

BUSINESS CASE · AUSTRALIA 2026

Does My Business Need AI?

No business needs AI. Businesses need calls answered, quotes sent and notes written. The question is which of those became cheaper to solve in the last eighteen months.

■ Why the Australian numbers say 12%, 44% and 69%

Figure	What it counted
~12% (ABS, 2024–25)	Businesses reporting AI use. About 35% large, 22% medium, 11% small and micro. Correlates with changed processes.
~44% (National AI Centre, Feb 2026)	SME adoption on the government tracker. Closer to the ground, moves month to month.
~69% (commercial surveys, Jan 2026)	Regular use, up from ~40% in July 2024. Often one person, often a general assistant, often unknown to anyone else.

The test for which category you are in

If the person who uses it left tomorrow, would anything about how the business operates change? If not, you have tool usage rather than adoption. That is fine and often helpful, but it will not appear in any number you care about. Almost every wasted AI dollar in Australian small business has been spent by organisations that thought they were in the second category because they could see activity from the first.

■ Four questions that decide it. Ten minutes, about work rather than technology

- **What happens fifty or more times a week and is nearly the same each time?** Volume plus sameness is the whole qualification test.
- **What do customers wait for, and how long?** Waiting is where revenue leaks, and it is usually invisible.
- **What does not get done at all?** The best candidates are jobs nobody is doing, so nobody has to give anything up.
- **What could you measure next month?** If you cannot measure it, do not automate it yet. You will never be able to defend it.

If none of the four produces an answer, do nothing

It is a respectable decision. A five-person business with lumpy, bespoke, relationship-driven work and no queue does not have an AI problem. It has a business that works, and the cost of waiting a year is close to zero. **A 2026 Gartner survey found 91% of service leaders under executive pressure to implement AI.** Pressure of that kind produces purchases, not outcomes.

■ Where it pays, roughly in order of payback

Application	Typical payback
Answering calls nobody is answering	Weeks. The comparison is a mailbox, not a staff member, so every conversion is incremental.
Call notes and record updates	Weeks to a month. Quality cascades into every report and handover downstream.
Booking and rescheduling	One to two months. High volume, low variance, removes phone tag.
Drafting quotes and emails	Immediate but small. Mistaken for the whole opportunity because it is free to try.
Quality review and coaching	Three months. Payback runs through people changing behaviour.
Forecasting and rostering	Three to six months. Needs clean history, and the cleaning is the project.

■ Where it does not pay

- Low volume, high judgement work. Four instances a month cannot be evaluated.
- Where an error costs more than the labour saved.
- Anything you cannot measure.
- Where the process is already broken. Automating it produces a faster broken process.

■ Four costs, not one

- **Subscription.** Quoted accurately, usually the smallest.
- **Integration.** Ask if it is per connection.
- **Data preparation.** Where the first month goes.
- **Supervision.** Half an hour a day is 120 hours a year. Leave it out and the business case is fiction.

■ Thirty days, if you have done nothing so far

- 1 **Days 1 to 3.** One page answering the four questions.
- 2 **Days 4 to 7.** Measure the current state of the one you picked. Just count it for a week.
- 3 **Days 8 to 14.** Audit the AI your phone system, accounting package and CRM already ship. You are paying for it.
- 4 **Days 15 to 21.** Set up one job, one channel, one measure, plus a success sentence with a number and a date.
- 5 **Days 22 to 30.** Run it, read the output daily, then compare against the baseline week and decide: keep, adjust or stop.

The risk side, taken seriously

About **39% of Australian respondents cite privacy and security** as a barrier, higher than the US, UK and Canada. Ask where data is processed, what is retained and whether it trains anything, and get it in writing. Anything your system tells a customer is a statement by your business under Australian Consumer Law. And from **10 December 2026**, privacy policies must disclose the kinds of personal information used in substantially automated decisions.