



Small Businesses, Bigger Capabilities

How ChatGPT Work and Codex are expanding what small businesses can build, manage, and accomplish

September 2026

OpenAI



4M

small-firm employees



1/5

of these users work at firms
with fewer than 10 employees



2/3

of all SMB output tokens are
made up by agentic output tokens

Small businesses provide livelihoods for more than 60 million Americans and give people a practical route to economic independence. In communities small and large, their shops and restaurants keep Main Streets active and alive, offering daily necessities as well as places where neighbors gather. Broad access to business ownership also serves a democratic ideal: spreading the opportunity to build wealth and exercise control over one's working life.

But many small-business owners face a dilemma: they need help to grow, but need revenue to afford help. Marketing, customer support, financial management, and regulatory compliance all require the expensive time of experts. Many owners try to take on the work themselves or end up leaving some of it undone, making it harder to generate the revenue that would let them hire.

The pressures are widespread. In the [Federal Reserve's 2025 survey](#), 57% of small-employer firms reported difficulty reaching customers or growing sales, while 54% reported difficulty paying operating expenses.

Keeping a business operating is difficult: roughly half of U.S. private-sector establishments don't survive beyond five years, according to the [Bureau of Labor Statistics](#).

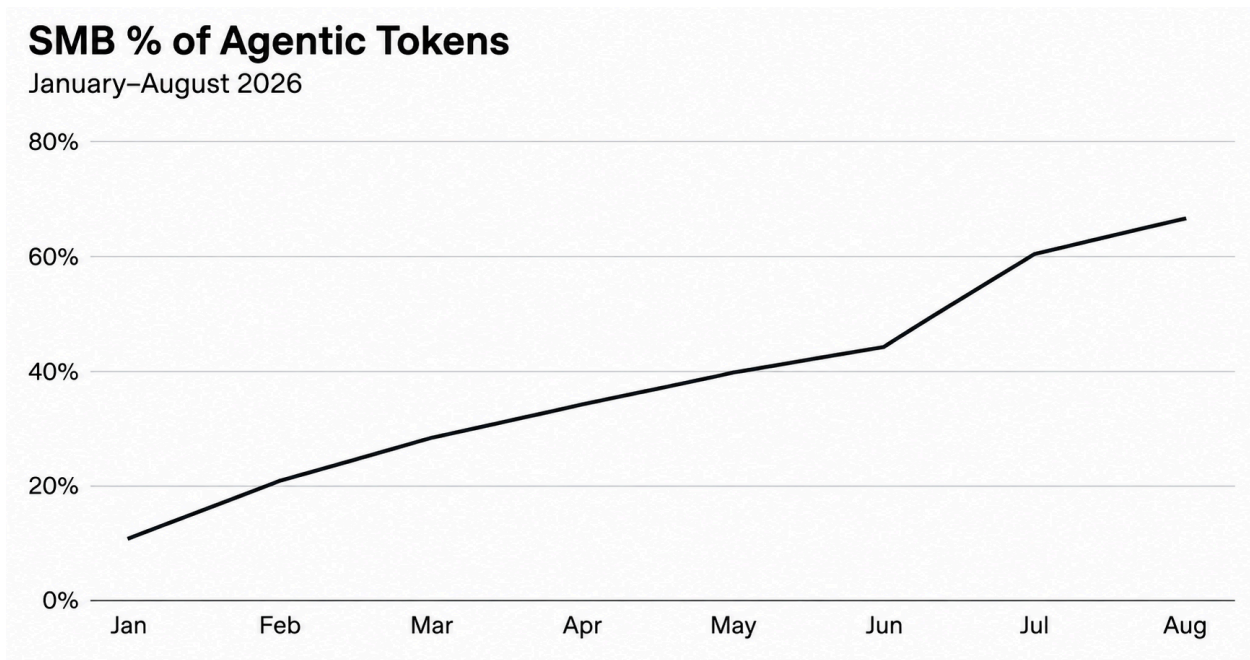
Even when owners can afford to hire expert help, choosing it presents another problem. A skilled restaurateur may struggle to evaluate an accountant's advice, a marketing agency's proposal, or a software developer's estimate. What work is necessary? What should it cost? What would a good result look like? The gaps in knowledge that make outside help necessary can also make it difficult to choose a specialist and assess the work. Trusted referrals help, but not every owner has an experienced network to draw on.

AI helps resolve this dilemma by putting expertise within reach before a business can afford to hire it. Owners can turn to it to analyze prices, develop marketing plans, or build software. And small businesses are using AI more than ever before to punch above their weight: between September 9th and 15th, around 4 million small-firm employees worldwide (headcount of 1 to 499) used OpenAI's tools. Nearly one in five of these users work at firms with fewer than 10 employees.

Small-business employees are increasingly using agentic AI tools like ChatGPT Work and Codex to carry out their work, giving small teams capabilities they need in order to grow before they have the



revenue to expand their staff. In August, OpenAI’s analysis found agentic output tokens – the units that AI models process and generate – made up two-thirds of all small-business output tokens, up from just one-third in April 2026.



Agentic tools put information to work: they can help an owner turn customer research into outreach and a product idea into working software. Projects that might otherwise wait for more time, money, or staff become possible with the team you already have. That can help small businesses reach customers and generate the revenue they need to invest and hire more.



Featured business owners



Goliath Data

Goliath Data, a real-estate software company in Chattanooga, Tennessee, had a prospective customer who wanted to search properties by school attendance zone—a feature it didn’t offer. Goliath described the request to Codex in a paragraph. Codex found public school-boundary data and used it to build and test the search filter.

The work took roughly a day and about \$40 in AI computing costs, Goliath estimates. Six days later, a salesperson demonstrated the feature in the customer’s target area, and the customer signed a \$10,000-per-month contract.



1. How small businesses use OpenAI’s tools

Small-business users are turning to AI for work that larger organizations can simply assign to specialized staff, including marketing and communications, finance and accounting, and legal and compliance. In OpenAI’s September sample, they devoted at least a three times larger share of their interactions with AI agents to finance and accounting, supply chain, legal and compliance, and marketing and growth compared with non-SMB work users.

Share of analyzed interactions. Comparison group: other users on Business, Team or Enterprise plans. Source: OpenAI internal analysis.

Application	Ratio of SMB to non-SMB work
Finance & Accounting	3.7x
Supply Chain	3.7x
Legal, Compliance & Risk	3.6x
Marketing & Growth	3.1x

Among small businesses in OpenAI’s measured cohort, ChatGPT Work’s weekly active users grew more than 900% in two months, from July 15 to September 15, 2026. Weekly active users of Codex, OpenAI’s coding agent, grew nearly 300% in the seven months after the launch of its desktop app in February. ChatGPT Work grew fastest among firms with 100–499 employees, at more than 1,000% over its two-month observation period. Codex grew fastest among firms with 1–9 employees, at more than 300% over its seven-month observation period.

Growth in weekly active users

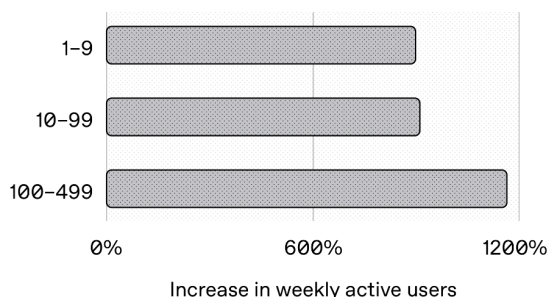
Users at firms with 1–499 employees · separate product date windows

ChatGPT Work

July 15–September 15, 2026

Overall: >900%

Employees



Codex

February 15–September 15, 2026

Overall: ~300%

Employees

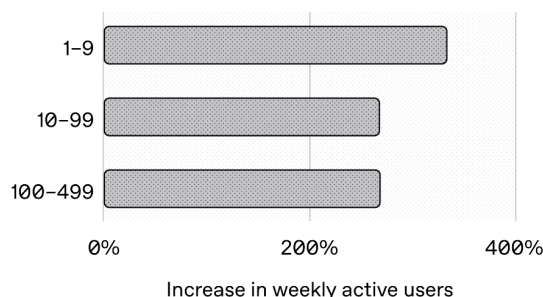


Figure 1. Growth in weekly active users in OpenAI’s measured SMB cohort. Work: Jul 15, 2026–Sep 15, 2026. Codex: Feb 15, 2026–Sep 15, 2026. Source: OpenAI internal analysis. Products’ observation windows vary.

In OpenAI’s sample, marketing and growth accounted for 2.8 times as large a share of analyzed interactions among users at firms with 1–9 employees as among users at firms with 100–499 employees. Their shares were also higher for design and media (1.9x), customer service (3.3x), and supply chain (2.5x).

OpenAI’s [May 2026 analysis](#) found that people planning a business were more likely to use ChatGPT for branding, product development, and testing an idea. Among people already running a business, marketing and copywriting accounted for the largest share of activity.



Featured founder



Elizabeth Rider

Elizabeth Rider used ChatGPT to model her meal-planning app’s pricing and customer requirements and create interface mockups during software development conversations. She could give those concepts to her engineering team, making the product she wanted easier to discuss and build, to get her app launched sooner.

Based in the Seattle area, Elizabeth and her husband bootstrapped the business themselves while working with three developers and a designer. She credits ChatGPT with vastly reducing development and coordination costs.



2. Putting expertise to work

A small business may need help understanding employment rules one day and making a pricing decision the next, without having enough ongoing work to hire a specialist for either function. AI can supply that expertise as needed and tailor its responses to the business's documents and circumstances.

AI agents can take on work that would otherwise require the owner's time or another employee's. They can gather information from different sources, analyze the findings, and produce documents or software, supporting better decisions and smoothing operations.

In the [Federal Reserve's 2025 Small Business Credit Survey](#), 71% of AI-using small firms reported increased productivity.



Featured business owners



Ted and Tami Taylor

Ted and Tami Taylor run three restaurants in New Mexico. Before updating menu prices, they asked ChatGPT Work to compare what customers could get from competitors. It accounted for delivery markups and measured value by sandwich weight and drink volume. The analysis helped them avoid price increases that would have made some products uncompetitive. Ted says they would otherwise have skipped the research.

Their employee handbook had another gap: no rules for staff posting from the kitchen on Instagram or TikTok. Ted asked ChatGPT to draft a social media policy balancing employees' rights with the business's interests. A professional HR firm later reviewed the handbook and left that section unchanged.



Featured business owner



Karen Rodriguez

Karen Rodriguez of El Paso, Texas, helps modern readers access the classics, and her Substack-based newsletter has grown to 8,000 subscribers in less than a year. She uses ChatGPT Work to analyze her subscribers' survey responses and give them personalized year-long reading plans. She refined the ChatGPT agent's prompt over time to make it explain its reading plans and book choices by basing them on each reader's interests. For example, a reader who feels they've lost their focus and attention span due to social media, and feels nervous about tackling the great works of Russian literature, can begin with short stories from Chekhov.



3. Turning ideas into new businesses

Business applications [rose](#) from 3.5 million in 2019 to 5.7 million in 2025. The period of January through July 2026 brought 3.9 million applications, up 14% from the same months in 2025. These filings indicate interest in starting businesses; they do not count firms that opened.

U.S. business applications are growing

Applications in millions · not seasonally adjusted

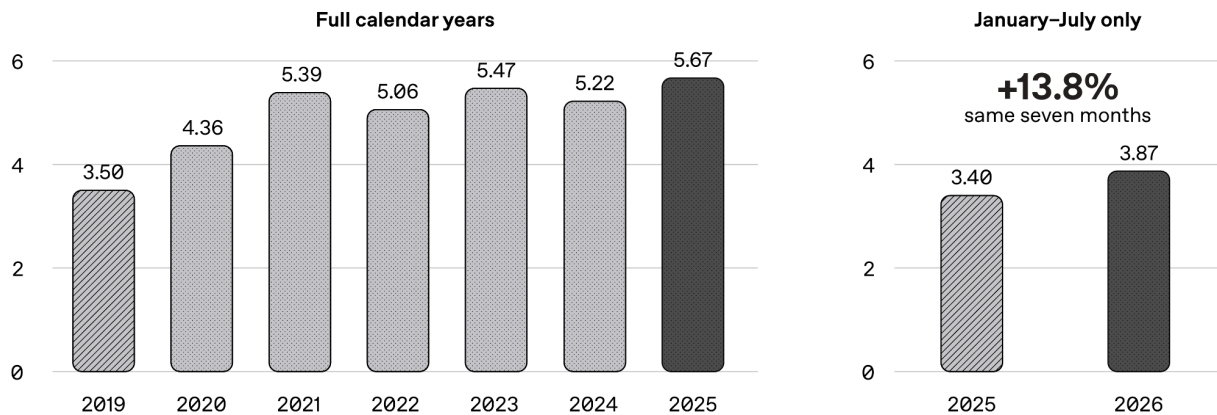


Figure 2. U.S. business applications, not seasonally adjusted. Annual and matched January-July totals are shown separately. Source: [Census Business Formation Statistics, via FRED](#).

In payroll company Gusto's [survey](#) of 1,051 founders who started businesses in 2025, 60% reported using AI to help launch. Their uses included developing business ideas and setting up operations. Gusto reports that half said starting without AI would have required substantially more time or money.



Featured solopreneur



Allison Leeds

Cancer survivor Allison Leeds used ChatGPT to synthesize research and public accounts of recovery while developing art cards to help other survivors. That project became her business: Love & Light Art.

Allison says she could not have built the business as a solopreneur in the San Francisco Bay Area without help from ChatGPT.



Featured founder



Tom Tomaszewski

Tom Tomaszewski uses Codex to develop freddy.coach, an AI coaching app for training and health, and to work through customer-support cases, and ChatGPT Work to handle company paperwork. He had led sales teams before building the product. He worked alone until August, when he added a co-founder with data-architecture experience as the product grew beyond what he could handle himself.

Based in Zurich, Tom says the two-person business now serves more than 5,000 users worldwide and is breaking even, with growth from word of mouth and Reddit launches rather than paid advertising.

4. Growing sales and building a team

An owner who can prepare a proposal or investigate a prospect more quickly has more capacity to pursue business and can close deals faster. In the [Federal Reserve's 2025 Small Business Credit Survey](#), 31% of AI-using employer firms reported higher sales.

Many larger firms started out as solo operations. Businesses with no paid employees are a substantial part of the U.S. economy; the [Census counted](#) 30.4 million of them in 2023, including businesses providing supplemental income as well as an owner's main livelihood.

For many owners, operating without employees is a step toward building a team. In the Federal Reserve's 2025 Small Business Credit Survey, nearly a third of respondents with no employees said they planned to hire within the next year. If AI helps these owners reach customers and grow revenue with less spending upfront, it could help more of them afford their first employee.



Featured business owner



Teri R. Moten

Teri R. Moten runs a one-person business teaching people how to use AI. With the school year approaching, she dictated a request to ChatGPT Work: research rural districts near her home in Victoria, Texas, find potential customers, and tailor pitches to their teacher-training calendars.

About ten minutes later, she says, it returned 48 contacts and personalized email drafts. It even let her know that she had attended school in one of those districts and already spoken with a principal in another. Two districts replied to her emails within 48 hours. A phone call and an in-person meeting with one of them led to a training session, booked and paid for within ten days of starting the process with ChatGPT Work.



About OpenAI

OpenAI's mission is to ensure that artificial general intelligence benefits all of humanity. We're building AI to help people solve hard problems because by helping with the hard problems, AI can benefit the most people possible – through more scientific discoveries, better healthcare and education, and improved productivity. We're off to a strong start, creating freely available intelligence used by more than 1 billion people around the world each week. We believe AI will scale human ingenuity and drive unprecedented economic growth and new freedoms that help people accomplish what we can't even imagine today.

Cover image created with ChatGPT

