KERSAI PTY LTD

How to Build an AI Strategy for Your Business

The Complete 2026 Guide for SME Business Owners

A Step-by-Step Framework for Business Owners and Leaders Who Want Real Results From AI — Not Just Hype

5-Phase Framework	90-Day Action Plan	ROI Data	Tool Recommendations

Published March 2026 | By the Kersai Research Team | Reading Time: ~28 minutes

Quick Summary: 83% of growing businesses now use AI. 91% of small businesses using AI report revenue increases. AI inference costs have dropped 97% in four years. Yet most business owners still don't have a clear AI strategy. This guide gives you the exact framework used by the world's most effective AI-adopting businesses — adapted for businesses of every size, in every industry — and translates it into a concrete, actionable 90-day implementation plan you can start today.

 |

Table of Contents

01 Why Your Business Needs an AI Strategy Now

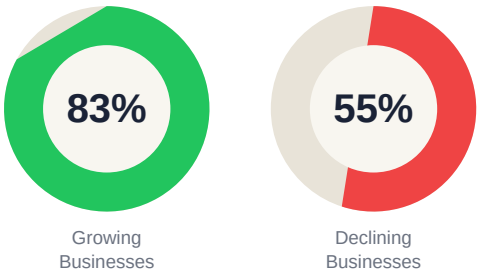
83%	91%	97%	58%
Growing businesses use AI	**SMBs report revenue increases**	**Drop in AI inference costs**	**US small businesses now use AI**
vs 55% of declining	Salesforce 2026	Over 4 years	Up from 40% in one year

Here is the most important statistic in business technology in 2026: **83% of growing businesses have adopted AI. Only 55% of declining businesses have.**

That gap — 28 percentage points — did not exist two years ago. In 2024, the AI adoption rate between growing and declining businesses was essentially even. The divergence has happened in the past 18 months, driven by one change that most business press has underreported: **AI stopped being expensive.**

In 2022, running AI at the scale required to genuinely transform a business workflow cost the equivalent of hiring a senior engineer. Today, the same capability costs less than a cup of coffee per day. AI inference costs have dropped 97% in four years — the steepest cost collapse of any enterprise technology in history. That collapse is what moved AI from "tech company advantage" to "competitive necessity for every business."

The Growing vs Declining Business AI Gap



28pt

gap. This divergence did not exist two years ago and is accelerating.

The businesses now pulling ahead are not predominantly large enterprises with AI labs and data science teams. They are businesses of every size — including small and medium businesses — that made one decision: to treat AI adoption as a strategic priority, not a side project. They built a plan. They executed it. And they are now compounding the gains from that execution every quarter.

The businesses standing still are not standing still. They are falling behind at accelerating pace — because the gap between AI-augmented organisations and non-AI-augmented organisations compounds over time, the same way the gap between a business that adopted the internet in 1996 and one that adopted it in 2004 compounded into an unbridgeable competitive divide.

> **This guide is for the business owners and leaders who have decided they are not going to be on the wrong side of that divide — and who want a clear, honest, actionable plan.**

02 The 5 Mistakes Businesses Make With AI

Before building the framework, it is worth naming the five patterns that consistently prevent businesses from realising AI's potential. If you recognise your organisation in any of these, you are not alone — they represent the majority of AI adoption attempts to date.

#1 Starting with the technology, not the problem

FIX: Always start with your operational pain points, not with AI tools.

The most common and most costly AI mistake: a business leader reads about ChatGPT, subscribes, asks it a few questions, gets underwhelming results, and concludes "AI doesn't work for our business." AI is a solution — it needs a problem to solve. The businesses achieving 30–50% cost reductions from AI did not start by asking "where can we use AI?" They started by asking "where do we lose the most time, money, or quality?"

#2 Trying to automate everything at once

FIX: One workflow at a time. Prove the ROI. Then expand.

AI capability is intoxicating when you first encounter it. The natural impulse is to immediately automate every repetitive task simultaneously. This approach invariably fails — not because AI cannot do it, but because the organisational change management required to deploy AI across multiple functions simultaneously exceeds most organisations' capacity.

#3 Treating AI tools as individuals rather than systems

FIX: Build context. Connect AI to your actual systems. Stop treating it as a search engine upgrade.

Using ChatGPT or Claude for individual queries — typing a question, reading the response, closing the window — is the lowest-value form of AI adoption. The high-value AI adoption looks different: AI integrated into your existing systems, running as a persistent assistant with memory of your context, connected to your data and tools via integration.

#4 Ignoring governance until something goes wrong

FIX: Define governance before you deploy. It takes one hour, not a month.

Businesses that deploy AI without governance frameworks create liabilities that can outweigh the productivity gains. A customer service AI that gives incorrect advice. A marketing AI that produces factual errors. A finance AI that makes a calculation error in a report used for a board decision.

#5 Measuring the wrong thing

FIX: Define your baseline metrics before deployment. Measure the delta after 90 days.

Businesses that measure AI adoption by the number of tools subscribed to, the number of employees using AI, or the number of workflows "AI-enabled" are measuring activity, not outcomes. The only measurement that matters is business impact.

> **The only measurement that matters is business impact: time saved per week, cost reduced per month, revenue generated per quarter.**

03 The Kersai AI Strategy Framework

Every business's AI journey is different — different industries, different sizes, different starting points. But the most successful AI adoptions across every sector follow the same five-phase progression. We call this the **Kersai AI Maturity Model**.

Most businesses are at Phase 1 or 2 · Goal: reach Phase 3 in 90 days · Phase 4 within 12 months

Phase	Name	What It Means	Key Question
1	**Explore**	You understand AI's potential and are assessing where it fits	"Where does it hurt in our business?"
2	**Pilot**	You are running your first AI use case in a controlled environment	"Is this producing measurable results?"
3	**Scale**	You are expanding proven use cases across departments	"How do we do this everywhere?"
4	**Optimise**	You are compounding gains through AI integration and iteration	"How do we make this 10× better?"
5	**Transform**	AI is embedded in your core business model and competitive strategy	"What can we now do that was impossible?"

Most businesses reading this guide are at Phase 1 or Phase 2. The goal is to accelerate your movement to **Phase 3 within 90 days**, and to give you the foundation to reach **Phase 4 within 12 months**.

04 Phase 1: Discover — Where Can AI Create Value?

The Pain Point Audit

Phase 1 is entirely about discovery. Its output is a prioritised list of AI use cases ranked by expected impact and implementation difficulty. This is the most important document your AI strategy will produce.

The pain point audit starts with a single structured question for every key leader:

> *"In a typical week, what takes the most time that produces the least value? What do you wish you could do in 10 minutes that currently takes 2 hours?"*

Collect answers from leadership, managers, and frontline staff. You will almost always find the same six categories:

Category 1: Data Entry & Processing

Manually entering information between systems, copying data from emails to spreadsheets, updating CRM records. Among the highest-volume, lowest-value tasks — and most straightforward to automate.

Category 2: Communication Drafting

Writing emails, proposals, follow-ups, summaries. Most professionals spend 2–4 hours per day on communication that is largely templatable. AI produces first drafts in seconds.

Category 3: Research & Information Synthesis

Finding, reading, and summarising information from multiple sources. Competitive research, market analysis, regulatory compliance. AI can match or exceed these outputs at a fraction of the cost.

Category 4: Customer Queries & Support

Answering the same questions repeatedly. 60–70% of enquiries are variations of 10–20 questions. AI handles these at any hour, at any volume, with consistent quality.

Category 5: Scheduling & Coordination

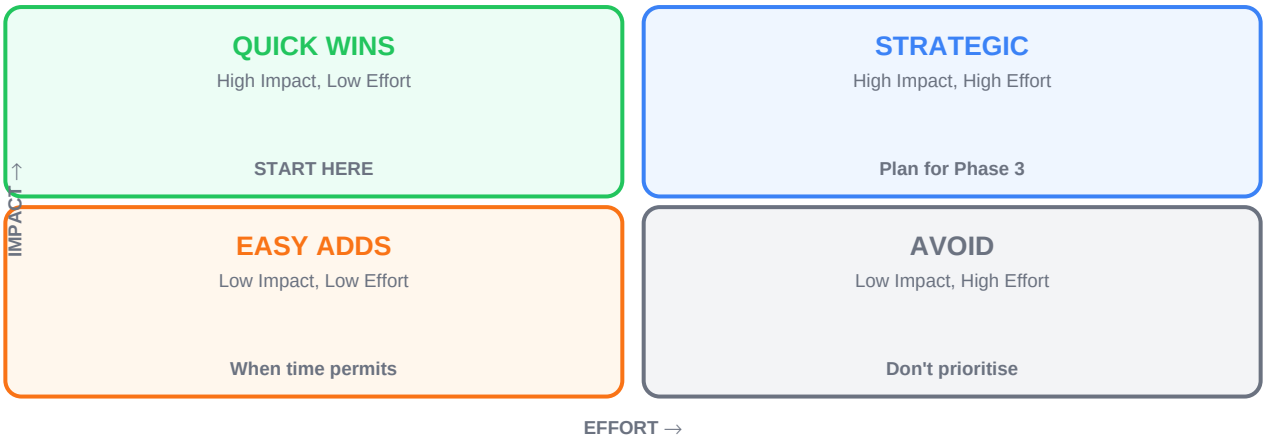
Booking meetings, coordinating calendars, sending follow-ups. Consumes disproportionate time relative to its value. AI scheduling agents handle this almost entirely autonomously.

Category 6: Content Creation

Marketing copy, social media, product descriptions, proposals, case studies, blog posts. AI eliminates the blank-page problem entirely while you retain strategic direction and brand voice.

The Impact-Effort Matrix

Score each use case on Impact (1–5) and Effort (1–5), then plot on a 2×2 matrix. Start in the top-left quadrant — **Quick Wins** — high impact, low effort.



The Three Universal Quick Wins

Across virtually every business in every industry, these three use cases consistently score as Quick Wins:

01 AI-Assisted Email & Communication Drafting

Tool: Claude or ChatGPT
Setup: 2 hours
Result: 60-90 min saved/person/day
Difficulty: Zero — no integration

02 AI Meeting Summaries & Action Items

Tool: Otter.ai, Fireflies, or Copilot
Setup: 30 minutes
Result: Eliminates post-meeting docs
Difficulty: Very low — plug-in tools

03 AI Customer FAQ Responder

Tool: Claude API, Tidio, or Intercom AI
Setup: 4-8 hours
Result: 40-60% volume reduction
Difficulty: Low — no-code available

These three use cases alone typically deliver 15–20 hours of recovered time per employee per week. At $50–100/hr fully-loaded cost, the ROI is immediate and substantial.

05 Phase 2: Pilot — Running Your First AI Project

A pilot is not an experiment you run to decide whether AI works. It is a structured deployment with defined success criteria, timelines, and measurement frameworks agreed **before** the pilot begins.

The Four Pilot Principles

Principle 1: One use case at a time

Resist the temptation to pilot three use cases simultaneously. Concurrent pilots dilute attention, confuse measurement, and increase chances of abandoning all three when one hits friction.

Principle 2: Define success before you start

Write down: "This pilot will be considered successful if [specific metric] improves by [specific amount] within [specific timeframe]." No ambiguity.

Principle 3: Measure the baseline first

Before turning on any AI tool, measure the current state — time taken, error rate, volume, cost. You cannot demonstrate ROI without a baseline.

Principle 4: Include your team

The single most common reason AI pilots fail is not technical failure — it is human resistance. People who were not consulted, trained, or reassured will find ways to avoid using it.

The 6-Week Pilot Structure

Week	Phase	Key Activities
1	**Foundation**	Select use case, choose & set up AI tool, measure baseline, brief team, 2hr training
2	**Guided Adoption**	Everyone uses AI for target workflow daily. Daily 15-min check-ins. Collect first data
3–4	**Independent Operation**	Remove daily check-ins. Weekly metrics. Identify champions and those needing support
5–6	**Measurement & Analysis**	Final metrics vs baseline. Interview team. Document results in one-page business case

When the Pilot Doesn't Go as Planned

"The AI outputs aren't good enough"

Almost always a prompt quality issue, not a model capability issue. Invest 4 hours in prompt engineering — rewrite instructions with more specific context, clearer output requirements, and relevant examples. In 90% of cases, output quality improves dramatically.

"My team isn't using it"

Investigate the root cause: training issue (don't know how), workflow issue (tool not integrated into actual process), or resistance issue (don't want to change). Each requires a different response.

"It's not saving as much time as expected"

Usually means the workflow has more steps than anticipated. Break the workflow down further. Identify the specific sub-step where time is lost. Redesign the AI integration for that sub-step.

06 Phase 3: Scale — Expanding What Works

From Pilot to Playbook

When a pilot succeeds, it produces two things: results and knowledge. The first output of Phase 3 is converting the pilot's knowledge into a **playbook** — a documented, repeatable process.

A playbook has four components:

1. **The Tool Setup Guide:** Step-by-step instructions for configuring the AI tool, including login, settings, integrations, and initial data setup.
2. **The Prompt Library:** The specific prompts and templates that produced the best results, with guidance on when to use each.
3. **The Workflow Guide:** A step-by-step description of the new AI-augmented workflow — what the human does, what the AI does.
4. **The Quality Checklist:** Specific things to check in every AI output — the errors, biases, and omissions the AI most commonly produces.

The Scaling Sequence

Step 1: Identify your internal champions

In every pilot, a subset becomes enthusiastic experts. These are your champions — the people who will train others.

Step 2: Expand within the same function first

Deploy to all relevant users in the same function before moving to sales or marketing.

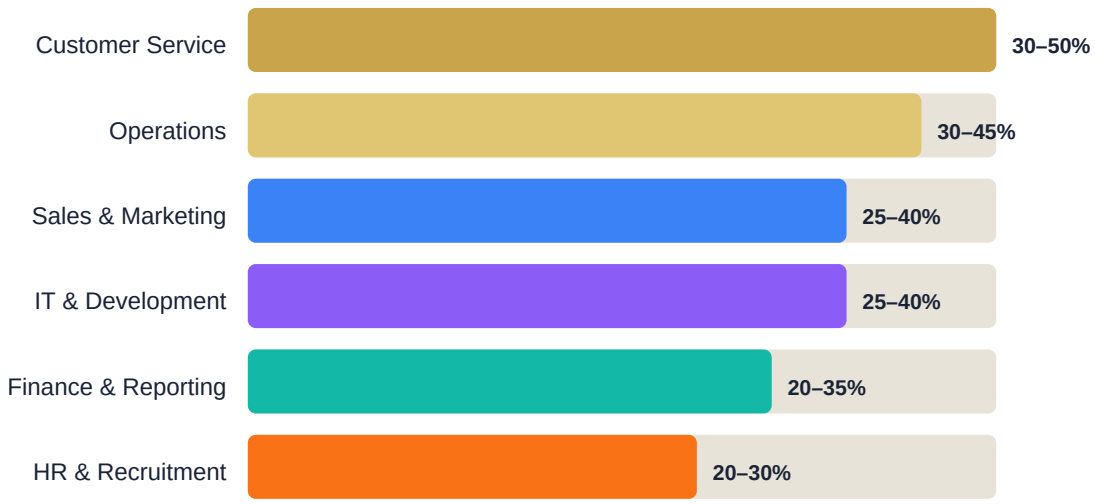
Step 3: Expand to adjacent functions

Target functions with similar workflows, data requirements, and team culture.

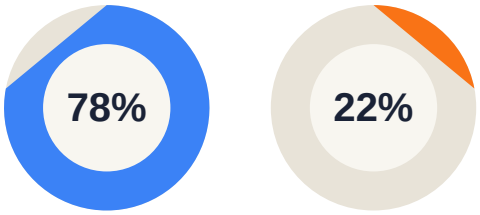
Step 4: Add a second use case

Launch a second pilot in a new category. You now have the experience to run pilots faster — typically half the time.

AI ROI at Scale: The Data



Sources: Rootstack 2026, Goldman Sachs 2026, Bank of America deployment data, Kersai client analysis



Augmentation
(AI helps humans)

Automation
(AI independent)

78% of AI usage is augmentation.

AI helps humans do existing jobs more effectively. Augmentation is the appropriate starting point — it delivers immediate gains with low risk and builds AI literacy across your team.

Source: Anthropic Economic Index, March 2026

07 Phase 4: Optimise — Compound Your Gains

AI's most powerful economic characteristic is that its gains compound. Every improvement to your prompts, context, workflows, and integrations builds on the previous improvement. At Phase 4, your organisation asks "how do we make our AI deployments **10× better**?"

Lever 1: Context Engineering

The single most impactful Phase 4 improvement. Context engineering is the practice of systematically designing the information AI tools receive before executing a task. It's the difference between briefing a new employee with nothing versus providing them with your company background, brand guidelines, customer profiles, and workflow preferences.

The practical output: **AI systems that behave like a senior employee who has worked in your business for three years** — rather than a capable stranger who has never heard of your company.

- Create a company context document — business description, industry, target customers, brand voice, key products, common workflows
- Build customer persona profiles — detailed descriptions of key customer types, pain points, language, decision criteria
- Develop standard operating procedure summaries — concise descriptions of key business processes
- Maintain a prompt library — your best-performing prompts, updated as you find improvements

Lever 2: Integration and Automation via MCP

Phase 4 moves from *assisted* (AI helps a human) to *integrated* (AI is embedded in workflow). The technology enabling this: **Model Context Protocol (MCP)** — an open standard connecting AI models to your existing business tools and data sources.

With MCP-enabled integrations, AI can automatically draft follow-up emails after CRM updates, generate weekly performance reports by pulling from analytics and accounting, create project updates from transcribed meeting notes, and flag customer accounts when payment patterns deviate from historical norms. These capabilities are available today, at costs accessible to every business, with a day of setup — not a year of development.

Lever 3: AI Agent Deployment

The most powerful Phase 4 capability: **AI agents** — systems that execute multi-step tasks independently, making decisions at each step without requiring human input for every action.

Example: A sales AI agent receives the objective "follow up with all leads from last month's trade show who haven't responded." It accesses your CRM, identifies contacts, reviews interaction history, drafts personalised emails, schedules sending at optimal times per time zone, and updates CRM records — all without human involvement after the initial objective.

This is available today through Claude, GPT-5.4, and frameworks including n8n, Make, and Zapier AI. A basic sales follow-up agent can be built by a non-technical owner in 4–6 hours.

08 Phase 5: Transform — Becoming AI-Native

Phase 5 is not a destination — it is a way of operating that continuously evolves. An AI-native business has redesigned its processes around AI's capabilities — doing things that were **not possible at all** without AI.

A Phase 3 business uses AI to do existing processes faster and cheaper. A Phase 5 business has redesigned processes around AI's capabilities, at scales and costs that were not achievable before.

Three Phase 5 Business Models Emerging in 2026

The AI-Leveraged Service Business

A service business (consulting, legal, accounting, marketing) that uses AI to serve 3–5× as many clients per employee without sacrificing quality. AI handles repetitive execution; humans handle strategy, relationships, and quality assurance.

The Personalisation Business

A business using AI to deliver experiences so personalised at scale that they function as a genuine competitive moat. One-to-one personalisation across thousands or millions of customers — impossible at human scale, straightforward at AI scale.

The Continuous Insight Business

A business that converts operational data into continuously updated intelligence that informs real-time decisions, using AI to extract signals human analysis would miss or identify too late.

09 The AI Tools Every Business Should Know

The AI tool landscape is enormous — hundreds of products across dozens of categories. This section cuts through the noise with the specific tools that deliver the best results for most SME use cases in 2026.

AI Assistants — Your Primary Thinking Partners

Claude (Anthropic) RECOMMENDED	**From $22/mo**	Best reasoning, 200k context, safest for business
ChatGPT (OpenAI)	**From $20/mo**	Best brand recognition, huge plugin ecosystem
Gemini (Google)	**Free–$20/mo**	Best for Google Workspace users
Copilot (Microsoft)	**$30/user/mo**	Deep Office 365 integration

Meeting Intelligence

Otter.ai	**Free–$20/mo**	Transcription, summaries, action items
Fireflies.ai	**Free–$19/mo**	Meeting notes with CRM integration
Microsoft Copilot	**Included in M365**	Teams-native transcription
Zoom AI Companion	**Included in Zoom**	Zoom-native meeting summaries

Customer Service AI

Intercom Fin	**From $39/mo**	Resolves tier-1 tickets autonomously
Tidio	**Free tier available**	Website chat + AI FAQ responder
Zendesk AI	**From $55/agent/mo**	Enterprise support automation
HubSpot AI	**Included in tiers**	CRM-integrated communication

Content & Marketing AI

Jasper	**From $49/mo**	Marketing copy, campaigns, brand voice
Copy.ai	**Free–$49/mo**	Sales copy, email sequences, proposals
Canva AI	**Free–$17/mo**	Design + AI image generation
Descript	**From $24/mo**	AI video editing, transcription

Automation & Workflow AI

Zapier AI	**From $30/mo**	Connect apps + AI-powered automations
Make (Integromat)	**From $9/mo**	Advanced workflow automation with AI

n8n	**Free (self-hosted)**	Open-source AI agent builder
Notion AI	**$10/user/mo**	Knowledge management + AI writing

The AI Tool Decision Filter

1. Does it solve a problem on my priority list? If not, it's noise — regardless of how impressive it is.
2. Can I trial it for free or at low cost? Most AI tools have free tiers. Never pay before testing.
3. How long will my team need to become effective? If more than 4 hours, ensure the ROI justifies training.
4. Does it integrate with tools we already use? Integration multiplies value exponentially.
5. What happens to our data? Always check the privacy policy and training data policies.

10 How to Choose: Build, Buy, or Partner?

Every AI implementation involves a fundamental choice. The honest answer: **most SMEs should buy, not build** — at least for their first 12–18 months.

	Buy (Off-the-Shelf)	Build (Custom)	Partner (Consultancy)
Best when	Standard use cases. Immediate need. No tech team.	Genuinely unique use case. Competitive advantage. Tech team available.	Strategic ambition but no in-house capability. Want accountability.
Pros	Immediate deployment. Proven functionality. Predictable cost. No tech risk.	Unique competitive edge. Full control. Custom to your needs.	Accelerated progress. Expert identification of high-ROI use cases. Accountability.
Cons	Generic solution. May not fit exactly. Vendor dependency.	Expensive ($100K+ justified). Slow (months). Ongoing maintenance.	External dependency. Cost of engagement. Knowledge transfer needed.
Cost	$20–500/mo	$50K–$500K+ project	$5K–$50K engagement

Most businesses end up with a mix: bought tools for standard use cases, custom development for genuinely unique competitive applications, and partnership support for strategy and integration.

11 Your 90-Day AI Action Plan

This is the section most guides skip: specific, week-by-week actions that translate strategy into execution.

D1-7

Foundation Week

- Day 1: Run pain point audit with leadership team (2-hour session)
- Day 2: Compile and score all pain points using impact-effort matrix
- Day 3: Research AI tools for your top Quick Win, sign up for free trials
- Day 4-5: Evaluate trials against your specific use case, make tool selection
- Day 6: Set up chosen tool, configure with company context
- Day 7: Document baseline metrics, set pilot success criteria

W2-4

First Pilot (3 Weeks)

- Week 2: Train pilot team (2hrs), daily AI use, daily 15-min check-ins
- Week 3: Independent operation, weekly metrics collection
- Week 4: Final measurements, team interviews, compare vs baseline
- Write one-page pilot results document for leadership

W5-8

Expand & Add Second Pilot

- Week 5: Expand successful use case to all users in same function
- Build your AI playbook (setup guide, prompt library, workflow, quality checklist)
- Week 6: Begin second pilot in new use case category
- Week 7-8: Continue expansion of use case 1, midpoint review of use case 2

W9-12

Scale & Systematise

- Roll out use case 2 to all relevant users, begin use case 3 pilot
- Explore integrations — connect AI to existing systems via Zapier, Make, or native APIs
- Build context engineering foundations — company doc, customer personas, prompt library
- Week 12: Review 90-day results across all use cases, calculate cumulative ROI
- Present results to leadership, set 90-day Phase 3 scaling plan

Goal: Phase 3 (Scale) in 90 days → Phase 4 (Optimise) in 12 months

12 How Much Does AI Implementation Cost?

The honest answer: **far less than you expect.** AI implementation costs have fallen 97% in four years. What cost enterprise budgets in 2022 is accessible on a small business budget in 2026.

Solo / Micro Business

1–4 people

$20–22/mo

per month

Saved: 5–10 hrs/week **Value: $1K–2K/mo** **ROI: 45–90×**

- Claude Pro: $22/mo
- Otter.ai free tier: $0
- Zapier free tier: $0

Growing Business

5–20 people

~$500–550/mo

per month

Saved: 8–12 hrs/emp/week **Value: $16K–24K/mo** **ROI: 30–45×**

- Claude Team ×10: $250–300/mo
- Meeting AI ×5: $95/mo
- Customer AI (Tidio): $79/mo
- Automation (Zapier): $74/mo

Serious Investment

20–100 people

$2.5K–5.4K/mo

per month

Saved: Full transformation **Value: $100K–$1M+/yr** **ROI: Consistently positive**

- Enterprise AI ×50: $1.5–3K/mo
- Full AI stack: $1–2.4K/mo
- AI consultancy (one-time): $5–20K

For most SMEs, the AI tools that will transform operations cost less per month than a single paid day of employee time. The constraint is never cost — it's strategy, prioritisation, and execution.

13 AI Governance: What Every Business Must Get Right

Governance is the unsexy part of AI adoption that most guides skip. It is also one of the most important — because the reputational, legal, and operational risks of ungoverned AI are real, and the governance required to avoid them is genuinely simple.

The Five Governance Essentials

1. Define what AI can and cannot do independently

Create a simple policy specifying which decisions AI can make autonomously (drafting emails, generating reports, creating first drafts) versus which always require human review and approval (customer commitments, financial decisions, compliance communications, anything creating legal obligations).

2. Establish output verification standards

For every AI use case, define the specific quality checks applied before outputs are used. Customer communications: check accuracy, tone, completeness. Financial reports: verify calculations and source data. Legal documents: always have qualified human review.

3. Maintain a human accountability layer

For every AI-assisted output, there is a named human accountable for its accuracy. AI does not make decisions — it supports human decision-making. The human who reviewed and approved is responsible.

4. Protect your data

Before connecting any AI tool to your data, confirm: (a) data handling policies — is data stored, where, how long? (b) whether your data is used to train the provider's models — ensure you have a data processing agreement; (c) confidentiality obligations that restrict what data can be shared.

5. Train your team on AI ethics and limitations

Every employee using AI should understand: AI can be confidently wrong (always verify); AI outputs reflect training biases (apply human judgment); AI augments human judgment, it does not replace it.

The Australian Regulatory Context

Privacy Act 1988: Applies to AI systems processing personal information about Australian residents. Ensure your privacy policy discloses AI processing, that you have a legal basis under the Australian Privacy Principles, and that contracts with AI providers ensure compliance with Australian law.

Australian Consumer Law (ACL): Prohibits misleading and deceptive conduct. If AI-generated content makes inaccurate claims about your products or services, the business — not the AI — is legally responsible.

NSW Digital Work Systems Act (DWSA) 2026: Requires businesses above certain thresholds to conduct formal risk assessments of AI systems affecting workers, consult with affected workers before deployment, and maintain records. This law represents the emerging direction of AI workplace regulation across all of Australia.

AI Governance Quick-Start Checklist

- ✓ Document which AI tools are in use across your business and who has access
- ✓ Define clear boundaries: what AI can do autonomously vs what requires human approval
- ✓ Create output verification checklists for each AI use case

- ✓ Assign human accountability for every AI-assisted decision or output
- ✓ Review and update your privacy policy to disclose AI processing of customer data
- ✓ Confirm data processing agreements with all AI tool providers
- ✓ Run a 1-hour AI ethics and limitations training session for all AI users
- ✓ Establish an incident response process for AI errors or outputs that cause harm
- ✓ Schedule quarterly governance reviews as AI usage expands

14 Glossary of Key AI Terms

Understanding AI terminology is essential for making informed decisions. Here are the terms every business leader should know:

Artificial Intelligence (AI): Technology that enables computers to perform tasks that typically require human intelligence — reasoning, learning, problem-solving, understanding language.

Large Language Model (LLM): The type of AI that powers tools like Claude and ChatGPT. Trained on vast amounts of text to understand and generate human-like language.

Prompt: The instruction or question you give to an AI tool. Prompt quality is the single biggest factor in AI output quality.

Context Window: The amount of information an AI model can consider at once. Claude's 200,000-token context window can process approximately 150,000 words — equivalent to a 500-page book.

Context Engineering: The practice of systematically designing the information and instructions AI receives to produce optimal outputs.

AI Agent: An AI system that can execute multi-step tasks independently, making decisions at each step without human input for every action.

Model Context Protocol (MCP): An open standard that connects AI models to existing business tools and data sources, enabling integrated AI workflows.

AI Augmentation: Using AI to help humans do their existing jobs more effectively — the dominant form of AI usage in 2026 (78%).

AI Automation: Using AI to perform tasks independently without human involvement for each execution — currently 22% of AI usage.

Hallucination: When an AI model generates information that sounds plausible but is factually incorrect. A key reason for human verification requirements.

Fine-tuning: Customising an AI model with your specific data to improve its performance on your particular use cases.

API (Application Programming Interface): A way for software applications to communicate with each other. AI APIs allow businesses to integrate AI capabilities into their existing systems.

RAG (Retrieval-Augmented Generation): A technique that connects AI to your specific documents and data, allowing it to reference your information when generating responses.

Token: The basic unit of text that AI models process. Roughly equivalent to 0.75 words. Pricing and context limits are measured in tokens.

Inference: The process of an AI model generating a response. Inference costs have dropped 97% in four years.

15 Frequently Asked Questions

Q: Do I need a technical background to implement AI?

No. The majority of high-value AI tools for business in 2026 are designed for non-technical users — no coding, no data science, no IT infrastructure beyond standard internet. The skill that matters most is the ability to clearly define your business problem and write clear instructions.

Q: What is the ROI of AI for small business?

91% of small businesses using AI report revenue increases and 86% report improved margins. Specific ranges: customer service (30–50% cost reduction), operations (30–45%), sales and marketing (25–40%), finance (20–35%). A business spending $500/month recovering 8–12 hours per employee per week across 10 people delivers $16,000–24,000/month in value — a 30–45× return.

Q: How long does AI implementation take?

First use case: 4–6 weeks from planning to measurable results. Expanding to 3–5 use cases: 3–6 months. Phase 3 maturity: 6–12 months. The most common mistake is expecting immediate transformation. The best results come from businesses that started 6–12 months ago and are now reaping compounding gains.

Q: What AI tools should a small business start with?

Four tools that deliver best results: (1) Claude for primary AI assistance ($22/mo); (2) Otter.ai or Fireflies for meeting intelligence (free–$20/mo); (3) Tidio for customer FAQ AI (free); (4) Zapier AI or Make for workflow automation ($0–30/mo). Total: less than $75/month for 10–20 hours saved per week.

Q: Is AI going to replace my employees?

Current evidence shows 78% of AI usage is augmentation, not replacement. The businesses achieving best results deploy AI to make people more productive, not to eliminate roles. However, roles characterised by high volumes of repetitive, rule-based tasks are at genuine risk of substantial automation over 3–5 years. The best approach: transparency, proactive retraining, and designing AI deployments that move people toward higher-value work.

Q: How do I choose between Claude and ChatGPT?

Choose Claude if your primary use cases involve long documents, complex business reasoning, coding, or enterprise compliance. Claude captures 73% of new enterprise AI spending. Choose ChatGPT for consumer-facing interactions, browser automation, or creative/image generation tasks. For most business owners: trial both for your specific use case and choose based on actual output quality, not benchmarks.

Q: What about data security and privacy?

Always confirm: (a) whether your data is used to train the provider's models — most enterprise tools offer opt-out; (b) where data is stored and for how long; (c) whether the provider has SOC 2 or ISO 27001 certification; (d) whether there's a Data Processing Agreement available. Both Claude and ChatGPT offer enterprise tiers with data processing agreements that exclude training use.

Q: Can AI really help my specific industry?

AI is industry-agnostic in its core capabilities — writing, analysis, research, customer communication, and automation apply across every sector. The businesses seeing the largest gains span healthcare, legal, financial services, construction, retail, manufacturing, professional services, and education. The key is identifying your industry-specific pain points and matching them to AI capabilities.

KERSAI

Ready to Build Your AI Strategy?

The businesses pulling ahead in 2026 are not the ones with the biggest AI budgets. They are the ones that made a decision, built a plan, and started executing — even imperfectly.

If you have read this guide, you have the framework. The question is execution.

Book a Free AI Consultation

kersai.com/bookings

Take the AI Readiness Assessment

kersai.com/ai-readiness-assessment

Explore Our AI Services

kersai.com/services

Read the Full Article Online

kersai.com/how-to-build-ai-strategy-for-your-business-2026-complete-guide

KERSAI PTY LTD

Level 15, Corporate Centre One, 2 Corporate Court, Bundall QLD 4217, Australia

ACN: 643 040 644 | ABN: 37536273246

KERSAI USA: 160 SE Washington St, 414 Hillsboro, Oregon 97123

kersai.com

Australia | New Zealand | USA | Canada | Sri Lanka

This whitepaper was researched and written by the Kersai Research Team. Kersai is a global AI consultancy dedicated to helping businesses confidently navigate the AI landscape — from cutting-edge strategic insights to practical, large-scale AI implementation.