

AI for Business Owners: Skip the Hype, Start Here

A practical framework for where AI actually moves the needle

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If you run a small or mid-sized business, you've probably been told you need an AI strategy. You've seen the headlines, sat through a vendor pitch or two, and maybe even watched an employee quietly start using ChatGPT for customer emails.

Here's the problem: most AI advice for business owners is either too vague (“transform your business with AI!”) or too technical (“fine-tune a large language model on your proprietary dataset”). Neither is useful when you're trying to figure out where to actually start.

After spending time with AI practitioners, business operators, and technology leaders who are deploying these tools in real companies, I've landed on a simple framework that cuts through the noise.

Start with Friction, Not Fantasy

Forget about “AI transformation.” Instead, look for friction points—specific places in your business where expensive human errors occur, where skilled people spend time on repetitive pattern-matching, or where response time directly affects revenue.

Common examples: quoting and scoping (where inconsistency costs you deals or margin), customer response time (where delays lose opportunities), quality control (where human review misses defects), and financial reporting (where manual data consolidation eats hours every month).

Pick one. Scope it tightly. Deploy AI there. Measure the result. Then expand.

The businesses getting real ROI from AI aren't the ones trying to automate everything at once. They're the ones solving one specific, measurable problem and building from there.

The Governance Problem You Already Have

Here's something that should get your attention: according to LayerX's 2025 Enterprise AI Security Report, 77% of employees paste company data into AI tools—and 82% of that activity flows through personal, unmanaged accounts that bypass enterprise controls.

This is shadow AI, and it's happening in your business right now whether you have a policy or not.

The fix isn't banning AI—that ship has sailed. The fix is establishing clear governance: what tools are approved, what data can and can't be shared with public models, and who's accountable for oversight. This doesn't need to be a 50-page policy document. A one-page set of ground rules communicated by leadership goes a long way.

Context Beats Prompting

One insight that's changed how I think about AI: the difference between mediocre AI output and genuinely useful AI output isn't better prompting. It's better context.

Generic prompts produce generic results. But when you embed domain-specific constraints—your pricing model, your customer segments, your compliance requirements, your industry terminology—the output quality improves dramatically. This is what practitioners call “context engineering,” and it's where the real competitive advantage lies.

For business owners, this means the AI tools that will serve you best are the ones you can configure with your specific business logic, not the ones with the flashiest interface.

Where to Start This Week

If you're looking for a practical first step, here are three:

Audit what your team is already using. You might be surprised. Get visibility into which AI tools are in play and what data is flowing through them.

Pick one high-friction workflow and pilot an AI solution. Keep it small. Measure before and after. Don't try to boil the ocean.

Write a one-page AI usage policy. Approved tools, prohibited data sharing, and who to ask questions. Share it with your team. You can refine it later—having something is infinitely better than having nothing.

AI is a tool, not a strategy. Like any tool, its value depends on where and how you use it. Start with the friction, build the guardrails, and let the results guide your next move.

Sources

LayerX, 2025 Enterprise AI Security Report, as reported by eSecurity Planet

If you're wondering how AI could fit into your financial operations — or where to even start — that's a great question to ask.

Related Articles

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What a CFO Actually Does — How financial leadership connects to operational decisions like AI adoption.

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