



SPECIAL REPORT — AI & PRODUCTIVITY IN BRAZIL

The Productivity Moment

Three decades of stalled productivity, R\$ 986 billion at stake by 2030 — and how small businesses can put AI to work every day, with a qualified professional in charge

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IMPORTANT NOTICE

About this publication

This report is an SPCG analysis of the link between artificial intelligence and productivity in the Brazilian economy, with a dedicated focus on small businesses. It consolidates public data from FGV IBRE (the Brazilian Institute of Economics at Fundação Getúlio Vargas — Productivity Observatory), Cetic.br/CGI.br (the research center of the Brazilian Internet Steering Committee — ICT Enterprises survey), IBGE (Brazil's national statistics agency — PINTEC Semestral innovation survey), Sebrae (Brazil's micro and small business support agency) and Sebrae/FGV IBRE; from the economic impact study commissioned by OpenAI and carried out by Reglab (methodology based on Daron Acemoglu, MIT); from LCA 4intelligence; and from the academic studies and court decisions cited, as of the dates indicated. It does not constitute individualized management, legal or financial advice.

Rigor on sources

All figures come from public sources and are referenced in section 09, with the institution and year of origin. Projections are labeled *estimate/study*; summaries, application examples and recommendations are labeled *SPCG view*; regulatory status distinguishes *law in force* from *pending regulation*. Part of the AI data is recent and volatile — adoption changes from one year to the next. This report was prepared with the support of **Estaiada**, SPCG's proprietary artificial intelligence technology — which, like any AI, may contain errors, inaccuracies or outdated information; the content was reviewed by consultants, and the decisions it informs should be validated with qualified professionals. Research consolidated as of September 23, 2026.

SPCG bulletin

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SECTION 01

Executive summary

Brazil has an old problem and a new opportunity. The problem: labor productivity grew just 0.8% a year between 1995 and 2024 and remained weak afterward (+0.1% in 2024; +0.4% in 2025). The opportunity: one study estimates that AI could add up to R\$ 986.7 billion to GDP between 2027 and 2030. For small businesses, the good news is that useful AI already fits the budget and the daily routine — customer service, collections, proposals, market research, marketing, inventory. There is one condition: AI producing, **a qualified professional reviewing and deciding**.

Key findings

- 01 Three decades of near standstill.** Productivity per hour worked: +0.8%/yr (1995–2024); industry –0.3%/yr, services +0.2%/yr — and only agribusiness, which is technology-intensive, took off (+5.8%/yr). The bottleneck is structural (FGV IBRE).
- 02 Nearly R\$ 1 trillion at stake — with leakage.** The study commissioned by OpenAI estimates up to R\$ 986.7 billion cumulative over 2027–2030, but only 66.6% of the gain from more productive workers materializes by 2030 (*estimate/study*).
- 03 Small businesses already use it — transformation is what is missing.** 44% of small businesses say they use AI (Sebrae), but only 15% of formal small enterprises count AI among their technologies (Cetic.br), and only 15% of micro and small enterprises use it frequently (Sebrae/FGV IBRE).
- 04 Day-to-day gains are real and measurable.** In controlled studies, AI cut the time spent on professional writing tasks by 40% and raised customer support agents' productivity by 14% — 34% among the least experienced. Section 04 shows eight concrete uses for small businesses.
- 05 The risk is modest, but real: deciding on the basis of wrong information.** AI can make up numbers, use outdated data or expose customer data. Courts in Brazil and abroad have already penalized those who signed without checking. The rule: AI drafts; a qualified professional signs off on the decision.
- 06 Management turns gains into cash.** AI delivers productivity, not automatic savings: the gain only reaches the bottom line when someone sets the target and decides where the freed-up time goes.
- 07 Jobs change shape; they do not disappear.** 31.3 million jobs are exposed to AI (exposure rose from 26.8% in 2012 to 30.5% in 2025, LCA/ILO); in small businesses, the gain usually comes from more capacity and avoided hiring, not from layoffs (*SPCG view*).
- 08 Rules of the game: LGPD now, AI framework later.** The LGPD applies today to any AI that processes personal data (*law in force*); the vote on the AI legal framework (PL 2338/2023) in the Chamber of Deputies was postponed until after the October elections (*pending regulation*).

The SPCG view in one sentence: small businesses do not need more tools — they need one chosen process, a clear target and a qualified professional looking at what AI delivers. That is how SPCG works with Estaiada, and that is how AI turns into results.

SECTION 02

The picture on one page — stagnation and opportunity

Two numbers explain Brazil today: how far productivity has stalled, and how much AI could unlock. Agribusiness points the way — capital and technology multiplied its productivity while industry and services marked time.

Labor productivity per hour worked — average annual growth (1995–2024)

Sector	Annual avg.	Reading
Agriculture and livestock	+5.8%	capital- and technology-intensive — what AI promises the rest of the economy.
Economy (aggregate)	+0.8%	nearly stalled for thirty years; +0.1% in 2024 and +0.4% in 2025.
Services	+0.2%	most of the country's jobs and of its small businesses; productivity practically stagnant.
Industry	–0.3%	shrank; manufacturing fell –0.9%/yr.

Source: FGV IBRE, Observatório da Produtividade Regis Bonelli [Regis Bonelli Productivity Observatory] (Apr. 2025; 2025 data: Apr. 2026).

+0.4% productivity per effective hour worked in 2025 (aggregate)	R\$ 986 bn AI's potential contribution to GDP, cumulative 2027–2030 (estimate)	30.5% of workers in AI-exposed occupations (2025)	+27% average gain on cognitive tasks (estimate)
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AI is the next wave of the same logic that built Brazilian agribusiness — now available to services and retail, where most small businesses operate and which have never had a productivity leap like this. The difference is the entry price: the tractor was expensive; much of the AI that is useful to a small business costs a subscription. The question is not whether the wave is coming; it is who will turn it into results — and turning it into results is precisely what the country has historically failed to do: the technology comes in, the process does not change, the gain evaporates.

What about jobs?

According to LCA 4intelligence, based on the ILO methodology and on the PNAD Contínua (IBGE's continuous household survey), 31.3 million jobs are exposed to generative AI — 30.5% of workers in 2025, versus 26.8% in 2012. The most exposed are precisely those that weigh most in a small business's back office: administrative assistants, data entry operators, accounting and payroll clerks, financial analysts. Exposure is not extinction: it signals where AI will change the way work is done — and where the professional who knows how to review the machine's work gains value.

SPCG view: the country that grew through agribusiness knows how to deliver productivity — when it treats technology as an investment with a target, not as decoration. AI offers the office and the store what the tractor and the satellite offered the farm. But productivity in services does not appear on its own: someone has to capture it.

SECTION 03

Plenty of adoption, little transformation — and the gain that leaks along the way

Judging by the headlines, Brazilian small businesses have embraced AI. Judging by companies' costs, little has changed. Both are true — and the gap between them is where the opportunity lies.

Everyone experiments, few transform

44% of small businesses say they use AI (Sebrae, 2025) — mostly ChatGPT and similar tools, image generators and WhatsApp chatbots. In a survey of about 5,000 companies, 46% of micro and small enterprises apply AI in their business, but only 15% use it frequently (Sebrae/FGV IBRE). When AI is measured among a company's technologies, the picture is different: 15% of formal small enterprises, versus 50% of large ones (Cetic.br). In manufacturing, use jumped from 16.9% to 41.9% between 2022 and 2024 — but concentrated in administration (87.9%), while in production it fell from 56.4% to 52.0% (PINTEC/IBGE). The back office speeds up; the core of the business is left out.

And the gap between large and small is widening: while large companies move toward developing AI in-house (from 24% to 37% of those using AI), small businesses buy off the shelf — which is the right call — and often stop there, without redesigning the process around it (Cetic.br).

The math that does not add up: from a 27% gain to a third that leaks

The study that estimates R\$ 986.7 billion contains a figure that goes unnoticed: by 2030, only 66.6% of the effect on workers materializes (*estimate/study*). AI delivers, on average, a 27% gain on cognitive tasks — but that gain only turns into cash when someone decides where the freed-up time goes:

Services office (illustrative)	AI left loose, no management	AI with a target + a professional reviewing
Gain on the task	+27%	+27%
Where the freed-up time goes	reabsorbed into low-value tasks	more clients with the same headcount
Quality of the output	draft becomes a deliverable without checking	draft reviewed by someone who knows the subject
Effect on cash	just the subscription (a new expense)	avoided cost + extra capacity

Illustration (SPCG view): 27% and 66.6% come from the OpenAI/Reglab study (section 09); the application to an office is hypothetical, to show the mechanism — it is neither a real case nor a promise of returns.

SPCG view: for small businesses, this is good news. The tool is the same, at the same price, for everyone; the difference lies in the method — choosing the process, setting the target and putting a qualified person in charge of checking. Method is something a small business can decide on Monday and start on Tuesday.

SECTION 04

What AI already does for small businesses, day to day

Forget the futuristic robot. The AI that already pays off for a small company is the kind that takes repetitive work off the desks of the owner and the team — answering, checking, drafting, researching, summarizing — and gives back time for selling, serving customers and deciding. The evidence of gains is there:



Below and on the next page, eight fronts where AI already helps small businesses. Typical gains are *SPCG view* (qualitative; they vary by business); next to each one is the safeguard that keeps the professional in charge.

Front	What AI does	Typical gain	The safeguard (who reviews)
1. Customer service and WhatsApp	answers frequent questions 24/7, qualifies the request and hands the customer over to a person at the right moment.	replies within minutes, even after hours; team freed up for the difficult cases.	AI only says what the company has approved (price, lead time, policy); sensitive cases go to a human.
2. Collections and reconciliation	cross-checks bank statements, boletos (Brazilian payment slips) and invoices; flags discrepancies; drafts payment reminders.	faster month-end close and fewer forgotten overdue accounts.	finance checks exceptions before collecting; banking data stays in a secure tool.
3. Proposals and contracts	builds the first version of a proposal from templates and past history; summarizes long contracts.	same-day proposals; fewer overlooked clauses.	price, scope and clauses go through whoever is accountable for them — on legal matters, a lawyer.
4. Market and competitor research	organizes public information on competitors, prices, trends and customer profiles.	research that took days becomes a draft in hours.	every number needs a source and a date; the professional checks the sources before deciding.
5. Marketing and content	suggests topics, writes posts, e-mails and product descriptions; adapts the message to each audience.	a steady social media presence without hiring an agency for the basics.	the brand reviews tone and promises; no claims the product cannot deliver.

Evidence: Noy & Zhang (Science, 2023), experiment with 453 professionals on writing tasks; Brynjolfsson, Li & Raymond (NBER, 2023), 5,179 support agents at a large software company. These are foreign studies; they indicate the order of magnitude, not a guaranteed result for each business.

SPCG view: for most small businesses, the first two fronts — customer service and finance — are the best first step: the process is repetitive, the gain shows up within weeks and the risk is easy to control with a reviewer. Market research and proposals come right after, and they are precisely the fronts where review by a qualified professional makes the most difference.

SECTION 04 — CONTINUED

Three more fronts — and the digital transformation within reach

Front	What AI does	Typical gain	The safeguard (who reviews)
6. Demand forecasting and inventory	reads sales history and seasonality and suggests how much to buy and when.	fewer stockouts and less capital sitting on the shelf.	the buyer adjusts for what the spreadsheet does not know: promotions, suppliers, weather.
7. Administrative routines	summarizes meetings, organizes e-mails, fills in spreadsheets, reads invoices and documents.	hours per week given back to the owner and the team.	spot checks; nothing tax-related is filed without the accountant's review.
8. Indicators for the owner	turns spreadsheets and system reports into a simple dashboard, with alerts.	weekly decisions based on numbers, not impressions.	the source data has to be right — AI on a messy database gets it wrong with conviction.

What is already within reach

None of the eight fronts requires a technology team. According to Cetic.br, 80% of companies that use AI acquire off-the-shelf software or systems — and 79% already use WhatsApp or Telegram in their business, the natural gateway to AI-powered customer service. Among small businesses that use AI, 41% cite WhatsApp chatbots and 30% sales chatbots (Sebrae). In micro and small enterprises, the most common use is marketing and promotion (59%), and the most perceived benefit is time savings (34%) (Sebrae/FGV IBRE).

Digital transformation within reach — in three steps

Step	What it is	Starting point
1. Data in order	sales, customers and finance in a management system or in standardized spreadsheets.	98% of small businesses have internet access and 47% already use management software (Sebrae).
2. AI in one process	one front from the gallery, with a target, a reviewer and usage rules.	off-the-shelf tool, subscription cost, pilot in weeks (<i>SPCG view</i>).
3. Integrate and measure	connect customer service, finance and inventory; track monthly indicators.	the gain from step 2 funds step 3 (<i>SPCG view</i>).

SPCG view: what the eight fronts have in common is the design — **AI produces, a qualified professional checks and decides.** It is the model SPCG itself uses: Estaiada, our AI, does the research and the first draft in hours; experienced consultants check sources, numbers and assumptions before anything is delivered. Machine speed, human accountability.

SECTION 05

When AI gets it wrong — and how to keep the error from becoming a decision

AI makes mistakes — not with catastrophic frequency, but with a treacherous trait: it is wrong in polished prose and with total confidence. The risk for a small business is not the tool; it is deciding on incomplete or incorrect information because no one checked. Five situations deserve attention:

- 01 Made-up numbers and sources.** Language models can generate data, quotes and references that look real and do not exist ("hallucination"). *Antidote:* every key number needs a verifiable source — without one, it stays out of the decision.
- 02 Outdated information.** The tool may be unaware of a law, a price or a tax rate that has changed. *Antidote:* ask for the date of the data, and check anything involving deadlines, prices or regulations against the official source.
- 03 Skewed sample.** An analysis based only on the customers who complain, or only on the peak month, leads to wrong conclusions. *Antidote:* someone who knows the business checks whether the data reflects reality.
- 04 Customer data in the wrong tool.** Pasting a CPF (Brazilian taxpayer ID), a contract or health data into a public AI may breach the LGPD (*law in force*). *Antidote:* use enterprise versions with proper privacy terms and anonymize sensitive data.
- 05 Overconfidence.** After ten good answers, the eleventh goes through without review. *Antidote:* review in proportion to risk — spot checks for routine work, full review for anything going to a customer, the bank or the tax authorities.

Real cases: whoever signs is accountable

- Air Canada (Canada, Feb. 2024).** The website chatbot wrongly said the bereavement fare could be claimed after travel. The airline argued the bot was "responsible for its own actions"; the tribunal (BC Civil Resolution Tribunal) rejected this and ordered it to compensate the customer.
- Santa Catarina state court (TJSC; Brazil, Feb. 2025).** An appeal cited non-existent case law generated by ChatGPT. The 6th Civil Chamber imposed a fine of 10% of the amount in dispute for bad-faith litigation and notified the state bar (OAB/SC). In June 2026, the Paraná state court (TJPR) penalized a similar case.
- Deloitte (Australia, Oct. 2025).** A report of about A\$ 440,000 for the Australian government contained non-existent references and quotes generated with AI; the firm refunded part of the contract. Not even big players are immune when review fails.

How much to review: in proportion to risk

Type of use	Examples	Review (SPCG view)
Internal, reversible	meeting summary, draft post, sorting e-mails	a quick read by whoever will use it
Goes to the customer	proposal, customer reply, payment reminder	full review by the head of the area
Decision, tax, legal	price, credit, contract, tax obligation, market research	a qualified professional checks sources and numbers and signs off

SPCG rule of thumb: AI produces the draft; a qualified professional signs off on the decision. In all three cases, the problem was not using AI — it was letting the machine's answer reach the customer or the judge without anyone checking.

SECTION 06

Where to start — the SPCG decision framework

You cannot put AI into everything at once — and Brazilian data shows the cost of spreading it thin: among manufacturers that do not adopt advanced technologies, the No. 1 barrier is high cost (74.3%, PINTEC). Four questions focus the effort where it pays off (SPCG view):

- 01 Is it your differentiator?** Where you beat the competition — the reason customers choose you — invest in AI for real, with your own data and a dedicated professional.
- 02 Does it matter a lot, but is it not your differentiator?** Buy off the shelf. 80% of AI adopters already do so (Cetic.br) — do not reinvent what already exists, good and cheap.
- 03 Important, but common?** Plug AI into the process that already exists — customer service, collections, routines — without a big project: quick gain, low effort.
- 04 Neither a differentiator nor high-impact?** Leave it for later. Spreading AI thin is how money goes out without results showing up.

Where AI tends to pay off most, by company profile

Profile	Where to start	Why
Services (accounting, legal, agencies, healthcare)	proposals, documents, customer service, routines	cost lies in people's hours; stagnant productivity (+0.2%/yr) — the most room for gains and the highest risk of reabsorption.
Retail and commerce	customer service, after-sales, pricing, inventory	margin comes from purchasing and turnover; beware of showcase AI, which impresses but does not touch the margin.
Agribusiness and basic industry	AI in equipment and operations	gains via capital: in agribusiness, 92% of the estimated impact comes through the machinery channel (estimate/study).

Redesign around the decision, not the task

The mistake Brazilian industry made was to automate administration and leave production out. Reverse it: find where human judgment determines the outcome — the price, the credit, the diagnosis — and use AI to prepare everything around it: data gathering, organization, drafting, reporting. The judgment stays with the professional.

SPCG view: small businesses do not suffer from a lack of tools; they suffer from a lack of focus. A company that chooses one process and one target outperforms one that has spread AI across ten fronts with no owner.

SECTION 07

SPCG checklist — what to do in the next 90 days

Eight steps, in the order in which they should happen (*SPCG view*). The first two already guide most of the decision:

- 01 Choose a process — just one.** Wherever the time or cost that weighs most lies: customer service, finance, proposals, inventory. At the start, focus is worth more than breadth.
- 02 Set the target before choosing the tool.** How many hours, how much cost or how many additional customers should this process give back? Without that number, there is no way to know whether it worked.
- 03 Name the reviewer.** Who, with the competence to do so, checks what AI delivers before it reaches the customer, the bank or the tax authorities? No reviewer, no pilot.
- 04 Clean up the source data.** Customer records, sales history, bank statements: AI on a messy database only speeds up mistakes.
- 05 Set the usage rules.** Which tools are allowed, what must never be pasted into them (personal and confidential data) and what requires full review. One page is enough.
- 06 Choose to build, buy or plug in.** Using the test in section 06. Buying off the shelf is legitimate, fast and what most companies do.
- 07 Decide where the freed-up time goes.** More customers, a postponed hire, an outsourced service cut. Without a destination, there are no savings.
- 08 Measure in cash and adjust.** If the gain has not shown up in the bottom line, you are in the third that leaks — fix the process before switching tools.

SPCG view: if there is only time for two steps, do 02 and 03. A company that can say "this process has to give me back X hours by December, and so-and-so checks everything that goes out" already uses AI better than most.

AI usage rules template — fits on one page

- **Allowed tools:** which ones, in which version (prefer enterprise plans with clear privacy terms) and who approves a new one.
- **Never paste:** CPF numbers, banking data, health data, confidential contracts and passwords — or only after anonymizing them.
- **Always check:** numbers, dates, names, quotations and anything going to a customer, the bank, the tax authorities or the courts.
- **Transparency:** customers know when they are talking to a bot, and always have a way to reach a person.

SECTION 08

Action plan and how SPCG can help

The plan by timeframe, in order of urgency

Timeframe	Who	Action
Immediately	Owner	Choose ONE process, set the target and name who reviews what AI produces.
30 days	Owner + area	Clean up the source data, write the usage rules and redesign the process around the decision.
30-90 days	Area + reviewer	Run AI in the process, with human review of everything that goes out.
90 days	Owner	Measure in cash and decide: pocket the savings or reinvest to grow.
Ongoing	Everyone	Repeat in a second process; focus on what differentiates the company.

What may still change

- **Adoption figures on the move** — from 13% to 17% of companies in a single year (Cetic.br); the picture changes fast. *(to monitor)*
- **Materialization of the gain** — the 66.6% by 2030 is a projection; it rises with good management and falls without it. *(estimate/study)*
- **AI legal framework (PL 2338/2023)** — approved by the Senate in Dec. 2024, it is before a special committee of the Chamber of Deputies; the vote was pushed back to after the October 2026 elections, and the text may still change. *(pending regulation)*
- **LGPD** — already applies today to any use of AI on the personal data of customers and employees. *(law in force)*

How SPCG can help: process diagnosis, target setting, the build/buy/plugin choice, rules for the safe use of AI and redesign around the decision — productivity logic applied to your sector. And SPCG practices what it preaches: we use our own AI, **Estaiada**, always with consultants reviewing every deliverable, to offer premium-standard analysis at an MSME price. Start now, at no cost: our **Pré-Diagnóstico** reads your process and shows where productivity is evaporating — at spcg.com.br/pre-diagnostico. For a free 45-minute exploratory conversation, write to contato@spcg.com.br or WhatsApp +55 (11) 94745-2609.

REFERENCES

Bibliography and sources

Sources consulted through September 23, 2026. AI data are recent and volatile — we recommend consulting the original sources for the most current version.

Productivity

- **FGV IBRE**, Observatório da Produtividade Regis Bonelli — "Produtividade do trabalho no Brasil: uma análise dos resultados setoriais no período 1995–2024" [Labor productivity in Brazil: an analysis of sector results, 1995–2024] (Apr. 2025) and "Após forte crescimento em 2023, produtividade do trabalho avança apenas 0,1% em 2024" [After strong growth in 2023, labor productivity rises just 0.1% in 2024] (Apr. 2025); "Resultados dos indicadores de produtividade do trabalho no quarto trimestre de 2025" [Labor productivity indicators for the fourth quarter of 2025] (Apr. 2026: +0.4% in 2025, effective hours). blogdoibre.fgv.br

AI adoption by companies

- **Cetic.br/CGI.br** — TIC Empresas 2025 [ICT Enterprises 2025] (released June 2026): AI 13% → 17%; small (10–49 employees) 10% → 15%; large 38% → 50%; off-the-shelf software 80%; WhatsApp/Telegram 79%. cetic.br
- **IBGE** — PINTEC Semestral 2024 (Sept. 2025; manufacturing, 100+ employees): AI 16.9% (2022) → 41.9% (2024); administration 87.9%; production 56.4% → 52.0%; "high cost" barrier 74.3%. agenciadenoticias.ibge.gov.br
- **Sebrae** — survey on AI in small businesses (released June 2025): 44% use AI; EPP [small firms] 65%, MEI [individual microentrepreneurs] 35%; among users, text 51%, WhatsApp chatbot 41%, sales chatbot 30%; management software 47%. cnnbrasil.com.br (June 2025)
- **Sebrae/FGV IBRE**, in collaboration with Google — AI use in business, ~5,000 companies (Blog do IBRE, Jan. 2026): micro and small enterprises applying AI 46%; frequent use 15%; marketing 59%; time savings 34%. blogdoibre.fgv.br

Economic impact, task productivity and employment

- **Reglab**, study commissioned by OpenAI, methodology based on Acemoglu (2025) — "O Impacto da IA na Economia Brasileira" [The Impact of AI on the Brazilian Economy] (Aug. 2026): up to R\$ 986.7 billion in 2027–2030; +27% per task; materialization 66.6% (labor) and 62.4% (capital); agribusiness 92% via capital. reglab.com.br
- **Noy & Zhang**, *Science* (2023): –40% time, +18% quality. **Brynjolfsson, Li & Raymond**, NBER WP 31161 (2023): +14% per hour; +34% for novices. nber.org/papers/w31161
- **LCA 4intelligence**, based on the ILO and on PNAD Contínua/IBGE (June 2025): 31.3 million exposed jobs; exposure 26.8% (2012) → 30.5% (2025).

Cases, regulation and methodological notes

- **Moffatt v. Air Canada**, BC Civil Resolution Tribunal (Feb. 2024). **TJSC**, 6th Civil Chamber (Feb. 2025). **TJPR**, 9th Civil Chamber (June 2026). **Deloitte**/Government of Australia, partial refund (Oct. 2025; OECD.AI record). **PL 2338/2023** — Senate (Dec. 2024); Chamber of Deputies, special committee (status as of Sept. 2026). **LGPD**, Lei 13.709/2018.
- The surveys have different scopes (Cetic.br: 10+ employees; PINTEC: manufacturing with 100+; Sebrae: includes MEI) and are not directly comparable. The GDP study is a commissioned projection, treated as a scenario. The examples in sections 03, 04 and 06 are illustrative. Produced with the support of Estaiada (SPCG's proprietary AI) and reviewed by consultants.



Thank you for reading this far.

If this material was useful and you would like to discuss how it applies to your business, we would be glad to talk.

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