Why Everyday People Are Becoming the Most Powerful Influencers for Your Brand

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Celebrity endorsements and influencer marketing have long been staples of brand strategy. But in today's digital landscape, authenticity and relatability are becoming far more valuable than fame. Consumers are tuning out polished ads and turning their attention to brands that reflect real stories — told by people who look and live like them.

That shift is changing how smart businesses build trust, market products and grow communities — and it's opening the door to a more cost-effective, scalable and human-centered approach to influence.

The rise of real people in brand storytelling

There are far more everyday people in the world than celebrities, and those everyday people are now driving the next evolution of marketing. As advertising saturation increases, audiences crave authenticity. In fact, 86% of Americans say transparency from businesses is more important than ever.

That's why more brands are moving away from curated influencer content and toward community-led marketing. They're spotlighting real customers, user-generated content (UGC) and grassroots brand advocates to tell stories that resonate more

deeply than high-gloss ads ever could.

Related: How Brands Can Embrace Authenticity in a World Craving Transparency

Why “smaller” influencers are driving bigger engagement

Enter the nano-influencer: a social media user with fewer than 5,000 followers — but often with the highest engagement rates of any tier. At 2.53% engagement, nano-influencers outperform mega-influencers by nearly triple (0.92%).

Brands are taking note. They’re shifting focus from high-budget campaigns to everyday content — reposts of customers’ testimonials, product use cases and genuine moments. It’s cheaper, more effective and fosters a more organic sense of trust.

Take Bumble, for example. Instead of flashy ads, the dating and networking app launched #FindThemOnBumble, a docuseries, outdoor, and experiential campaign that featured 112 New York City Bumblers and their real stories. The campaign achieved 15 million media impressions and reached 5.5 million people on Twitter alone. These relatable narratives showcase how the product fits into real lives, creating emotional buy-in without the hard sell.

Related: The Rise of Nano-Influencers: How the Smallest Voices are Making the Biggest Impact

How community is replacing the traditional “audience”

The old model of building a brand following — likes, comments, shares — is no longer enough. Today’s most successful businesses are fostering communities, not just collecting

followers.

This means investing in more personal, participatory spaces: private social groups, live-stream events and digital forums where customers can connect, contribute and co-create. These environments build loyalty, offer valuable feedback loops and make customers feel like part of the brand journey.

Consider Lululemon. The brand doesn't just sell apparel — it builds experiences. From local running clubs to wellness events, Lululemon creates space for its community to gather, then benefits from the authentic content they generate by simply showing up. The results speak for themselves, with a nearly 65% year-over-year growth rate of its Essential Membership program in North America, which is now home to 28 million members.

The marketing advantage you already have

You don't need a Kardashian-sized budget to create meaningful brand buzz. What you *do* need is a way to make your customers feel seen—and a strategy to invite them to share their experiences. Proactive ways to build a strong brand community include:

Understanding what brand community success looks like

Ask yourself: Is creating a thriving brand community about engagement rates? Member numbers? Or is it the amount of user-generated content your brand community produces? Setting specific goals for your brand community is a key first step to shaping how it looks in the future.

Knowing your brand community

Find out where customers who fit your brand persona spend their time and what they discuss in those spaces. This will help inform how you target your community members and convince them that your brand community is worth investing their time in.

Using the right platform

Where is your brand community most likely to hang out? Depending on your target market, choose a place to host your brand community, whether it's in an exclusive social media group, a brand app, or even a custom forum, where they can connect with like-minded people and access the benefits that come with being a part of the community.

Related: Tired of Trolls? Here's Why Creators and Businesses Are Doubling Down on Private Online Communities

Providing incentives

What do your customers want from you that they can't get elsewhere? A practical way to gain interest is to give people a reason to join your brand community by understanding their needs and providing them with benefits that meet them.

When real people tell real stories about how your business added value to their lives, the impact can be just as powerful as celebrity-backed ads — if not more so. It builds credibility, fosters emotional connection, and turns your customers into your most trusted marketers.

In a noisy digital world, the quiet power of authenticity stands out. Community-led marketing isn't just a trend — it's a long-term strategy. Businesses that center real people, encourage organic advocacy, and create space for honest

stories will outlast those still chasing the influencer spotlight.

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With the Rise of AI and Social Media-Driven Search, How Can Businesses Adapt Their SEO Strategies?

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We're witnessing a pivotal moment in the evolution of search. Search engine optimization (SEO) has become more complex and dynamic than ever as Google's Search Generative Experience (SGE) and other AI-powered summary tools become the face of the search experience.

With the rise of AI and social media platforms as primary search channels, traditional SEO tactics are falling short. If AI summaries become the new gatekeepers of online discovery, your brand's visibility depends on more than just ranking on page one. You'll need to optimize for how these algorithms synthesize, repurpose and favor content. That means

prioritizing credibility, clarity and domain relevance.

In this regard, 2025 is shaping up to be a turning point. As the SEO landscape shifts, brands need to rethink everything from their domain strategy to their presence in AI-generated search results to stay competitive. Ultimately, if your brand isn’t seen as a clear expert in your field, you risk becoming invisible online.

Disappear or adapt: Why you need to invest in organic AI optimization

As AI-driven search continues to evolve, brands will face a choice: Invest in more intelligent, AI-optimized SEO or become increasingly overlooked in search results. Brands are confronting heightened competition for limited visibility within AI-generated results. In response, forward-thinking brands are approaching AI search as a distinct optimization channel.

This approach requires updating the website structure and content to align with how AI systems parse information. As a result, brands will want to make fresh content part of their SEO strategy. This involves regularly updating cornerstone pages, refreshing stats and maintaining an active publishing cadence because AI craves relevance and recency. On the technical side, they’ll also need to invest in optimizing their sites with structured data, schema markup and clear metadata to make content easier for AI models to understand, surface and cite.

Your domain name might be holding you back

One of the easiest ways to stand out in AI-generated search is by leveraging a strategic domain name. In an AI-powered

ecosystem, short, descriptive and memorable domains can provide an edge by standing out, signaling relevance and credibility to both prospective customers and algorithms.

By adopting a domain closely aligned with the interests of your target audience, you're helping generative AI search better identify the purpose of your website, while strengthening the authority and clarity of your services for AI.

Where social media search comes into play

Today, social media platforms like TikTok and Instagram are channels where people – especially Gen Z – begin their search journeys. Why? They want to *see* a product, *hear* about it and *watch* someone use it.

To meet this increase in social search, work to align your SEO, marketing and social media strategies around shared messaging and content. Starting this July, Instagram will allow public posts to be indexed by search engines. Brands that treat social media content as a standalone channel, separate from SEO, may miss out on this discoverability opportunity. An integrated, cross-platform strategy reinforces your authority across all discovery channels, AI included.

But here's the wildcard: with more discussion around regulation and algorithm shifts, social media platforms are also becoming increasingly unpredictable. So what happens if platforms get banned for certain users or decline in popularity? Will more consumers default back to Google and Amazon? The answer isn't clear, but one thing is: Those that align and optimize for visibility across all search channels will be better positioned for success.

The future of search revolves around clarity, credibility and relevance

At its core, SEO has always centered around making your brand easier to discover. But in this new age of AI and social-driven discovery, clarity, credibility and relevance matter more than ever.

That’s why businesses need to treat their digital identity and everything it touches — including their domain, content and brand messaging — as a holistic ecosystem. Your domain name should reflect who you are. Your content should prove what you know. And your online presence should signal relevance, credibility and authority to machines and humans alike.

The brands that thrive in this new search era will be the ones that adapt quickly, invest smartly and make their digital identities crystal clear.

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He Went From Customer to CEO of a Rapidly-Expanding Dessert Chain By Following This Process

Opinions expressed by Entrepreneur contributors are their own.

Fresh out of an unfulfilling finance career, Neil Hershman was looking for something different — something he could build with his own hands. That search led him to 16 Handles, a New York-based froyo brand he frequented as a customer.

Astrophysics degree in one hand, finance resume in the other, Hershman found himself behind the counter of his first 16 Handles franchise, sleeves rolled up and running the store from open to close.

What started as a side project quickly spiraled into something

bigger. “Open and close, every single shift I was working,” Hershman says. “I was able to advance the business [and] bring in additional revenue to the point where the profit was so great that I decided to leave all my other projects and just focus on 16 Handles.”

At a time when other entrepreneurs were retreating, Hershman expanded. He started building new stores across New York City during Covid-19, when retail leases were cheap and competitors were shuttering. “Instead of getting scared, I was the one coming in and building,” he says.

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Soon, he wasn’t just running locations. He was leading the entire company.

Since acquiring the brand from founder Solomon Choi in 2022, Hershman has led a nationwide expansion of the froyo chain from 30 to 150-plus locations. His unexpected journey from customer to franchisee to CEO gives him a unique edge in today’s crowded dessert market.

Hershman is behind some of the brand’s wildest flavors, ranging from *Harry Potter* references to “french fry frozen yogurt” (a play on McDonald’s frequently broken ice cream machines). “I am part of the customer base,” he says. “My family, my friends, everyone is part of the customer base. So it’s just ideas that we have.”

The results speak for themselves. “Our sales growth has been phenomenal, like when we launched french fry, or the *Squid Games*-inspired flavor, or the butter beer out of *Harry Potter*,” he says. “Our sales are up like 30-40% the week that we launched compared to prior years. So it really does make a difference.”

But building a thriving brand takes more than flavor. It takes trust, consistency and loyalty — not just from customers, but from the team. That's why the first person Hershman hired was Lisa Mallon, who co-owned the Fairfield, Connecticut, location with her husband for 13 years.

"Who knows the brand better and believes in the brand more than people who have been successful with the brand?" Hershman says. "Somebody who's got 13 years of running a store open to close and knows customer interactions and [what] customers want, how to make the best bang for your buck on this business."

Related: Her Show Was Canceled — But the Setback Taught Busy Philipps a Powerful Lesson for Creators and Entrepreneurs

This strategy helps the brand stay consistent, which are the callouts Hershman appreciates most in customer reviews.

"We used to have one girl who ordered every single day, and it would always come through around the same time, to the point where when you heard the printer printing at that time, we knew it was her order and what to do," he says.

One day, she left a five-star review with a picture of her froyo on her coffee table. "Love this place, great chocolate," she wrote.

For Hershman, these few words were a source of encouragement. "Even though it feels monotonous that we're packing the same order every single day, there's somebody at the other end who all day is probably looking forward to this moment of opening up this bag," he says.

Hershman stressed the importance of paying close attention to reviews, whether positive or critical.

"[Loyal customers] know what to look for best," he says. "Those are really important for us as a franchisor to know

what’s going on with our locations, and for store operators to know what’s going on in the customer’s mind.”

Related: This Local Bakery Has Lines Out the Door. Here Are the Secrets to Its Success.

Hershman and his team keep a close eye on review platforms like Yelp to help refine operations and build trust while keeping in mind that not every critique is a call to action.

For example, one of the challenges Hershman identified is not getting the full picture of a customer’s experience based on their review. “You just get the edges, so it makes it a little hard to use those reviews as a long-term decision maker,” he says.

Nevertheless, critical reviews can provide clarity, and good reviews can build credibility. Both are opportunities to grow as a business.

Hershman’s story is about seeing potential where others see plateaus and making truly special moments for customers, who will return for the consistent experience again and again.

After taking over as CEO and reimagining 16 Handles for a new generation, Hershman’s advice to entrepreneurs is simple but powerful:

- **Obsess over the customer experience.** From staple products to add-on services, everything can be improved to build trust and cultivate repeat business.
- **Build customer loyalty at every turn.** Reading and responding to customer feedback lets customers know their voices are heard.
- **Innovate with purpose.** Not every business idea will see the light of day, but focusing on constant improvement will keep your business competitive.
- **See your business through the eyes of a customer.** Spending time on the front lines can give you a fresh

perspective on what's working and what needs to be improved.

Listen to the episode to hear directly from Neil Hershman, and subscribe to Behind the Review *for more from new business owners and reviewers every Tuesday.*

Editorial contributions by Jiah Choe and Kristi Lindahl

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Goldman Sachs Reportedly Requires Loyalty Oaths From Junior Bankers to Stop Private Equity Poaching

Goldman Sachs is planning to ask junior analysts to verify every three months that they don't have a job lined up elsewhere, in a periodic pledge of loyalty, *Bloomberg* reports.

The loyalty oaths are meant to get ahead of private equity firms, which can offer candidates jobs up to two years before a potential start date. These firms have been extending offers to junior bankers at the start of their job training at Goldman Sachs, or before they even begin training, in a process known as on-cycle recruitment.

Related: Here Are the Odds of Landing a Summer Internship at Goldman Sachs or JPMorgan

Goldman Sachs isn't the only bank on Wall Street to crack down

on poaching from private equity firms. Last month, JPMorgan Chase, the largest bank in the U.S. with $3.9 trillion in assets, warned incoming analysts in a leaked email that they would be fired if they accepted a future-dated job offer before joining the bank or within the first 18 months of their employment.

JPMorgan said that the policy was meant to prevent any possible conflicts of interest.

Goldman Sachs CEO David Solomon. Photographer: Naina Helén Jåma/Bloomberg via Getty Images

JPMorgan CEO Jamie Dimon, 69, previously said that the practice of losing talent to private equity was “unethical.” At a talk at Georgetown University in September, Dimon said

that moving to private equity puts JPMorgan "in a conflicted position" because staff are already pledged to another firm while they handle confidential information at JPMorgan.

"I think that's unethical," Dimon said at the talk. "I don't like it."

Major private equity firm Apollo Global Management announced last month that it would not conduct formal interviews or extend job offers to the class of 2027 in response to criticism about the private equity hiring process beginning too early.

Related: Goldman Sachs Asks Some Managers to Move From Major Hubs Like New York City to Emerging Regions Like Dallas — Or Quit

Apollo CEO Marc Rowan told *Bloomberg* in an emailed statement last month that "asking students to make career decisions before they truly understand their options doesn't serve them or our industry."

Apollo and Goldman Sachs offer comparable compensation packages. According to federal filings pulled by *Business Insider*, Apollo pays analysts a base salary of $115,000 to $150,000. Associates make anywhere from $125,000 to $200,000.

In comparison, Goldman Sachs pays first-year analysts $110,000 and first-year associates $150,000. Second-year analysts make $125,000.

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Amazon Prime Day 1 Was the 'Single Biggest E-Commerce Day So Far This Year,' According to New Data

Amazon doubled the days of its annual Prime sale for 2025, making the sale a four-day event, from July 8 to 11. And so far, it seems to be paying off.

CNBC is reporting that on Tuesday, the first day of Amazon's four-day Prime sale, U.S. online sales jumped 9.9% year over year to $7.9 billion, according to Adobe Analytics.

It was the "single biggest e-commerce day so far this year," Adobe told the outlet.

Related: 2 Simple Strategies to Save More on Prime Day 2025

But not all vendors are seeing increased sales. *Bloomberg* reports that Momentum Commerce, which has about $7 billion in annual sales on Amazon, said its first-day sales were down 41% compared to last year. The company manages online sales for 50 brands, including Beats, Crocs, and Therabody.

John Shea, the founder and chief executive officer of Momentum, blamed the lack of urgency, noting that a sale with more days means time for "treasure hunting" rather than impulse buying.

"It all hinges on this four-day strategy being a success," Shea said. "It's a wildly unpredictable and uncertain year."

Still, Shea noted that there could be a last-minute urgency push. His company still expects a 9.1% sales increase compared to last year if people shop more on the final two days, he said.

Related: Amazon Is Expanding Same-Day Delivery to Thousands of Small Towns and Rural Areas

In an interview with Bloomberg Television on Wednesday, the head of Amazon Prime, Jamil Ghani, said so far, shoppers are buying "everyday essentials," and noted specifically that teeth-whitening strips are the fastest-growing category on Amazon.

Ghani added that it is still "very early" to be talking about overall sales numbers.

CNBC noted that Adobe expects total four-day sales for the Prime Day event to be "equivalent to two Black Fridays," around $23.8 billion.

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Nvidia Pulls Ahead of Apple and Microsoft to Become the World’s First $4 Trillion Public Company

Nvidia has flown past Microsoft and Apple to hit a record $4 trillion in market value, the latest sign of the AI boom.

On Wednesday morning, the AI chipmaker became the world’s first company to be worth $4 trillion, ahead of the previous $3.9 trillion market value record set by Apple in December. (Though it has come down from its $4 trillion high, its share price was $163.25 for a market cap of $3.97 trillion at the time of writing.) Nvidia shares soared by as much as 2.5% on Wednesday to an intraday high of $164.42.

Related: Nvidia CEO Jensen Huang Will Make Nearly $1 Billion This Year Just from Selling Stock

Nvidia stock is up over 21% year-to-date, and up more than 1,450% over the past five years.

CNBC notes that two years ago, Nvidia was worth $500 billion. Since then, the AI chipmaker reached $1 trillion in value in June 2023, $2 trillion in February 2024, and $3 trillion in June 2024.

Tech analyst Dan Ives posted on X on Wednesday that Nvidia reaching a $4 trillion market cap, even momentarily, marked a "huge historical moment for [the] U.S. tech sector." In a research note last month, Ives wrote, "There is one company in the world that is the foundation for the AI Revolution and that is Nvidia."

> *The Godfather of AI Jensen and Nvidia hit $4 trillion market cap. AI Revolution and huge historical moment for US Tech sector ????*
>
> *— Dan Ives (@DivesTech) July 9, 2025*

Nvidia's record market value is due to its unique position as the leading provider of AI chips; the company commands 70% to 95% of the market. Tech giants, including Meta, Microsoft, and Amazon, are using Nvidia's chips to power their AI offerings (and spending billions of dollars in the process).

Nvidia's revenue has skyrocketed in response. In a recent May earnings report for the first quarter of the year, Nvidia recorded that quarterly revenue was $44.1 billion, up 69% from a year ago and ahead of Wall Street expectations. Nvidia expects another $45 billion in revenue in the current quarter.

"Global demand for Nvidia's AI infrastructure is incredibly strong," Nvidia CEO Jensen Huang said in a statement accompanying the earnings report. "Countries around the world

are recognizing AI as essential infrastructure – just like electricity and the internet – and Nvidia stands at the center of this profound transformation."

Nvidia first surpassed Microsoft in mid-June as the most valuable public company in the world, a position it still holds. In April, Nvidia announced plans to build AI chips and supercomputers in the U.S. for the first time.

Related: Nvidia CEO Jensen Huang Says ChatGPT Needs '100 Times More' of His Company's AI Chips

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How to Build Thought Leadership That Fuels Growth, Earns Trust and Positions You as an Industry Leader

Opinions expressed by Entrepreneur contributors are their own.

In today's hyper-competitive marketplace, thought leadership has evolved from a marketing buzzword into a strategic business imperative. It's no longer enough to merely join the conversation — lasting advantage belongs to those who *shape* it.

My company's recent study of 1,000 thought leadership professionals (conducted March–April 2025) found that 97% of organizations report measurable business outcomes from their thought leadership efforts. These include accelerated revenue growth, stronger customer retention, and improved partnership opportunities.

And yet, after two decades of guiding organizations through thought leadership transformations, I've seen the same pattern repeat: most companies don't struggle with understanding the *value* of thought leadership —they struggle with operationalizing it.

To bridge that gap, I developed what I call the thought leadership formula: Thought leadership is the result of combining customer-driven content, research-based insights and brand authority.

Let's break down how these components work together to create

lasting market influence — and how your organization can implement them.

Related: Own Your Expertise — 13 Ways to Elevate Your Thought Leadership

Customer-driven content: Begin with their reality, not yours

The most impactful thought leadership doesn't come from internal brainstorming sessions — it starts by understanding your audience's reality.

Too often, organizations produce content they *want* to share, rather than content their audience actually *needs*. This results in tone-deaf messaging and missed opportunities for relevance.

According to our research, 44% of organizations that conduct proprietary research cite customer feedback as a top source of insight. That's no coincidence. The most resonant thought leadership is built on direct, ongoing feedback loops with the audience.

To build customer-driven content, consider these best practices:

- **Ask before you assume.** Establish feedback channels — advisory boards, surveys and interviews — to uncover pain points that aren't always voiced.
- **Mine behavioral data.** Your CRM, support logs and web analytics already contain signals about shifting priorities and persistent friction.
- **Study the ecosystem.** Look beyond your customers to understand how industry dynamics and competitive pressures are reshaping their expectations.

This audience-first mindset ensures your thought leadership

addresses real-world problems, not hypothetical ones.

Research-based insights: The originality imperative

In an era of content overload, originality is no longer optional – it's the price of admission.

The second element of the formula – research-based insights – is what sets real thought leadership apart from recycled commentary. Our data shows 78% of high-performing thought leadership programs conduct proprietary research, and they cite it as the #1 driver of differentiation.

This doesn't require a large budget or an in-house research team. Successful organizations use lean, focused methods like:

- **Targeted surveys.** A short, well-crafted survey can expose critical perception gaps and spark bold points of view.
- **Competitive insight audits.** Analyze how competitors frame key issues to uncover white space your brand can claim.
- **Mixed-method research.** Combine qualitative interviews with quantitative surveys for a 360-degree view of complex topics.

The goal isn't just to collect data – it's to surface insight. True thought leadership reframes the conversation by challenging assumptions, not just echoing them.

Brand authority: Activate across channels with intent

The final component of the formula is brand authority – the strategic distribution of your insights across platforms, formats and functions.

Without activation, even the most compelling insight will go unheard. Our research found that organizations produce an average of 43 thought leadership assets per year, but only a fraction are used to their full potential. The best programs orchestrate their content intentionally across multiple touchpoints.

To maximize authority through activation:

- **Match format to purpose.** Use long-form reports to establish authority, short videos to drive reach, and opinion pieces to elevate your voice on urgent topics.
- **Orchestrate, don't scatter.** Build multi-channel campaigns where each asset reinforces the core insight while fitting the format of the platform.
- **Focus on repeatable systems.** Nearly 70% of effective thought leadership teams operate with five or fewer people. Consistency comes from workflow, not headcount.

The goal is not to be everywhere. It's to consistently show up where it matters most, with content that delivers value and builds trust.

Related: 5 Effective Ways to Establish Yourself as a Thought Leader

The execution gap: Turning a formula into impact

The formula is simple, but its success depends on intentional execution. To operationalize thought leadership as a strategic function, organizations must address three key areas:

1. **Define your purpose.** Go beyond general awareness. What strategic shift are you trying to drive? Do you want to reposition in a new category? Influence buying criteria? Attract executive-level talent?
2. **Align the operating model.** Thought leadership cannot be

treated as a side project. Small, focused teams with clear ownership consistently outperform fragmented efforts.

3. **Elevate it from marketing to business strategy.** The most effective organizations treat thought leadership as a core business function – on par with product, sales, and brand – not just a marketing output.

Final thought: Expertise is not enough – it's how you use it

The market doesn't reward noise – it rewards clarity, consistency and contribution. The organizations that lead markets aren't necessarily the loudest or the biggest. They're the ones offering the most meaningful insights.

By implementing the thought leadership formula: customer-driven content plus research-based insights plus brand authority, you move from passive commentary to market-shaping influence.

And in this attention economy, that's a competitive edge no brand can afford to ignore.

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Don't Let Slow-Paying Customers Slow Your Business Down. Here's Your Playbook for Getting Paid on Time.

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If your business invoices customers, you have likely faced cash flow challenges due to slow (or non) payment. Slow-paying customers are frustrating because they hinder your ability to meet expectations, replenish inventory and pay your team.

Over 26 years running a cybersecurity business, my company has invoiced over $100 million in services and products. When I exited in 2022, we had achieved a 98.7% collection rate. The only unpaid invoices belonged to customers who went out of business before we could collect.

This success was not due to software, charm or legal threats. It came from consistently following a structured collections process. Whether your invoices are $10 or $10 million, a disciplined approach is essential to ensuring continuous cash flow.

Related: Late Payments Are Crippling Small Businesses. Use These Strategies to Collect Your Money Sooner.

Payment pressure

Effective collections hinge on the consistent and respectful application of pressure. This approach positions your company as financially credible and communicates clearly that non-payment has consequences. Banks and credit card companies employ similar techniques successfully.

Demanding payment can be uncomfortable if customer relationships are close. It requires shifting interactions from social to transactional, which can be awkward for customers, especially if they are not directly responsible for payment. Thus, it is critical to keep collections and customer service separate.

1. Isolate collections responsibilities

The first step in building a formal collections process is to assign a bookkeeper, controller, accountant or similar back-office staff to manage all collections tasks — issuing invoices, communicating payment details, and sending collection notices. Avoid having customer-facing employees perform these tasks, ensuring their focus remains on nurturing positive relationships.

If customers express invoicing frustrations to customer-facing staff, direct these complaints to your dedicated collections

person. Your team will appreciate this clear separation.

Owners or founders should also distance themselves from collections, only intervening if legal action becomes necessary. Separating these duties presents your business as organized and robust. In contrast, having salespeople or founders begging for payments signals weakness, reducing customers' urgency to pay.

2. Clearly define payment terms

Payment terms should be explicit in all customer agreements, including invoices, contracts, purchase orders and quotes. Simple, clear language is essential. Consult with a lawyer or finance professional to get this language correct. However, some key elements include:

- **Payment terms:** Specify the timeframe clearly, such as NET30, meaning payment due within 30 days. Businesses with tight margins might require immediate payment or prepayment.
- **Consequences for non-payment:** Clearly state potential penalties for late payments. For example: *"Client shall pay all invoices within 30 days of receipt. Failure to pay, regardless of reason, may result in (a) late payment fees amounting to 2% of the outstanding balance, (b) cessation of ongoing work and (c) withholding of all outstanding services and deliverables until invoices are fully settled."*
- **Payment instructions:** Detail precisely how and where payments should be made, including check recipient names.

Related: 5 Surefire Ways to Get Clients to Pay on Time

3. Document your invoicing process

The next step is to document and formalize your internal invoicing procedures. Some items to include:

- **Roles:** Clearly designate responsibilities for invoice generation, sending and collections. Initially, one person might handle these tasks, but duties can be separated as your business grows.
- **Invoice day:** Set a regular weekly or monthly invoice issuance date. Consistency helps avoid confusion.
- **Pre-invoice deadlines:** Define deadlines for internal data (like consultant hours or inventory usage) needed for invoicing. Clearly state the consequences for employees who fail to meet these deadlines.
- **Invoice methods:** Send invoices through multiple channels (email, physical mail, text), ensuring customers cannot easily claim they never received an invoice.
- **Collections report:** Regularly maintain a collections report detailing outstanding invoices and their aging status. As the owner, review this report weekly with your finance team.

4. Implement an escalating pressure process

The final step is to define and consistently follow a collections pressure process. This lays out how you will escalate the urgency and formality of communications with slow-paying customers. Here is a sample, five-step escalation process with associated communication tasks:

1. **Past due** (1-15 days late):

- On day 15, send an email to politely inquire about payment status.
- Resend invoice with email.

2. **Late** (16-30 days late)
    - Weekly, send an email asking for payment details, including all outstanding invoices as well as an account statement showing the outstanding balance.
    - On day 28, call the customer to inquire about payment.
3. **Delinquent** (31-90 days)
    - Twice per week, email the customer stating the account is delinquent. Send all outstanding invoices as well as an account statement with the phrase “ACCOUNT PAST DUE” prominently displayed on the statement.
    - Each week, call the customer and demand payment. Require the customer to provide a check number, amount and the date the check will be sent.
4. **Account hold** (90-120 days)
    - Weekly email stating the customer’s account is on hold, no further business is possible, and all services and licenses are suspended until payment in full on all outstanding balances is made. Resend all invoices and account statements. Display “ACCOUNT ON HOLD” on all statements and invoices.
    - Weekly call to demand payment. Require payment details to release any work or licenses.
    - On day 100, contact the service delivery manager.

Inform the manager that the customer's account is on hold and no further work can be performed. Also, instruct the manager to suspend the customer's licenses in five days unless payment is received.

- Begin charging monthly late fees to the account.

5. **Litigation** (beyond 120 days):
    - Send final email warning. Set a final deadline 5-10 days out.
    - Call and ask for payment, threaten legal action.
    - After the deadline, transfer the account information to legal counsel for litigation.
    - Contact the service delivery team to cancel the customer's accounts and licenses.

Naturally, you will want to customize this escalation to reflect your internal operations and the communications methods used.

Related: How to Talk to Customers in Default the Right Way

Considerations on litigation

While litigation is sometimes inevitable, it is best to avoid suing non-paying customers. Legal action often consumes more resources than it recovers. Instead, it might be better to dismiss the debt and discontinue service to chronic offenders. Litigation should be reserved only for severe cases.

However, maintaining a structured collections process typically reduces the need for lawsuits and significantly improves your cash flow.

Effective cash flow management is critical for business survival. Implementing a disciplined, formal collections process ensures prompt payments and financial stability, letting you focus on growth rather than chasing invoices.

If your business invoices customers, you have likely faced cash flow challenges due to slow (or non) payment. Slow-paying customers are frustrating because they hinder your ability to meet expectations, replenish inventory and pay your team.

Over 26 years running a cybersecurity business, my company has invoiced over $100 million in services and products. When I exited in 2022, we had achieved a 98.7% collection rate. The only unpaid invoices belonged to customers who went out of business before we could collect.

This success was not due to software, charm or legal threats. It came from consistently following a structured collections process. Whether your invoices are $10 or $10 million, a disciplined approach is essential to ensuring continuous cash flow.

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https://www.entrepreneur.com/money-finance/how-to-deal-with-slow-paying-customers-the-right-way/493967

Why Sharing the CEO Title Usually Ends in Disaster

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Oftentimes, two co-founders think it is a good idea to share CEO responsibilities as co-CEOs. The logic is that they can separate their roles and responsibilities, with one person leading certain departments (e.g., sales and marketing) and the other person leading other departments (e.g., technology and operations). The reality is, this is a pretty bad idea.

The business should only have one leader at a time who can "lead the ship" and make sure everything is perfectly coordinated across the entire company. This article will teach you the potential pitfalls of a co-CEO strategy.

Related: 6 Ways to Successfully Run Your Company With a Co-President

Lack of a sole vision/control

Anytime you add additional people to a decision-making process, that is most certainly going to involve you making some sort of compromise, where you are not doing exactly what you would have done if you were a stand-alone CEO.

On minor points, it probably doesn't matter. But if it is important strategic-level points you are compromising, you end up diluting your own personal instincts and convictions. And it is those same instincts and convictions that are often the difference between good outcomes and average outcomes. You never want to be in a position of "managing towards the happy middle-ground."

Lack of one sole voice within the

team

When there are two leaders, and those people are not necessarily in 100% alignment on the vision, they may be saying conflicting things to the team in terms of the directions they are providing to the staff. That can create a lot of confusion among team members, as they are unclear on whose voice to listen to the most, as they are both co-CEOs. And worse, it makes it look like the co-CEOs are not in alignment and are not communicating well with each other, which makes the team nervous that leadership at the top doesn't know what they are doing.

Lack of a tie-breaker

What happens when the two co-CEOs cannot agree on a topic? There is no one there to break the tie. Which either creates a level of paralysis where no decision gets made and the work doesn't get done at all. Or, it requires one of the co-CEOs to back down and agree to the other CEO (usually with the louder voice and personality winning). And that can create resentment towards the other person who is constantly not getting their opinions listened to or acted upon.

Related: The Pros and Cons of the Co-CEO Model

Different management styles could cause friction

No two people are exactly the same; what happens when there are philosophical-level differences in management approach? Let's say one of the co-CEOs is a "top-down" strategic level thinker who likes to "see the big picture forest," and the other co-CEO is a "bottom-up" execution level thinker who likes to "live in the trees."

Those two styles are completely different ways to make decisions and can easily “ruffle the feathers” of the two co-CEOs over time, forcing them to think and act in ways that are not their preference.

You lose control of half of the business

If you are the “Sales & Marketing” leading co-CEO, that doesn’t mean you don’t have opinions on how “Technology & Operations” is being run by the other co-CEO. But by dividing up the responsibilities, you are basically handing off all decisions in those other departments to the other co-CEO. If you trust the other person to operate alone in their silo, that is fine.

But what happens when you have a fundamental disagreement on how those other departments are being operated? You can communicate that to your co-CEO to try and fix it, but it is ultimately up to them to make the desired changes you want, which they may or may not do.

Your co-CEO refuses to stay “in their swim lane”

Even though you may have divided up the management responsibilities with your co-CEO, that doesn’t mean they will always stay in their “swim lane.” CEOs who like to lead and control typically have a really hard time giving up control to anyone else.

And when that “likes to control” co-CEO, starts drifting into the “swim lane” of their other co-CEO, having to have input on every decision in their departments, that will really piss off the co-CEO. At that point, you don’t really have a co-CEO structure at all, with one person needing to control all

decisions. That will end up very badly.

Related: 4 Things Successful Leaders Know About Their Business

Limits your exit options

When it comes time to sell your business, the new buyer would prefer to have one CEO be their sole decision maker, who sits on their board and works with the investors. Also, when you are ready to sell, your co-CEO may not be ready to sell.

Now, you are stuck owning and working in a business that you no longer want to be working in. Or worse, you miss "your open window" to sell, and market conditions change by the time your co-CEO is finally ready to sell, but now the window has closed, and you can't sell.

You never want to be in a situation when you can't get an exit for your equity, handcuffed by a co-CEO's opinion, when you see an exit as the right path forward.

Closing thoughts

Hopefully, you now have a better understanding of the challenges at hand when you are considering a co-CEO setup for your business. There are examples where co-CEOs have worked together perfectly – think of the Google founders (Sergey Brin and Larry Page).

But more often than not, it ends up not working out very well at all – think the Salesforce executives (Marc Benioff first with Keith Block and then with Bret Taylor). So, if you are considering this co-CEO path, buyer beware, as it is ripe with potential pitfalls and most likely will not end up working well for the co-CEOs, the staff or your investors.

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3 Bold Moves Every Entrepreneur Should Make This Year

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If you're building a business in 2025, playing it safe is the fastest way to get left behind.

Having had a front-row seat to companies that have soared — and others that have stalled — I can tell you with certainty:

Success rarely hinges on luck, timing or even market conditions. Those may influence the journey, but they don't determine the destination. The biggest differentiator, time and time again, is bold leadership.

The founders who win aren't always the smartest or the most well-funded. They're the ones who move first, make decisions with conviction and aren't afraid to break things in the pursuit of building something better. They lean into uncertainty instead of retreating from it. They execute while others analyze. Meanwhile, those who fall behind tend to hesitate. They wait for more data, better timing, clearer signals or external validation. And by the time they act, the window of opportunity has already closed.

In today's climate, bold beats big. The environment is too dynamic and the competition too relentless for anyone to succeed by playing defense. The entrepreneurs who thrive are the ones willing to bet on themselves — and act like it.

Here are three bold moves we believe will define successful entrepreneurship in 2025 and beyond:

Related: The Benefits of Bold Leadership and How Leaders Can Develop a Bold Mindset

1. Make AI your co-founder

Most founders are still using AI like a toy — something to experiment with at the edges. The smartest ones? They're going all-in, treating AI as a strategic co-founder baked into the core of their business model.

This isn't about plugging ChatGPT into your website or automating customer support. We're talking about AI-driven pricing models that adapt in real time, predictive hiring systems that flag your next top performer before they apply, autonomous lead scoring that prioritizes your highest-

converting prospects and real-time behavioral analytics that anticipate what your customers want before they do.

This is about building an intelligent engine behind your company — one that gets sharper, faster and more insightful every single day. A company that learns while it grows. A business that doesn't just scale but compounds.

Founders who embrace AI not just as a tool but as an operating system will outperform their peers on speed, precision and capacity. And in a world where the margin for error is shrinking, those advantages stack up fast.

Don't wait for an AI playbook to be written. Write your own. Build with it now, or risk falling behind permanently.

2. Break the traditional funding playbook

The VC route has been glorified for decades. But in 2025, it's no longer the holy grail, and it's definitely not the only game in town.

More and more founders are rejecting the default path. They're bootstrapping with profitability in mind from day one. They're turning to equity crowdfunding to rally loyal customers into early investors. They're experimenting with revenue-based financing, where repayment flexes with actual performance. Some are even exploring tokenized assets and community-led investment models that prioritize long-term alignment over short-term valuation hype.

This shift isn't just about avoiding dilution. It's about staying in control. It's about building companies that reflect the values and vision of the founder — not just the expectations of a cap table.

In a world where capital is being democratized and

distribution is increasingly direct, the most agile entrepreneurs are finding new ways to fund their growth, and they're doing it without giving up the steering wheel.

If your funding source controls your destiny, then it's not really your company. Rethink your capital stack with the same creativity you bring to product and brand.

Related: 5 Risk-Taking Lessons From Founders Who Bet Big and Won

3. Rethink your end game — now

Most founders start with a product idea. Fewer start with a clear vision of where they want the journey to end.

That worked in an era of frothy markets, where acquisition offers flowed and IPOs were aspirational but attainable. But we're not in that era anymore. Capital is tighter. Buyers are more disciplined. And exits don't just happen — they're engineered.

If you want freedom later, get intentional now. Whether your goal is to build a sellable company, transition to private equity, create a long-term cash-flow machine or step away entirely and let the business run without you, you need to reverse-engineer that path from the start. Your endgame should shape everything from your hiring strategy to your operating model to your pricing.

Running a business without an exit strategy is like setting sail without a destination. You'll work hard, but you might not end up anywhere that matters.

Design with the end in mind, and don't be afraid to challenge what "success" is supposed to look like.

Related: Make That Bold Move Now — and Avoid Looking Back With Regret

Entrepreneurship in 2025 doesn’t reward hesitation. It rewards courage, clarity and a willingness to make bold, sometimes uncomfortable decisions — long before the market tells you it’s safe to do so.

The founders who thrive in this era won’t be the ones who waited for permission. They’ll be the ones who acted with urgency, redefined the rules and built businesses that reflected the future, not the past.

Still playing by the old rules?

Your competitors hope you are.

Ready to break through your revenue ceiling? Join us at Level Up, a conference for ambitious business leaders to unlock new growth opportunities.

If you’re building a business in 2025, playing it safe is the fastest way to get left behind.

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