

# Small Businesses Delay AI Adoption, Lose Time and Money

*Worried about the cost of AI solutions, small businesses delay implementation, incurring greater costs and shortchanging growth.*

HOUSTON, TX, UNITED STATES, January 21, 2025 /EINPresswire.com/ -- Leading invoice funding company Charter Capital says small businesses are paying the price for delaying artificial intelligence (AI) solutions. Additional details are available in [“Can My Small Business Afford AI Solutions?”](#) which can be read at [charcap.com](#).



Recent surveys reveal that nine in ten small and medium-sized businesses (SMBs) leveraging AI tools report revenue growth. Yet, one-third of small businesses have yet to implement any AI tools.

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*Joel Rosenthal*

“AI adoption rates are even lower for businesses with less revenue. This creates a catch-22 situation,” explains Joel Rosenthal, Co-founder and Executive Manager at Charter Capital. “Implementation is put on hold due to perceived cost, yet growth and profitability are shortchanged as a result.”

Rosenthal notes that AI tools can save small business owners 13 hours per week, freeing time for strategy and high-value tasks. “Clearing that time off your plate is transformative,” Rosenthal adds. “It allows leaders to guide their businesses more effectively.”

AI can also deliver significant savings. Around a quarter save more than \$20,000 per year through AI as well, although a little over \$7,000 in annual savings is more typical. Just implementing one or two tools in key areas can provide measurable benefits, he adds. For instance, some types of accounting software have built-in AI features that simplify cash flow

management and cost about the same as a tank of gas each month. Marketing and sales tools that use AI to streamline processes and develop stronger relationships with prospects and customers are often a great option, too, as they allow businesses to scale more affordably.

He recommends starting with an ROI analysis that considers time savings, increased revenue, cost reduction, and other benefits of implementing a specific tool, then weighing it against the cost. Oftentimes, AI comes out the clear winner.

Despite the benefits and the affordability of AI, however, Rosenthal says the upfront cost of implementing AI solutions can be a barrier, especially when slow customer payments challenge cash flow. He notes that [invoice factoring](#) can help by unlocking the cash tied up in unpaid invoices. Those who would like to learn more about factoring or request a complimentary quote may do so by calling 1-877-960-1818 or [visiting charcap.com](#).

#### About Charter Capital

Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit [charcap.com](#) or call 1-877-960-1818.

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