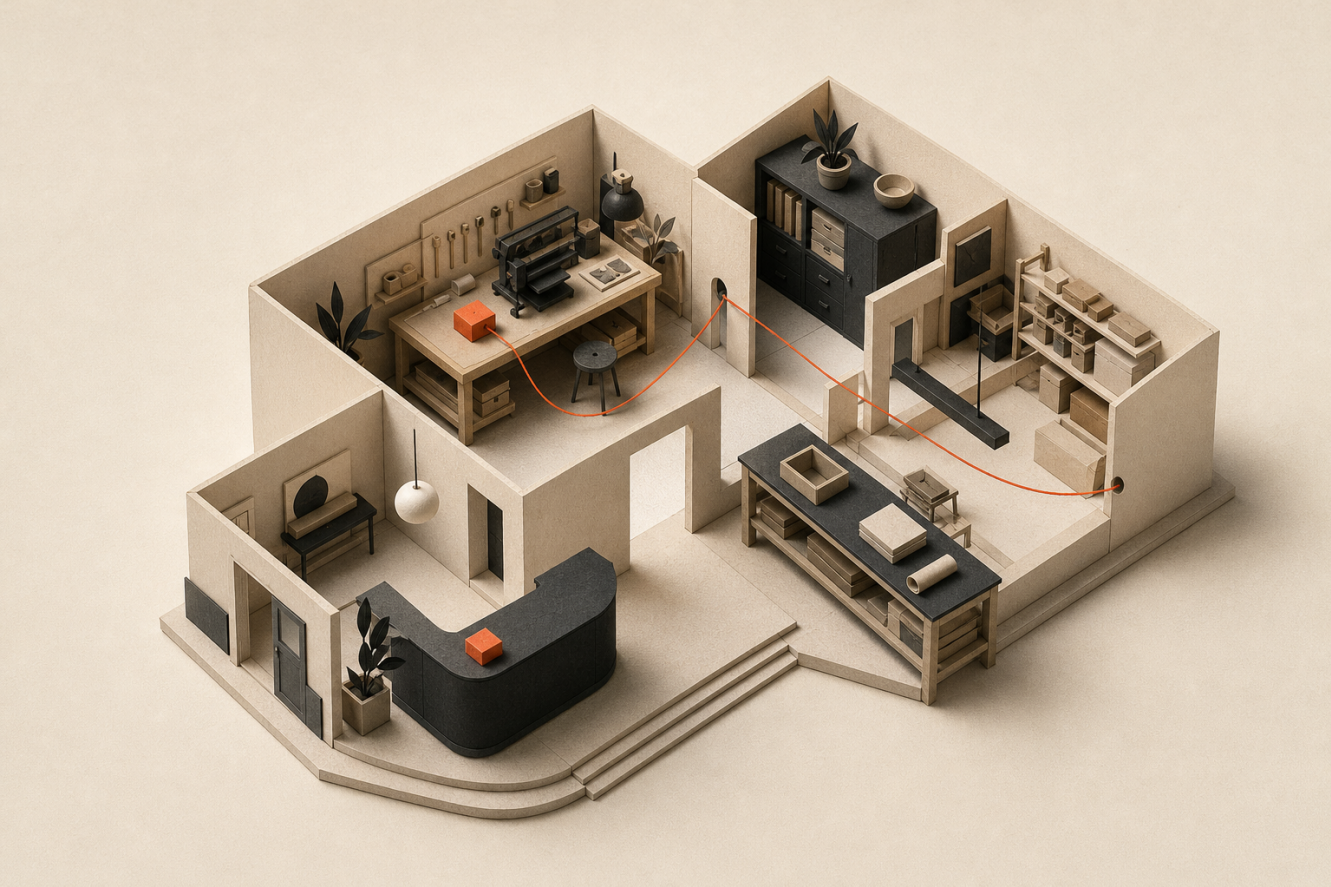
AI Automation for Small Business: The 2027 Buyer's Guide

Choose the right process, scope the work and compare the proposals.



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Method: primary-source observations and explicit planning examples. [C] is observed. [E] is calculated.

Contents

Compare the buying routes first	3
Read subscription prices correctly	4
Choose a process with a measurable finish	5
Work out what recovered time is worth	6
Test the budget when adoption falls	7
Give suppliers the same scope	8
Decide which actions need review	9
Make the pilot prove the purchase	10
Budget for the person who keeps it running	11
Turn a demo into a buying decision	12
Choose the first process to automate	13
Keep review inside the workflow	14
Methodology and limits	15
Sources and citation details	16
Prepare a scoped automation plan	17

Executive summary

• [C] Zapier Professional starts at USD19.99 per month when billed annually, before implementation labour [B1].

• [C] n8n Starter lists EUR20 per month when billed annually for 2,500 monthly workflow executions [B2].

• A software subscription is only one budget line: setup, review time and ongoing support must be priced separately [BE1].

• [E] In the worked scenario, 400 monthly cases saving four net minutes each release 26.7 staff hours before adoption losses [BE2].

• A 2027 buying decision should use current written quotes and a measured pilot, because the published prices in this guide were checked in November 2026 [BE3].

Compare the buying routes first

Route	What the quote must include	Useful when
Existing software feature	Licence eligibility, usage limits and administrator time	Your current system already supports the required action
Automation platform	Connector access, usage units and an operator	A repeatable process moves data between systems
Custom agent	Tool permissions, evaluations and a support owner	The task needs interpretation before choosing an action
Agency delivery	Written scope, acceptance tests and ownership transfer	Your team needs a maintained implementation

Editorial decision framework [BE1]. These are purchase options, not measured market shares.

I would start with a completed job: a customer request reaches the right person with the right records attached. A tool demonstration should reproduce that job with representative inputs.

Ask the supplier to show the ordinary path and the exception path. A clear failure message and a usable review queue are part of the deliverable.

Start with your existing subscriptions. A new platform adds another account to maintain, and the benefit must justify that work.

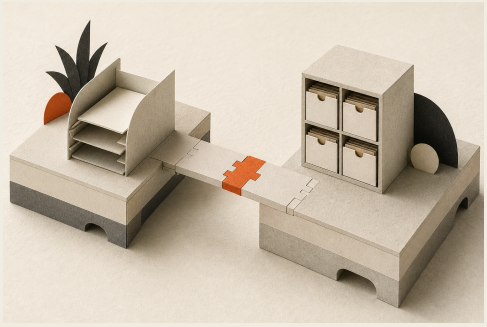
Describe the boundary

Name the event that starts the job and the record that proves completion. Keep unrelated work outside the first quote.

Name the operator

Someone must own errors after launch. If the quote does not name that role, ask who monitors the queue and how they restore service.

The price follows the job you need completed.



Concept illustration. Generated artwork, not a client site or measured result.

Read subscription prices correctly

Published entry	Observed price	Unit and commitment
Zapier Professional [C B1]	USD19.99/month	Annual billing, 750 tasks/month
n8n Starter [C B2]	EUR20/month	Annual billing, 2,500 executions/month
Power Automate Premium [C B3]	US-page $15/user/month	Paid yearly, licensing conditions apply

Vendor sources B1-B3, accessed 19 November 2026. Prices are observations, not 2027 commitments. Currency is preserved.

A task and an execution are different billing units. Map your process to the supplier's billing rules before comparing plans.

Ask whether failed runs, retries, model calls and premium connectors add charges. Keep third-party API fees separate from the automation subscription.

The cheapest entry plan can be unsuitable if it excludes permissions or support you need. Compare an eligible plan against an eligible plan.

Get a complete quote

Record billing currency, payment period, included usage, overage rules and taxes. Ask which terms apply when usage grows.

Check the renewal

Separate an introductory discount from the renewal price. Save the dated quote and the supplier's terms with the purchase record.

Choose a process with a measurable finish

Candidate	Observable finish	Keep with a person
Support triage	Request assigned with source links	Refunds and unusual complaints
Sales call notes	Draft CRM update ready for review	Commitments to customers
Invoice intake	Fields matched to source document	Payment approval
Internal search	Answer includes an authorised source	Policy interpretation without a source

Proposed pilot designs [BE4]. No performance or customer result is claimed.

Choose a process that already has a useful manual version. You need that version to compare accuracy and handling time.

Collect examples of normal inputs and the cases staff already find difficult. Include missing fields, duplicate requests and documents with conflicting instructions.

The system should make the same business decision as the agreed process. If staff disagree about what should happen, settle the rule before automating it.

Record the baseline

Track handling time, correction time and completed cases using the same definition throughout the pilot. Exclude waiting time unless reducing waiting is the stated objective.

Keep a manual route

Staff must be able to finish the job when an integration fails. Write the recovery steps before connecting live actions.

Work out what recovered time is worth

Worked assumption [E]	Calculation	Result [E]
400 cases/month, 6 minutes each	400 × 6 / 60	[E] Scenario 40 hours/month before automation
2 minutes review per case	400 × 2 / 60	[E] Scenario 13.3 review hours/month
Net handling reduction	400 × (6 - 2) / 60	[E] Scenario 26.7 hours/month
Loaded labour value USD30/hour	400 × 4 / 60 × 30	[E] Scenario USD800/month capacity value
USD300/month operating allowance	800 - 300	[E] Scenario USD500/month net capacity value
USD4,000 setup allowance	4,000 / 500	[E] Scenario 8 months simple payback

[E] Invented planning scenario BE2, not measured savings. Exact arithmetic uses unrounded hours. Assumes every case is eligible and adoption is complete.

Recovered time is not automatically cash saved. Count it as cash only when paid overtime, contractor spend or another actual expense falls.

This example excludes tax, financing and the value of delayed implementation. It also assumes the review time includes ordinary corrections.

If exception handling adds time, subtract it before claiming a benefit. A pilot that only measures the fastest cases gives a misleading budget.

Use your own numbers

Replace case volume and handling times with observations from the same process. Use the employer's loaded hourly cost, not an advertised salary divided by assumed hours.

Test the budget when adoption falls

Scenario [E]	Capacity value/month	Net value and payback [E]
All 400 cases eligible	USD800	[E] Scenario USD500 net, 8 months
300 eligible cases	USD600	[E] Scenario USD300 net, 13.3 months
200 eligible cases	USD400	[E] Scenario USD100 net, 40 months
150 eligible cases	USD300	[E] Scenario USD0 net, no finite payback

[E] BE5 sensitivity of BE2. Same four-minute net saving, USD30/hour, USD300 monthly operating cost and USD4,000 setup. Scenarios are chosen tests, not probabilities.

This budget depends on eligible work reaching the system. A workflow that staff bypass cannot release the planned time.

Keep the operating allowance visible when testing lower volumes. A fixed subscription or support fee still costs money when fewer jobs run.

Check whether recovered capacity can serve real demand. If the team has no useful work to do with those hours, the value calculation needs a different basis.

Separate quality from speed

A faster answer can still be wrong. Compare correction rates with the manual baseline and log errors that affect a customer separately.

Choose the stop condition

Decide which result would make you stop the pilot. This prevents a working demonstration from becoming an indefinite expense.

Give suppliers the same scope

Scope field	What to write
Start and finish	The incoming event and the completed business record
Systems	Named applications, account owner and access route
Input quality	File types, missing fields and duplicate handling
Permitted actions	What can be drafted, changed or sent
Acceptance evidence	Representative test cases and required outcomes
Support	Monitoring, response terms and included changes
Exit	Exports, credentials, code and a working handover

Procurement checklist BE6. These are proposed contract questions, not legal terms or survey findings.

Send the same brief to every supplier. Ask each to mark assumptions and exclusions next to the price.

A cheaper quote can omit data preparation or support. Compare the accepted outcome and the ongoing responsibility before comparing the total.

Keep a written list of items that require another quote. A new integration and a defect in the agreed integration should not be treated as the same change.

Require a demonstration using your cases

Use representative data you are allowed to share. Ask the supplier to show a failed run and explain how the operator sees it.

Keep ownership practical

Know which accounts you control and which services remain with the supplier. Test that an authorised colleague can operate the system without the original builder.

Decide which actions need review

Action	Suggested first-pilot control
Classify a request	Review uncertain categories in a queue
Draft a customer reply	A person approves before sending
Update a customer record	Validate required fields and keep a change log
Approve a payment	Keep financial approval with an authorised person
Change access rights	Keep administrator approval and record the change
Retrieve internal content	Apply the reader's existing access permissions

Operating design recommendations BE7. Suitability depends on data sensitivity and the consequence of error.

Give the automation only the access it needs for its defined job. A draft-writing task does not need permission to send every email in the account.

Treat incoming text as data. A message that asks the system to ignore its instructions must not expand its permissions.

Keep the source record next to the generated output. Reviewers need to check the claim without reconstructing the workflow.

Plan the shutdown

Name the person who can pause the workflow and revoke its access. Test the pause without losing incoming requests.

Handle exceptions visibly

Failed items must land somewhere an operator checks. Silent retries and missing work are different failures and need separate records.

A review point belongs inside the workflow.



Concept illustration. Generated artwork, not a client site or measured result.

Make the pilot prove the purchase

Test	Evidence to keep	Decision
Normal case	Source input and accepted output	Does it complete the agreed job?
Missing data	Visible validation error	Does it stop safely?
Duplicate event	One intended business record	Does replay create extra work?
Unavailable system	Queued failure and recovery log	Can the operator restore the job?
Wrong model output	Correction recorded against source	Can the reviewer catch the error?
Access removal	Unauthorised action refused	Does permission control hold?

Acceptance test design BE8. Passing these checks is not a complete security certification.

Agree acceptance criteria before the demonstration. The supplier should know which examples must pass and which decisions require a reviewer.

Use the same scoring rules for manual work and automated work. Count corrections even when staff fix them quickly.

Keep a record of versions. If prompts, documents or integrations change during the trial, you need to know which version produced each result.

Review the actual job

Evaluate the final business record, not only the generated sentence. A correct answer written into the wrong customer file is still a failed job.

Re-test after change

Keep the agreed cases as a small regression set. Run them when a supplier changes a connector or the business changes a policy.

Budget for the person who keeps it running

Ongoing work	Budget question
Queue review	Who checks exceptions, and how is time recorded?
Content updates	Who removes outdated source documents?
Integration changes	Who fixes authentication and connector changes?
Usage monitoring	Who checks bills and sets spend alerts?
Access review	Who removes departing staff and old suppliers?
Recovery	Who restores a failed or duplicated job?
Training	Who teaches the replacement operator?

Operating-cost checklist BE9. No fixed maintenance percentage is assumed.

A maintenance retainer needs a defined service. Ask whether it includes incident response, improvements or only monitoring.

Avoid treating every future change as maintenance. New business rules and new applications can require a fresh scope.

Keep the operator's instructions next to the workflow. They should explain the failure messages and how to restart work without duplicates.

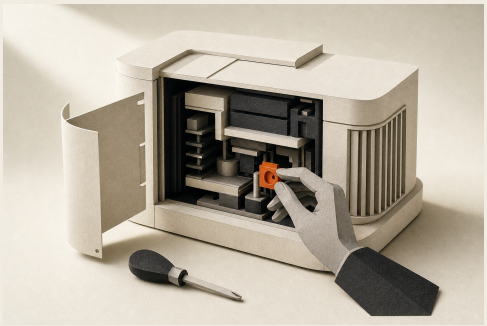
Check the exit cost

Ask for an export of the workflow and its settings. Record what cannot be moved, including supplier-managed components and proprietary features.

Measure before expanding

Add another process only after the current process has a stable owner and usable operating records. Expansion should follow evidence from your own workload.

Ownership continues after the first successful run.



Concept illustration. Generated artwork, not a client site or measured result.

Turn a demo into a buying decision

Decision	Required evidence
Buy an existing feature	It completes the test cases within acceptable total cost
Build a connected workflow	The process is stable and integrations support the required actions
Commission an agent	Interpretation is required and actions can be constrained
Continue the pilot	A named unresolved test can change the decision
Stop	Benefit is too small or required controls cannot be met

Decision framework BE10. These are editorial criteria, not observed buyer outcomes.

I would make the final purchase decision from the acceptance record and the full operating budget. A polished demo is useful only when it answers those questions.

Keep the approved scope with the purchase. Record who owns the budget and who signs off changes.

For a 2027 renewal, check the supplier's current terms again. This guide records a dated observation and cannot lock a vendor's future price.

Write the purchase note

State the business job, chosen route and reasons for rejecting the alternatives. Attach the current quote, assumptions and pilot evidence.

Choose the first review event

Review the decision when actual usage or correction work differs from the budget. Do not wait for renewal to discover that the process changed.

Choose the first process to automate

Question	Your notes
Process and owner	
What starts the job?	
What does a correct finished job look like?	
Jobs per month and busy-period volume	
Minutes per job, including corrections	
Systems and permissions required	
Exceptions and actions needing approval	
Pilot measure and stop condition	

Source: The AI Architects editorial worksheet. Complete with your own measurements and written quotes. No market averages are implied.

Pick a task that your team repeats. Fill this sheet from an actual job, including the work needed when something goes wrong.

Use the completed sheet to decide whether a small pilot is worth scoping. Leave unknowns visible rather than filling them with guesses.

Keep review inside the workflow



Illustrative enquiry workflow. Missing information or a rejected draft returns to a person before any update is made.

Review point	What to check
Input	The customer and request are correctly identified.
Draft	The reply uses approved information and makes no unsupported promise.
Approval	A named person can amend or reject the proposed action.
Write-back	The correct record changes once, with an audit entry.
Failure	An owner receives the failed job and can complete it manually.

Source: The AI Architects proposed workflow and acceptance checklist. Validate against your own systems.

Start with a workflow whose mistakes can be caught before they reach a customer. Custom implementation can connect existing systems while keeping approval in the process.

Methodology and limits

I collected published vendor prices from primary sources accessed on 19 November 2026. Inclusion required a named product, a visible billing unit and a stated payment period.

[C] identifies an exact primary-source observation. [E] identifies a calculation with explicit assumptions and uncertainty. Editorial advice and proposed patterns are labelled in plain language and are not measured outcomes.

The vendor set is a small convenience sample, selected to show different charging models. It is not a market census, supplier ranking or recommendation to purchase.

The worked budget is invented for explanation. It is not a client result, a market average or a promise of savings.

I have not tested the proposed workflows in the reader's environment. Access controls, local rules and actual data quality can change the buying decision.

The 2027 label identifies the planning year. No 2027 vendor price commitment or future adoption statistic is claimed.

The AI Architects publishes this guide and sells related consulting. The editorial estimates are not a quotation for that service. No supplier placement fee or independent audit is asserted.

Published 20 November 2026. Primary sources rechecked 20 November 2026. Source dates describe observations, not a 2027 research period. No announced future prices are included.

How to cite

Crawshaw, Tom. AI Automation for Small Business: The 2027 Buyer's Guide. The AI Architects, version 3.2, published 20 November 2026. Cite the section and the underlying vendor source when using a price.

How to update

Re-check the source price and billing conditions before purchase or republication. Mark a changed figure with a new access date and version rather than silently replacing the old evidence.

Sources and citation details

[B1] Zapier: pricing explained

Vendor-authored published starting price and task allowance. Annual billing. A task allowance does not measure staff time saved.

https://zapier.com/blog/zapier-pricing/

Accessed 2026-11-19

[B2] n8n pricing

Vendor list price in EUR. Annual billing, monthly execution allowance. Execution counts are not comparable to task counts without modelling the workflow.

https://n8n.io/pricing/

Accessed 2026-11-19

[B3] Microsoft Power Automate pricing

Published US list price for Premium, per user per month, paid yearly. Licensing requirements depend on the flow and users.

https://www.microsoft.com/en-us/power-platform/products/power-automate/pricing

Accessed 2026-11-19

Prepare a scoped automation plan

Bring the process you want to improve and a representative input. Record what a completed job looks like and who approves it.

Use the questions below to turn the report into a brief that a supplier can price. Keep assumptions visible until a quote or a pilot replaces them.

Describe the work

Name the trigger, source records and required output. Include the exceptions that currently need manual attention.

Set the purchase boundary

List the systems and actions in scope. Identify who owns the accounts and who reviews the output.

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