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The Future of Innovation Depends on Whether Small Businesses Are at the Table

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As policymakers debate the future of artificial intelligence, much of the conversation has focused on hypothetical risks and worst-case scenarios. But for millions of small business owners across the country, the stakes are far more immediate and practical.

Small businesses make up 99.9% of all U.S. firms and account for more than 43% of GDP, according to the Small Business Administration Office of Advocacy, anchoring local economies and driving national growth. Yet too often the conversation about emerging technologies like AI is happening without them.

During National Small Business Month, that disconnect should give us pause. Not because innovation is moving too fast, but because we risk leaving behind the very businesses that power our economy.

A new economic era is taking shape, driven by rapid advances in artificial intelligence and other emerging technologies. While much of the public debate has focused on potential risks, small businesses are already demonstrating what responsible, real-world adoption looks like.

According to a recent national survey of small businesses by Reimagine Main Street, over 75% are already using or actively exploring AI tools, and most expect the benefits to outweigh the risks. For many, AI is not theoretical — it is helping them save time, improve productivity, and compete more effectively in crowded markets.

Among businesses already using AI, the vast majority report tangible value from marketing and customer engagement to operational efficiency and innovation. These are not abstract gains, but the kinds of incremental improvements that allow small businesses to grow, hire and reinvest in their communities.

This is why narratives that focus exclusively on slowing or restricting innovation miss the mark.

For small businesses, the greater risk is not that innovation is moving too quickly, but rather that

that they will be locked out of it. When new technologies become harder to access, more expensive to implement, or shaped without input from smaller firms, the result is not safety. It is consolidation.

We have seen this pattern before. When markets evolve without thoughtful inclusion, advantages concentrate among the largest players, and the competitive landscape narrows.

AI does not have to follow that path, but it will if small businesses are treated as an afterthought rather than a central stakeholder.

A more balanced approach would start with three practical shifts.

First, policymakers must prioritize access. Many small businesses are eager to adopt AI but face barriers like cost, complexity and limited time to implement new tools. Expanding technical assistance, supporting training and encouraging affordable solutions can help turn interest into adoption.

Second, transparency must be built into the system. As AI increasingly shapes decisions about pricing, hiring and access to capital, small businesses need clarity to participate with confidence.

Third, competition policy must keep pace with innovation. Ensuring that emerging markets remain open is not about slowing progress, but about preserving the conditions that allow entrepreneurship to thrive.

National Small Business Month is a reminder that America's economic strength has never come from a handful of dominant players. It comes from the millions of entrepreneurs who create opportunity in every corner of the country and who have historically driven the majority of net new job creation in the United States.

As we navigate the next phase of technological change, the goal should not simply be to lead in innovation. It should be to ensure that innovation strengthens the full breadth of the American economy.

That starts by making sure small businesses are not just adapting to the future, but helping define it.

[Angela Dingle](#) is president and CEO of [Women Impacting Public Policy](#), a national bipartisan organization advocating for women entrepreneurs and small businesses. She works closely with policymakers and business leaders to advance policies that support economic growth and opportunity.