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AI DIGITAL MARKETING

AI MARKETING FOR SMALL BUSINESS

# What do we actually know about AI and NZ small business?

Every number worth quoting, tied to a named source, a date and a live link. Organised by theme and current at August 2026.

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WHY THIS EXISTS

# Where do the numbers about AI actually come from?

Most AI statistics you see quoted online have no source attached. Where there is one, it often points to a press release, which points to another press release, which points to nothing you can check.

This file is the opposite. Every figure in it is tied to a **named source, a date and a live link.** If you cannot check it, it is not in here.

I keep it because I use these numbers in my own work, in proposals, on calls and in content. I will not put a figure in front of a client that I cannot stand behind, and I would rather you did not either.

It is organised by theme, and it leans on New Zealand sources wherever the point is specific to New Zealand. Global figures are marked so you can translate them before you use them.

Current at August 2026. Reviewed quarterly.

**One figure, one source, always together.**

# How many New Zealand businesses actually use AI?

**82% of New Zealand businesses** now use AI in some form. (2degrees and Deloitte Access Economics, 2026)

That number is higher than most people expect, and it is worth reading carefully. It covers any use, including someone occasionally opening a chatbot. It does not mean 82% have AI built into how they work.

The more useful signal is speed of adoption by business age. A business founded in **2025 reached 10% AI adoption in six months.** One founded in **2019 took more than six years** to get to the same point. (JP Morgan Chase Institute, 2026)

Newer businesses are not smarter about AI. They simply have no established way of working to unpick first, which is the real cost for everyone else.

Across the same data, small businesses have shifted from experimentation to sustained, paid, operational use. The trial phase is over.

**Adoption is no longer the question. What people have actually built is.**

# What is AI adoption worth to a New Zealand SME?

The average New Zealand SME using AI earned about **$400,000 more in FY25** than a comparable non-adopter. That is around **4.3% higher revenue.** (2degrees and Deloitte Access Economics, 2026)

This is the first New Zealand specific estimate linking AI adoption to firm-level productivity, which is why it is worth more than the global equivalents.

Businesses at the AI frontier, meaning those with AI built through how they operate rather than bolted on, are **11.9% more productive** at firm level than those that have not adopted.

Large firms in the same study saw **$59.1m** and **6.8%** higher revenue. The percentage gap between small and large is narrower than most people assume, which matters if you have been told this is only for enterprise.

One caution before you quote it. This is a correlation across surveyed firms, not a controlled experiment. Businesses that adopt AI early may differ in other ways that also drive revenue.

**The gain is real and measured here. It is not automatic.**

THE FEAR

# What are New Zealand small businesses actually worried about?

**55% of New Zealand small businesses** worry that using AI for customer communications will make their brand feel less human and authentic. (Xero NZ, 2026)

**45%** believe AI could be the biggest opportunity since the internet. (Xero NZ, 2026)

Both are true at once, and often in the same business. The optimism and the worry are not held by different people. They are held by the same owner on the same day.

The worry is also well founded. Generic AI output does make a brand feel less human, and most people have seen it happen. What the figure does not capture is that this is a function of what the AI was given, not what it is capable of.

Xero also found the population splits into four groups. **Trailblazers 15%. Explorers 44%. Pragmatists 15%. Sceptics 26%.** And **79% are self-taught,** which explains a great deal about the state of most setups.

**The fear is about output quality. Output quality is a foundation problem.**

THE TIME

# How much time does AI actually save?

**64% of New Zealand small businesses** using AI say it saved them time, on average **a full working day a week.** (Xero NZ, 2026)

**55%** said AI let their teams focus on higher-value work. (Xero NZ, 2026)

A day a week is the number worth holding onto, because it is self-reported by New Zealand owners rather than modelled by a vendor.

It is also worth knowing where that day comes from. It does not come from typing faster into a chat window. It comes from repeat work set up to run on its own, which is a different and harder thing to build.

The businesses reporting no time saving are usually not doing less AI. They are doing more editing, because the output arrives generic and has to be rewritten.

**The saving is real, and it belongs to the businesses that built something.**

# How many AI tools does a small business run?

The typical small business now runs a **median of five AI tools,** and plans to add more. They serve different functions and largely work separately. (SBE Council, 2026)

**82% of employers** invested in AI tools, and **93% plan to keep investing.** (SBE Council, 2026)

Five tools is not a system. It is a drawer. The figure matters because it shows where most businesses actually are, which is spending on AI without joining any of it up.

It also explains the gap between the adoption numbers and the results numbers. High adoption with low integration produces exactly what you would expect. More subscriptions, similar workload.

This is a United States figure. The New Zealand equivalent has not been measured, though nothing in the local data suggests we are more joined up.

**Spending on AI and building with AI are not the same thing.**

THE BRAKE

# What is holding New Zealand businesses back?

**40% of New Zealand small businesses** hold back on AI over data privacy. **37%** do not trust the output. (Xero NZ, 2026)

These are the two largest brakes in the New Zealand data, and they are different problems. One is about what happens to information you put in. The other is about what comes out.

New Zealand runs a light-touch regulatory approach to AI, but the **Privacy Act 2020 applies in full.** The obligation sits with the business, not the tool. (Office of the Privacy Commissioner)

That last point is the one most often missed. Using a third-party AI tool does not transfer your privacy obligations to the vendor. If client information goes in, it is still your responsibility.

Both brakes are answerable, and answering them tends to unlock the rest. A business with a clear policy and a review step uses AI more, not less.

**Trust is the unlock, not the obstacle.**

THE GAP

# Who is adopting AI, and who is not?

Male-owned small businesses adopt AI at a higher rate than female-owned, and **the gap has widened since 2023.** (JP Morgan Chase Institute, 2026)

By 2025, **20% of male-owned Generation Z firms** had adopted AI, against **13.9% of female-owned.** (JP Morgan Chase Institute, 2026)

Millennial-owned businesses show the highest adoption overall, then Generation Z. Generation X and Baby Boomer owners are slower.

This is United States data and it should not be read as a New Zealand finding. It is included because the direction is consistent enough across studies to be worth watching, and because a widening gap is a different problem from a static one.

There is no evidence in the data that this reflects capability. It reflects who is being reached, taught and encouraged.

**A widening gap is a distribution problem, not a talent one.**

THE SOURCES

# Where every figure in this guide comes from

Primary sources used throughout. Follow any of them and check the number yourself.

**2degrees and Deloitte Access Economics, Productivity Propelled**
New Zealand. Released April 2026, survey January to February 2026. First NZ-specific estimate linking AI adoption to firm-level productivity.
2degrees.nz/business/insights/productivity-propelled-ai-adoption-new-zealand

**Xero NZ, Kiwi SME AI adoption research**
New Zealand. Released 18 May 2026, survey 31 March to 7 April 2026, n=1,081, with The Purpose Business.
blog.xero.com/data-insights/kiwi-sme-ai-adoption-research

**JP Morgan Chase Institute, Small Business in the Age of AI**
United States. Published 28 May 2026. Transaction-based study of AI service payments by small businesses, 2019 to 2025.
jpmorganchase.com/institute

**SBE Council, 2026 Small Business Tech Use Survey**
United States. March 2026.
sbecouncil.org/2026/04/25/the-ai-tools-small-businesses-are-using

**Office of the Privacy Commissioner**
New Zealand. Privacy Act 2020 guidance for businesses using AI.
privacy.org.nz

# Which numbers are about to change?

**Stats NZ and MBIE, Survey of Business Operations.** Fieldwork ran May and June 2026 across around 20,000 New Zealand firms with six or more employees, with new questions on the use and impact of AI.

When it publishes, this becomes the authoritative New Zealand measure of business AI use and it will supersede several of the secondary figures in this guide. Results were not yet available as at August 2026.

Also worth watching for annual refreshes: **Xero** , **2degrees and Deloitte** , the **JP Morgan Chase Institute** series, and **SBE Council.**

If a figure in here is older than its source's refresh cycle by the time you read it, check for a newer edition before you quote it. An out-of-date number used confidently is worse than no number at all.

This guide is updated quarterly. If you want the current version, or you want help turning any of this into a decision about your own marketing, get in touch.

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