Missed Calls and Unanswered Leads Are the Largest Measured Revenue Leak Automation Can Close at Small Local Businesses

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Abstract

About one US employer business in four now uses artificial intelligence (AI), yet few have built it into how the business runs. In the US Census Bureau's Business Trends and Outlook Survey, 24.6% of employer businesses used AI in October 2026, firms with 1 to 4 employees at the same rate. Only 7% of AI-using firms in a Federal Reserve survey had fully integrated it, and 3.1% to 4.3% of AI users with fewer than 20 staff had paid anyone to install it. This study asks which automations a small provider, working as forward-deployed engineers who build the fix inside the client's own systems, can sell to local businesses in Tampa Bay, Florida, with a revenue return the owner can measure. Published tests find the largest measured leak where customers first make contact: 48% of 500 law firms could not be reached by phone even after callbacks, and 23% of 2,241 companies never answered a web lead. Under mid-case assumptions, unanswered contacts put $2,435 to $22,622 a month at risk per firm, while software that answers calls costs $29 to $349 a month and is now part of tools owners already pay for. Of 30 offerings scored on seven criteria, intake for law firms (87 of 100), call-leak audits for small heating, cooling and plumbing shops (85) and new-patient capture for dental practices (83) rank highest. Published prices suggest that a provider's fee should rest on measuring the leak in the owner's own records and wiring the fix into the owner's systems.

1. Introduction

About one US employer business in four uses artificial intelligence (AI), software that drafts text, answers questions or predicts from data, in some part of its work. The US Census Bureau measures this every two weeks in its Business Trends and Outlook Survey (BTOS), which asks employer businesses whether they used AI in any business function in the last two weeks. In October 2026, 24.6% said yes, and firms with 1 to 4 employees, at 24.3%, used AI as often as the average firm (U.S. Census Bureau, 2026b, 2026c). Using a tool is a small step, though. In the Federal Reserve's Small Business Credit Survey of 2025, only 7% of employer firms that used AI had fully integrated it into the business (Federal Reserve Banks, 2026), and in bank records the median small firm that paid for AI spent about $30 a month on it in 2025 (JPMorganChase Institute, 2026). Spending of that size covers a subscription and leaves nothing to pay someone to change how the business works.

Automation, here, means software that does a step of the work without a person, such as answering a call, replying to a web form or chasing an unpaid invoice. A service that installs automation for a small firm can pay for itself in three ways: it can save staff time, remove a cost the owner already pays an outside firm,

or recover revenue the business is losing. Time saved is hard for an owner to see in the accounts. The other two show up in the owner's own books. Large-firm studies point the same way: the measured gains in one study of enterprise AI projects came from cutting outside spending, such as outsourced back-office work and agency fees (Challapally et al., 2025, Section 6.3). Revenue the business loses has a simple form at a local firm, which we call a revenue leak: a customer who called, wrote or asked for a quote and was never served. A secret shop measures such leaks directly. A researcher poses as a customer, contacts the business and records whether, and how fast, anyone replies.

Few small firms pay anyone to do this work. Among AI-using firms with 1 to 4, 5 to 9 and 10 to 19 employees, 3.1%, 4.0% and 4.3% used vendors or consultants to install or integrate AI, and 65.5% of AI-using firms with 1 to 4 employees made no change at all to how they work (U.S. Census Bureau, 2026a). Software companies have a name for the person who closes this gap at large customers: a forward-deployed engineer, an engineer who works on site with the client, learns how the work is done and builds the fix inside the client's own systems. AI model companies hire for the role (Schmidt, 2025), and voice-agent platforms, services that let developers build software that talks on the phone, now offer such engineers on their largest plans (Bland, n.d.; Synthflow, n.d.; Vapi, n.d.). A local firm with 5 to 49 staff is too small for those plans, so the role would fall to an independent provider, often a small team.

Two changes make the question practical now. Software that answers a business's calls has become cheap and is now part of the software owners already pay for to run jobs and appointments: an AI receptionist, software that answers calls in a natural voice and books appointments or takes messages, is a $29-a-month add-on to one package that trades use to schedule and bill jobs (Jobber, n.d.). And in Tampa Bay, Florida, the setting of this study, 28,951 establishments, business locations with paid staff, have 5 to 49 employees (U.S. Census Bureau, n.d.-a), and after Hurricane Milton in 2024 searches for roofing and storm work rose to several times their normal level (Section 9).

This study asks which automations a small provider can sell to Tampa Bay local businesses with a revenue return the owner can measure, and at what price. We gathered the published evidence on adoption, on project failure, on how many customer contacts go unanswered, on what the market already sells and at what price, on what owners search for and on the local pool of firms. We then scored 30 candidate offerings on seven criteria drawn from that evidence.

The evidence points to the front door, the point where a customer first calls, writes or asks for a quote. Between 14% and 67% of customer contacts go unanswered, depending on the trade and the channel, and under mid-case assumptions the loss runs from $2,435 a month at a plumbing shop to $22,622 at a personal-injury law firm (Figure 1). The software to answer those contacts is cheap. What owners lack is someone to count the leak in their own records, wire the fix into their systems and report the recovered bookings. The study makes these contributions:

1. A summary of small-business AI adoption, integration and spending, with the Census change of question noted (Section 2), and of why AI projects fail (Section 3).
2. A collection of measured front-door leaks across trades (Section 4) and worked estimates of the revenue they put at risk, with every input shown (Section 5).
3. A price map of what the market already sells (Section 6) and the work it leaves to a small provider (Section 7).
4. Buyer search demand (Section 8) and the Tampa Bay pool of firms, storms and owner groups (Section 9).



Figure 1: Revenue at risk each month from unanswered calls or inquiries at one firm of each type, under mid-case assumptions. Each dark bar is the mid case; a light segment shows the range where two sources disagree. Revenue at risk is contacts a month, times the share unanswered, times the share that are new leads, times the share lost, times the share that would have booked, times the value of a booked job. Call volumes are assumptions that an owner's own call log replaces. Miss and booking rates come from vendor studies (Invoca, CallRail, Clio), labelled in Section 4; Table 1 lists every input. The dental range uses two healthcare miss rates, 32% and 46%. The restaurant low value is built from orders and reservations; the high value uses one vendor's figure of $85 per unanswered call.

5. A ranking of 30 offerings on seven criteria, with a check under equal weights (Section 10), and the pricing that published comparisons support (Section 11).

2. About one firm in four uses AI, and few have built it into how they work

The BTOS is the only official, repeated measure of business AI use. Its question changed in November 2025. Until October 2025 it asked whether a business used AI "in producing goods or services", and the share answering yes rose from 3.7% in September 2023 to 10.0% in late September 2025 (U.S. Census Bureau, 2025). The current question asks about AI in "any of its business functions". The broader wording roughly doubled the measured share, to about 20% in the first months of 2026 (Garcia Luna, 2026), so the two series cannot be joined into one line (Figure 2). Under the current question, use rose from 17.3% in November 2025 to 24.6% in October 2026, and firms with 1 to 4 employees rose from 17.0% to 24.3% (U.S. Census Bureau, 2026b, 2026c). In the Tampa-St. Petersburg-Clearwater metropolitan area the latest reading is 25.1%, but single readings over the past year ran from 17.1% to 32.0%, with standard errors of 2.4 to 5.4 points (U.S. Census Bureau, 2026d).

Owner surveys report much higher figures because they count any use, including an owner who asks a free chatbot to draft an email. The US Chamber of Commerce found that 66% of small businesses used AI

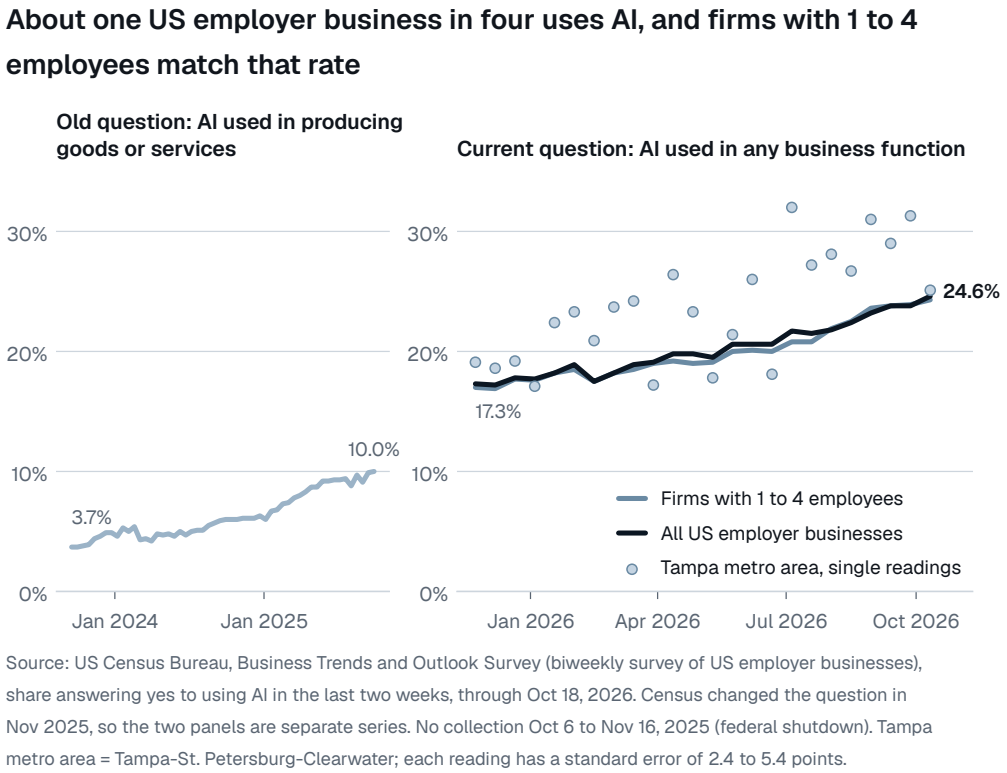


Figure 2: Share of US employer businesses that used AI in the last two weeks, from the US Census Bureau's Business Trends and Outlook Survey. Left: the old question, AI used "in producing goods or services", September 2023 to October 2025. Right: the current question, AI used in any business function, November 2025 to October 2026, for all employer businesses (dark line) and firms with 1 to 4 employees (light line). Dots are single readings for the Tampa-St. Petersburg-Clearwater metropolitan area, each with a standard error of 2.4 to 5.4 points. No data were collected from 6 October to 16 November 2025, during the federal shutdown. Sources: U.S. Census Bureau (2025, 2026b, 2026c, 2026d).

in 2026 (U.S. Chamber of Commerce Technology Engagement Center, 2026, p. 17). That figure and the Census figure answer different questions, and this study uses the Census figure for business use.

Depth of use is the larger gap (Figure 3). In the Federal Reserve survey of 6,525 employer firms, fielded from September to November 2025, 46% of firms said the business or its employees used AI; of those users, 49% were experimenting, 44% had integrated AI in part and 7% fully (Federal Reserve Banks, 2026, pp. 26 to 28). A Census supplement on AI, collected from November 2025, found that 65.5% of AI-using firms with 1 to 4 employees had made no change to use it, and only 3.1% to 4.3% of AI users under 20 employees had paid vendors or consultants to install or integrate it, against 10.3% of firms with 250 or more (U.S. Census Bureau, 2026a).

Spending is small. In JPMorganChase Institute bank data, 17.7% of small businesses paid for an AI service by December 2025, and the median paying firm spent roughly $30 a month in 2025, down from about $80 in 2022; 72% of paying firms bought exactly one service (JPMorganChase Institute, 2026). Among graduates of Goldman Sachs's 10,000 Small Businesses program, a growth-minded group that uses AI more than most, 73% of AI users spent under $100 a month (Goldman Sachs 10,000 Small Businesses, 2026, p. 8).

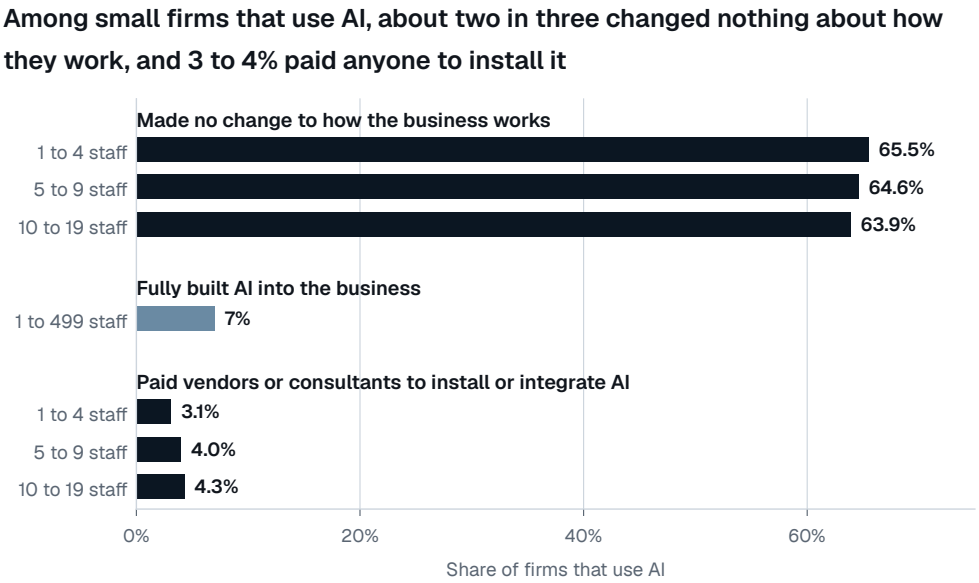


Figure 3: How far small firms that use AI have gone with it. Dark bars: share of AI-using firms, by staff size, that made no change to how the business works, and share that paid vendors or consultants to install or integrate AI, from the Census Business Trends and Outlook Survey AI supplement, November 2025 to early 2026 (U.S. Census Bureau, 2026a). Light bar: share of AI-using employer firms with 1 to 499 staff that had fully integrated AI, from the Federal Reserve Banks' Small Business Credit Survey, fielded September to November 2025 (Federal Reserve Banks, 2026). The two surveys ask different questions of different samples.

Owners who use AI report gains in time more often than in sales. Of AI-using employer firms in the Federal Reserve survey, 71% said AI raised productivity, 39% said it improved quality and 31% reported higher sales, and the "vast majority" saw no change in labor costs (Federal Reserve Banks, 2026, p. 28). Their top problems were accuracy (46%) and adapting tools to the business (43%) (Federal Reserve Banks, 2026, p. 29). Among firms with no plans to use AI, 61.6% said it did not apply to their business, and only 6.9% said it was too expensive (U.S. Census Bureau, 2026a). Cost is a minor obstacle; most firms without plans do not see where AI fits their business. For a service priced in the thousands of dollars, the fee has to rest on revenue gained or an outside cost removed, since tool spending of $30 a month leaves little to save.

3. Large-firm studies tie failed AI projects to broad scope, poor fit with the work and late results

Most studies of why AI projects fail describe large organizations. Their findings on failure patterns still apply to a small firm, though their rates do not.

A report from MIT's NANDA project, built on 52 interviews, 153 conference surveys and more than 300 public initiatives, found that "95% of organizations are getting zero return" on generative AI (Challapally et al., 2025, p. 3). The figure measures something narrow: for task-specific enterprise AI tools, 60% of organizations evaluated them, 20% reached a pilot and 5% reached production, where success meant "marked and sustained productivity and/or P&L impact", an effect on profit and loss (pp. 3, 6 to 7). The authors write

that most projects fail "due to brittle workflows, lack of contextual learning, and misalignment with day-to-day operations" (p. 3), that tools which succeeded shared "low configuration burden and immediate, visible value" (p. 16), and that projects built with outside partners reached deployment about 67% of the time against about 33% for internal builds, a self-reported correlation (pp. 18 to 19).

Other large-firm surveys agree on the pattern. McKinsey found that 39% of respondents attributed any enterprise earnings impact to AI, and that redesigning workflows had "one of the strongest contributions to achieving meaningful business impact of all the factors tested"; high performers were three times as likely to say senior leaders owned their AI efforts (McKinsey & Company, 2025). Boston Consulting Group found 5% of 1,250 firms achieving AI value at scale and 60% achieving no material value, and described laggards as "spreading their resources over scores of complex workflows" (Boston Consulting Group, 2025). S&P Global found that 42% of companies had abandoned most AI initiatives, up from 17%, and that the average organization scrapped 46% of its proofs of concept (S&P Global Market Intelligence, 2025). Gartner predicts that over 40% of projects built on AI agents, software that takes actions on its own, will be canceled by the end of 2027 (Gartner, 2025).

People who sell automation to small firms report the same pattern at small scale. One operator of an AI receptionist service wrote that clients "come in hot, lose interest fast. If they're not seeing value in week 2 they start ghosting" (Emerge Automations, 2026). Another described setup fees eaten by messy client data and recurring revenue lost to churn, and said the providers who last "charge a retainer tied to something the client can feel. Booked calls. Recovered leads." (r/agencynewbies, 2026). Across these sources, projects fail when the scope is broad, the tool does not fit the daily work, no one close to the work owns it and no value shows in the first weeks.

4. Between one in seven and two in three customer contacts go unanswered, depending on the trade and the channel

Several studies below come from firms that sell a fix for the problem they measure. We label these vendor studies. Their numbers are usable, but each vendor has a reason to find a large problem.

Web leads. Speed to lead is the time a business takes to reply to a new inquiry. In an audit of 2,241 US companies that received a test web lead, 37% replied within an hour, 16% within 1 to 24 hours, 24% after more than 24 hours and 23% never replied; the average reply, among those that replied within 30 days, took 42 hours (Oldroyd et al., 2011, p. 1). In the same authors' analysis of 1.25 million leads at 42 companies, firms that tried to reach a lead within an hour were nearly seven times as likely to qualify it as firms that tried an hour later (p. 1). The larger multipliers often quoted, such as 21 times better odds of qualifying a lead called in 5 minutes rather than 30, come from a 2007 vendor study of six companies (Elkington & Oldroyd, 2007, p. 5).

Law firms. In a secret shop of 500 law firms in mid-2024, run by a research agency for the legal software company Clio (a vendor study), 40% of firms answered the phone, down from 56% in 2019; 52% either answered or called back, leaving 48% unreachable by phone; and only 33% replied to email (Clio, 2024).

Real estate. A secret shop of more than 100 online property inquiries to over 25 brokerages found that 47% went unanswered; the mean reply took 8 hours 17 minutes and the median 39 minutes (DelPrete, 2024). Speed matters more here than the share suggests, because 74% of recent buyers interviewed only one agent and 80% of sellers contacted only one (National Association of REALTORS, 2025, pp. 58, 98).

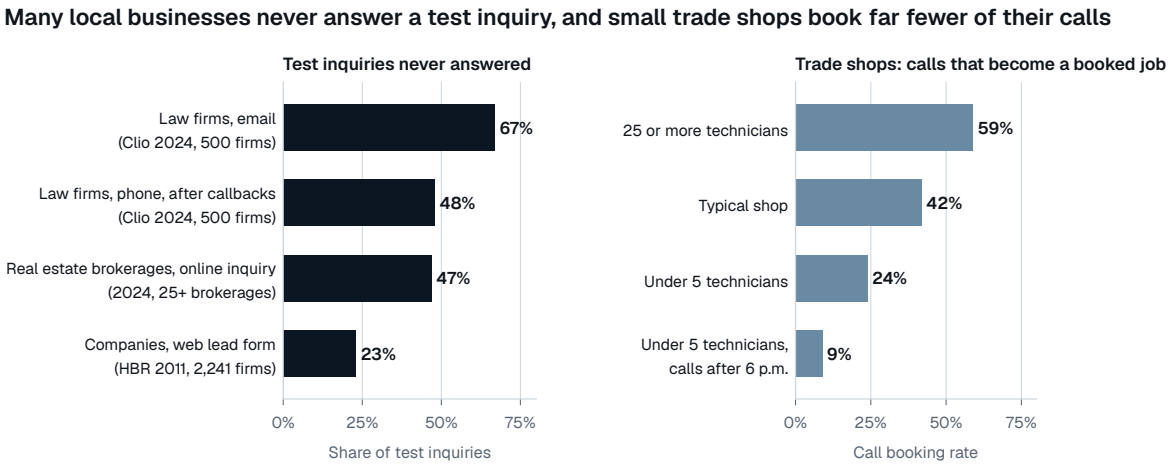


Figure 4: Left: share of test inquiries never answered, from secret shops of 500 law firms by email and by phone after callbacks (Clio, 2024, vendor study), of more than 100 online inquiries to over 25 real estate brokerages (DelPrete, 2024), and of web lead forms at 2,241 US companies (Oldroyd et al., 2011). Right: call booking rate, the share of calls that become a booked job, at trade shops by number of technicians, from ServiceTitan customer data for June 2022 (ServiceTitan, 2022, vendor study).

Calls across industries. Call-tracking firms measure calls on their customers' lines. Invoca (a vendor study) found that a person answered 56% of calls across industries, 52% in home services and 54% in healthcare; that 38% of answered calls were leads; and that 64% of businesses did not ask callers to buy or book (Invoca, 2026). CallRail (a vendor study) reported missed-call rates of 32% in healthcare, 28% in legal, 14% in home services and 9% in real estate across 1.1 million conversations (CallRail, 2025a). CallRail's customers already track their calls, so their rates may be better than average. When no one answers, 42% of consumers say they leave a voicemail and 21% say they immediately call another business (CallRail, 2025b).

Trade shops. For trades such as HVAC (heating, ventilation and air conditioning) and plumbing, the booking rate is the share of calls that become a booked job. In ServiceTitan's data for June 2022 (a vendor study), shops with 25 or more technicians booked 59% of calls, a typical shop 42% and shops with fewer than five technicians 24%; after 6 p.m., small shops booked 9% (ServiceTitan, 2022). Quotes leak too: in a sample of 794 contractors, the median contractor won 73.9% of quotes that reached a decision but converted only 38.1% of all quotes sent, and lost quotes were marked lost a median of 29 days after sending (Level CFO, 2025), so many quotes sit undecided for weeks.

Restaurants. Restaurants using one AI phone-ordering vendor reported missing about 33% of calls at peak hours before switching (a vendor study, self-reported), with 68% of calls arriving at lunch and dinner (Maple, 2025). In a Harris Poll for a restaurant phone vendor, 69% of US adults said they were likely to give up on a restaurant if no one answered (Hospitality Technology, 2025).

Figure 4 gathers the secret shops and the booking rates. The figures differ by method, year and sample, so they set a range, from 14% of calls missed at home-service firms that track calls to 67% of law-firm emails never answered.

Table 1: Monthly revenue at risk from unanswered contacts at one firm of each type, mid case. A = assumption. "Unanswered" is the share of contacts no one answers; "Leads" the share of contacts that are new business; "Lost" the share of missed leads that do not come back; "Booked" the share of leads that would have booked. Value per win is the revenue from one booked job, patient, case or sale.

Firm	Contacts a month (A)	Unanswered	Leads	Lost	Booked	Value per win	At risk a month
HVAC shop, under 5 technicians	200 calls	48%	38%	58%	45%	$870 (A: 90% repairs at $350, 10% Tampa replacements at $5,552)	$8,285
Plumbing shop	150 calls	48%	38%	58%	45%	$341 repair	$2,435
Roofing contractor, Tampa	60 calls	48%	38%	58%	45%, then 38.1% of quotes signed	$13,391 roof	$14,573
Dental practice, new patients	400 calls	32% to 46%	43%	58%	45%	$887 first-year spend	$12,742 to $18,317
Personal-injury law firm, Florida	100 calls	48% after callbacks	25% (A)	none	20% (A)	$9,426 fee ($\frac{1}{3}$ of $28,278)	$22,622
Med spa	150 calls	46%	43%	58%	45%	$527 visit	$4,081
Independent restaurant	600 calls	33% of peak calls; 68% at peak	50%	69%	all	$60 order (A)	$2,787
Real estate agent, Tampa	30 inquiries	47%	all	all	2% (A)	$11,250 (A: 2.5% of $450,000)	$3,172

Sources. Unanswered: home services and healthcare from Invoca (2026, vendor study) (48%, 46%), healthcare low from CallRail (2025a, vendor study) (32%), law firms from Clio (2024, vendor study), restaurants from Maple (2025, vendor study), real estate from DelPrete (2024). Leads and booked: Invoca (2026), home-services and healthcare rows. Lost: derived from CallRail (2025b); restaurant from Hospitality Technology (2025). Quotes signed: Level CFO (2025, vendor study), all trades. Values: Angi (2026a, 2026b, 2026c, 2026d); Olaisen & Manski (2024); American Med Spa Association (2024); Redfin (2026); law fee from the Florida pre-suit contingency rate of $33\frac{1}{3}$% (The Florida Bar, n.d.) on the 2024 average auto bodily-injury claim (Insurance Information Institute, 2026).

5. Under mid-case assumptions, unanswered contacts put $2,435 to $22,622 a month at risk per firm

To turn these rates into dollars for one firm, we multiplied six numbers: inbound contacts a month, the share unanswered, the share of contacts that are new leads, the share of missed leads that are lost, the share of leads that would have booked, and the value of a booked job. The lost share is 58%: 42% of callers say they leave a voicemail (CallRail, 2025b), and we assume every voicemail is returned and books at the normal rate. That assumption favors the business, since 21% of callers say they call a competitor at once. Lead and booking shares come from Invoca's industry rows. Contact volumes are assumptions, chosen as plausible for a small firm of each type; they are the inputs an owner's own call log should replace. Table 1 shows every input with its source or its assumption label, and Figure 1 plots the results.

Under these inputs, a Florida personal-injury firm has the most at risk, $22,622 a month, because one signed auto case carries a fee of about $9,426; three of its five inputs are assumptions, and the strong one is Clio's 48% unreachable. A Tampa roofer follows at $14,573, because a replacement roof averages $13,391 (Angi, 2026c). Dental new-patient calls put $12,742 to $18,317 at risk on first-year spending alone. A small HVAC shop has $8,285 at risk in the mid case, with a range of $2,417 to $10,737 between CallRail's 14% and a 2016 study of 85 businesses that found 62.2% of calls unanswered (411 Locals, 2016, vendor study); ServiceTitan estimates that each 5% increase in business brings shops with 5 to 14 technicians about

$100,000 in added revenue (ServiceTitan, 2022), the same order of size as the mid case of about $99,400 a year. Small tickets keep plumbing at $2,435. For an independent restaurant, the order-by-order estimate is $2,787 while the vendor's $85 per unanswered call gives $11,444, a fourfold gap that shows how soft restaurant phone figures are.

Two other leaks have stronger causal evidence but a narrower reach. Text-message appointment reminders raised attendance at healthcare appointments from 67.8% with no reminder to 78.6% in a Cochrane review (Gurol-Urganci et al., 2013), but an office that already sends reminders gains nothing from adding them. For independent restaurants, a one-star rise in Yelp rating brought 5% to 9% more revenue, with no effect for chains (Luca, 2016); that link has not been shown for trades.

6. Software that answers calls and texts back costs $29 to $349 a month, and owners' own tools now include it

Front-door software is sold in four forms (Figure 5). Self-serve AI receptionists cost $29 to $349 a month at Dialzara, $49 to $299 at Rosie and $79 to $299 at Goodcall (Dialzara, n.d.; Goodcall, n.d.; Rosie, n.d.). The software owners already use to run jobs and appointments now includes the same features. Jobber, field-service software for trades, sells an AI receptionist as a $29-a-month add-on; Housecall Pro includes AI on every plan, at $79 to $329 a month list; Weave, phone and messaging software for dental and medical offices, starts at $199 a month; and Clio, law-firm software, includes AI from its Core plan up and bills lead intake per hired matter (Clio, n.d.; Housecall Pro, n.d.; Jobber, n.d.; Weave, n.d.). Human answering costs more: Smith.ai charges $300 a month for 30 calls and $2,100 for 300 (Smith.ai, n.d.).

Managed and agency services sit above the software. One managed seller charges $199 a month flat for an AI receptionist and $99 a month for missed-call text-back, a text sent automatically to anyone whose call goes unanswered (Little, 2026). An agency with a published price list, which also serves clients in the Philippines, charges from $990 setup and $290 a month for an AI receptionist and from $2,490 setup and $590 a month for a front-office bundle (BX, n.d.). In St. Petersburg, AI Voice Magic charges from $1,499 setup and $497 a month (AI Voice Magic, n.d.). Dialzara's done-for-you service starts at $1,500 a month (Dialzara, n.d.).

The parts underneath are cheaper still. Voice-agent platforms charge $0.05 a minute in hosting at Vapi, $0.07 to $0.31 a minute at Retell and $0.14 a minute at Bland (Bland, n.d.; Retell AI, n.d.; Vapi, n.d.). A white-label chat and voice platform, which an agency can resell under its own name, costs $99 a month (Stammer.ai, n.d.), and HighLevel, a sales and marketing platform built for agencies, charges $50 to $97 a month per client for its AI add-on (HighLevel, n.d.). One operator reported running costs of £15 to £30 a month per client against a retainer of £200 to £300 (Emerge Automations, 2026). Margins that wide are easy for a competitor to copy.

Build labor has a low floor too. Upwork's guide puts freelance experts in n8n, a workflow automation tool, at $40 to $100 an hour and $500 to $2,000 for a single workflow, while featured freelancers list at $15 and $20 an hour (Upwork, n.d.-b); AI agent developers run $30 to $150 an hour, with featured profiles at $10 to $25 (Upwork, n.d.-a). Most AI development firms reviewed on Clutch charge $25 to $49 an hour (Clutch, n.d.).

The platforms are also moving toward the customer. Synthflow no longer offers an agency plan and sells annual contracts delivered by its own forward-deployed engineers; Vapi's top support tier includes an "FDE Advisor" (FDE for forward-deployed engineer), and Bland's enterprise plans include forward-deployed engi-

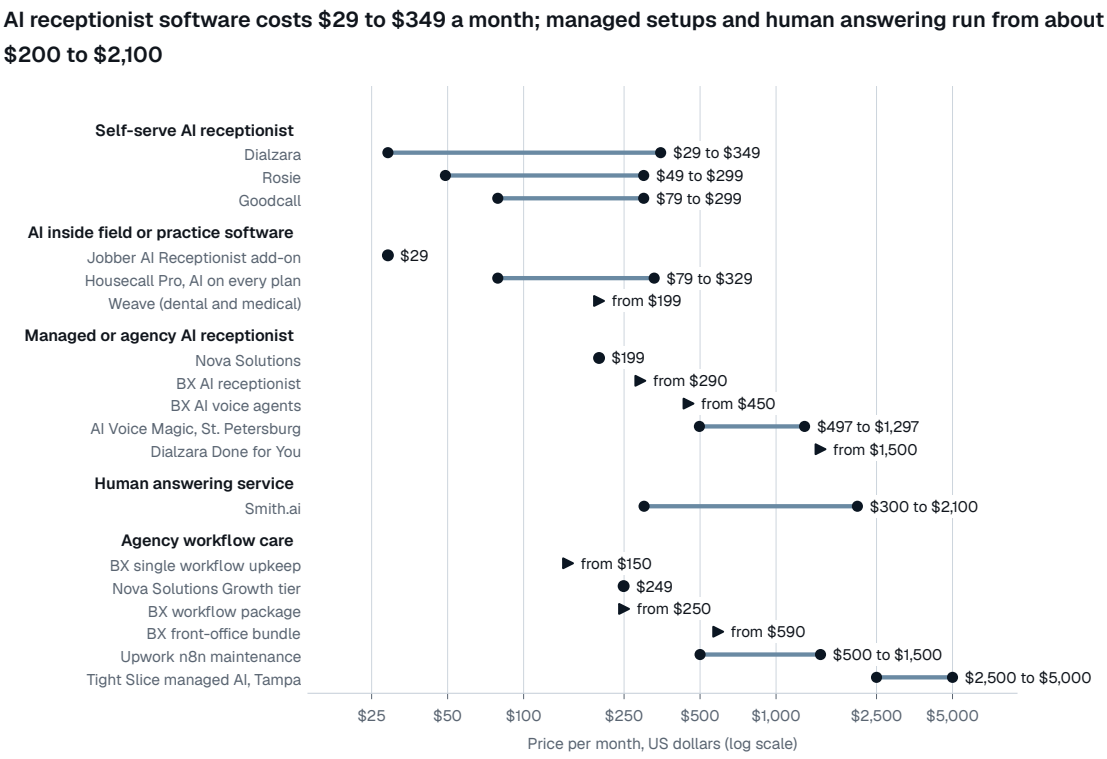


Figure 5: Monthly prices for answering and automation offerings, from pricing pages read on 29 October 2026 (log scale). Lines span a vendor's lowest to highest plan; a triangle marks a starting price. Groups: self-serve AI receptionists; AI inside field-service or practice software; managed or agency AI receptionists; human answering services; agency upkeep of automated workflows. AI Voice Magic and Tight Slice are Tampa Bay firms. Plans billed only by the minute or by annual contract are left out. Sources: AI Voice Magic (n.d.), BX (n.d.), Dialzara (n.d.), Goodcall (n.d.), Housecall Pro (n.d.), Jobber (n.d.), Little (2026), Rosie (n.d.), Smith.ai (n.d.), Tight Slice AI Automations (n.d.), Upwork (n.d.-b), and Weave (n.d.).

neer support (Bland, n.d.; Synthflow, n.d.; Vapi, n.d.). An agency that resells a single voice agent competes with its own supplier.

The local field is new and thin on proof. Google Maps searches for five AI and automation service terms in Tampa returned 80 unique listings, 48 with "AI" or "Automation" in the name, of which 8 had 10 or more Google reviews (Google, 2026b). Operators online describe "a huge increase in people offering AI automation services" (r/AiAutomations, 2026b). Adoption of AI answering is still low: one outbound calling agency estimated that about 5% of the businesses it called answered with AI, up from none a year earlier (r/sales, 2026).

7. A small provider can still compete on work that crosses the owner's systems and is measured in the owner's records

The evidence above leaves four kinds of work to a small provider.

The first is work that crosses the owner's systems. No single product connects a firm's phone line, email, spreadsheets, accounting and job or practice software. An operator who landed a first client, a car dealer-

ship, at $1,000 setup and $250 a month, named the hard parts as "CRM integrations", connections to the dealer's customer relationship management (CRM) software, along with "lead routing, edge cases, bad data, messaging, handoffs, timing, getting owners to actually explain their processes" (r/AiAutomations, 2026a). Adapting tools to the business is the second most common problem among small-firm AI users (Federal Reserve Banks, 2026, p. 29).

The second is measured outcomes with an early first result. The operators quoted in Section 3 say clients leave when no value shows by the second week and stay when the fee is tied to booked calls and recovered leads (Emerge Automations, 2026; r/agencynewbies, 2026). A front-door leak suits this, because the owner's phone records, inbox and quote list already hold the count.

The third is local, in-person trust. In MIT's study, buyers found AI vendors mainly through existing vendors, partner referrals and peer recommendations (Challapally et al., 2025, p. 10). One agency owner who cold-called local businesses found that what opened doors was "asking how they get customers today, then talking about calls, not deliverables" (r/AgencyGrowthHacks, 2026).

The fourth is replacing an outside cost the owner already pays, such as an answering service. Sequoia Capital's partners write that for every dollar spent on software, six are spent on services, and that "replacing an outsourcing contract with an AI-native services provider is a vendor swap. Replacing headcount is a reorg." (Bek, 2026). A firm paying $300 a month for 30 answered calls (Smith.ai, n.d.) has a cost line that a measured replacement can be compared against.

8. Owners search for answering services, and searches for AI help are small in Tampa Bay

Google Ads, Google's advertising system, estimates how often each search term is typed each month, averaged over 12 months and rounded into bands, with small local counts floored at 10. Cost per click (CPC) is what advertisers pay for one click on an ad for the term, a rough price of a buyer's attention. Google Trends gives a separate weekly index of interest, scaled so the busiest week in the set is 100. Local figures here are for the Tampa-St. Petersburg (Sarasota) designated market area (DMA), the television market Google uses as a region.

Owners search for the old category name (Figure 6). "Answering service" draws 3,600 US searches a month at $221.70 a click, "virtual receptionist" 2,900 at $111.09 and "after hours answering service" 1,000 at $143.54; "medical answering service" draws 5,400 at $35.92 (Google, 2026a). Trade versions cost more per click: "law firm answering service" $285.63 and "dental answering service" $181.68 in the US and $254.94 in the Tampa DMA. The phrases vendors use draw little: "missed call text back" 390 a month, "speed to lead" 880 and "review request software" 30, and 14 offering phrases, such as "estimate follow up software" and "no show reduction", returned no data at all.

AI terms grew fast from a small base (Figure 7). The yearly mean of US searches for "ai receptionist" rose from 62 a month in 2022 to 3,592 in 2025, and "ai consultant" from 357 to 8,867, at $50.84 a click (Google, 2026a). Google Ads reports "ai receptionist" at 5,400 to 6,600 a month from October 2025 to June 2026, then 90,500, 450,000 and 301,000 in July, August and September 2026. Google Trends shows the opposite for those months: interest peaked at 38 in May 2026 and fell to 9 to 14 from August to October (Google, 2026c). We treat the summer 2026 Google Ads readings as a data error and use the earlier months.

Local search for AI help is small. In the Tampa DMA, "ai consultant" draws 110 searches a month, "ai automation agency" 70 and "ai tampa" 140, while "ai consultant tampa" and "tampa ai agency" returned no data. Local buyers who add the city name search for "seo tampa" (480) and "it services tampa" (260)

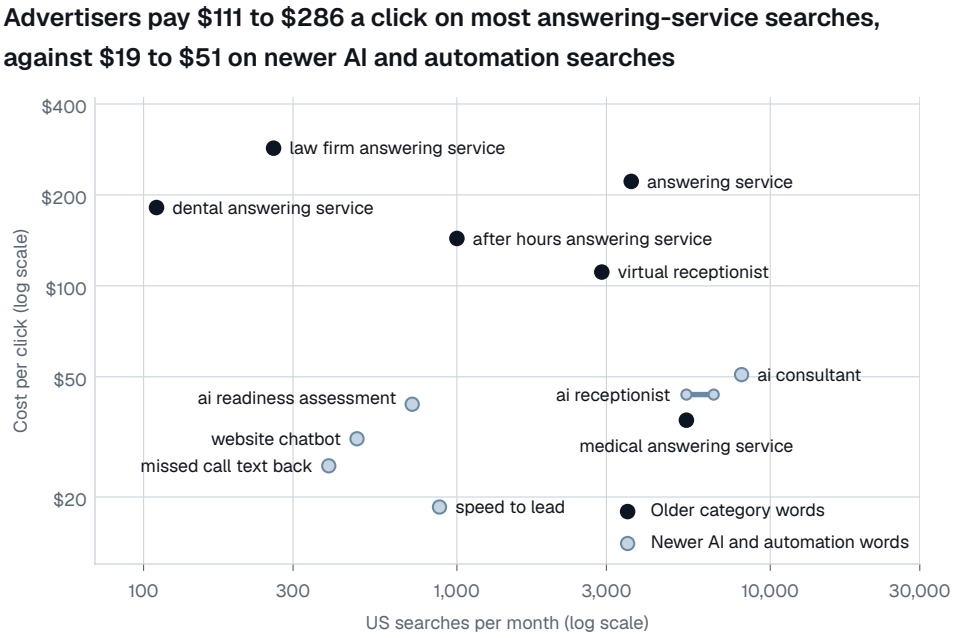


Figure 6: US monthly searches (12-month average, October 2025 to September 2026) against cost per click, the price advertisers bid for one click, for older answering-service terms (dark) and newer AI and automation terms (light), both axes on log scales. "ai receptionist" is shown as its monthly range from October 2025 to June 2026; its readings for July to September 2026 are left out because they disagree with Google Trends. Source: Google (2026a).

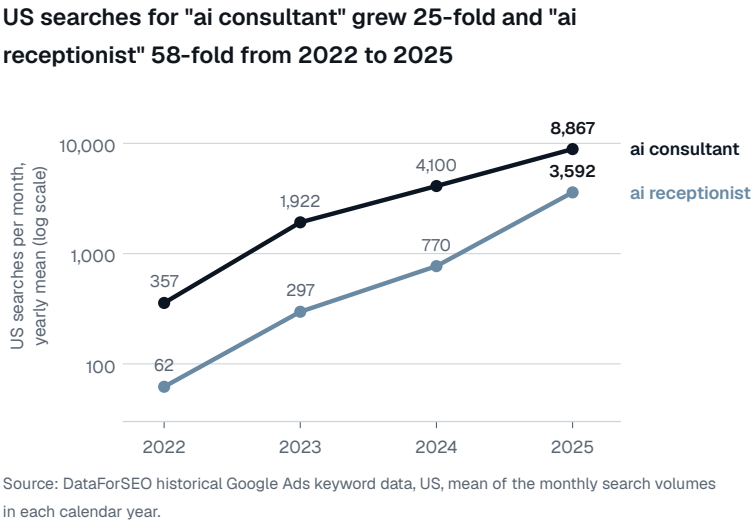


Figure 7: Yearly mean of monthly US searches for "ai consultant" and "ai receptionist", 2022 to 2025, log scale. Source: historical Google Ads keyword data (Google, 2026a).

(Google, 2026a). Search alone is unlikely to bring a local provider enough buyers; selling has to run through referrals and the places owners meet, described next.

9. Tampa Bay has 28,951 establishments with 5 to 49 staff, and searches for roofing work rose severalfold after Hurricane Milton

County Business Patterns (CBP), a yearly Census count, gives the number of establishments, single business locations with paid employees, by industry, county and staff size. This study counts establishments with 5 to 49 employees in Hillsborough, Pinellas and Pasco counties in 2023, the latest year published, as owner-run firms large enough to have a front desk (U.S. Census Bureau, n.d.-a). There are 28,951 of them across all industries (Figure 8). Restaurants are the largest group, 3,248, followed by physicians' offices, 1,311; dentists 798; legal services 687; auto repair 513; HVAC and plumbing contractors 482; insurance agencies 388; landscaping 332; real estate agents and brokers 136; and roofing contractors 104. Real estate is mostly a solo trade: the same three counties hold 12,390 real estate firms with no employees (U.S. Census Bureau, n.d.-b).

Hurricanes change demand for some trades. Hurricane Milton made landfall on Siesta Key, Florida, on 10 October 2024 as a category 3 hurricane, "causing major damage in the Sarasota and Tampa Bay areas" (Beven et al., 2025). By 21 October, carriers had reported more than 221,582 claims to Florida's Office of Insurance Regulation (Insurance Journal, 2024). In the Tampa DMA in October 2024, searches for "hurricane shutters" reached 60,500, 25.2 times the median month from October 2022 to August 2024; "roofer near me" reached 14,800, 4.1 times; and "roof repair" 4,400, 3.4 times (Figure 9). "Roofer near me" stayed above its old median for months and peaked at 22,200 in March 2025. Searches for "plumber near me" and "pest control" did not move (Google, 2026a). No published count of calls to roofers after a storm was found, so the search data stand in for call volume.

Owners meet in a few places that a local provider can join. The Florida Small Business Development Center at the University of South Florida reports 3,724 businesses served in 2025 with no-cost consulting (Florida SBDC at University of South Florida, n.d.). SCORE Tampa offers free mentoring and workshops at $20 (SCORE, n.d.). The St. Petersburg Area Chamber of Commerce charges $425 to $1,575 a year in dues (St. Petersburg Area Chamber of Commerce, n.d.), and BNI runs referral chapters across West Central Florida (BNI West Central Florida, n.d.).

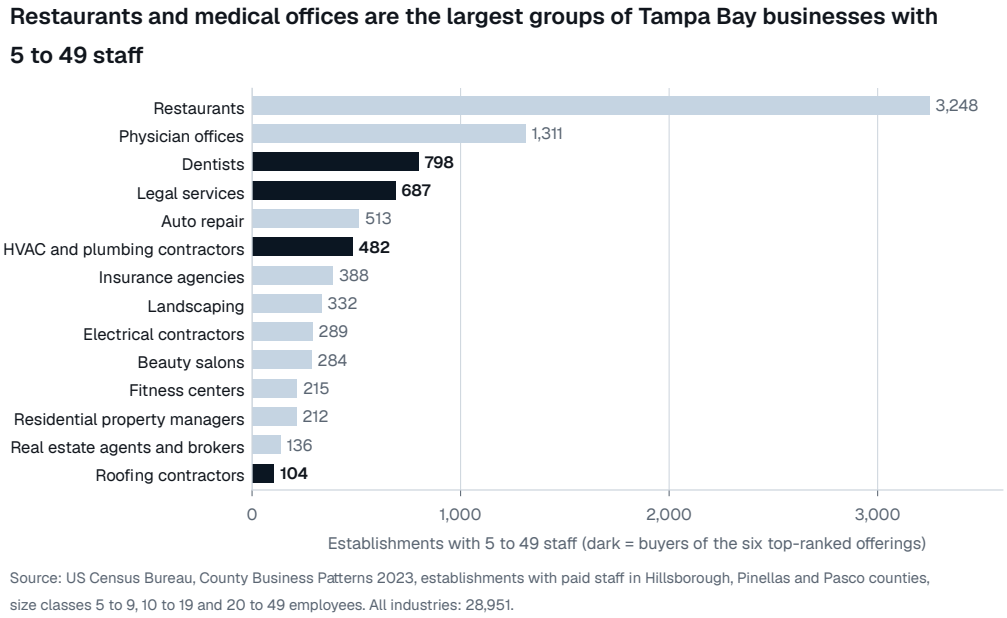


Figure 8: Establishments with 5 to 49 employees in Hillsborough, Pinellas and Pasco counties, Florida, by industry, 2023. Dark bars mark the buyers of the six top-ranked offerings in Section 10. All industries together: 28,951. Source: U.S. Census Bureau (n.d.-a), size classes 5 to 9, 10 to 19 and 20 to 49 employees.

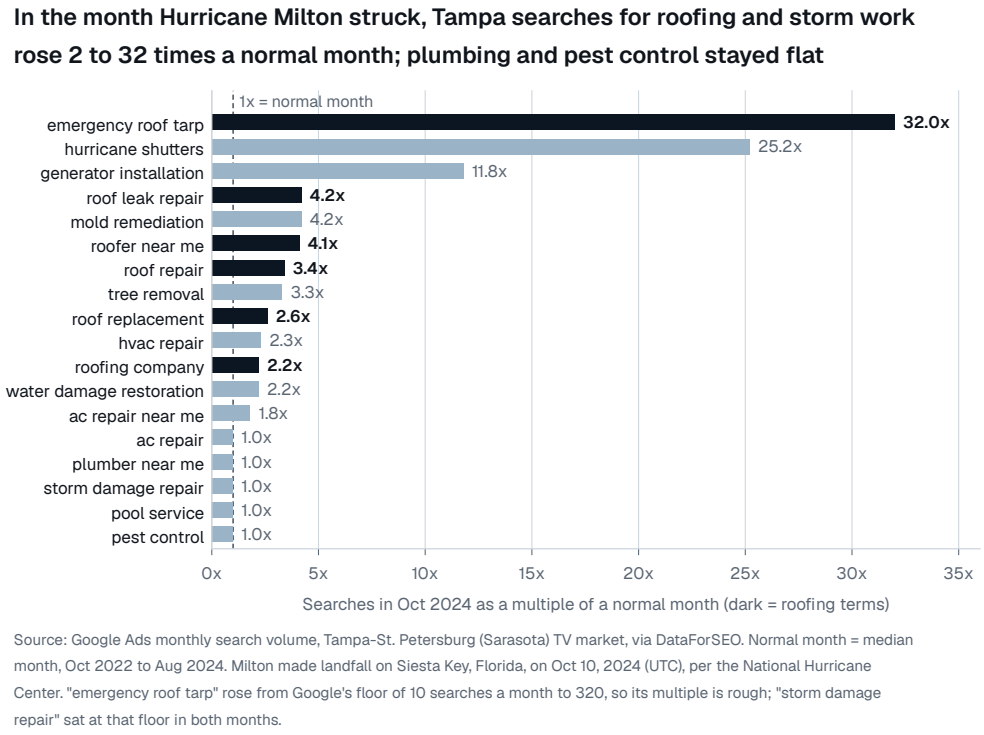


Figure 9: Searches in the Tampa-St. Petersburg (Sarasota) DMA in October 2024, the month Hurricane Milton made landfall, as a multiple of the median month from October 2022 to August 2024. Dark bars are roofing terms. “emergency roof tarp” rose from Google’s floor of 10 searches a month to 320, so its multiple is rough. Sources: Google (2026a); landfall date from Beven et al. (2025).

10. Front-door intake for law firms, small HVAC and plumbing shops and dental practices ranks highest on product-market fit

Product-market fit is how well an offering matches buyers who will pay for it. To rank candidate offerings, we scored 30 of them, each defined by what it does and who buys it, from 1 to 5 on seven criteria, using the sourced evidence above:

- **Money link** (weight 3): 5 means the offering recovers revenue the owner counts per unit, such as a booked job or a signed case; 1 means it saves time only.
- **Proof speed** (weight 2): 5 means the result is visible in the owner's own records within two weeks.
- **Leak size** (weight 2): based on the mid-case revenue at risk in Section 5; 5 means $10,000 or more a month.
- **Room left by software** (weight 2): 5 means no product does the job end to end across the owner's systems; 1 means a $29 add-on or a bundled feature does it.
- **Small-team fit** (weight 1): the build and upkeep effort, and the legal or privacy risk, such as health privacy rules, Florida Bar rules or insurance claim law; 5 means small and low-risk.
- **Search demand** (weight 1): buyer-side search volume and cost per click (Section 8).
- **Tampa pool** (weight 1): establishments with 5 to 49 staff (Section 9); 5 means 1,000 or more.

The score is the weighted sum divided by its maximum, 60, times 100. The scores are our judgment on the cited evidence for each row, not measurements. Table 2 lists all 30 with their scores, Figure 10 plots the ranking and Figure 11 shows the criteria for the top 12.

Six offerings score 80 or more, and all of them recover bookings at the front door. A law-firm intake desk that answers every call and email around the clock and books consultations leads at 87. A call-leak audit with after-hours answering and booking into the shop's job software, for HVAC and plumbing shops with fewer than five technicians, scores 85. New-patient phone capture with insurance verification for dental practices scores 83. A storm-surge overflow line that answers every call after a storm and books roof inspections in order, and speed-to-lead replies to every web form within five minutes for home-service contractors, both score 82. Follow-up on open quotes older than seven days, for roofing and HVAC replacement contractors, scores 80.

All six score 5 on money link and lose points on room left by software (Figure 11). Law and dental intake also score low on small-team fit, because legal and health privacy rules raise the risk. Missed-call text-back on its own scores 72 and generic AI receptionist resale 68: both link to money, but a $29 add-on already does them. An email-to-table parsing service, priced at $1,800 setup, which turns inbound email and documents into a working table, scores 65; it saves staff time in the back office rather than recovering revenue. A fixed-price AI readiness audit scores 60. Social media content, at 32, and dispatch scheduling, at 42, rank lowest.

The ranking holds at the top when every criterion counts the same. Under equal weights, the law-firm desk and the HVAC and plumbing audit tie at 82.9 and dental capture follows at 80.0. Speed-to-lead moves to fourth, at 77.1, and the storm line and open-quote follow-up fall to 74.3, level with medical office phone overflow and missed-call text-back. The email-to-table service rises to 71.4 under equal weights, because it scores well on small-team fit and on the Tampa pool, the two criteria the weighting reduces.

Table 2: Product-market fit scores for 30 offerings. M = money link, P = proof speed, L = leak size, R = room left by software, F = small-team fit, D = search demand, T = Tampa pool, each from 1 to 5. Score = (3M + 2P + 2L + 2R + F + D + T) / 60 × 100, rounded. Rows with equal scores carry no order among themselves.

#	Offering	Buyer	M	P	L	R	F	D	T	Score
1	Law-firm intake desk: answer every call and email around the clock, book consultations	Personal-injury and family law firms	5	5	5	3	2	5	4	87
2	Call-leak audit plus after-hours answering and booking into the shop's job software	HVAC and plumbing shops under 5 technicians	5	5	4	3	4	5	3	85
3	New-patient phone capture with insurance verification before the visit	Dental practices	5	4	5	3	2	5	4	83
4	Storm-surge overflow line: answer every call after a storm, book inspections in order	Roofing and restoration contractors	5	4	5	4	3	3	2	82
5	Speed-to-lead: reply to every web form and lead-service lead within five minutes and book it	Home-service contractors	5	5	4	3	4	3	3	82
6	Open-quote follow-up: chase every estimate older than seven days until won or lost	Roofing and HVAC replacement contractors	5	4	4	4	5	1	3	80
7	Medical office phone overflow and scheduling	Physician practices	4	4	4	2	2	5	5	73
8	Receivables follow-up: reminders on every past-due invoice until paid	Any firm billing on invoice	4	4	3	3	5	1	5	72
9	Missed-call text-back on its own	Any phone-led local business	4	5	3	1	5	3	5	72
10	Fractional AI operator: a standing monthly engineer who finds and ships the next fix	Owner-run firms with 5 to 49 staff	3	2	3	5	4	3	5	68
11	Call recording with booking-rate scoring and coaching for front-desk staff	Home-service and dental front desks	4	3	4	2	4	4	3	68
12	Past-customer reactivation: win back customers who have not booked in a year	Trades, med spas, dental	4	4	3	3	4	1	4	68
13	Generic AI receptionist resale	Any phone-led local business	4	4	3	1	3	5	5	68
14	HVAC maintenance-agreement sign-ups and renewals	HVAC shops	4	3	3	3	4	3	3	67
15	Med spa rebooking and membership follow-up	Med spas	4	4	3	3	4	1	2	65
16	Restaurant phone orders and reservations agent	Independent restaurants	4	4	3	2	3	1	5	65
17	Email-to-table parsing: inbound email and documents into a working table ($1,800 setup)	Any firm that rekeys email	2	4	2	4	5	3	5	65
18	Roofing insurance-claim packet preparation for the contractor's own file	Roofing contractors	4	3	4	4	1	1	2	63
19	Real estate inquiry response and nurture	Agents and small brokerages	4	4	3	2	4	1	2	62
20	AI readiness audit sold at a fixed price	Owners curious about AI	2	3	1	4	5	4	5	60
21	Insurance agency renewal reminders and post-storm claim intake	Independent insurance agencies	3	3	3	3	3	2	3	58

continued on next page

Table 2, continued

#	Offering	Buyer	M	P	L	R	F	D	T	Score
22	Estimate and proposal drafts from site notes and photos	Contractors	3	3	3	3	3	1	3	57
23	Bookkeeping intake and categorization catch-up	Any small firm	3	3	2	2	3	2	5	55
24	Review requests with reply drafts	Restaurants, trades	3	3	2	1	5	2	5	55
25	Google Business Profile posts and local search upkeep	Any local business	2	1	2	2	4	5	5	50
26	Website chatbot trained on the firm's answers	Any local business	2	2	2	1	5	3	5	48
27	Hourly applicant screening	Restaurants, trades	2	2	2	2	2	1	5	43
28	Property-management maintenance request triage and tenant line	Residential property managers	2	3	2	2	3	1	2	43
29	Dispatch and route scheduling	Home-service contractors	2	2	2	1	2	4	3	42
30	Social media content generation	Any local business	1	1	1	1	4	1	5	32

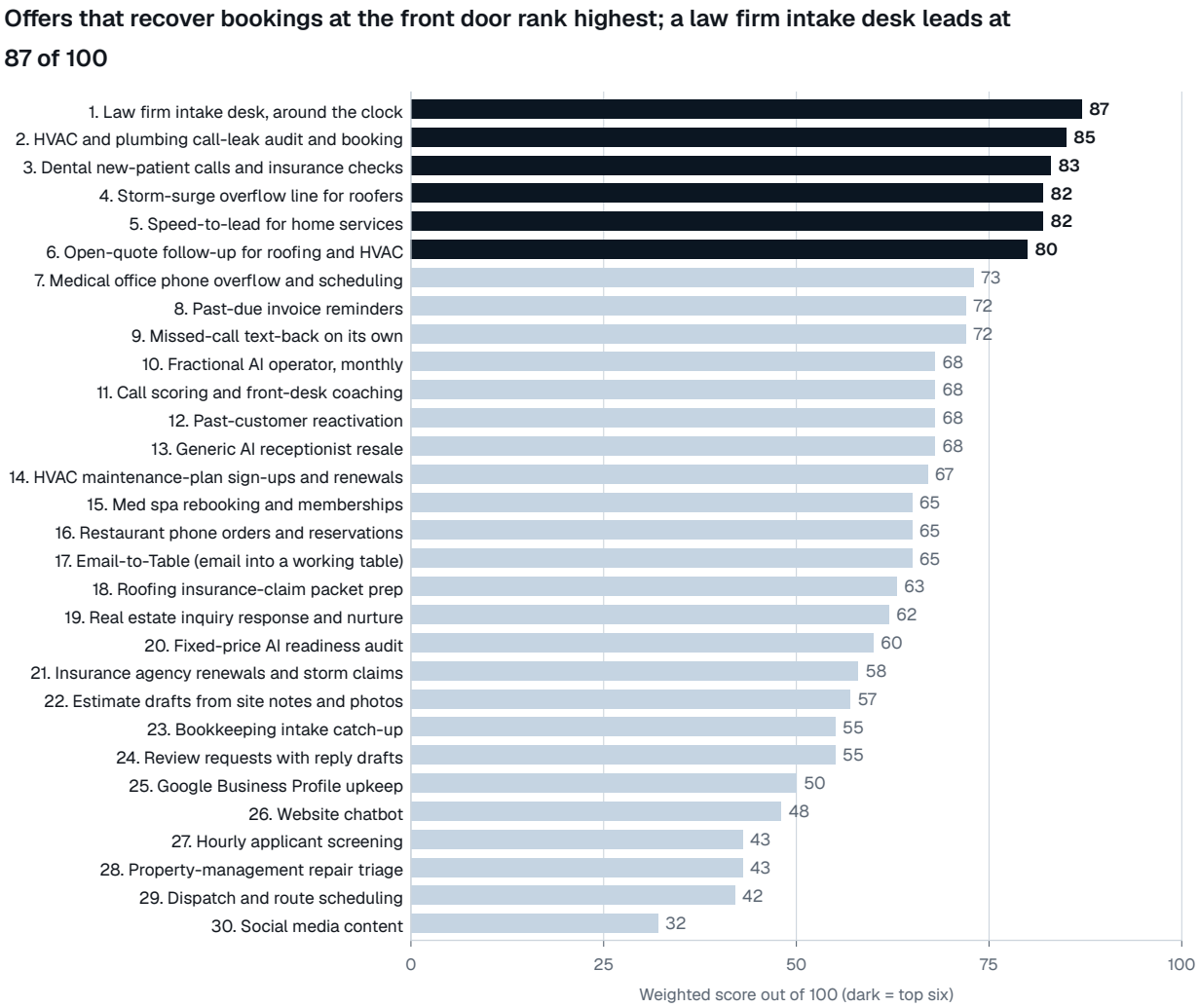


Figure 10: Weighted product-market fit score, out of 100, for 30 offerings to Tampa Bay local businesses; dark bars are the top six. Each offering is scored 1 to 5 on seven criteria, weighted money link 3, proof speed 2, leak size 2, room left by software 2, small-team fit 1, search demand 1 and Tampa pool 1; the score is the weighted sum divided by 60, times 100. Scores are judgment on the evidence cited in Sections 2 to 9. Offerings with equal scores are listed in no meaningful order. Under equal weights the top three keep their places (Section 10).

The six top offers all score 5 on money link and lose points on room left by software

	Money link weight 3	Proof speed weight 2	Leak size weight 2	Room left by software weight 2	Small-team fit weight 1	Search demand weight 1	Tampa pool weight 1	Score
1. Law firm intake desk, around the clock	5	5	5	3	2	5	4	87
2. HVAC and plumbing call-leak audit and booking	5	5	4	3	4	5	3	85
3. Dental new-patient calls and insurance checks	5	4	5	3	2	5	4	83
4. Storm-surge overflow line for roofers	5	4	5	4	3	3	2	82
5. Speed-to-lead for home services	5	5	4	3	4	3	3	82
6. Open-quote follow-up for roofing and HVAC	5	4	4	4	5	1	3	80
7. Medical office phone overflow and scheduling	4	4	4	2	2	5	5	73
8. Past-due invoice reminders	4	4	3	3	5	1	5	72
9. Missed-call text-back on its own	4	5	3	1	5	3	5	72
10. Fractional AI operator, monthly	3	2	3	5	4	3	5	68
11. Call scoring and front-desk coaching	4	3	4	2	4	4	3	68
12. Past-customer reactivation	4	4	3	3	4	1	4	68

Scores 1 to 5, darker = higher; judgment on cited evidence. Money link: 5 = recovers revenue the owner counts per job or case. Proof speed: 5 = visible in the owner's own records within two weeks. Leak size: 5 = $10,000+ a month at risk. Room left by software: 5 = no product does it end to end. Small-team fit: 5 = small build and low legal or privacy risk. Search demand: buyer-side volume and cost per click. Tampa pool: 5 = 1,000+ establishments with 5 to 49 staff.

Figure 11: Scores from 1 to 5 on each of the seven criteria for the 12 highest-ranked offerings, darker meaning higher, with the weighted score at right. Money link: 5 = recovers revenue the owner counts per job or case. Proof speed: 5 = visible in the owner's own records within two weeks. Leak size: 5 = $10,000 or more a month at risk. Room left by software: 5 = no product does it end to end. Small-team fit: 5 = small build and low legal or privacy risk. Search demand: buyer-side volume and cost per click. Tampa pool: 5 = 1,000 or more establishments with 5 to 49 staff.

11. Published prices support a fixed-price leak audit, then an installed fix with a monthly recovery report

This section is an implication drawn from the comparisons above, not a measured result. The top six offerings share one sequence of work, which a provider could sell as three steps.

A fixed-price call-leak audit. The provider counts missed calls, unanswered emails and open quotes in the owner's own phone records, inbox and quote list, and prices the leak at the owner's own ticket values, replacing the assumed volumes in Table 1. Published audits cost $750 at one agency (BX, n.d.) and $999 at Suncoast AI Consulting in the Tampa area, with an on-site audit at $1,999 (Suncoast AI Consulting, n.d.). For a law firm, the same count can be taken as the researchers in Clio's study took it, by calling and emailing the firm as a prospective client.

An installed fix. The provider wires inexpensive parts, an AI receptionist, missed-call text-back or automatic replies, into the owner's job or practice software so that each call becomes a booking or a logged lead. Published setup fees for comparable work run from $990 to $2,490 at one agency (BX, n.d.), $1,000 in one operator's first deal (r/AiAutomations, 2026a) and $1,499 at a St. Petersburg agency (AI Voice Magic, n.d.).

A monthly fee with a weekly report of recovered bookings. Published monthly fees for comparable care run from $250 to $590 (BX, n.d.; r/AiAutomations, 2026a). Against the mid-case leak of $8,285 a month at a small HVAC shop, a fee of $250 to $590 is 3% to 7% of the money at risk. A report by text or email suits owners who, by one operator's account, want "a WhatsApp summary" rather than a dashboard (Emerge Automations, 2026).

The two highest-ranked buyers are also among the larger pools: 687 legal establishments and 482 HVAC and plumbing contractors with 5 to 49 staff in the three counties. Roofing has only 104 such firms but the largest swings in demand, so a storm-mode answering line would need to be in place before the storm months. Three risks apply. Intake for law firms has to stay clear of legal advice and within the Florida Bar's rules. Dental and medical calls carry patient health information, which limits the vendors a provider can use. And vendors keep adding the same parts to the software owners already pay for (Section 6), so the provider's value has to stay in the measurement and the wiring.

12. Discussion

Among the leaks this study could price, the front door puts the most revenue at risk, and it is also the easiest to measure, because every missed contact leaves a record and every won contact has a price. A missed call sits in the phone log, an unanswered web form in the inbox and an undecided quote in the quote list, and a booked HVAC repair, a signed injury case or a new dental patient has a value the owner already knows. That makes the leak countable within a week and the recovery visible within two, which is what the large-firm studies say separates projects that last from projects that are dropped: immediate, visible value and a workflow redesigned around the tool (Challapally et al., 2025; McKinsey & Company, 2025). The software that closes the leak is already cheap and bundled into owners' tools, yet 65.5% of the smallest AI users changed nothing about how they work and only 3% to 4% paid anyone to install AI (U.S. Census Bureau, 2026a). Owners who do not plan to use AI mostly say it does not apply to them. A count of their own missed calls, priced at their own tickets, answers that objection in their own terms.

The same reasoning explains why some familiar offerings rank low. Social media content and website chatbots save time or add activity, but no record ties them to a booked job. Missed-call text-back and generic AI receptionists do tie to bookings, but vendors sell them directly for $29 a month, so a provider who resells them adds little the owner cannot buy alone. Reminders have the strongest causal evidence of any fix here, from randomized trials (Gurol-Urganci et al., 2013), but they only pay where an office does not already send them. The two offerings that open new ground, the storm-surge line and open-quote follow-up, rest on weaker evidence: no published count of calls to roofers after a storm was found, and the quote figures come from one vendor's sample across trades.

The dollar estimates carry several limits. Call volumes, the law firm's case share and sign rate, the restaurant order value and the real estate close rate are assumptions. Invoca's customers lean toward large advertisers and CallRail's already track their calls, so their answer rates may not match a small Tampa shop. The largest speed-to-lead multipliers come from a 2007 vendor study of six companies, and the HBR audit dates from 2011. Several leak rates come from vendor studies, whose authors sell the fix. Search volumes are estimates rounded into bands and floored at 10 for local markets, and single Tampa readings in the BTOS carry standard errors of 2 to 5 points. The product-market fit scores are our team's judgment on cited evidence, and the weights are a choice; the equal-weight check moves the storm line and quote follow-up down by several places. The failure studies describe large firms, and their rates should not be read as small-business rates. No primary data were found on salon or restaurant no-show rates, on revenue from HVAC maintenance plans, or on call volume at roofers after a storm.

Each of these gaps can be closed with one owner's records. A small HVAC or plumbing shop's phone log could show its missed-call share by hour and after 6 p.m., and its booking rate could be compared with ServiceTitan's 24% for small shops. A law firm could be secret-shopped with ten calls and ten emails, as the researchers in Clio's study did. A roofer's quote list could show how many quotes older than seven days sit undecided and what they are worth. After a fix is installed, recovered bookings should be counted week by week to test whether value shows within two weeks, and a roofer's call volume should be logged through the next storm to test whether an overflow line has a surge to catch. Whether owners will pay a monthly fee tied to recovered bookings, at the $250 to $590 that comparable services charge, should be tested with the first clients.

13. Methods and sources

The data came from public reports, US Census Bureau files (the Business Trends and Outlook Survey, County Business Patterns 2023 and Nonemployer Statistics 2024), Google Ads keyword estimates and Google Trends, Google Maps listings, vendor pricing pages and Reddit posts, all read on or before 29 October 2026. Census survey shares are as published, unweighted by employment; county counts are summed from the CBP county file, with suppressed size-class cells counted as zero. Google Ads volumes for the US, Florida and the Tampa DMA are 12-month averages from October 2025 to September 2026, with monthly series from October 2022 for storm terms and yearly means back to 2022 from historical data. Revenue-at-risk inputs and the 30 offering scores are listed in full in Tables 1 and 2.

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