GERBER CONSULTING GROUP

AI FOR BUSINESS

Can AI Really Help My Business?

By Aaron Gerber, Gerber Consulting Group · November 2026

The better question is which kind of AI.

For most owners who have tried it, yes. In the Heartland Forward survey, 70% of small businesses using AI say it has had a net-positive effect on their finances.

The catch is how few have built it into how they run. In a Goldman Sachs survey of 1,256 owners in its small business program, 76% use AI, but only 14% say it is fully embedded in how their business runs. I went through the recent surveys to see what sits behind that gap. My read is that it comes down to which kind of AI an owner is using.

Three kinds of AI, and the words I'll use for them

An **in-app assistant** is the AI built into one piece of software you already use, like the new button inside your CRM or your accounting app. It helps you use that app, and it is good at that.

A **chatbot subscription** (ChatGPT, Gemini, etc) is a general AI you pay for monthly and talk to in a browser or phone app. It is good at drafting, explaining and brainstorming on whatever you type or upload. It knows a lot about the world, and it usually knows your business only as far as you tell it. Probably most used like Siri (to ask it stuff) or to make silly images. Let's be honest.

A **private AI team** is a group of AI assistants set up for your business alone, working together across all your tools and taking on whole jobs. You set what it handles alone and what a person approves. It actually performs real work!

All three can help. They solve different problems, so I'll keep the three names apart from here on.

Six worries owners have, and straight answers

These come up again and again in the surveys.

1. Where do I start?

> **83%** of owners using AI taught themselves by trying it (Heartland Forward).

That is a lot to ask of someone already running a company. Start with one job, not a platform. If the job lives inside a single app, try that app's in-app assistant first. If it is thinking or writing work, a chatbot subscription is an easy place to start. If it crosses several apps, or it is simply too big for anyone to find time for, that is a job for a private AI team.

2. Is my data safe?

> **51%** of small business decision-makers named data privacy and security as a concern (Homebase).

Ask every provider, whatever the kind, three things: where does my data live, does it train anyone else's product, and can I see what was done with it? With the in-app assistants and chatbot subscription, the reality is, your data trains their systems. A Forjance private AI team runs on its own server, for your business alone. Nothing you give it is used to train anyone else's product, and everything it does is recorded in a log you can open.

3. Can I trust what it writes?

> **42%** of small business decision-makers worry about mistakes (Homebase).

Nobody is asking for perfection. They are asking for control, because your name goes on whatever gets sent. With an in-app assistant or a chatbot subscription, you are the checker for every result. With a private AI team, you decide what it handles on its own, what it drafts for your approval and what it only flags for a person. Nothing is published, sent or paid beyond the level you chose, and other AI systems check the work before it reaches you.

4. What will it cost?

> **$41 to $150** a month is the most common AI spend among businesses using AI (Homebase).

In my read, that mostly buys in-app assistants and chatbot subscriptions, which are useful. A private AI team is a different thing, so judge its price by the job: write down what the job costs you in hours today, and that is the number to beat.

5. Will it replace my people?

> **87%** of owners in Goldman Sachs's small business program say AI augments their workforce rather than replacing workers (Goldman Sachs).

The work that moves over is the work nobody was hired to enjoy. Your staff get that time back for the work only they can do: the customer who needs a call, the job that needs judgment.

6. Is this for a business like mine?

> **52%** of businesses not using AI say they haven't seen a need for it (Heartland Forward).

I read that as: nobody has shown them their own business in it. And they have a point, because no two businesses run alike. That is the next section.

Every business runs differently

Think about what makes your business yours: how you price a rush order, who gets a phone call instead of an email, what you would never say to a customer. None of that is in any software's manual. It lives in your head and in your people's habits.

An in-app assistant is built once, for everyone who uses the app. It can help you a great deal inside that app. It usually can't be shaped much around your prices, your rules or your way of doing things.

A chatbot subscription is built for everyone too. It knows a lot about the world and usually little about your prices, your customers or your rules until you tell it, and depending on the plan you may need to tell it again. And it forgets what you told it…

A private AI team starts from your business instead. Before it does any work, it learns your services, your tone, your tools and your rules, and those get written down. After that it writes the way you write and follows the rules you set.

Two businesses can both ask for "help with customers."

- **A catering company** wants quotes that account for headcount and kitchen capacity, with a person checking anything for a large event.
- **A bookkeeping firm** wants client questions answered only in language it has approved, with anything about taxes flagged to a person first.

Same request, two different jobs.

What a whole job looks like

"Whole job" is easy to say and hard to picture, so here is one. Say you are launching a new service. Before anyone can buy it, all of this has to happen, across your tools and your people:

1. **Research the market.** Who buys, and what competitors show them.
2. **Write and build the page.** The service page, with the form for new inquiries.
3. **Connect what happens next.** The form feeds your contact list, so inquiries land where your team already works.
4. **Announce it.** Social posts drafted and scheduled, with images.
5. **Equip the sales side.** A one-pager and a short brief, ready to hand a customer.
6. **Report what happened.** A report built from the real activity.

An in-app assistant can help with its own piece, with your input. A chatbot subscription can draft the page copy, the posts and the brief when you ask, but you often carry each piece into the right tool. With both, the order, the handoffs and remembering what comes next stay with you. A private AI team takes the whole job:

you describe it once, and the pieces arrive together, checked, at the approval level you chose.

What waiting costs

Owners who use AI say it pays back. In the Heartland Forward survey, 93% of them say it saves them time.

Waiting never shows up on a bill. It shows up as the proposal that went out Friday instead of Tuesday, and the website that slipped another quarter. Now is a good time to start. Do it well: begin with one job, keep it private, and keep a person in charge.

Pick the biggest job on your list

> If you have a job that crosses several tools, or one you have never had time for, bring it to Forjance and see what a private AI team would do with it: https://forjance.com
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> Full disclosure: I'm closely involved with Forjance, so I have a stake in the answer. But in my over 30 years of consulting, I'm passionate about this knowing that every business owner I've ever worked with needed Forjance.
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> Note: Every number above is attributed, so you can check it yourself.

Sources

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- Homebase, "2026 Main Street AI Gap Report" (September 22, 2026; 750 small business decision-makers, fielded by Propeller Insights; Homebase sells software to small businesses): https://www.joinhomebase.com/blog/small-business-ai-gap-report
- Goldman Sachs 10,000 Small Businesses Voices survey (Babson College and David Binder Research, 1,256 owners, all participants in Goldman Sachs's small business program, January 27 to February 4, 2026; released March 17, 2026): https://www.goldmansachs.com/pressroom/press-releases/2026/small-businesses-embrace-ai-but-need-training-and-support-to-fully-harness-it