Humonix

HUMONIX WHITE PAPER · FIGURES COUNTED 24 NOVEMBER 2026

THE SMALL-BUSINESS OPERATING PLAYBOOK FOR 2027

Seven operating moves, the data behind them, and a 90-day plan

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SECTION 1

1

EXECUTIVE SUMMARY

In 2026, three things changed for small and mid-sized businesses at the same time.

How customers find you. Questions moved from a search box into an answer box. Google said AI Mode passed a billion monthly users, with searches about three times the length of classic queries (19 May 2026). An assistant answers from whatever plain, specific facts your public pages give it.

How work gets done. Agents moved from demos into the accounting and operations software businesses already use. Official adoption stayed near one business in five: 19.8% of US businesses as of 3 May 2026 (US Census Bureau) and 19.2% of Canadian businesses in Q2 2026 (Statistics Canada). The limit is less the technology than the setup: who approves what, and where that is written down.

What the rules require. Gmail began ramping up enforcement of its sender rules in November 2025. Québec's Law 25 had its first full year entirely in force, and the Commission d'accès à l'information tabled 74 recommendations in June 2026. Three more US state privacy laws took effect on 1 January 2026.

Our own counts, from about 400,000 readable business websites and a 500-business sweep, show where the gaps sit. Most businesses have the basics (a page title, a mobile layout, an SPF record). Fewer have the step that makes the basics work: 52.8% of the sweep had DMARC at p=none or none at all; 31.2% lacked schema.org markup; 62.6% were missing three or more of six common security headers (all counted, 24 Nov 2026).

This playbook turns that into seven operating moves:

1. Be readable by people, search engines and AI assistants.
2. Lock your email domain with SPF, DKIM and an enforced DMARC policy.
3. Harden the site basics with security headers and an update routine.
4. Put agents on supervised work, with a named approver and a log.
5. Map personal information and meet Law 25 and the state laws that apply.
6. Shorten the path to cash with electronic payment, clear terms and scheduled reminders.
7. Keep a decision record and a weekly scorecard, and hire for judgment.

Each move has a checklist and a "what to ignore" line. Section 4 is a 90-day plan you can copy. None of it requires new headcount; most of it is an afternoon at a time. We make no promise about results: these are practices, and how much each one matters depends on your business.

SECTION 2

2

THE DATA

2.1 2.1 Public sources

2.2 2.2 What we counted

2.3 2.3 Methodology note

2.1

2.1 Public sources

TOPIC	FIGURE	SOURCE AND DATE
Answer engines	AI Mode passed 1 billion monthly active users globally; queries more than doubled every quarter since launch; average search about 3× a traditional query	Google, 19 May 2026
Answer engines	More than 900 million weekly active ChatGPT users	OpenAI, 27 Feb 2026
Ads in assistants	ChatGPT ad test for logged-in adults on Free and Go plans in the US from 9 Feb 2026; paid plans ad-free	OpenAI, 16 Jan and 9 Feb 2026
AI use, US	19.8% of businesses as of 3 May 2026; 17%–20% from Dec 2025 to May 2026; rose among firms with 20+ employees, no significant change under 20; question broadened Nov 2025	US Census Bureau, 26 May 2026
AI use, Canada	19.2% of businesses used AI to produce goods or deliver services in the 12 months before the Q2 2026 survey, up from 12.2% in Q2 2025	Statistics Canada, The Daily, 27 May 2026
Email	Gmail ramping up enforcement on non-compliant traffic from Nov 2025, including temporary and permanent rejections; bulk = close to 5,000+ messages/day to personal Gmail	Google, sender guidelines FAQ
Email	Outlook.com routes non-compliant mail from domains sending 5,000+/day to Junk from 5 May 2025	Microsoft, updated 30 Apr 2025
Privacy, Québec	CAI five-year report, 74 recommendations, incl. AI and scope of monetary penalties	Gouvernement du Québec, 11 Jun 2026
Privacy, US	Indiana, Kentucky and Rhode Island laws in force 1 Jan 2026	IAPP, Jan 2026

Hiring, US	7.5 million openings, 4.5% rate, Sep 2026	BLS JOLTS, 3 Nov 2026
Hiring, Canada	~495,700 vacancies, 3.0 unemployed per vacancy, May 2026	Statistics Canada, 30 Jul 2026
Payments, Canada	Real-Time Rail launched with initial participants (Q4 2026); Interac e-Transfer migration from Q1 2027; full volume for initial phase by Q3 2027	Payments Canada (accessed 24 Nov 2026)
Payments, US	Federal government stopped issuing most paper checks, incl. vendor payments, from 30 Sep 2025	EO 14247, Federal Register, 28 Mar 2025

2.2

2.2 What we counted

All figures below are counted on 24 November 2026. Two sources:

- Snapshot: our company graph of 601,399 US and Canadian businesses with 11 to 500 employees (Canada 1.9%); 498,060 with a web domain checked; about 402,000 readable homepages; 398,750 with a security score.
- Sweep: 500 businesses (302 wholesale and distribution, 198 retail and e-commerce); DNS answered for all 500; 455 homepages read.

TABLE A. EMAIL AUTHENTICATION

Measure	Count / base	Share	Source
No DMARC record or p=none	259,452 / 398,750	at least 65.1%	Snapshot
DMARC p=reject	80 / 500	16.0%	Sweep
DMARC p=quarantine	156 / 500	31.2%	Sweep
DMARC p=none	215 / 500	43.0%	Sweep
No DMARC record	49 / 500	9.8%	Sweep
SPF record present	480 / 500	96.0%	Sweep
DKIM at one of six common selectors	401 / 500	80.2%	Sweep
SPF plus DMARC quarantine or reject	234 / 500	46.8%	Sweep

Table B. Readable by search and AI assistants (sweep base: 455 homepages read)

Measure	Share
Page title	97.6%
Mobile viewport tag	98.5%
robots.txt present	96.7%
sitemap.xml present or declared	93.6%
Canonical link	87.0%
Meta description	80.9%
schema.org markup	68.8%
llms.txt present	41.1%
Snapshot: AI-answers readiness score under 60 (of ~402,000 readable)	20% (80,288)

Table C. Site security headers (sweep base: 455)

Header missing	Share
Permissions-Policy	90.1%
Referrer-Policy	84.2%
Content-Security-Policy	64.0%
Frame protection	50.8%
HSTS	43.1%
X-Content-Type-Options	39.8%
Missing three or more of six	62.6%
All six present	3.1%

Table D. Hiring signals (snapshot; counted, 24 Nov 2026; readable site and an open role seen within 60 days of 24 Nov 2026; groups overlap, do not add)

Role family	Businesses
Project, estimating, purchasing or buyer roles	6,068
Finance roles (controller, accountant, AP, AR, payroll, billing, collections)	4,948

Method: job titles matched by fixed rules (for example project manager, estimator, buyer, controller, payroll) in open roles our crawler recorded at businesses with 11 to 500 employees and a readable site, excluding those our filters mark out of scope; each business counts once per group.

2.3

2.3 Methodology note

- Not a random sample. Both sources are a crawled universe of businesses, not weighted to represent all small businesses. We give no margin of error. The sweep is small (500) and limited to two sectors, so its shares carry more uncertainty than the snapshot counts.
- Readable. A site is readable when our crawler, which identifies itself and respects robots.txt, fetched the public homepage. Sites that blocked bots, required a human check, timed out or errored are excluded from shares that use readable sites as the base.
- Public surface only. Nothing behind a login, no deeper page and no private message was read. The sweep used no key and no AI.
- Single point in time. The snapshot is a restored copy of our company database counted on 24 November 2026. Both sources are single-point, so this playbook shows no trend.
- Two DMARC rates. The snapshot (at least 65.1%) and the sweep (52.8%) differ. The groups were built differently; we have not tested why the rates differ and make no claim about it.
- What the counts do not mean. A missing ad pixel does not mean a business does not advertise. An llms.txt file existing does not mean any AI system reads it. A hiring count is a signal count, not a market size.
- Small groups. Any group of fewer than 10 is not shown.
- No company is named. Only aggregates are published.

Full report and CSV: humonix.com/data/smb-email-and-ai-readiness-2026

SECTION 3

3

SEVEN OPERATING MOVES

3.1 Move 1. Be readable by people, search engines and AI assistants
3.2 Move 2. Lock your email domain
3.3 Move 3. Harden the site basics
3.4 Move 4. Put agents on supervised work
3.5 Move 5. Map personal information
3.6 Move 6. Shorten the path to cash
3.7 Move 7. Keep a decision record and a weekly scorecard

3.1

Move 1. Be readable by people, search engines and AI assistants

Why. Assistants answer longer, more specific questions than search boxes did. They answer from public pages that state facts plainly. In our sweep, the basics were nearly universal (page title 97.6%, mobile layout 98.5%), but structured facts were thinner: 68.8% had schema.org markup and 80.9% a meta description.

What good looks like. A stranger, or an assistant, can learn from your public pages, without logging in or opening a PDF: what you do, for whom, where, when you are open, how to get a quote, typical lead times, and how to reach a person.

CHECKLIST

- [ ] List the 20 questions your best customers asked before buying.
- [ ] Each question has a page (or a section) that answers it in plain text.
- [ ] Services, service area and hours are on a page that loads without a login.
- [ ] schema.org markup for your business type (LocalBusiness or a more specific type), with address and hours.
- [ ] A meta description on every main page.
- [ ] robots.txt does not block the crawlers you want to be found by.
- [ ] Monthly: ask the 20 questions in two or three assistants and write down whether you are named.

Ignore. Guaranteed "rank in ChatGPT" offers, and generating hundreds of thin pages. One accurate page beats ten vague ones.

3.2

Move 2. Lock your email domain

Why. Your invoices, quotes and payment reminders travel by email. Gmail began ramping up enforcement in November 2025; Outlook.com sends non-compliant high-volume mail to Junk. Separately, a domain without an enforced DMARC policy is easier to spoof in a fake invoice to your customers. In our sweep, 96% had SPF but only 46.8% had SPF plus DMARC at quarantine or reject.

What good looks like. Every service that sends as your domain is authorised (SPF) and signs its mail (DKIM); your DMARC policy is quarantine or reject; someone reads the reports.

CHECKLIST

- [ ] List every service that sends mail as your domain: mailbox, accounting, CRM, booking, newsletter, e-commerce.

- [ ] SPF record includes each of them, and only them.
- [ ] DKIM enabled in each service.
- [ ] DMARC record at p=none with a reporting address (start here if you have none).
- [ ] Two to four weeks of reports read; unknown senders fixed or removed.
- [ ] Move to p=quarantine, then p=reject.
- [ ] Marketing mail has one-click unsubscribe.
- [ ] Re-check whenever you add a new tool that sends mail.

Ignore. Buying look-alike domains to "protect deliverability", and cold-email tools that tell you to skip authentication.

3.3

Move 3. Harden the site basics

Why. Security headers are cheap instructions to browsers that close common gaps. In our sweep, 62.6% of homepages were missing three or more of six common headers and 3.1% had all six (counted, 24 Nov 2026). They do not make a site secure on their own; they are the minimum.

What good looks like. HTTPS everywhere with HSTS; the six headers set; software updated on a schedule; an owner for the site who is not "whoever built it in 2019".

CHECKLIST

- [ ] HTTPS on every page; HSTS header set.
- [ ] Content-Security-Policy, X-Content-Type-Options, frame protection, Referrer-Policy and Permissions-Policy set (ask your web host or developer; most are one line each).
- [ ] Site platform and plugins updated monthly.
- [ ] Multi-factor authentication on the site admin, domain registrar and DNS host.
- [ ] Domain auto-renew on, with a card that will not expire unnoticed.
- [ ] Backups tested by an actual restore, at least once a quarter.

Ignore. Security "badges" for the footer. Fix the headers and the logins.

3.4

Move 4. Put agents on supervised work

Why. Agents now ship inside accounting and operations software. Adoption stayed near one business in five, and in the US it grew among firms with 20 or more employees but not significantly among smaller firms (Census, May 2026). The difference is usually setup: knowing which work to give an agent and who says yes.

What good looks like. For each workflow an agent touches, there is a written rule for what it may draft, what a person must approve, and where the log lives. Money and customer messages always wait for a person.

CHECKLIST

- [ ] Pick three routine workflows (for example: bill entry, invoice reminders, quote follow-ups).
- [ ] For two weeks, record time spent and who touches each step.
- [ ] Write the approval rule: what the agent drafts, who approves, within what limit.
- [ ] Confirm the tool keeps a log of every action, and that you can export it.
- [ ] Confirm which data the agent can read, and that it is the minimum needed (see Move 5).
- [ ] Review a sample of the agent's drafts weekly for the first month.
- [ ] Decide in advance what would make you switch it off.

Ignore. "Fully autonomous" offers for payments or customer communication, and tools that cannot show you what they did.

3.5

Move 5. Map personal information

Why. Québec's Law 25 has been fully in force since 22 September 2024, when its right to data portability took effect (Osler, 20 Sep 2024), with penalties up to $10 million or 2% of worldwide turnover, whichever is higher. The CAI's June 2026 report includes recommendations on AI. In the US, 2026 added three more state laws. Connecting AI tools to customer or employee records makes this map more important, not less. (This section is general information, not legal advice.)

What good looks like. One page that lists what personal information you hold, where, who can access it, how long you keep it and who is responsible; a named person in charge whose title and contact details are published; a privacy impact assessment before a new system touches personal information, where your rules require one.

CHECKLIST

- [ ] Person in charge of personal information named; title and contact details on your website.
- [ ] One-page data map: data type, system, who has access, retention, deletion method.
- [ ] Vendor list with where each stores data and whether you have a data processing agreement.
- [ ] Privacy impact assessment for any new system or AI tool that reads personal information, where required.
- [ ] Consent recorded for marketing messages (in Canada, CASL applies to commercial email).
- [ ] An incident procedure: who decides, who is notified, and the register of incidents.

- [ ] Ask your lawyer which laws apply to you, especially if you have US customers.

Ignore. Generic "AI compliance" certificates. Your obligations come from specific laws.

3.6

Move 6. Shorten the path to cash

Why. Payment rails are getting faster. Payments Canada says the Real-Time Rail launched with initial participants in Q4 2026, with wider migration through 2027. The US federal government stopped issuing most paper checks from 30 September 2025. Faster rails help only if invoices are clear and reminders actually go out.

What good looks like. Every invoice has clear terms, a due date and a way to pay electronically; reminders go out on a set schedule; payments are matched to invoices without retyping.

CHECKLIST

- [ ] Payment terms written on every quote and invoice.
- [ ] An electronic payment option and link on every invoice.
- [ ] Reminder schedule set (for example: a few days before due, on the due date, then weekly), with a person approving the later, firmer ones.
- [ ] Weekly review of overdue invoices by age.
- [ ] Ask your bank when your business account can receive real-time payments and what remittance data comes with them.
- [ ] Count customers who still pay by cheque; plan a gentle move.
- [ ] Invoice emails come from your authenticated domain (Move 2).

Ignore. Rebuilding billing around a rail your bank does not offer yet.

3.7

Move 7. Keep a decision record and a weekly scorecard

Why. When agents draft more of the work, the scarce skill is judgment, and judgment improves with a record of what you decided and what happened. Hiring in 2026 stayed steady but cautious, and the roles we counted most often were coordination and money roles (6,068 businesses hiring for project or estimating roles, 4,948 for finance roles; counted, 24 Nov 2026; method under Table D). Our essay on counterfactual world models explains why any future "what if" analysis depends on this record: humonix.com/blog/counterfactual-world-models-what-businesses-need-from-2027

What good looks like. A short decision log and a one-page weekly scorecard of five to eight numbers the owner actually looks at.

CHECKLIST

- [ ] Decision log: date, situation, options, choice, approver, expected result, actual result after 30 days.
- [ ] Monthly review of the log with each decision owner.
- [ ] Weekly scorecard: leads, quotes sent, quotes won, invoices overdue, cash on hand, one customer-satisfaction signal.
- [ ] Job descriptions written around the decisions the role owns and the tools it uses.
- [ ] Each routine process written down well enough that a new person, or an agent, could follow it.

Ignore. Percent-of-jobs-replaced headlines, and dashboards with forty numbers no one reads.

SECTION 4

4

THE 90-DAY PLAN TEMPLATE

Copy this grid. Put one owner's name in every row. "Approver" is the person who says yes to anything that spends money, changes a public page or messages a customer.

Owner: _____ Approver: _____ Start date: _____

Weeks	Move	Task	Owner	Done when
1	7	Start the decision log and the weekly scorecard		First scorecard filled
1	2	List senders; check SPF, DKIM, DMARC		List complete; DMARC at p=none with reports
1–2	1	Write the 20 customer questions; ask them in two assistants		Baseline written down
2	5	Name the person in charge; draft the one-page data map		Map reviewed by the approver
2–3	4	Time three workflows; write approval rules		Rules signed off
3–4	1	Publish facts pages; add schema.org; meta descriptions		Pages live
4	3	Set security headers; MFA on site, registrar, DNS		Headers verified; MFA on
5	6	Terms and payment link on every invoice; reminder schedule		First reminders sent on schedule
5–6	2	Read DMARC reports; fix unknown senders		No unknown senders left
6	6	Ask your bank about real-time payments		Answer written down
6–8	4	Trial one agent on one workflow, with approvals and a log		Four weeks of reviewed drafts
7	2	Move DMARC to quarantine		Record updated
8	5	Privacy impact assessment for the agent's data access, where required		Assessment filed
9–10	1	Re-ask the 20 questions; compare to baseline		Comparison written
10	3	Test a backup restore		Restore worked
11	2	Move DMARC to reject		Record updated
12	4	Decide: keep, change or stop the agent trial		Decision logged
13	7	90-day review: what to repeat next quarter		Review logged

WEEKLY SCORECARD (ONE LINE PER WEEK)

Week	Leads	Quotes sent	Quotes won	Overdue invoices	Cash on hand	Named in assistants (of 20)	Notes
1							
…							

SECTION 5

5

GLOSSARY

- Agent. Software that takes steps toward a goal (drafting, filing, proposing) rather than only answering one question.
- AI Mode / AI Overviews. Google's AI-generated answers in Search.
- Answer engine. Any assistant or search feature that answers a question directly instead of listing links.
- Approval queue. The list of agent drafts waiting for a person's yes or no.
- CASL. Canada's anti-spam legislation, which governs commercial electronic messages.
- Content-Security-Policy (CSP). A header that tells browsers which sources a page may load scripts and content from.
- DKIM. A signature added to outgoing mail that proves it was not altered and came from an authorised sender.
- DMARC. A DNS record that tells receivers what to do with mail that fails SPF and DKIM: nothing (none), junk it (quarantine) or refuse it (reject).
- Decision log. A short record of a decision, who approved it, what was expected and what happened.
- HSTS. A header telling browsers to use only HTTPS for your site.
- Law 25. Québec's Act to modernize legislative provisions as regards the protection of personal information, phased in from 2022 to 2024.
- llms.txt. A proposed plain-text file that summarises a site for AI systems; whether systems read it is not established.
- Meta description. The short page summary shown under a search result.
- Privacy impact assessment (PIA). A written review of privacy risks before a system that handles personal information is put in place.
- Real-Time Rail (RTR). Canada's new real-time payment system, operated by Payments Canada.
- Readable (site). In our data, a homepage our crawler could fetch while respecting robots.txt.
- robots.txt. A file telling crawlers which parts of a site they may visit.
- schema.org markup. Structured data in a page that states facts (business type, address, hours) in a machine-readable form.
- Security headers. Instructions a website sends to browsers to reduce common attacks.
- SPF. A DNS record listing the servers allowed to send mail as your domain.

SECTION 6

6

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SECTION 7

7 ABOUT HUMONIX

Humonix runs agents for small and mid-sized businesses, with a person approving what goes out. Available today: a free visibility check of how search and AI assistants read your site beside three competitors; site readiness scores; a security check of email authentication and site headers, with fixes drafted for your approval; invoices, bill intake and month-end help. In early access: AI answer tracking, and collection reminders sent from your own mailbox. humonix.com