

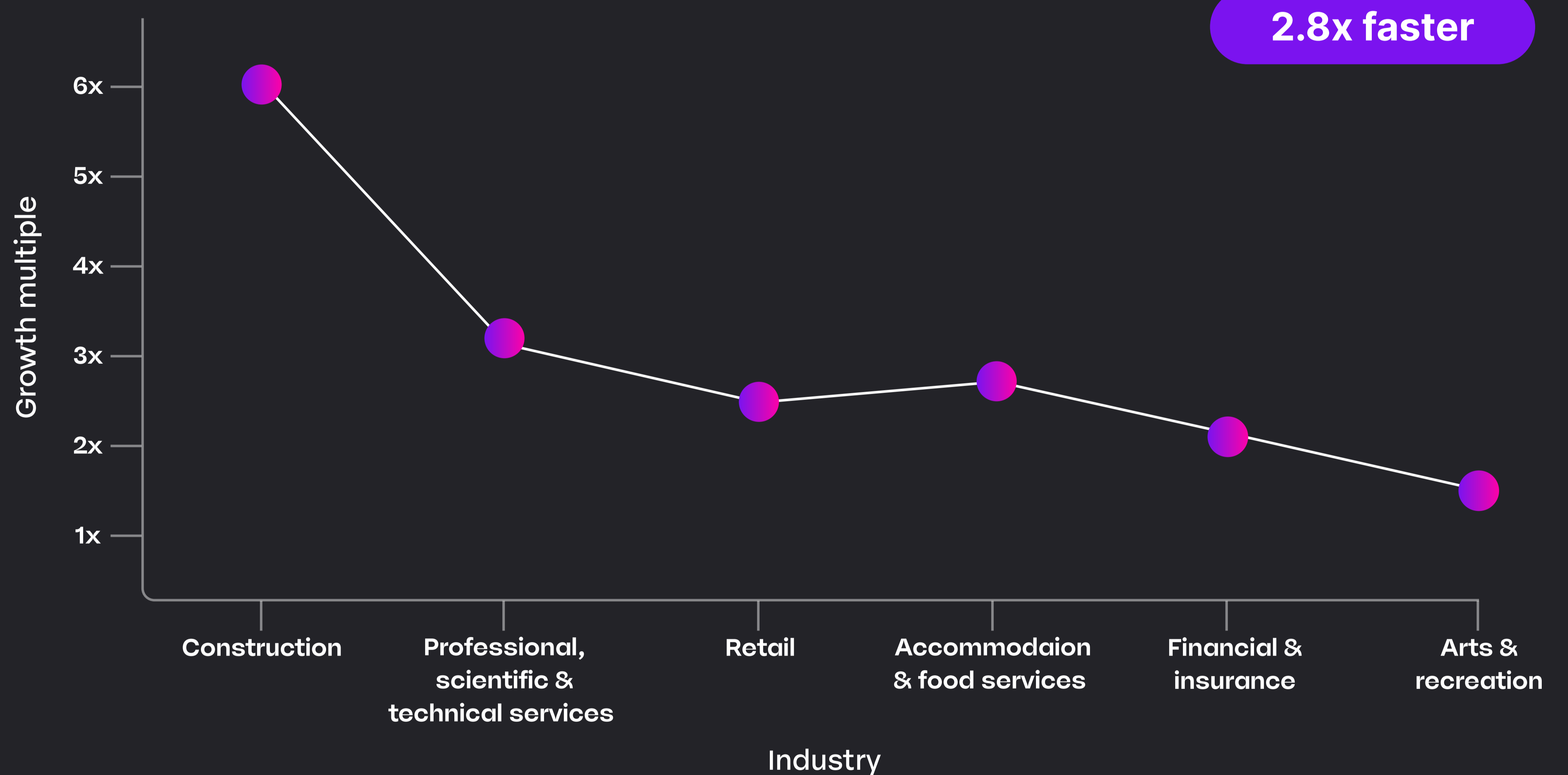
The AI Advantage

Small and medium-sized enterprises (SMEs) contribute around one third of Australia's GDP. To help them remain competitive in an increasingly digital and automated landscape, it is vital they are not left behind when it comes to AI adoption. Recently, MYOB has explored the current state of AI adoption among Australia's SMEs, the value gained by those that harness it and opportunities for further AI upskilling across the community.

AI Edge

MYOB modelling shows that SMEs who embrace AI grow 2.8x faster than those who don't.

AI is particularly effective in sectors with complex workflows.



AI Adoption

46%

of SMEs say they're not using AI and don't intend to

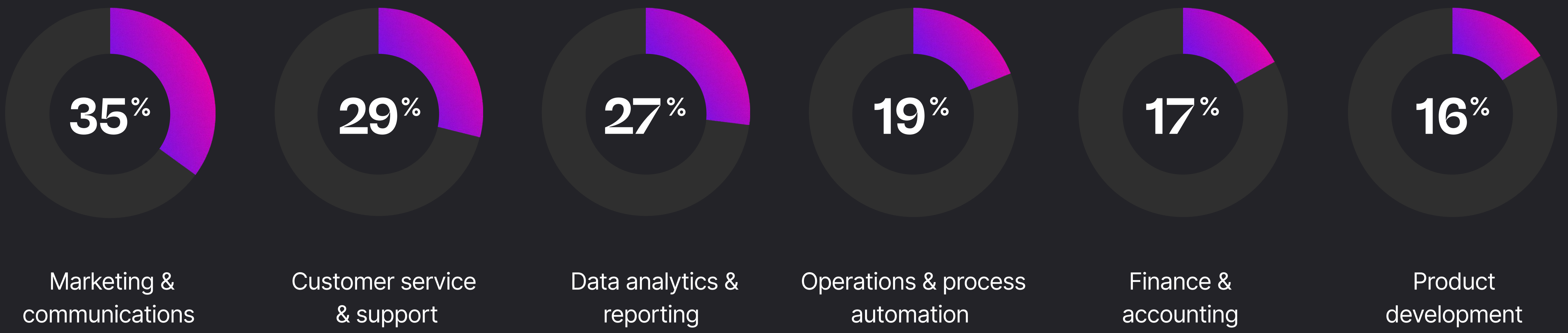
11%

have a policy on responsible AI use in place

40%*

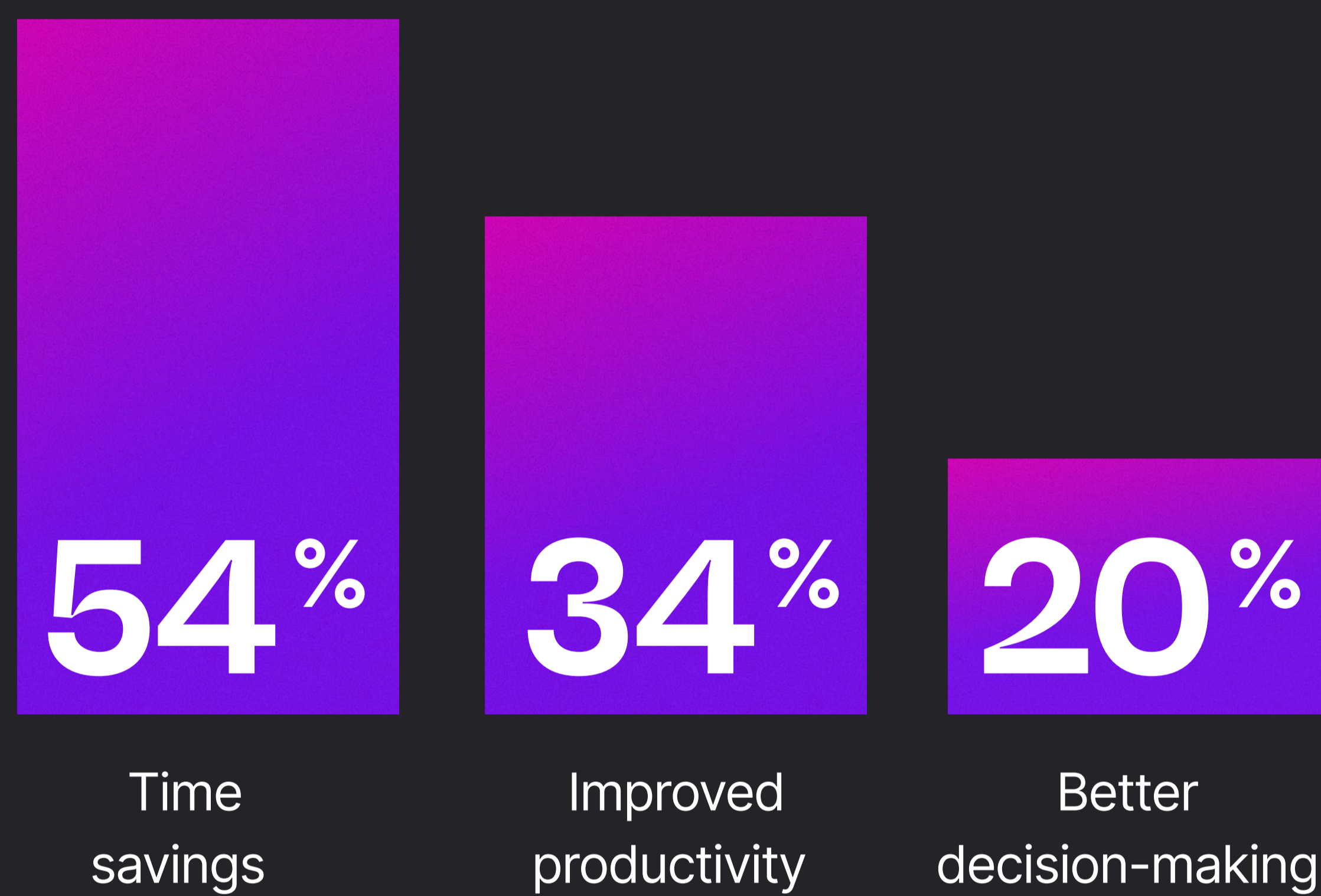
of SMEs are currently adopting AI

Top business activities supported by AI:

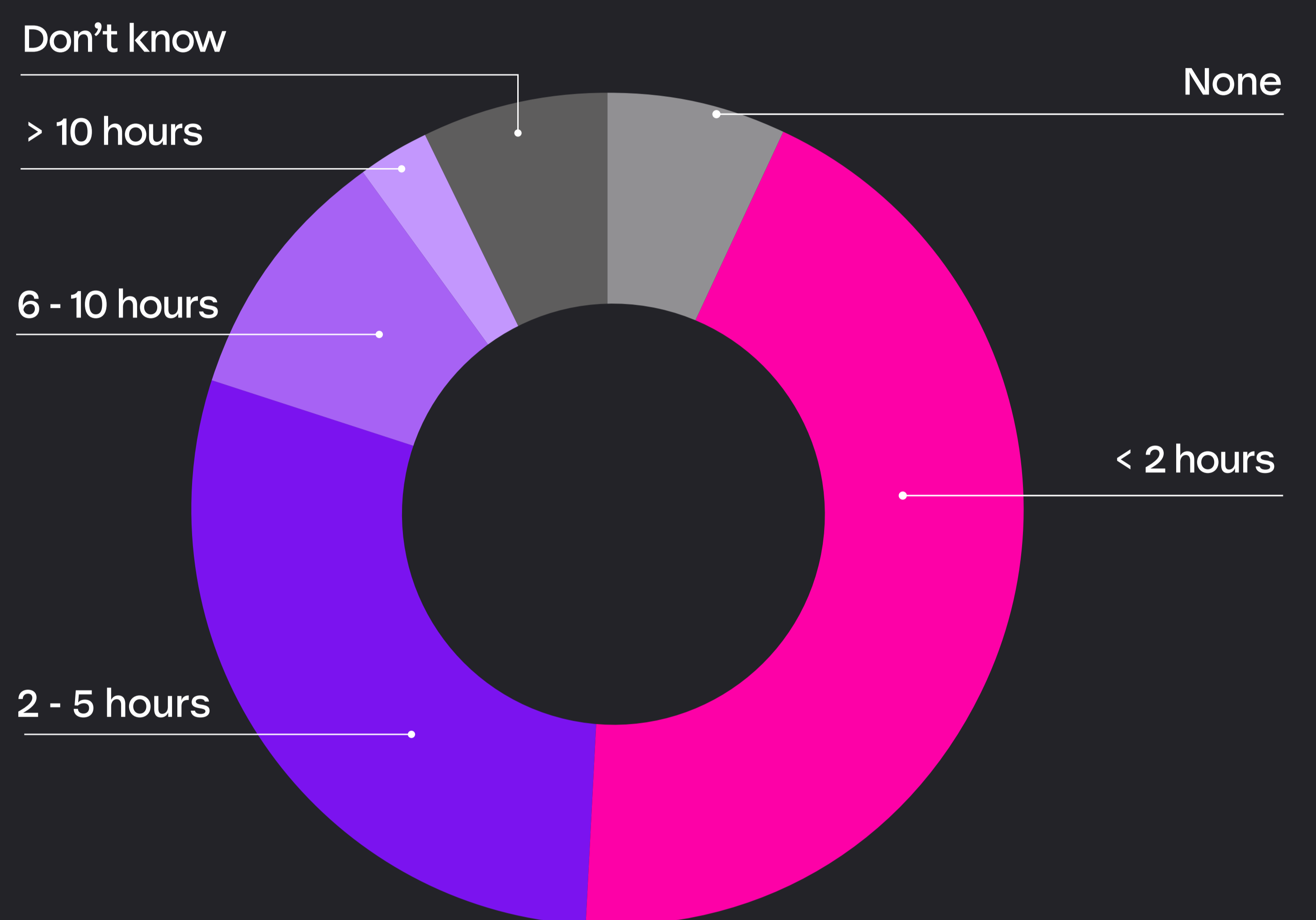


AI Value

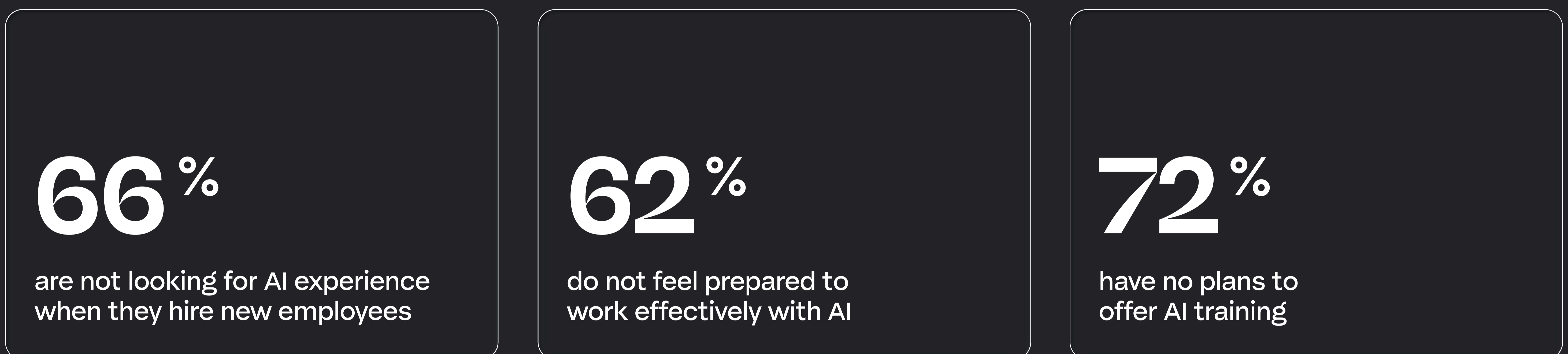
Top three areas where AI adds the most value



Perceived AI time savings per week



AI Skills



About

MYOB Bi-Annual Business Monitor

The MYOB Bi-Annual Business Monitor researches Australian small and medium sized business owners and operators, with 0-199 employees. 1019 businesses participated in an online survey between 25th February and 23rd March 2026. All data has been weighted by industry type, location and number of employees, in line with the Australian Bureau of Statistics.

MYOB's AI modelling

The growth multiple is modelled by comparing median income growth for SMEs using AI to a statistically benchmarked cohort of non-AI users, using anonymised MYOB transaction, bank-feed and payroll data across consistent pre- and post-adoption time windows.