



RESEARCH REPORT

THE ERA *of the* SOLOPRENEUR



Introduction

Artificial intelligence has dominated the headlines since the release of ChatGPT back in 2022. But the people getting the most value aren't the ones rolling it out across corporate departments. They're sitting alone at their kitchen tables, running entire companies as CEO, marketer, and customer support rolled into one.

To see how AI is shaping their reality, we surveyed solopreneurs and micro-business owners. **90%** of them told us AI makes it easier to start and run a business—and **60%** credit it with helping them launch something they couldn't have built alone.

But while AI is transforming how businesses are *built*, it's not yet transforming how many are *run*. Only **46%** use it for their financials. The result is a business of one that's remarkably capable on the outside, but still shouldering much of the same manual grind underneath.

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Use AI for their financials

“AI is starting to change the math of running a very small business. For a solopreneur, the question isn't only, ‘Can this tool save me an hour?’ Increasingly, it's, ‘Can this help me take on a client, solve a problem, or deliver a level of service that previously would have required another person?’ That's a fundamentally different kind of leverage.”



Shaheen Javadizadeh

Chief Executive Officer
FreshBooks



Faye Pang

Chief Revenue Officer
FreshBooks

“We're seeing owners use AI first in some of the highly visible parts of running a business like how they market themselves, communicate with customers and deliver work. But many are still spending a significant part of their week on the financial administration behind the scenes. **The next opportunity is not simply to use more AI. It's to apply it where it can remove real operational and financial friction while preserving the human judgment business owners need.**”

AI: the first hire for modern entrepreneurs

Growing a business used to follow a fairly predictable formula: more customers led to more work, and more work meant hiring more people. If you were a marketer who suddenly took on a wave of new clients, you'd hire or contract a junior copywriter. If you were a photographer booking up your calendar, you'd contract an image editor. If you ran a small consultancy, you'd consider a virtual assistant just to keep up with inquiries.

Now, that formula looks completely different.

According to our survey, **86% of solopreneurs** and micro-business owners now turn to AI before hiring outside help when they hit a wall on a task, **77%** are using or actively experimenting with AI agents, and **98%** say it helps them achieve results they couldn't have pulled off on their own.



86%

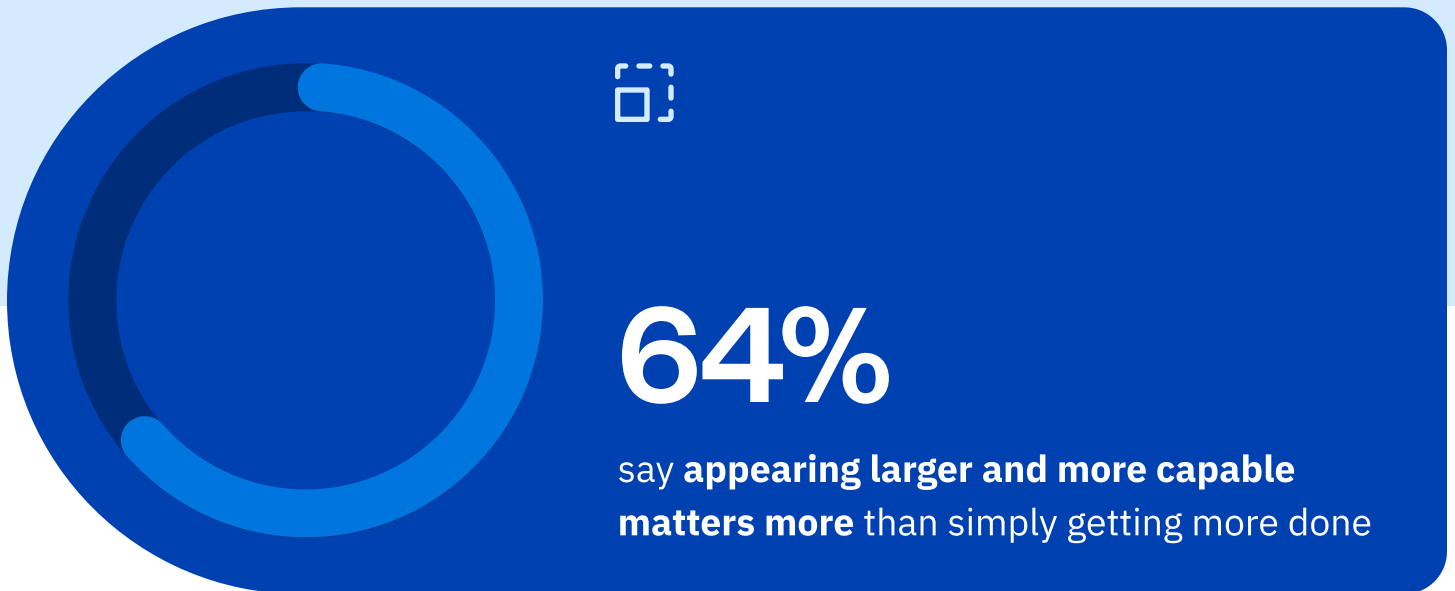
of solopreneurs and micro-business owners
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Where entrepreneurs put AI to work

So where are entrepreneurs actually putting these tools to work? It starts with growth. **Over half of solopreneurs and micro-business owners (56%)** use AI for marketing and design, and **51%** use it for customer service.

One statistic makes their priority clear: **64% of entrepreneurs** say looking bigger and more established is far more important to their growth than just saving time on back-office work.



And the logic holds. Creating content, launching a website, and handling customer questions at 2 a.m. are the exact things that make a small business feel established and trustworthy. AI gives solopreneurs a fast, practical way to punch above their weight class, without having to hire an entire agency to do it.

Why financial operations are the last frontier for AI

While solopreneurs and micro-business owners are quick to embrace tools that bring in business, back-office operations are a completely different story. Behind the scenes, a massive tech gap persists: **half (50%)** aren't using invoicing or accounting software, and **41%** aren't using online payment tools.

That caution comes down to pure cash flow survival. Managing money is the single biggest worry for **22% of owners**, so any tool handling their revenue, invoices, or taxes has to earn every bit of their trust before they hand over the keys. That's clear in the numbers: **58%** would trust an AI agent with their marketing, compared to **48%** with their books.

What part of running your business worries you the most?



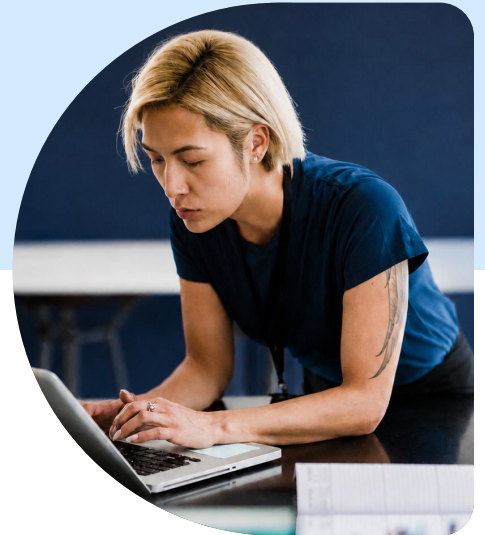
If an AI tool publishes a rogue social post, it's easy to delete and fix in seconds. But a missed invoice, a tax error, or a delayed payment directly threatens their livelihood.

Caution, however, doesn't make the administrative work disappear. Invoices still need to go out, expenses still need to be tracked, and cash still needs to keep moving. And when you're a business of one, that heavy operational weight lands squarely on your shoulders.

The true cost of admin: 10+ hours lost every week

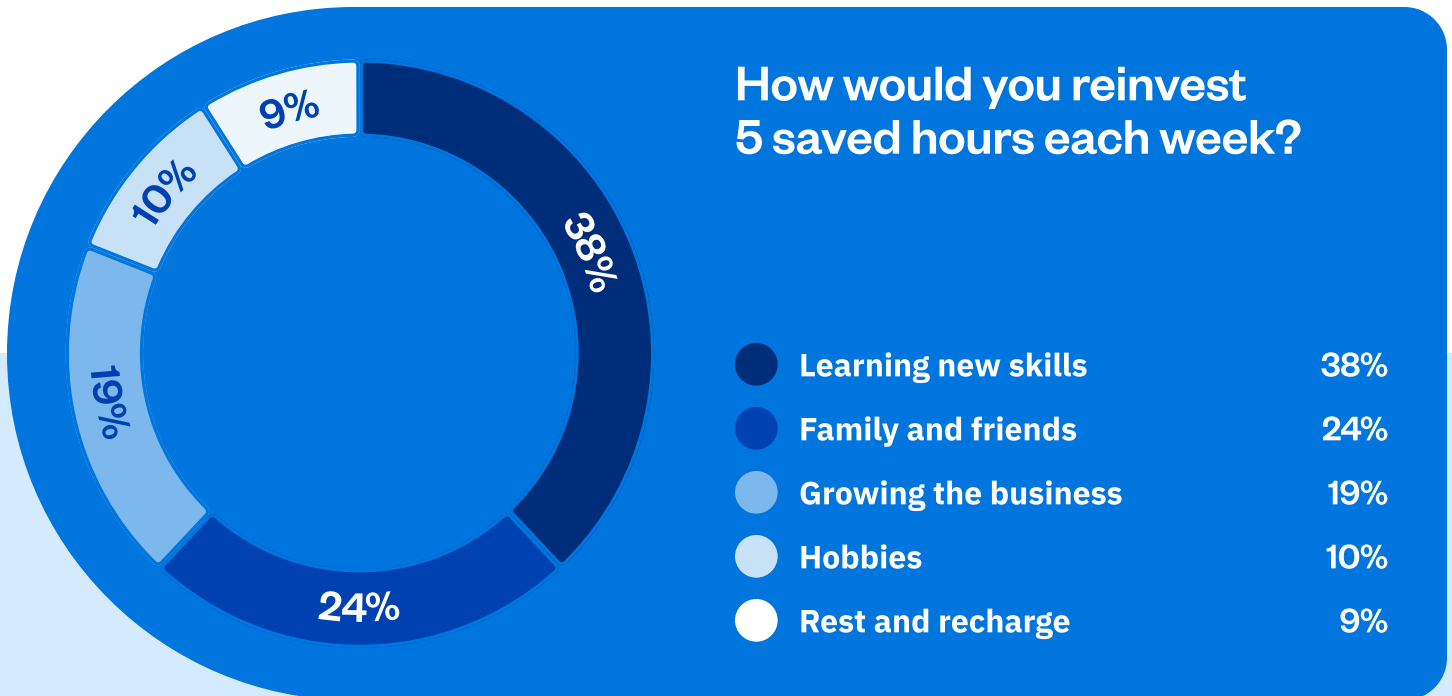
57%

of solopreneurs and micro-business owners spend **10 or more hours every week on admin**—more than a full workday on tasks that merely support the business instead of growing it



All that operational caution comes with a heavy price: time. **Nearly 60% of solopreneurs** and micro-business owners spend 10 or more hours on routine admin every single week. And as AI helps bring in more clients, that back-office burden only swells. Accelerating your growth without automating operations creates a hidden bottleneck: the more successful you get, the heavier the manual drag underneath.

The lost hours are only half the picture. What matters even more is how entrepreneurs would use that reclaimed time.



These responses suggest that entrepreneurs don't necessarily see time savings as an opportunity to do less work. They see it as an opportunity to focus on things that create *more* value, both inside and outside their business.

Every hour spent chasing down unpaid invoices or categorizing business expenses is an hour that can't be spent building a new skill, deepening customer relationships, or simply taking a well-deserved break.

For entrepreneurs who have already seen how AI can expand what they can build, applying that same mindset to the work happening behind the scenes may unlock something equally powerful: control over where their time goes.



Turning AI inward: reclaiming the workday

Right now, most entrepreneurs are applying AI where it feels most exciting: building websites, drafting marketing copy, and speeding up client work. But they're leaving much of the back office untouched, letting administrative chores eat up the very hours they're trying to save.

And that's precisely where the next big opportunity lies. The same intelligence powering your front-facing work can be turned inward to protect your most non-renewable resource: your time.

[FreshBooks](#) saves time by using automated tools and letting technology handle the operational background noise.

And for a business of one, that time can turn into a new skill, a new service, a new client—or simply the breathing room you need to decide where to take your business next.

Your everyday small business software

FreshBooks is a leading platform for small business management, built to help small teams and solo business owners simplify the complexity of running a business. With FreshBooks, you can run your billing, books, and payroll all in one easy-to-use tool.

[Learn More](#)

About the report

The Era of the Solopreneur survey was conducted in 2026, with 500 solopreneurs and micro-business owners responding.