

The next productivity advantage.

How AI is changing the economics of everyday business

The most consequential change AI brings to a business may be almost invisible to its customers. An invoice reaches the right account without being retyped. A conversation becomes a complete customer record. A buyer finds the right product before giving up. These improvements change the amount of work a team can handle and the quality of service it can provide.

The public conversation has followed a louder path: more capable models, rising usage and then a reckoning with cost. Uber reportedly exhausted its annual AI budget in four months. By August 2026, its engineering team described a more mature approach. Weekly agent requests had grown 9.4 times from February to August, while total AI spending had relatively stabilized since April. The team was measuring consumption, matching models to tasks and reducing the overhead around each request.

That progression points to the question facing business owners: how does access to intelligence become an improvement in the operation? A subscription puts a tool in someone's hands. Implementation determines which information it can use, what it is allowed to do, where its output goes and whether the work actually gets completed.

The scale of that question extends well beyond technology companies. The U.S. Small Business Administration counts 36.2 million small businesses, employing 45.9% of private-sector workers. A firm does not need to develop AI to participate. It needs to identify where people repeatedly interpret information, move it between systems or wait for someone else to act.

The emerging evidence is encouraging for a practical reason: businesses are already improving these familiar activities. Their results reveal a repeatable pattern. Connect the relevant data, apply intelligence to a defined problem, and build the result into the way people work.

SOURCES

TechCrunch, Uber AI budget reporting, June 2, 2026

Uber Engineering, Running a Software Factory Efficiently at Uber Scale, August 27, 2026

SBA Office of Advocacy, Small Business FAQs, February 2026

When information can move, the business can move.

Business software is good at handling structured information: a customer ID, an amount, a delivery date. Much of the information a business receives arrives in a less orderly form. Suppliers send different invoice layouts. Customers explain changes in emails. Teams keep context in documents. Someone has to translate that material into the fields and decisions the operation depends on.

Concentrix shows what happens when that translation becomes part of the system. In a Microsoft case study, the company describes processing more than 100,000 utility invoices a month, drawn from hundreds of layouts. Its solution combines Power Automate, Power Apps, AI Builder and GPT-based extraction. Files enter through existing channels; extracted information is standardized and checked against reference data before it reaches a database. Staff can review the original invoice beside the extracted fields when an exception needs attention.

Microsoft reports that extraction accuracy improved from roughly 65-70% with custom models to about 96% with prompt-based extraction. The change involved both better models and a redesigned process for receiving, interpreting, validating and reviewing documents. The useful output was dependable information entering the operation.

The same logic appears in financial planning. Cable manufacturer Prysmian faced fragmented payment information across its North American businesses and bank accounts. It adopted J.P. Morgan's Cash Flow Intelligence to consolidate information and automate forecasting and reconciliation. In the bank's June 2025 case study, Prysmian's treasurer reported that the work saved a team member about ten hours a week, roughly half the time previously devoted to those activities. The forecasting horizon expanded from 30 to 91 days.

These implementations address a problem that becomes recognizable at almost any company size: the information exists, but preparing it for use consumes too much effort. The smaller-business opportunity is to apply the same pattern to a manageable flow of supplier documents, customer requests or payment records. A document-reading tool handles variation; an integration carries the result into accounting or operations software; business rules determine what is complete and what needs attention.

This is where customization earns its place. The system needs to understand what a field means to that business, which record it belongs to and how exceptions should be handled. That understanding turns a technically impressive extraction into work the team can rely on.

SOURCES

Microsoft Learn, Concentrix invoice-processing case study, updated April 24, 2026

J.P. Morgan Payments, Prysmian treasury case study, June 23, 2025

Better information changes the customer experience.

Once information moves more easily, the benefit reaches beyond administration. Employees can spend more time in the conversation and less time reconstructing it afterward. Customers can get a useful answer at the moment they are deciding what to do. The opportunity expands from doing existing work faster to delivering service that was previously difficult to provide consistently.

Morgan Stanley's Debrief tool illustrates this connection. With client consent, it captures meeting notes, identifies action items, prepares a follow-up email for the advisor to edit and saves a note in Salesforce. In the firm's June 2024 launch announcement, one advisor reported saving about half an hour per meeting. The design matters as much as the summary: the information reaches the customer system, and the advisor remains responsible for the communication.

For a service business, the transferable idea is a complete handoff from conversation to action. Meeting assistants, access to approved company knowledge and a connection to customer-management software can work together. Customization determines which commitments become tasks, who owns them and what must be reviewed. A useful system remembers the details in a form the next person can act on.

Retail research shows that better information can also change revenue. In randomized experiments at a large cross-border online retailer, researchers tested AI inside existing customer-facing workflows. Refining and translating search queries increased sales by 2.93%; improving product descriptions produced a 2.05% increase. The mechanism was better conversion: helping shoppers find and understand products made them more likely to buy.

The study also found that smaller and newer sellers benefited disproportionately. It did not find significant sales gains in the advertising workflows. That contrast is commercially useful. A business can gain more by resolving uncertainty in a purchase journey than by simply producing more promotional content.

Taken together, the examples broaden the definition of productivity. It includes the advisor who leaves a meeting with usable records, the employee who can locate a reliable answer and the customer who completes a purchase instead of abandoning a search. The tools vary, but the design question stays consistent: where is missing, inaccessible or poorly transferred information holding back the next useful action?

SOURCES

Morgan Stanley, AI @ Morgan Stanley Debrief launch, June 26, 2024

Fang et al., Generative AI and Firm Productivity: Field Experiments in Online Retail, 2025

The advantage comes from making it fit.

The common ingredient is a close fit between the tool and the work. Document extraction turns files into records. Search and retrieval make knowledge accessible. Forecasting helps anticipate needs. Workflow automation carries the result forward: updating a record, assigning a task or preparing an action for approval.

For a business owner, the starting point is work that is expensive to repeat, slow to complete or easy to lose track of. An existing software feature may solve it. Integration can connect applications that do not share information. Custom software becomes valuable when operating rules, unusual data or a particular sequence of steps exceed what standard products support.

Implementation resolves the details: which system holds the authoritative record, what context the model needs and where uncertain results should go. The process must validate output and make exceptions easy to resolve. It must also fit the working day well enough that employees choose to use it.

Cost has to follow the same logic. The relevant unit is a successfully completed piece of work. Model usage is only one expense; implementation, maintenance, review and corrections belong in the calculation too. Straightforward tasks can use simpler models or conventional rules. More capable models can be reserved for work that needs them. The business should be able to see both what the system costs and which delays, errors or missed opportunities it reduces.

For smaller companies, this opens access to capabilities that once required a larger administrative or technical team. Larger companies can coordinate more work across departments. The opportunity reaches across industries because the needs recur: serving customers, managing money, coordinating people and making decisions with current information.

The next phase of AI adoption will be shaped by how well businesses turn available intelligence into dependable operations. The examples are already visible. Applied thoughtfully, business by business, these improvements can give teams more capacity, customers less friction and American businesses more room to grow.

Workshaped builds custom software and AI systems around the way a business works. workshaped.com

SOURCES

Implementation synthesis: Microsoft / Concentrix; J.P. Morgan / Prysmian; Morgan Stanley; Fang et al. (previous pages)

Cost-management reference: Uber Engineering, August 27, 2026