intelligence (AI)? If so, which types of tools and for what purpose?”

More than 8,500 survey respondents completed this supplemental question. Responses varied substantially in length and scope, from one-word answers (e.g., “yes,” “no,” “ChatGPT,” “marketing”) to long paragraphs specifying which tools firms had adopted for particular use cases, their experiences to date, and perspectives and prognostications about effects of AI on work and society more broadly. To generate an estimate of the rate of AI adoption among small business respondents, we manually reviewed responses and classified them as either “currently using or planning to use AI” or “not using or planning to use AI.” For more information about this process, please see the Methods Appendix.

Unless otherwise noted, findings do not distinguish between employer and nonemployer designations, industries, or other firm characteristics. Such details are provided for context, where appropriate, and are not intended as generalizations. Quotes have been lightly edited for readability, to preserve anonymity, or both. All quotes come from SBCS respondents and represent the views of the individual.

Findings

We find that about 40% of 2024 SBCS respondents, including both employer and nonemployer firms, reported either using or planning to use AI. For context, most surveys covering a similar time period find current adoption rates between 20% and 40%, with larger firms more likely to report adoption.^{iv} On the other end of the spectrum, just over half of respondents reported that they were neither using nor planning to use AI.

Sentiment toward AI ranged from enthusiasm to indifference to skepticism.

Eagerness to adopt AI varied widely among survey respondents. Some were enthusiastic adopters optimistic for a future with more embedded AI, both inside work (“We use it for everything that we can pretty much” and “We use all of them for everything”) and outside work (“I’ve integrated AI to improve on every aspect of my daily life”). Many described their AI adoption as part of an overall commitment to continuous improvement, including one firm that responded, “As a forward-thinking, eco-friendly plumbing and HVAC company, we’re always looking for innovative ways to enhance our services and improve our customers’ experience. We envision AI playing a key role in several areas of our business.” Another shared, “Yes, of course we use AI. Design, Engineering, HR, and anything that helps us be better, faster, and competitive.”

On the other hand, many reported using AI casually, in ways that suggested it was not part of core business processes or workflows. Many in this group characterized their use as “not significant” or “only for...,” despite going on to list clear use cases. For example, one respondent wrote, “Not really. I’ve occasionally used AI image generators for compositing ideas, but never for any actual business purposes or client use.” Another responded, “Not really, maybe some auto suggestions when making up marketing materials.”

Others in this group pointed out that AI’s integration into existing software is increasingly making its use a default behavior: “Where AI is integrated into our pre-existing tools (e.g., video conferencing, transcription, Google, Dropbox), we will use it in order to continue our business and our ability to work virtually with a majority of our customers.” However, this product integration of AI can generate tensions among

some business users. For example, one respondent wrote, “As purveyors of news—truth in journalism!—we’re wary of AI-written stories and hope not to be forced into that space. As business managers, we realize that many of the software tools we already use employ AI technology, and that situation is likely to continue and grow.” And among others, it is a source of frustration, with one business noting, “We only use AI tools that are forced upon us by clients or the software we already need for our business.” Another remarked that its bookkeeping software “offers and inserts AI into the desktop version of the program and the user is unable to disable the feature. This is an annoyance.”

Finally, many other respondents were vehemently opposed to AI utilization, using exclamation points (“NO!!!!!!!!!!”), all capital letters (“NO NO NO NO NO NEVER”), and colorful language to make their point. Respondents expressed a variety of negative views about AI—from distaste (“No! AI is super creepy. My business is personal. People want a human not some creepy, fake thing”) to skepticism (“No... Artificial Intelligence is an oxymoron!!”) to frustration (“NO! We hate AI and all the problems it keeps causing for us and our customers!!!!”).

It was clear—and noteworthy—that this is a topic about which hundreds of survey respondents were passionate enough to venture insightful, incisive commentary beyond the scope of the question. Some noted fears for their work due to AI:

“As a graphic artist, this topic has us all concerned. Generally, we do not plan to use it; however, our software makers are now building it directly into their software. It can be helpful in terms of research, in terms of referencing, and creating or doing quick tasks. In some areas, I can see where it can be helpful; in other areas, we see where it can destroy workforces, and many bad actors use this technology. We don’t want to see our industry ruined by it.”

Firms employ AI for a broad range of tasks and purposes, with varying levels of sophistication and integration.

AI use in small businesses is as varied as the products and services these businesses provide. Reported uses spanned both the production of core goods and services and support functions and varied in terms of sophistication and integration into the operation of the business. GenAI tools dominated the survey responses, but small

businesses also reported using more traditional AI, like machine learning or programming of robotics. Although the ways in which small businesses report using AI often defy neat categorization, the following reflect some common themes in the survey responses.

Productivity and efficiency. Small businesses frequently mentioned using AI for such tasks as notetaking, transcribing, summarizing, organizing, and “expediting simple tasks.” One firm wrote, “We use AI to simplify business processes, synthesize information, save time and increase productivity.” Some likened it to a virtual assistant, including a respondent who reported they are “currently using AI as a business owner, generally as an assistant. I use it to help plan, create text and marketing outlines, product plans, etc. Really just for logistics of running a business.”

Marketing, social media, and search engine optimization (SEO). Firms reported using AI throughout the marketing process, from “generating catchy item descriptions” to “ranking analysis and identifying traffic patterns” and “analyzing consumer data, helping create more personalized and effective engagement strategies,” including “scheduling posts at peak times and personalizing marketing efforts to increase engagement.” Many noted that marketing and SEO-oriented tools are built into commonly used seller platforms.

Developing written communications. Beyond producing copy for marketing and social media, small businesses reported using AI for writing of all kinds, both internal- and external-facing, including memos, training manuals, policies, contracts, website content, and product descriptions. Respondents reported using AI to help throughout the writing process, from blank-page “idea generation” through to editing/proofreading, “wordsmithing important documents,” and even translation into different languages. Importantly, many noted variations of the following sentiment: “We still need a writer to review and bring the copy into one voice that matches our other writing.” Some specific types of writing respondents highlighted include: social media copy, newsletters, blog posts, and even obituaries. One respondent had the following to say about where AI fits into their writing process:

“I use it to help craft grant narratives (I do the writing; I let AI help with suggestions and with shortening narratives). I use it to write fundraising plans and check for errors. It is not particularly accurate as far as error-checking, so I've found it to be fairly useless in this arena. It does a good

job of changing the tone of my writing (more casual or formal), offering words I may opt to use. I never use it verbatim because the language is still not appropriate for everyday use. It's obvious you are using AI."

Visuals generation/manipulation and graphic design. Firms reported using visual AI tools to create images and video, ranging from photorealistic to stylized or artistic; to design logos and advertisements; to render specialized technical drawings and designs. They use AI to format publications of all kinds and edit photos and videos. Other specific examples include creating, editing, and automatically annotating mapping data; designing products; and producing architectural design and computer-aided design (CAD) renderings. One firm reported using visual AI to help train hair braiders:

"AI is a powerful tool for training in hair braiding, using different techniques to provide personalized, interactive learning. Using image and video recognition, computer-vision AI can analyze braiding techniques in real time, helping learners understand hand placements, parting patterns, and braid tightness. This AI can also give feedback by detecting and correcting mistakes."

Customer service. Respondents reported high levels of both interest in and active use of customer-facing AI bots and customer service agent assistants, although opinions on their value varied widely. In general, businesses liked that chat bots could provide 24/7 customer assistance, enabling businesses to "quickly respond to customers' inquiries and frequently asked questions," both to "improve the efficiency and response speed of customer service" and free up time for other tasks. One likened their customer service bot to a virtual front desk assistant. On the other hand, many respondents worried that customers would find assistance obviously provided by an AI bot off-putting or unhelpful.

Brainstorming and research. One respondent shared, "I use AI nearly every day to help brainstorm ideas and kickstart my content creation process." Many respondents use AI as a search engine replacement, for both general queries and more specific requests (legal or tax policy, for example) where "the answers are better and easier to understand. I also use it for questions about software code," though one respondent noted that it "must always be confirmed, as the information is frequently incorrect." Businesses also reported using AI to generate specialized business operations

documents, including “the business plan, operations plan, cost sheet, growth/expansion plan, marketing docs, onboarding docs, logo creation, policies, and procedures documents.”

Analytics, forecasting, and optimization. Businesses use AI for complex quantitative problem-solving across business functions. One firm noted using it to optimize “planning inventory and purchasing levels.” Others reported using machine learning to build and train models from their own data, including a respondent who shared they were using AI “to optimize plant operations (e.g., multipoint groundwater extraction, balancing economic costs/financial value of groundwater/surface water/desalination),” with plans to expand “as we develop additional systems.”

Programmable machines and sensors. Many businesses engaged in mechanical production work reported using AI tools in conjunction with other machines, for tasks including precision woodworking and manufacturing; vehicle diagnostics; and grid control and management. One firm shared:

“Yes, we are currently using AI technology to optimize our operations and product lines. Specifically, we use predictive maintenance models and machine-learning algorithms to monitor equipment performance and provide early warning of potential failures, thereby reducing downtime and maintenance costs.”

Specialized tools. Finally, some small businesses have developed AI tools of their own to meet their needs. One firm reported a tool developed for internal processes: “We built a custom solution that overcomes the numerous limitations of AI for use in legal and medical settings.” Others noted that, in addition to using AI in-house, they were increasingly developing or offering AI products as part of their own product and service offerings, including one who shared that “we use our own developed AI/ML tools for incorporation into our products and to assist us internally in operations.”

Some firms are not using AI because they face barriers to use.

Firms that report not using AI fall into several distinct camps; many are either interested in or open to using AI but face one or more of the following hurdles to adoption.

Policy, regulatory, or legal hurdles. Particularly in highly sensitive or regulated industries, including health care and social services, firms indicated being constrained

by what tools they are allowed to adopt and/or the time required to understand and navigate these hurdles. For example, one respondent noted that “using AI in psychotherapy is currently unethical due to privacy risks, professional competence issues, informed consent, harmful bias perpetuating existing inequities, and transparency issues.” On the other hand, we heard from many respondents in these fields that they have already deeply integrated AI tools into their businesses and have no plans to discontinue their use. (Please see an inset focused on the healthcare sector on page 14.)

Financial costs. Respondents frequently mentioned financial costs associated with appropriate/desired tools as a reason they had not adopted AI. Although there are free versions of many AI tools, it was unclear from responses whether businesses were not aware of these or if they had determined the free tools to be insufficient for their needs. One respondent noted that “we would like to experiment in using AI for marketing purposes, but it is too expensive right now.” Others acknowledged a need for more specialized versions of the tools that would be cost-prohibitive. For example:

“We are investigating using AI/assisting with the development of AI tools for our business sector. A challenge is that we need affordable HIPAA [Health Insurance Portability and Accountability Act]-compliant options. Most AI for health care (if available at all) is at the enterprise level—which is very much too expensive for a small private practice. We do foresee using AI in the future, as there are several applications where it would be very useful.”

Time and capacity constraints. Many respondents cited insufficient time or capacity as a barrier to adopting AI. This was often, but not always, related to financial barriers. As one respondent shared, “We would love to have some help with developing a way to use it. Small businesses cannot compete with the big boys to undertake the cost (in time or money) of development. We just can’t stretch ourselves any further.”

In addition, respondents were worried about the time to train staff and/or upgrade technological systems to support AI. For example, one respondent shared, “We are not currently using AI. We would like to investigate the possibilities but do not have the resources or adequate staff to do so at this time.” Another noted, “We are comparatively low-tech, and our equipment and software reflect that. We’re getting

hit pretty hard from expensive changes and upgrade—plus the training to be able to integrate them into our business operations.”

For others, this lack of capacity extends to the use of AI itself: “I don’t know enough about AI, and I don’t have lots of free time to explore it.” This is related to a final, frequently mentioned barrier to AI adoption: not knowing where to start. One business owner wrote, “We are not using AI at the moment. Once we have a clue as to how to use it, we will.” Some small business owners noted an interest in adopting AI technologies but did not know how to use it or for what business purposes it may be helpful. Others responded that they did not know or understand AI well enough to adopt the technology—and many didn’t know where to turn for help: “No, I do not use or plan to use AI. I don’t know how, and there is nobody to teach me.”

Other firms are not using AI because they do not see the benefit for their businesses.

Whereas some firms profess interest in adopting AI but face any number of barriers to doing so, a vocal subset of the respondents surveyed clearly stated that they were choosing not to use AI. Although respondents often pointed to business reasons for not using AI, they also cited big-picture and even philosophical downsides of AI, highlighting worries about accuracy or ethical concerns, among others.

For many opting not to use AI, this is because they had tried it and found one or more aspects of it to be inadequate for their needs. One respondent shared, “We have tried using AI to create mockups for clients, but it has not gone well at any point.” Small businesses mentioned concerns about software licensing agreements and their firms’ intellectual property rights. For example:

“I am hesitant to use it in other ways because if you read the fine print, AI gets rights to your data once you let it in the hen house. We have confidential client data and proprietary IP. I think AI owners should pay us royalties for training their AI with our data. Another concern is businesses like ours follow professional liability guidance for retaining and destroying data [...]. Likewise, all these AI companies want your client data for CRM [...]. Talk about unethical.”

Still others mentioned that the potential—or even probability—of inaccuracies and unreliability were too much of a risk to be worth the potential benefit. One business noted:

“As a precision machine shop, we might, but we still have to be sure that our parts are perfect, and AI is still too unpredictable and still gets a lot of questions wrong, so it may be a while before it can be trusted 100%. For now, it is helpful with some of the more remedial aspects of our business.”

Other business owners acknowledged potential advantages of AI but noted that personal interaction was an important part of their business, which outweighed the potential upsides of AI adoption in their estimation. One business owner reflected:

“We’ve noticed that the AI summaries provided by Google (when searching for anything) are very useful. Otherwise, we are not using AI for any customer-focused activities, because we feel AI does not allow for a genuine customer experience, nor does it allow us to keep our pulse on customer needs/interests/impressions.”

Many others emphasized the fundamental humanity of their business. Some expressed their preference as a business owner, like one who shared, “No, we do not use AI. We believe in human experience.” Others relayed their belief in the customers’ preferences, with one respondent noting, “My business is personal. People want a human.”

Finally, many business owners who do not use AI simply did not perceive a need to use it to run their business or envision a way in which it would help. One said, “We have no plan to use AI; it is not applicable to my business.” Another responded: “AI is not required in the day-to-day operations of this business.” Many of these businesses stressed the manual components of their operations (e.g., “We make cheeseburgers,” and “AI doesn’t apply to teaching hands-on sewing workshops”). One respondent reflected on their intentional return to a more analog customer experience: “We’re going old-school. We had internet operations in the past. Now customers come through our front door, buy something, and leave. I think there is a future in the past.”

These differences in perceptions about the applicability and usability of AI were particularly notable when comparing responses within industries, and especially in sectors where AI is not routinely used for the production of core goods and services. We are unable to evaluate whether respondents’ reasons for not using AI come after study and experimentation or instead perhaps reflect knowledge gaps on the possible use cases for (or downsides of) AI. However, the variety of responses from small

business owners within the same sector suggest that both may be the case. For example, within the food industry, some firms saw no utility for AI: “Nope, we do not use/plan to use AI. We’re a restaurant,” whereas another restaurant reported using AI for marketing and coming up with menu ideas.

Variation within industries: Focus on health care

AI use in the healthcare sector encompassed the full spectrum, from multifaceted, deeply embedded AI use to vocal opposition to AI adoption of any flavor. We highlight some responses here to illustrate some of the within-industry debate.

Many respondents cited patient privacy—whether due to limitations under the Health Insurance Portability and Accountability Act (HIPAA) or more general ethical considerations—as a reason for not using AI. Some of these used AI tools in a limited capacity for tasks not touching on patient privacy, including office management and other administrative tasks: “We use AI for marketing purposes only. We are limited by HIPAA in using it in any other way.” Meanwhile, others opted not to use AI at all because of these concerns: “Never; AI is too much of a threat to the confidential mental health and identity information of my clients.”

Some pointed to their commitment to providing in-person, personalized service as a reason for not using AI. One respondent noted, “NO, we are in the health-care field, and we provide services in person.” Another wrote, “My business is a medical therapy business, fulfilling doctor orders. As such, it is high-touch (i.e., personal) care. There are no tools on the horizon where AI will play a part.”

Many, on the other hand, do report using AI tools for clinical tasks. The most frequent examples among survey respondents were in clinical documentation, “charting patient encounters—AI scribes” and more generally “in our electronic medical records for documentation and efficiency.” Several reported using AI tools for oral X-ray, radiograph, and sonogram interpretation, with one respondent clarifying that this is “at the physician’s discretion instead of a live radiologist because the database is much larger than a single person’s experience.” Finally, one respondent reported that they use “cloud-based tools for predicting patient outcomes from their medical data.”

Discussion

Our finding that nearly 40% of small businesses are using or planning to use AI is broadly consistent with what other surveys covering similar time periods have found. Although larger businesses are more likely to have adopted AI, AI adoption is also well underway even in the smallest firms. Written responses in the 2024 SBCS highlight the variety of small businesses' experiences navigating this period of major technological transformation, from eager, early adoption, to hesitant/tentative experimentation, to those who express a lack of interest or capacity to adopt AI.

Amid these changes, it is important to understand how AI adoption is playing out across different segments of the economy; who might be affected first or hardest; and who may benefit from training or technical assistance, so that this transition is as broadly beneficial as possible. This survey gives us one perspective on where things stood at the end of 2024 and helped to inform the full supplemental survey module in the 2025 SBCS. Results from that module, recently released, will allow us to continue to track this important space in other ways as the dynamics continue to evolve.

Methods Appendix

More than 8,500 survey respondents completed the 2024 supplemental question on AI adoption:

“Is your business currently using or planning to use Artificial Intelligence (AI)? If so, which types of tools and for what purpose?”

Responses varied substantially in length and scope, from one-word answers (e.g., “yes,” “no,” “ChatGPT,” “marketing”) to long paragraphs specifying which tools firms had adopted for particular use cases, their experiences to date, and perspectives and prognostications about the effects of AI on work and society more broadly.

We determined that it was not possible to consistently distinguish between current and planned AI adoption; instead, we sought to classify responses as either “currently using or planning to use AI” or “not using or planning to use AI.” The inclusion of the “*or planning to use*” qualification is worth emphasizing, particularly in consideration of comparability to other surveys. The population *currently* using AI is a subset of that which we report.

We created an estimate of the share of firms using AI by first independently categorizing responses, using a combination of text searches for common terms like “ChatGPT” or “Claude” and manual review, and then comparing these initial assignments. In instances where assignments differed, we compared each response line by line to ensure agreement among the research team.

In addition to deciding to not distinguish between current and planned AI usage, we decided to not classify the approximately 10% of respondents whom we could not confidently assign to either of our two primary categories. These responses were typically from respondents on the spectrum between “we are thinking about AI” to “we have experimented with AI but aren’t sure it’s for us.”

Notes

ⁱ “[Small Business](#).” U.S. Chamber of Commerce.

ⁱⁱ Crane, Leland, Michael Green, and Paul Soto (2025). “[Measuring AI Uptake in the Workplace](#),” FEDS Notes. Washington: Board of Governors of the Federal Reserve System, February 05, 2025, doi.org: 10.17016/2380-7172.3724 and Robert Press (2025). “[AI In Business: Small Firms Closing In](#).” Research Spotlight. U.S Small Business Administration Office of Advocacy, September 24, 2025.

ⁱⁱⁱ Since survey year 2016, the first in which the SBCS was fielded across the whole nation, a median of 13,619 and mean of 13,416 businesses responded to the survey. Sample sizes were collected from individual annual reports for employer and nonemployer firms (for example: [2025 Report on Nonemployer Firms: Findings on Hiring Plans from the 2024 Small Business Credit Survey](#) and [2025 Report on Employer Firms: Findings from the 2024 Small Business Credit Survey](#)), except for survey year 2016, which was revised to reflect a methodological change in 2017. More details can be found in the 2018 and 2019 Reports on Employer Firms. All reports are available at fedsmallbusiness.org.

^{iv} Crane, Leland, Michael Green, and Paul Soto (2025). “[Measuring AI Uptake in the Workplace](#),” FEDS Notes. Washington: Board of Governors of the Federal Reserve System, February 05, 2025, doi.org: 10.17016/2380-7172.3724.



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