



The Generative AI Opportunity for Small Businesses

How Technologies Like ChatGPT Are Changing the Business Landscape



Business Impact Group, the University of Washington's largest consulting student organization, is dedicated to advancing small business growth. Through the Foster Consulting Program, we consult small businesses in Washington in partnership with the University's Consulting and Business Development Center.

Our Research Program generates insights for small businesses, while training students on essential skills. This program is supported by the Polling and Open Data Initiative at the University of Washington (PODUW), which develops data visualizations for reports.

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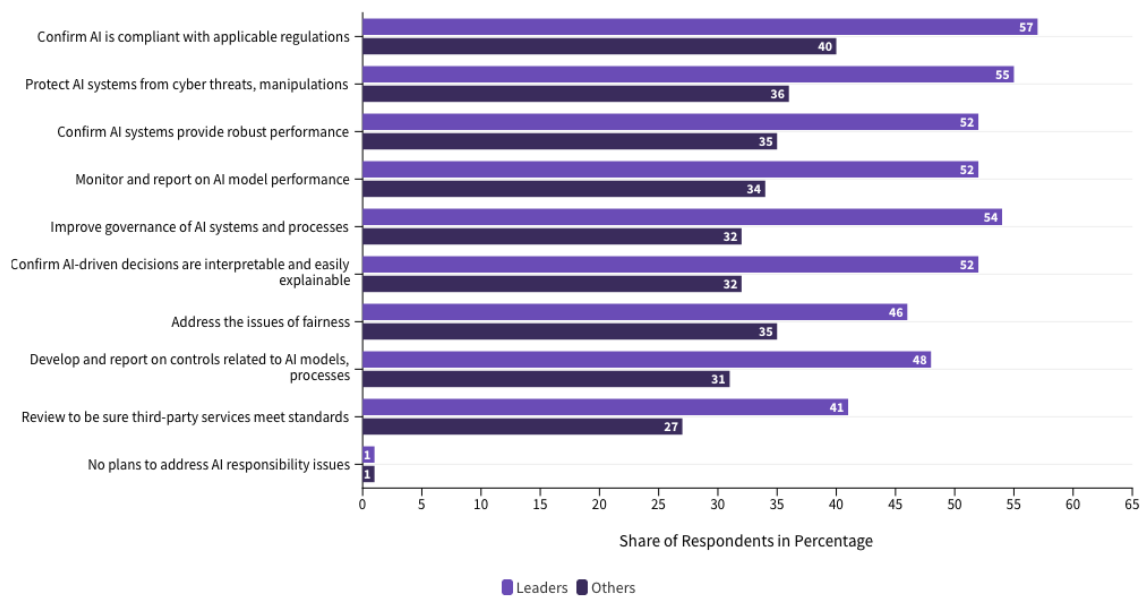
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Introduction Small Businesses in a Time of Transformation

From facial recognition to digital maps, artificial intelligence (AI) has changed the way that businesses operate, perform, and interact with customers. Most leading corporations have taken significant steps to integrate AI into their operations—increasingly contending with challenges around implementation, compliance, performance, and ethics.¹ The wide impact of technologies like artificial intelligence—and their potential to reshape individuals’ relationship with the digital world—has been termed a “fourth industrial revolution.”²

Implementation steps for adopting responsible artificial intelligence (AI) in organizations in the United States in 2022



Source: PwC AI Predictions 2022 • 2021 (n=1,032), 2020 (n=1,062); U.S. business and technology executives involved in their organization's AI strategies

¹ Bergur Thormundsson, “AI Implementation plans in organization in the US 2022”, *Statista*, <https://www.statista.com/statistics/968471/united-states-ai-implementation-status/?locale=en>

² Klaus Schwab, “The Fourth Industrial Revolution: what it means, how to respond”, *World Economic Forum*, <https://www.weforum.org/agenda/2016/01/the-fourth-industrial-revolution-what-it-means-and-how-to-respond/>

The public launches of OpenAI's Generative Pre-trained Transformer 4 (GPT-4) and ChatGPT, a chatbot based on the technology, have greatly intensified public interest in artificial intelligence over the last year. GPT is one of a growing number of **generative AI** platforms, which produce text, content, and other media through sophisticated algorithms. As one of the most widely known and deployed new generative artificial intelligence platforms, GPT and its peers are important early indicators for artificial intelligence's impact.

But what does this mean for small businesses? While emerging technologies are reshaping strategic thinking in boardrooms across the country, there is less understanding for how it will impact small businesses, which have consistently provided the largest share of employment and economic activity in the United States—even in changing times.³

This report addresses the gap by exploring what ChatGPT and similar technologies are, and how they may impact opportunities for small businesses. First, we provide a basic overview of the platform and how enterprises are using it to improving operational performance. Second, we discuss potential use cases for small businesses. Third, we discuss ethical and legal considerations. And finally, we have profiled small businesses and start-ups in Seattle to understand how local businesses are impacted by AI technologies.

³ Kelly Main, "Small Business Statistics of 2023," *Forbes*, <https://www.forbes.com/advisor/business/small-business-statistics/>.



What is ChatGPT?

ChatGPT is a platform from Open AI, an AI research company based in San Francisco. The primary aim of this project was to modernize the way users communicate with information, departing from the traditional search methods that have been in use over the past decade.

At its core, ChatGPT operates on a massive language model, capable of generating text that closely mimics human language. The model was trained on a vast dataset of written works from the Internet, augmented by real-time conversations with human contractors hired by Open AI. In doing so, ChatGPT learns to emulate writing styles and grammar, particularly in commonly used phrases.

The true strength of ChatGPT lies in its name - GPT - an abbreviation for "Generative Pre-Trained Transformer." This specialized algorithm is trained to detect long sequences of data, and, more specifically, predict the next word in a sentence, the next sentence in a paragraph, and the next paragraph in an essay. This remarkable ability makes ChatGPT a powerful tool for generating high-quality text in various contexts.⁴

Intensifying Competition in Artificial Intelligence

In July 2019, Microsoft made an initial investment of \$1 billion in OpenAI and obtained an exclusive license to its GPT research and technology. In February 2023, Microsoft unveiled its plan to launch its chatbot on its search engine, Bing.

The scale of these investments have taken the tech industry by surprise, with tech giants such as Google scrambling to respond. In light of Microsoft's move, Alphabet,

⁴ Karen Hao, "What is ChatGPT? What to Know About the AI Chatbot?", *The Wall Street Journal*
<https://www.wsj.com/articles/chatgpt-ai-chatbot-app-explained-11675865177>

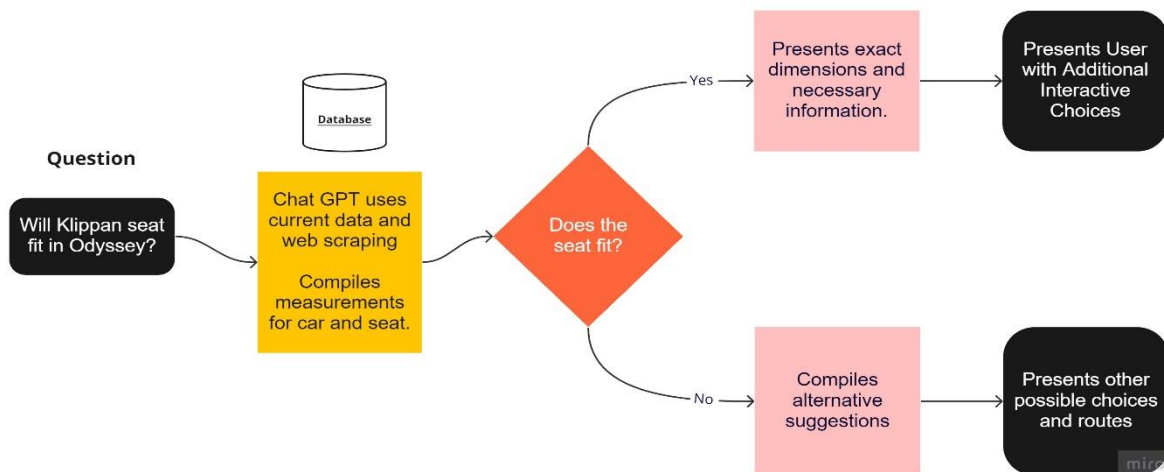
Google's parent company, has announced its intention to launch its own version of ChatGPT, called Bard, within its search engine. Similarly, Chinese tech giant Baidu has revealed plans to conduct internal testing of its own chatbot project, named "Ernie".⁵ With the industry still in a nascent stage, we expect alternatives to OpenAI's platforms to proliferate in the coming years: potentially offering more tailored and/or complex solutions for different business owners.

Why ChatGPT Matters

Over the past decade, the process of interacting with search engines has remained largely unchanged, with traditional methods proving to be time-consuming and often requiring users to sift through numerous links to find the desired information. However, the emergence of cutting-edge technology, such as ChatGPT, is fundamentally challenging this paradigm, allowing users to pose complex questions and receive near-instantaneous answers, summarizing multiple resources from the web.

During a recent presentation of its new chatbot, Microsoft showcased its remarkable ability to answer complex questions, such as "Will the Ikea Klippan loveseat fit into my 2019 Honda Odyssey?" within mere seconds, providing the exact dimensions of both the seat and the car to determine a suitable fit. This level of efficiency is unprecedented and eliminates the arduous task of crawling through multiple web pages.

The Klippan Seat Question: How ChatGPT Answers



⁵ Kevin Roose, "Bing (Yes, Bing) Just Made Search Interesting Again", *The New York Times*, <https://www.nytimes.com/2023/02/08/technology/microsoft-bing-openai-artificial-intelligence.html>

What sets this technology apart, however, is its interactivity with users. The chatbot's advanced algorithm allows for follow-up questions, making it possible to narrow down answers more accurately than was previously possible with traditional search engines, which required users to go back and input a new query.

Moreover, businesses are increasingly recognizing the vast potential of ChatGPT technology. By identifying market trends, this technology is helping businesses make strategic decisions that enhance their operations. During Microsoft's presentation, the chatbot was used to compare the quarterly earnings of GAP and Lululemon by analyzing a document of over 500 pages and presenting a summary to its user in record time.

In summary, the efficiency and interactivity of ChatGPT technology are changing the way that users can get information, while its potential to help businesses make strategic decisions is rapidly gaining traction in the corporate world.⁶

How Enterprises Are Responding to the Generative AI Opportunity

As global businesses move toward the digital generation, many have applied or considered adopting AI tools such as ChatGPT that better help them with business operations and performance.

Generative AI can make sales more efficient. Tools such as ChatGPT can help answer questions related to sales best practices, write sales emails to different clients, organize sales activities, create sales reports, etc. In addition, ChatGPT can help companies with their marketing activities. It can generate positioning statements based on different industries, further market trend insights, generate marketing strategies, reply to social media inquiries, etc.

It can be a partner in product management. By utilizing ChatGPT in a “manager” position, businesses can summarize articles about recent industry insights, ideate a framework to make business decisions, generate ideas for new product features based on product vision, and prioritize tasks based on business models. ChatGPT

⁶ Samantha M. Kelly, “This AI chatbot is dominating social media with its frightening good essays”, *CNN*, <https://www.cnn.com/2022/12/05/tech/chatgpt-trnd/index.html>

can provide businesses with the assistance and solutions they need for customer experience and internal business development.⁷

Generative AI can support administrative tasks. For example, in the real estate industry, brokers have already become professional users of ChatGPT. For VP Broker Frank Trelles in State Street Realty, “he regularly uses the bot for chores like calculating mortgage payments, analyzing investment deals, and drafting agreements”.

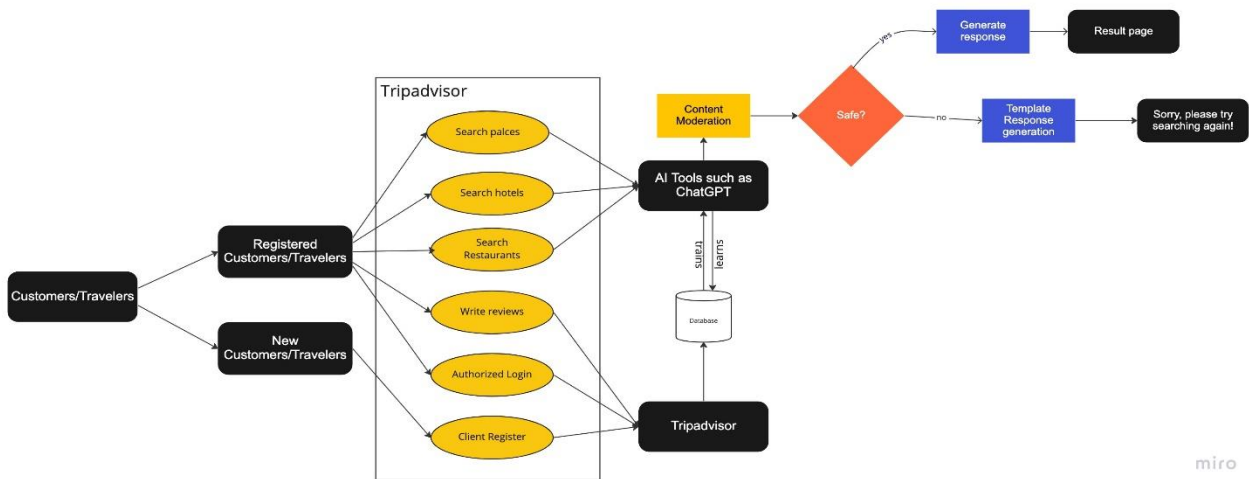
Trelles mentioned that AI tools such as ChatGPT help real estate brokers and agents by increasing efficiency in working on real estate transactions and letting them focus more on clients. He also indicated that the industry is still testing ChatGPT and expecting more uses, and he sees the AI tools as an assistant rather than a replacement for human labor.⁸

“I’m still testing it [ChatGPT]. And every time I do I keep getting surprised. It’s amazing...I see ChatGPT not replacing us, but just making us better.”

Frank Trelles

VP Broker in State Street Realty
(citation: footnote 8)

Tripadvisor Use Case Diagram



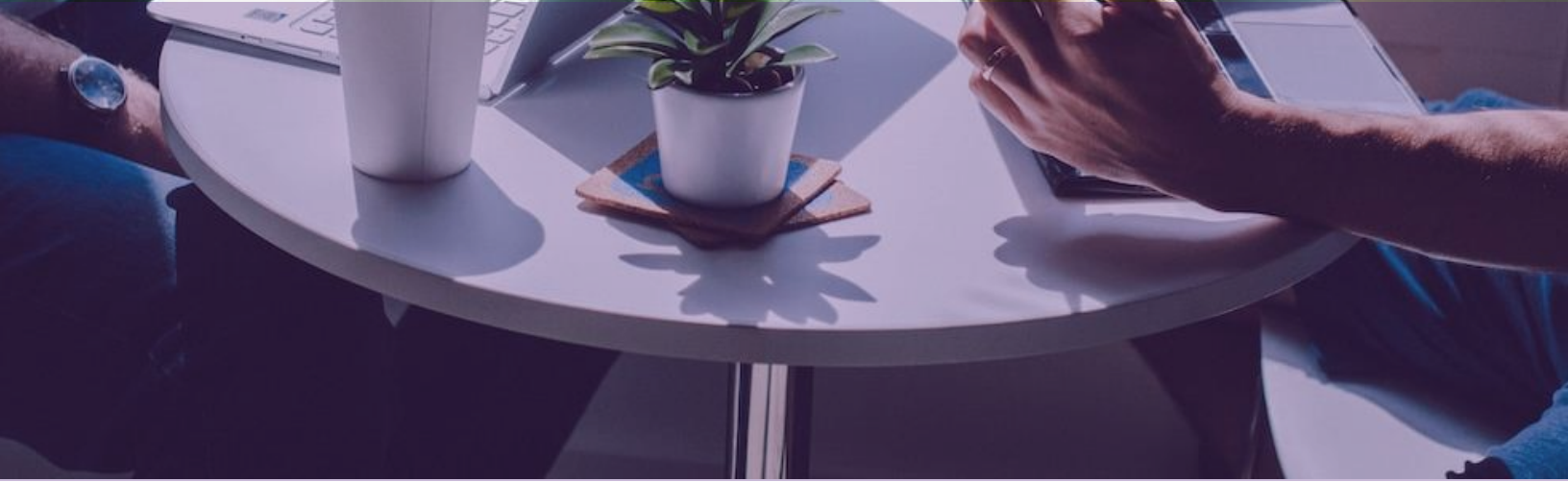
Source(s): Authors' work

⁷ Andy Medici, “How experts say businesses should — and shouldn't — use ChatGPT”, *Boston Business Journal*, Feb 5, 2023, <https://www.bizjournals.com/boston/news/2023/02/05/openai-chatgpt-busines-owners-tips-use.html>

⁸ Alexandra Garfinkle, Dylan Croll, “How business is already using ChatGPT and other AI tech”, *Yahoo News*, February 14, 2023, <https://news.yahoo.com/how-business-is-already-using-chatgpt-and-other-ai-tech-183828556.html>

And generative AI can improve personalization. For example, Tripadvisor is a travel website that helps users to plan their trips. With the large number of reviews it has, the business employs large datasets. The CEO of Tripadvisor, Matt Goldberg, is aware of the opportunity present with using AI tools such as ChatGPT. He mentioned that generative AI could be potentially trained on Tripadvisor's reviews to answer questions for travelers without having them go through the reviews one by one. Potential users of Tripadvisor are people who want real recommendations based on what other travelers or experts have explored and experienced, rather than general information about a place. In this case, Tripadvisor could train AI tools such as ChatGPT based on data from more than one billion users and implement its own chatbots and virtual assistants to provide answers to travelers. In addition to customer service, Goldberg also saw opportunities in online search, especially in how AI tools such as ChatGPT could affect travel searches and Tripadvisor's booking experiences.⁹

⁹ Lucia Maffei, "AI poses opportunities, as well as threats, to Tripadvisor's business model", *Boston Business Journal*, Feb 15, 2023, <https://www.bizjournals.com/boston/news/2023/02/15/tripadvisor-ceo-generative-ai.html>.



Generative AI's Opportunity for Small Businesses

In the same way that generative AI can benefit enterprises, tools such as ChatGPT provide many valuable opportunities for small businesses to streamline the efficiency of customer support and improve business performance.

25%

of small firms currently use AI for various purposes, including chatbots, task automation, and predictive analytics ([Hostinger](#))

13.6%

of small businesses leveraging AI are mostly using AI technology to improve business operations ([Vervoe](#))

Use Cases

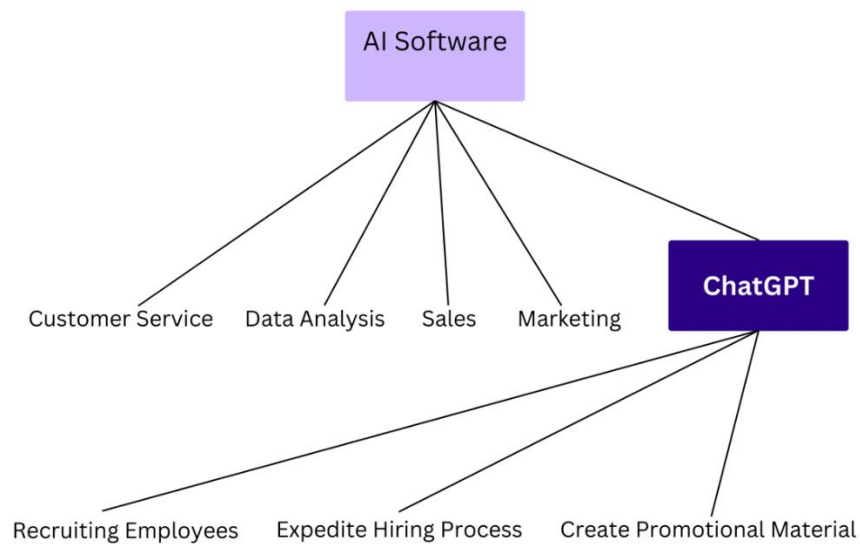
Where are tools like ChatGPT likely to make the biggest difference? Existing use cases and the platform's strengths point to four key dimensions: customer service, marketing, and data analysis, and sales.

1. **Customer service:** Small businesses can use ChatGPT to provide customer support with chatbots. Chatbots can answer common customer questions, provide product recommendations, and help customers place orders. By using ChatGPT, small businesses can provide 24/7 customer support without having to hire additional staff.¹⁰

¹⁰ Celeste Mottes, "6 Uses of of ChatGPT for Customer Service", *Invgate*, <https://blog.invgate.com/chatgpt-for-customer-service>

2. **Marketing:** ChatGPT can help small businesses market themselves. For example, businesses can create chatbots that engage with customers on social media platforms (such as Facebook and Instagram) and answer questions or promote products. This can help small businesses to reach more customers and increase their brand awareness. In addition to ChatGPT, businesses can use AI image generators to quickly create advertisements tailored to their customer base without having to hire graphic designers.
3. **Data analysis:** ChatGPT can be used to analyze customer data and feedback. Small businesses can use ChatGPT to collect customer feedback through chatbots, which can then be analyzed to identify trends and insights that can help improve their products and services.
4. **Sales:** Small businesses can use ChatGPT to improve their sales processes. Chatbots can give recommendations and help customers navigate a website and help complete their purchase. Small businesses would be able to increase their sales and improve customer satisfaction.

Mapping Out the AI Opportunity for Small Businesses



Source(s): Authors' work

More broadly, artificial intelligence deployments may drive further automation for:

1. **Recruiting Employees:** AI software will expedite the employment process. For example, AI software can assess a mock sales pitch from a pre-employment skill test where candidates submit a combination of video and written answers. Pre-employment screening of candidates is one of the biggest drains on recruiter sources, which AI can make more time efficient. A.I. will take care of time-consuming tasks such as collecting resumes, scheduling interviews, and interviewing candidates. A 2019 survey on LinkedIn showed that 67% of recruiters are already using some form of A.I. to save time in the hiring process.¹¹
2. **Hiring Processes:** AI software will also be able to expedite the hiring process for small businesses. It will be able to capture data from the recruiting process to identify better future hires. It can target candidates looking for work and publish more accurate job descriptions and post open positions where they will most be seen. HR will have deeper insights when hiring. Small businesses could save money on recruiters and use AI to find the right candidate versus hiring the wrong person, wasting time and resources. The phone interview step could also be skipped, and interviews would be scheduled with ease, freeing extra time and resources for small businesses.¹²
3. **Content Generation**
 - Content generation: AI can generate written content for promotional material including blog posts, social media posts, and product descriptions. AI can analyze data and trends to suggest the most effective language, tone, and style for a small business' customer base.
 - Image and video creation: AI can be used to create visually appealing promotional material. AI-generated images and videos can be used to showcase products, highlight features, or create social media posts.

¹¹ Emily Heaslip, "How You Can Use AI for Recruiting – Even if You're a Small Business", *Vervoe*, <https://vervoe.com/ai-for-small-business-hiring/>

¹² Emily Heaslip, "How You Can Use AI for Recruiting – Even if You're a Small Business", *Vervoe*, <https://vervoe.com/ai-for-small-business-hiring/>



Ethical, Legal, and Regulatory Considerations

Generative AI promises to transform the digital economy, and society with it. In the wake of its potential impacts, many have raised substantial ethical, legal, and regulatory concerns important to small businesses considering the deployment of the technology.

Potential Economic Impacts

As AI tools such as ChatGPT continue to advance, there are also some people voicing concerns. The fact that ChatGPT can help businesses with content creation and basic sales activities is extremely desirable. However, at the same time, its potential to replace repetitive or routine tasks that can be easily automated may result in a wave of layoffs. This includes jobs involving data entry and processing, simple customer service, and certain types of content creation. Since AI tools such as ChatGPT are able to produce these tasks with little effort and time, many businesses may consider replacing manual jobs with ChatGPT.

On the other hand, some people argue that although AI tools such as ChatGPT would have the potential to replace human jobs, they also create other new employment opportunities for people. Some also believe AI tools such as ChatGPT would serve more as a helper to humans, especially to writers and programmers. By automating some simple tasks, they would be able to complete the projects ahead of time and focus on more complex duties.¹³

¹³ Adam Smith, "What is ChatGPT? And will it steal our jobs?", *Thomson Reuters Foundation*, February 07, 2023, <https://www.context.news/ai/what-is-chatgpt-and-will-it-steal-our-jobs>

In addition to job displacement, some people argue about the accuracy of AI tools such as ChatGPT. Since these tools are trained by existing datasets, they need to be updated periodically to produce the most accurate results. If one cannot guarantee to train the AI tools in a timely manner, then these tools such as ChatGPT may be operating from old information rather than the most up-to-date data. As a result, this would lead to inaccurate results being produced. Finally, some users mentioned that the response tone of ChatGPT is always authoritative regardless of whether the information is true. With these concerns about AI tools such as ChatGPT, businesses should continue to research and consider carefully before officially implementing them into their operations.

Ethical and Legal Considerations

With the popularity and influence of ChatGPT, many have raised concerns about its credibility and usability issues. Since ChatGPT is trained on statistical patterns and correlations, it does not have a full understanding of the human-like language system. As a result, the language model still requires human intervention and supervision to provide credible results. In addition, when certain aspects of a dataset are saturated or underrepresented, bias could occur in data that lead to erroneous information. Oftentimes, the bias that occurs from datasets could exert discrimination toward a specific group or groups of people. In many cases, data could be biased against race, gender, culture, etc. With the development of artificial intelligence and machine learning models in the technology world, the danger of data bias lies in expanding discrimination.

As various training datasets are necessary for tools such as ChatGPT, biased data collection and poor data usage could result in inaccurate or contradictory statements. Suppose a business is considering implementing ChatGPT in the phase of customer interaction, such as chatbots and virtual assistants. In that case, the business itself should be responsible for carefully reviewing and editing the content generated by ChatGPT to ensure it aligns with its brand voice and message. To avoid making offensive and false statements to customers, it is important for businesses to have human interventions to generate high-quality content.

Lastly, to ensure the reputation and authenticity of a business, the content generated by AI tools such as ChatGPT should be tested and reviewed by

businesses before the official launch. For instance, if a business is publishing content with the help of ChatGPT and claims it is their own original content, but someone finds it is not, then it can cause serious credibility issues to copyright infringement. As ChatGPT becomes the next trend of the modern technology world, businesses should also consider its potential issues before implementation.

How Small Businesses are Approaching Generative AI

We interviewed small businesses and startups in Washington on how they are approaching technologies like ChatGPT. How familiar are companies with these technologies? Have they already found use cases for it?



Small Business

Gadget Rehab

Located on the outskirts of the University District, one can find Gadget Rehab. Inspired by his love for computers, Isaac Nilsen opened a store specializing in technology repairs and other services such as buying, selling, and trading devices. Isaac provided insights into how AI technology affects his small businesses, where he described his usage of AI as limited, only using its

technologies to help operate his website.

“I just haven’t had the time to research the innovative technologies and don’t have enough expertise to make judgment calls for the business over technologies I know little about.”

Isaac Nilsen

Gadget Rehab Business Owner

Specifically, Isaac is uncertain about modern technologies like the chatbot ChatGPT. For these reasons, Gadget Rehab has not further advanced its implementation of AI technologies.

Prompted with his prediction for AI, Isaac expressed his belief in AI technology. Isaac spoke on the “large improvements” that could come to businesses like his, as AI would allow store owners to focus on a broader range of tasks more efficiently. Also, Isaac argued that the technology would not threaten his prospective or current staff and would simply reposition them to spaces that could more efficiently support the businesses. Ultimately, Isaac believes AI technologies have a future in his industry but felt more profound research was required to understand

whether the technologies would suit his businesses.

Overall, small businesses like Gadget Rehab have largely untapped AI technologies potential. Many small businesses have yet to have the opportunity, resources, and time to learn and implement these technologies, at least yet. However, there's an apparent belief from small businesses that AI, like ChatGPT, can be used to run operations methodically, making work clear and straightforward for owners and their teams.





Startup

DevMatch

Alan Gonzalez, CEO of the Seattle-based startup DevMatch, is looking to revolutionize the hiring process within the tech industry. DevMatch aims to serve as an all-in-one assessment and hiring platform for software developers and hiring managers, testing and ranking job candidates based on performance. Although one might assume that AI would be directly involved in DevMatch's

algorithms, the use of AI in hiring practices is prohibited in some states to prevent discriminatory bias in the hiring process --- thus, DevMatch does not use AI to power its selections.

Despite being unable to use AI in his front-facing product, Alan explained that AI, especially ChatGPT, plays a significant role in DevMatch's day-to-day business operations. ChatGPT's ability to deliver a fluent passage of information based on a simple query allows Alan and his team to efficiently consider a variety of ideas and feedback impromptu summaries of proposals. Alan also stated that one of his designers used code provided by ChatGPT to create an image, which proved the software's ability to make coding accessible to UX and UI designers in general.

When asked about the value and future of ChatGPT, Alan stated that the integration of AI into the search engine will be a game-changing development. The use of AI in everyday searching will allow users to ask questions in natural language and receive answers in a fluent response, contrasting with our current models of typing in a keyword to receive a list of possible answers, ultimately saving time. Alan noted that this model would create issues of credibility, but also acknowledged that information

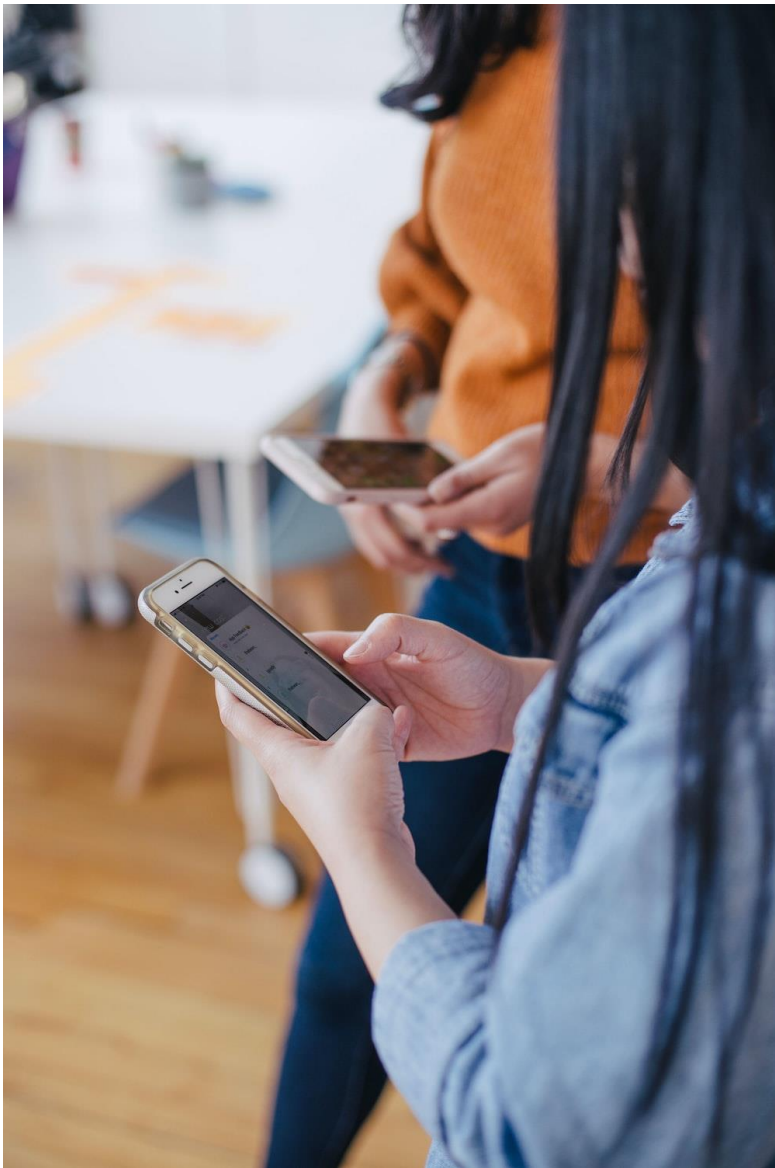
already available on the Internet is not necessarily the most accurate. Alan also appreciated the fact that ChatGPT's current model appears to be more focused on accuracy of information, rather than monetization through advertising and/or phishing for users' personal data.

To Alan, AI is an untapped well of potential in creating value and improving business management practices, although it does come with some significant caveats. Alan explained that AI is a platform to be built upon, much like how the mobile phone spawned the rise of social media giants and other app-based

services. However, he emphasized that it should not be assimilated into work and society without taking into consideration its potential consequences, including matters of plagiarism, and perpetuation of already existing information biases.

Overall, Alan believes that ChatGPT and AI in general will allow us to generate content more efficiently and make technology and certain niches of knowledge more accessible to the public. However, it must be implemented in a responsible way that mitigates bias and other negative effects.





Startup

KLOA

KLOA is a Seattle-based startup pioneering a new way to communicate through text. Mike Murphy, CEO of KLOA, and his team have created a new keyboard through a unique selection interface and context-sensitive prediction, making typing more straightforward, especially in e-commerce. AI is implemented in KLOA's keyboard design --- neural networks and language prediction

create a more streamlined typing experience for users. Mike describes AI as a more efficient problem-solving tool that helps mitigate ambiguity during usage introduced by the standard keyboard interface.


However, Mike stated that the AI technology ChatGPT was not a part of KLOA operations, citing the fact that he feels his company is currently too small to get much use out of the software. However, he would be willing to use ChatGPT in the future to write content for recruiting and marketing.

Alternatively, Mike believes the Chatbot has already "peaked" in terms of the value of its site. In Mike's eyes, ChatGPT is solely a tool for the public, but its technology will become extremely relevant. The technology will have its flaws, bias being Mike's biggest concern: if the data it was fed was already biased, the model will return biased information as a result. Furthermore, its encroachment on the originality of ideas could create negative consequences, but simultaneously increase the value of truly unique concepts.

Mike predicted that AI will be the next source of technology giants. He believes there's a chance they will replace current network-based giants like Facebook and Google. The

massive number of AI applications makes it an excellent tool for practically all businesses, especially startups. To Mike, certain startups will eventually find great success turning into the “next big thing” that will outvalue any company's ability to purchase them.

inevitable future. Startups should be inclined to research and invest in such technologies yet be wary of potential downfalls and restrictions the technologies may bring.



Ultimately, there's a sense that AI technologies such as ChatGPT are the



A Roadmap for Deploying Generative AI

Research & Test

Before using tools like ChatGPT, thoroughly test the chatbots to ensure they are offering accurate and helpful information or recommendations. It is important to ensure the results are aligned with business values and its mission to ensure customers are receiving the right information.

Also, consider offering training to employees so they are knowledgeable about the AI tools in use and how to work alongside them to succeed. AI implementation is new to some businesses and building an environment where employees know how to use those technologies can increase productivity and efficiency.

Identify Your Use Case

As businesses move toward the digital generation, there are many potential opportunities to apply AI tools such as ChatGPT in business operations and performance. Companies can implement ChatGPT to automate certain sales and basic tasks. For example, AI-powered chatbots can help answer customer queries and process sales orders, freeing up time for salespeople to focus on building up relationships with customers.

Additionally, AI tools such as ChatGPT can be used in data analysis, such as filtering and sorting data, making it easier for businesses to identify patterns and trends that may be difficult for humans to detect. Businesses would be able to gain valuable insights into customer behaviors and preferences from the results. This can help businesses tailor their marketing strategies to better target their audience and increase their overall performance.

Consider Comprehensive Risks

Although ChatGPT and similar AI software can support businesses in a variety of multifaceted ways, one must also consider the risks and drawbacks of relying on such technology. As mentioned in many of the interviews, the user must not rely on AI tools mindlessly, and be aware of issues with plagiarism, credibility, and bias when creating content and sorting through data. It would be best for users to use ChatGPT and AI as only a tool or assistant to the task at hand, and primarily rely on human review before finalizing any ideas or content.

Generative AI can help small businesses reduce costs, enrich the employee experience, and improve customer service. Successful early adopters will be differentiated by the quality of their testing and implementation, clear use cases, and holistic considerations of the risks. These steps will help small businesses thrive and compete as technology continues to rapidly reshape society.

Meet Members of the Research Team



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Bianca is majoring in Informatics with a concentration in Human Computer Interaction and Data Science



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Research - Product - Safety - Company

Introducing ChatGPT

We've trained a model called ChatGPT which interacts in a conversational way. The dialogue format makes it possible for ChatGPT to answer followup questions, admit its mistakes, challenge incorrect premises, and reject inappropriate requests.

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