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AI Isn't Broken, but SMBs are Being Sold the Wrong Fix

The Appeal and Reality of AI for Small to Medium-sized Businesses

By Andrew Winter, Managing Partner

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Artificial intelligence is promoted as the definitive solution for SMBs striving for efficiency. But the principal challenge isn't the technology itself—it's the widespread tendency to adopt AI without a clear strategy, readiness, or connection to true business needs. The real opportunity for SMBs does not lie in following hype, but in deliberately choosing and preparing the right solution for a well-defined business problem.

Selectivity Is the New Competitive Advantage

Unlike large enterprises, SMBs cannot afford to experiment at scale. Every tool must justify its existence financially and operationally. Yet many small businesses are adding AI simply because they feel obligated to keep up—buying marketing automation platforms, AI-powered CRMs, content generators, and chatbots individually, absent clear ownership or defined success metrics.

Selectivity is important. The most successful SMBs are not those adopting the most AI, but those choosing the right AI for their needs. This means asking critical questions in advance:

- What specific problem are we trying to solve?
- Is this a volume, quality, or clarity issue?
- Will this tool actually save time, or will it require additional oversight and cleanup?
- Do we have the internal capacity to manage it effectively?

If these questions can’t be answered clearly, the tool is unlikely to deliver real value.

Why AI ROI Is Falling Short

Many companies anticipated efficiency gains from AI, but instead found tools that required more configuration, training, and human involvement than initially expected. For SMBs, operating without the buffer of enterprise resources, this gap is even more pronounced.

AI tools depend on:

- Clean, structured data
- Well-defined workflows
- Consistent inputs
- Clear decision rules



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Many small businesses run on informal processes, "tribal" knowledge, and data scattered across emails and spreadsheets. AI can't fix this chaos; it amplifies it. Without foundational alignment, AI becomes a productivity tax instead of a productivity boost.

When AI and Automation Are Not the Solution

There is an important truth that many vendors hesitate to share: some issues are fundamentally human, not technical. AI is not the answer when:

- Your messaging is unclear or inconsistent
- Your internal processes are undocumented
- Your data is incomplete, outdated, or contradictory

Automating a broken process does not fix it; it accelerates the breakage. Attempting to layer AI onto legacy systems, inconsistent data, or undocumented workflows typically produces faster errors, not better outcomes.

A mid-sized accounting firm recently faced this exact situation. The firm sought to automate the manual process of rolling forward and locking down client engagements annually. After assessment, it was determined that AI was not the right fit. Legacy systems and data quality issues made it impractical and expensive. RPA proved to be the better solution: simpler to deploy, compatible with current infrastructure, and significantly cheaper. The bot is expected to save 15 to 20 minutes per engagement across more than 3,000 engagements annually, resulting in a recovery of between 750 and 1,000 hours of staff time each year. The right tool, not the newest one.

The Messy Data Problem No One Wants to Talk About

AI systems are only as effective as the data they are given. Many SMBs inadvertently feed their tools incomplete, outdated, or inconsistent data—and then conclude that "AI doesn't work" when the outputs disappoint. In reality, the system is processing flawed inputs at scale. Content audits, data hygiene, message alignment, and process documentation may not be glamorous, but skipping them is like installing a high-performance engine in a car with crooked wheels.

A Smarter Framework for SMB AI Adoption

For SMBs, the objective isn't to be "AI-forward," it is to be efficient, focused, and sustainable. A smarter approach embraces:



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- Fixing issues before automating—clean up messaging, data, and workflows first.
- Starting with a narrow focus—apply AI to one specific, high-friction task, not to the entire organization.
- Measuring success by human time saved, not by the novelty of features.
- Expecting ongoing oversight—AI reduces effort but does not remove responsibility.
- Establishing success criteria before you start—define what value looks like, set measurable milestones, and evaluate honestly against them rather than letting sunk cost keep a failing tool in place.

These principles apply well beyond AI adoption. A university foundation managing an endowment portfolio is replacing its ERP system, having spent months mapping processes, auditing data, and separating core requirements from nice-to-haves before evaluating a single vendor because AI is next on its roadmap, and they know the foundation has to be right first. An accounting firm rolling out financial dashboards took the same approach: starting with one department, using early reports to surface data gaps, fixing those gaps through process changes, then expanding firm-wide.

The result is a data environment that is clean, trusted, and ready for advanced analytics. In both cases, the work being done today is not a detour from AI. It is the path to it.

The Real Opportunity Ahead

AI is not a silver bullet. It amplifies both strengths and weaknesses. For SMBs that are selective and honest about their readiness, it can drive real efficiency and growth.

The businesses that will ultimately succeed are not those that adopt every new feature, but those that invest in clarity: clear messaging, clean data, well-defined processes, and realistic expectations.

As AI hype collides with operational reality, the true competitive advantage for SMBs will not be how quickly they adopt AI, but how discerningly they approach its use—by addressing real problems first and selecting technology to solve them, not as an end in itself.

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About the Author

Andrew Winter is the founder of Acamar Consulting, an LA-based team specializing in finance, financial planning & analysis, AI, automation, and data initiatives for small to medium-sized businesses. With more than two decades of corporate and consultancy experience, he collaborates with clients to identify core business issues, design tailored solutions, and implement changes that result in less manual work, enhanced controls, and greater visibility for decision-makers. Before establishing Acamar Consulting, Andrew advised Fortune 500 companies across a range of industries, with a focus on financial systems, governance, and analytics.



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info@acamarconsulting.com


www.acamarconsulting.com


818-869-4413


611 Wilshire Blvd, Suite 900-#442
Los Angeles, CA, 90017


Acamar Consulting