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Digital Technology Adoption in American Small Businesses: Why Adoption Does Not Always Lead to Improved Performance

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ABSTRACT

This paper examines why the adoption of digital technology does not consistently lead to improved performance among American small businesses. Although digital tools such as AI, business analytics, e-commerce platforms, accounting software, and dashboards are increasingly common in small businesses, the literature suggests that adoption alone does not guarantee improved business performance because successful implementation depends on organizational capability, strategic fit, and integration into managerial decision-making. This study combines a literature review of 25 sources with a small case study of businesses in Brookline, Massachusetts, conducted between July 2025 and February 2026. The case study found that most surveyed businesses responded to rising costs or supply issues through immediate operational changes, primarily by raising prices or switching suppliers, while only two reported using AI tools or data analysis software for business decisions. The literature review identified four major explanations for uneven results in tech adoption: poor fit or ineffective adoption, lack of training and organizational capability, superficial use of digital tools, and failure to integrate technology into decision-making. The findings suggest that small businesses benefit most from digital tools when those tools are matched to specific business problems, supported by training and organizational resources, and integrated into everyday management decisions.

Keywords: *digital technology adoption, small businesses, data science, business analytics, artificial intelligence, public policy, small business support, organizational capability, decision-making, firm performance*

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INTRODUCTION

Small businesses make up a large share of U.S. firms, employment, and economic activity. There are 36.2 million small businesses in the United States, representing 99.9% of all U.S. firms. These businesses employ 62.3 million workers, or 45.9% of private-sector employees, generate 43.5% of U.S. gross domestic product, and account for 38.7% of private-sector payroll (Office of Advocacy, 2026). Digital tools are increasingly central to modern business activity, from accounting and communication to e-commerce, analytics, and AI. Reflecting this shift, technology has become nearly universal among surveyed U.S. small businesses, with 99% using at least one platform and 96% willing to adopt emerging technologies (US Chamber of Commerce, 2025).

The role of small businesses in the U.S. cannot be understood without understanding what makes a business “small.” The definition varies, with the term used at different employee cutoffs across papers. While some studies in this review use smaller cutoffs depending on the context, such as those involving rural businesses, the standard definition is a firm with fewer than 500 employees (Premkumar & Roberts, 1999; Turner & Endres, 2017). Regardless of the exact employee cutoff used, small businesses tend to differ from larger firms in their resources, organizational structure, and technology decision-making processes.

Small businesses often have fewer financial resources, fewer specialized employees, less formal Information Technology (IT) strategy, greater dependence on owners/managers, and less slack, or room for experimentation, than larger firms (Grandon & Pearson, 2004; Riemenschneider et al., 2003). Decisions are often made by a single owner or a small leadership group rather than by a complex organizational structure. IT adoption decisions in small businesses are often made by a single executive (Riemenschneider et al., 2003), and small-business owners’ lack of preparation, knowledge, and strategies is cited as a challenge (Turner & Endres, 2017).

Earlier research shows that small-business technology adoption has long been shaped by limited resources, owner knowledge, implementation challenges, and uneven use of digital tools. Studies from the late 1990s and early 2000s focused on computers, communication technologies, management information systems, websites, and e-commerce, while more recent studies focus on analytics, AI, digital transformation, and cybersecurity (Bar-Gill et al., 2024; Fordham & Hamilton, 2019; Grandon & Pearson, 2004; Premkumar & Roberts, 1999; Riemenschneider et al., 2003; US Chamber of Commerce, 2025). Although tools have changed and technology use has become more widespread across U.S. small businesses, the central problem has remained largely the same: firms often struggle not only to adopt technology but also to use it effectively and strategically (Fordham & Hamilton, 2019; Grandon & Pearson, 2004; Premkumar & Roberts, 1999; Riemenschneider et al., 2003; US Chamber of Commerce, 2025). Evidence suggests that adopting digital tools can improve small-business performance, but their use is often fragmented and incomplete. Studies on analytics tools,

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accounting technology, and firm productivity reveal a central tension: technology can create value, but firms often require complementary organizational investments before the full benefits materialize (Bar-Gill et al., 2024; Brynjolfsson & Hitt, 2003; Fordham & Hamilton, 2019).

To connect issues presented in the literature to a real business environment, small businesses in Brookline, Massachusetts, were chosen as a case study for this paper. These businesses operate in a local commercial environment while facing pressures such as rising costs, supply issues, and staffing challenges. Among the businesses surveyed, the case study suggests that the main issue is not simply that small businesses are rejecting digital tools, but that they are unsure how specific tools can address the immediate problems they face. This distinction is key to understanding that support efforts should not simply push “technology adoption” in these businesses; instead, small businesses may need help understanding how to implement these tools in their operational decisions.

The issues outlined in the literature and supported by the Brookline case study raise the question: why doesn’t the adoption of digital technology consistently lead to improved performance among American small businesses? Understanding these barriers is important because small businesses represent a major share of the U.S. economy, and ineffective technology adoption can limit productivity, competitiveness, and long-term growth.

METHODOLOGY**Case Study**

The case study was conducted in Brookline, Massachusetts, a Boston suburb, between July 2025 and February 2026. The survey included categorical questions such as, “Have you made any changes in response to rising costs or supply issues?” and “Would you be interested in tools or support (e.g., workshops, software, grants) to help small businesses use data or AI to adapt to changes like tariffs?” The data collection process was carried out by a single student researcher (the author). Employees, managers, or owners completed a Google Form either in person or online. The survey included consent options for named, anonymous, or non-quoted responses.

Survey data were collected using a stratified random sampling approach of Brookline businesses in the Coolidge Corner and South Brookline areas. The strata included restaurants, grocery stores, cafés, and specialty shops. Small businesses in Brookline were listed within their strata and assigned numbers. A random number generator was then used to select five specialty stores, two restaurants, two cafés, and one grocery store.

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One exception to the stratified random sample was a business that volunteered to participate in the survey and completed the Google Form online. This business requested that its responses remain entirely private, so its responses were excluded from the reported case study results. Each sampled business was local to Brookline, except for Limani, a restaurant with locations in the Greater Boston area and New York.

LITERATURE REVIEW

This literature review prioritized contemporary studies while also including older foundational studies to demonstrate that implementation barriers have persisted across generations of technology. Older papers were primarily used as a historical lens and to support longstanding trends in digital adoption. Sources in this review focused primarily on U.S. small businesses, with some SME studies included when directly relevant. Keywords used in the search process included “U.S.,” “small business,” “support services,” “small enterprise,” “retail,” “restaurant,” “digital technology,” and “technology adoption.” Google Scholar and JSTOR were the digital repositories used to search for peer-reviewed articles. Sources were categorized in a Google Sheet by title, industry focus, adoption barriers, training or capability limitations, superficial use of technology, decision-making integration, benefits, technologies discussed, and key insights. Articles were compared across these categories to identify common patterns and contradictions in the literature.

Studies that focused on temporary crisis conditions or specific time-based contexts, such as those related to COVID-19, were excluded from this review unless they offered broader insights into technology adoption or implementation barriers. U.S.-based studies were prioritized throughout the review; however, some papers from outside the United States were included only when they provided information relevant to the topic and were used to show broader patterns in the literature beyond the U.S. context.

RESULTS

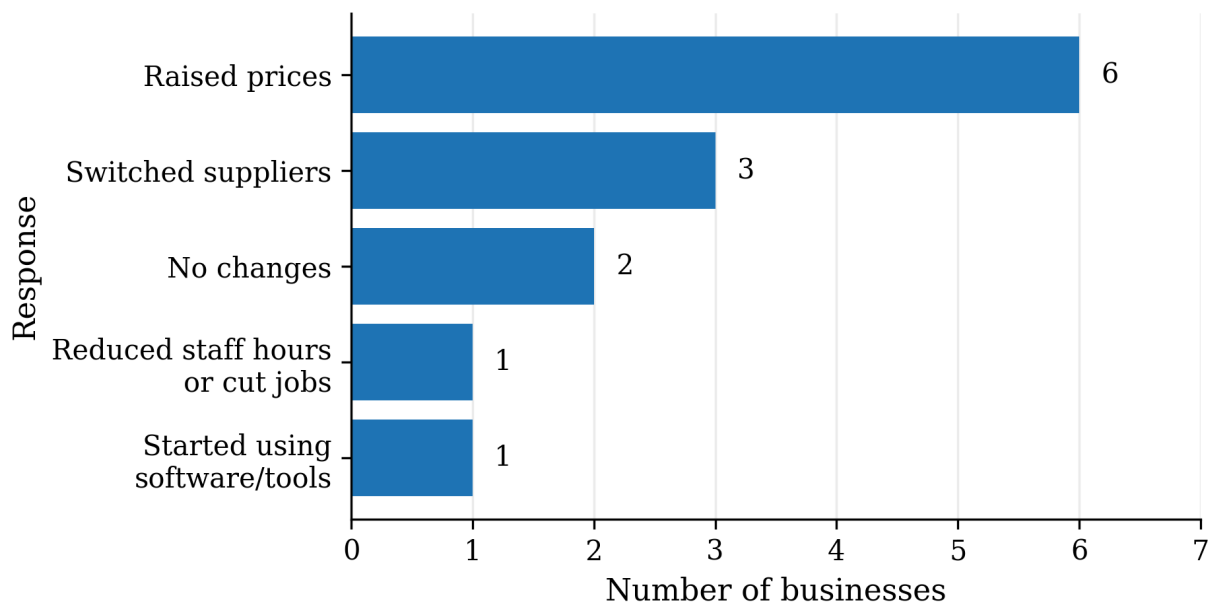
Case Study

Ten businesses were surveyed in Brookline through in-person and online survey responses. Nine of these businesses gave permission for their responses to be used either with their business name or anonymously. One business requested that its response remain fully private, so it was excluded from the reported results. This section discusses the responses of the nine businesses that allowed their responses to be shared.

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Seven of the nine businesses included in the reported case study results made at least one change in response to rising costs or supply issues (Figure 1): switching suppliers (3), raising prices (6), reducing staff hours or cutting jobs (1), and starting to use software, tools, or technology to help manage costs (1).

Figure 1
Business responses to rising costs or supply issues



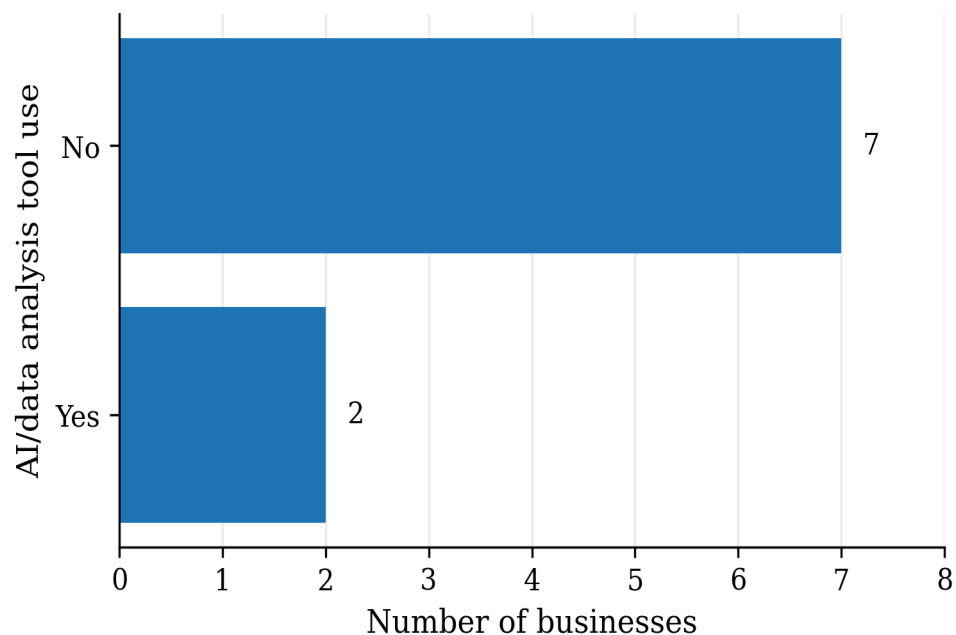
Note. Created by author, 2026.

Because businesses could select multiple responses, these categories overlap. Figure 1 suggests that most businesses reacted to rising costs or supply issues with immediate operational changes, primarily by raising prices or switching suppliers, whereas technology-based responses were much less common.

The survey also found that only two businesses used AI tools or data analysis software (Figure 2).

Figure 2

Use of AI or data analysis software among surveyed businesses

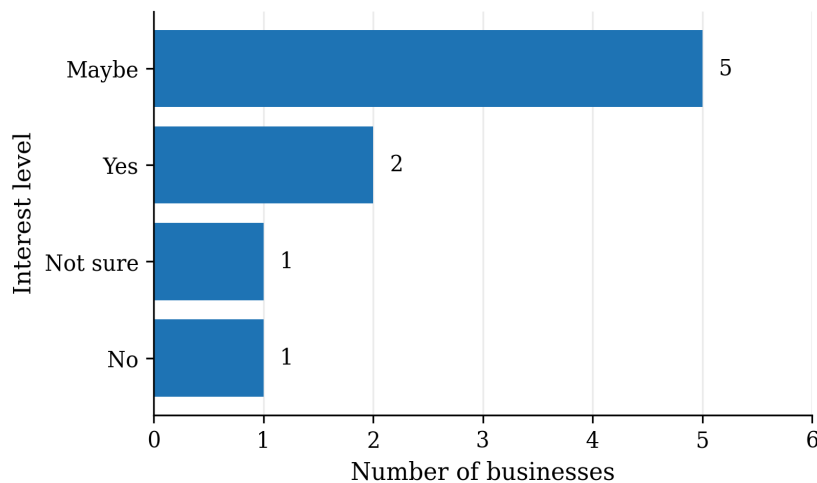


Note. Created by author, 2026.

This indicates that data-driven tools were not a regular part of decision-making for most surveyed businesses, even though several were responding to rising costs or supply issues. However, responses to the support question indicated that interest in tools or assistance was not absent, with seven expressing at least some interest in such tools (Figure 3).

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Figure 3
Interest in tools or support for data and AI use



Note. Created by author, 2026.

This contrast is important because it suggests that current low use may not reflect total rejection of technology. Instead, some businesses may be open to support if digital tools are presented as practical solutions to specific problems, such as pricing, inventory, supplier comparison, or cost management.

Literature Review

This review examined 25 sources on small-business technology adoption, digital transformation, business analytics, artificial intelligence, e-commerce, accounting technology, and IT capability. Most sources were peer-reviewed articles, though literature reviews, bibliometric reviews, and industry reports were also included to provide a broader context. While earlier studies focused on computers, management information systems, websites, e-commerce, and communication technologies, papers from the 2020s focused on digital transformation, business analytics, AI, digital maturity, and cybersecurity. Sources from the late 1990s and early 2000s were included because they highlight that small businesses' problems with technology adoption are not new but a continuous issue.

A smaller number of the 25 sources focused more broadly on firm performance and were included because they helped explain why simply owning or adopting technology does not automatically lead to better firm performance. Six of the 25 sources were non-U.S.-based studies. These studies were not used as evidence for claims about American small businesses but were included because they corroborated patterns found in U.S.-based studies, such as a lack of digital skills among management.

Across the sources, four recurring explanations emerged for why adoption did not always improve performance: businesses sometimes adopted tools that did not fit their needs, lacked the training or

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organizational capacity to use them effectively, used tools only superficially, or failed to integrate technology into everyday decision-making. These four patterns became the basis for the discussion section. Together with the Brookline case study, these findings provide a framework for understanding why digital technology adoption produces uneven performance outcomes among American small businesses.

DISCUSSION

Barriers to Effective Use

The Brookline case study reflects the broader tension between technology's potential value and its limited practical use. Although seven of the nine businesses reported making changes in response to rising costs or supply issues, most responses were immediate operational measures, such as raising prices or switching suppliers, rather than technology-based adaptations. Only one business reported beginning to use software, tools, or technology to manage costs, and only two reported using AI tools or data analysis software for business decisions. This aligns with the literature: tools such as eBay's Seller Hub can improve revenue, but many small businesses still rely on manual systems, spreadsheets, or limited-function tools (Bar-Gill et al., 2024; Fordham & Hamilton, 2019).

(1) Poor Fit and Ineffective Adoption

The Brookline case study suggests that small businesses facing cost pressures may prioritize short-term operational responses over adopting digital tools. Among the businesses that reported changes, most raised prices or switched suppliers, while only one adopted software to manage costs. This pattern does not necessarily mean that owners see digital tools as useless; rather, they may not see a clear connection between a specific tool and the immediate problem they are trying to solve.

One reason digital technology adoption does not always lead to improved performance in small businesses is that firms often adopt incomplete tools, choose systems that do not fit their needs well, or implement technology without enough strategic planning. In one study of 1,625 small businesses, 35.6% used no computer-based accounting applications, 24.1% relied mainly on spreadsheets, and 9.1% used software for only one or two accounting functions, meaning that 68.7% were not using integrated accounting software (Fordham & Hamilton, 2019). This pattern suggests that the problem is not simply that small businesses need to adopt technology, but rather whether the tools they adopt are complete and well-matched to their needs.

Other studies reinforce the idea that adoption is shaped not simply by the availability of technology, but by how managers perceive and evaluate it. IT adoption decisions in U.S. small businesses depend on factors such

as perceived usefulness, ease of use, cost-related obstacles, executive beliefs, organizational readiness, and external pressure (Grandon & Pearson, 2004; Premkumar & Roberts, 1999; Riemenschneider et al., 2003). Small firms also often underestimate the time and effort required for implementation and take a short-range view of IT problems (Riemenschneider et al., 2003). Together, these studies suggest that ineffective adoption often results from weak planning, poor fit, or managerial assumptions that prevent technology from being implemented in ways that support the business well.

The literature also shows that more technology is not always better. For young U.S. firms, IT outsourcing improved survival more than owned IT capital, suggesting that fit matters more than simply possessing more technology (Jin & McElheran, 2025). Overall, these findings suggest that a firm's performance is not simply boosted by technology adoption, but rather by matching that technology to the firm's needs and implementation capacity.

(2) Lack of Training and Organizational Capability

Results from the Brookline case study suggest that limited adoption may be connected to uncertainty or lack of support. Although only two businesses reported using AI tools or data analysis software, several expressed interest in these tools, including workshops, software, or grants. This gap between low current use and possible future interest suggests that some small businesses may not reject digital tools outright, but may lack the training, confidence, or guidance needed to apply them to business problems.

The literature suggests that even when small businesses adopt digital technologies, the effectiveness of these tools is weakened by employee skills, managerial understanding, or organizational capabilities. Among surveyed small businesses that use AI, 98% were trying to upskill employees, while nonusers cited a lack of knowledge and trained staff as key barriers to adoption (US Chamber of Commerce, 2025). Likewise, owners often described training effort, learning difficulty, time demands, and lack of confidence as reasons for avoiding fuller system integration (Fordham & Hamilton, 2019).

As a result, digital tool adoption and deeper use are more likely when firms have knowledgeable leadership, employee knowledge of information systems, and stronger internal organizational characteristics. One non-U.S. study similarly found that adoption was shaped by CEO innovativeness, CEO information-systems knowledge, employee knowledge, and firm size, and other international research highlights how adoption is shaped by top management support, human resources, adoption costs, and digital culture, suggesting that organizational readiness remains important beyond the U.S. context (Faiz et al., 2024; Thong, 1999).

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More broadly, this challenge is tied to the internal limits of small firms. Some owners lack the preparation, knowledge, and strategies needed for long-term success, and human and organizational resources can shape whether digital tools succeed or remain weakly used (Brush & Chaganti, 1999; Turner & Endres, 2017). IT value also depends on human IT resources, organizational knowledge, and embedded capabilities, not infrastructure alone (Barney, 1991; Bharadwaj, 2000). Taken together, these studies suggest that internal capability is a major condition for effective use of technology.

(3) Superficial Use of Digital Tools

Although the Brookline case study cannot fully gauge the extent to which businesses use existing digital systems, it suggests that the use of advanced analytics remains limited. U.S. studies show that many firms still rely on manual systems, spreadsheets, or limited-function tools rather than integrated systems (Fordham & Hamilton, 2019). Earlier research on e-commerce supports this trend, showing that many SMEs use the Internet mainly for communication, information gathering, or promotion rather than for fuller transactional or strategic functions (Grandon & Pearson, 2004).

In the Brookline case, the low reported use of AI and data analysis tools does not prove superficial use among firms that already have technology, but it does suggest that advanced or strategic uses of technology were limited among surveyed businesses.

This pattern is reinforced by evidence that stronger adopters outperform weaker adopters, implying that depth of use matters, not just access to technology (US Chamber of Commerce, 2025). Earlier evidence from rural U.S. small businesses also showed uneven and selective use, with firms relying heavily on basic tools such as fax and direct access while more advanced technologies were less common (Premkumar & Roberts, 1999). A non-U.S. study from Scotland provides additional context by finding that many firms used IT primarily to store accounting information rather than to analyze performance, a pattern similar to the broader issue of superficial technology use described in U.S.-based studies (Smith, 1999). These studies suggest that the performance gap stems in part from how deeply tools are used. A business that uses digital tools only for communication, record-keeping, or basic promotion may not gain the same benefits as a business that uses them for analysis, transactions, or performance monitoring.

(4) Failure to Integrate Digital Tools Into Decision-Making

The clearest connection between the case study and the literature appears in the issue of decision-making. The surveyed businesses faced real cost and supply pressures, but most responses involved raising prices, switching suppliers, or making staffing changes rather than using AI or data analysis tools to

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support pricing, inventory, or forecasting decisions. These findings suggest that digital tools were not yet central to how most surveyed businesses responded to economic pressure. The literature helps explain why this matters: digital tools create the most value when they are integrated into daily management, performance monitoring, and strategic decision-making rather than treated as separate or optional tools.

Several businesses expressed interest in support despite limited use of AI and analytics tools, which suggests that the problem may not simply be low technology adoption: Owners may recognize the potential value of technology but struggle to connect specific tools to specific business challenges. As a result, support efforts may be most effective when framed around solving operational problems rather than solely increasing adoption rates.

For example, eBay's Seller Hub increased revenue by about 3.6% when users engaged in more data-driven decision-making and active performance monitoring (Bar-Gill et al., 2024). Similarly, managers are more likely to adopt e-commerce when they perceive it as strategically valuable, particularly for operational support, managerial productivity, and strategic decision aids (Grandon & Pearson, 2004). These studies suggest that small businesses are more likely to benefit from technology when managers clearly see how it can support the actual running of the business.

Additional studies support the link between active data use, organizational capability, and stronger performance. The use of Big Data, data analysis, and reporting to manage operations, monitor results, and guide decisions is associated with stronger SME performance (Kasiri et al., 2024; Nasrollahi et al., 2021). Similarly, research on digital tools shows they create more value when paired with complementary structures, human resources, embedded organizational knowledge, and process redesign, rather than being treated as stand-alone investments (Aral et al., 2012; Bharadwaj, 2000; Brynjolfsson & Hitt, 2003). Research on U.S. store-based retailers reinforces this point by showing that IT investment and human IT resources affect performance and survival differently, suggesting that digital value depends on strategic deployment and internal capability rather than technology ownership alone (Wang & Ho, 2023).

LIMITATIONS

One major limitation of this review is the difficulty of making direct comparisons across the literature. The definition of a "small business" varies across papers, and some studies examined SMEs rather than only small businesses. Studies also focused on different types of digital technology, including accounting software, e-commerce, websites or web presence, communication technologies, analytics dashboards, and AI tools. These tools differ in cost, purpose, and complexity of use. As a result, they are likely to influence firm performance in different ways, meaning that findings from one technology area may not apply perfectly to another.

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Literature in this review also spans multiple decades. Earlier studies examined computers, communication systems, and basic information technologies, while more recent studies focus on analytics, digital transformation, and AI. While this contrast helped show that technology issues in small businesses persist, digital tools today are often cheaper, easier to use, and more widely available than tools from the late 1990s or early 2000s. As a result, earlier studies cannot be compared directly with those from the 2020s because they do not describe the same technological environment.

Although the Brookline case study supports the broader literature, its results are limited in how widely they can be applied beyond Brookline. The case study is small, with ten businesses, and was conducted mainly in Coolidge Corner and South Brookline. These regions, and Brookline in particular, constitute a specific suburban community with its own population, customer base, and local business environment, so they should not be treated as representative of all U.S. communities or all American small businesses. In addition, some businesses selected for the survey declined to complete it, and one requested that its responses not be quoted or discussed. The sample also did not include all types of small businesses; for example, technology repair stores and other technology-focused service businesses were not included in a separate stratum.

The responses may also reflect the views of a manager or employee rather than those of the entire business. Therefore, the case study should be used to support and illustrate the literature, as it is used in this review, but should not be treated as representative evidence for the entire U.S. small-business landscape.

CONCLUSION

This paper argues that the adoption of digital technology does not automatically improve the performance of American small businesses because the value of these tools depends on whether they fit the firm's needs, whether the business is prepared to use them, and whether the tools become part of the firm's everyday decision-making. The literature suggests that the adoption of technologies such as AI, business analytics, e-commerce platforms, accounting software, and digital dashboards can support small businesses, but primarily when firms have the strategic organizational resources and technological capabilities needed to use them effectively (Bharadwaj, 2000; Molette et al., 2025).

The results of the Brookline case study support the broader literature by showing that small businesses may not need general encouragement to “adopt technology” as much as they require practical guidance on implementing tools that best address their specific problems. For example, a restaurant facing ingredient cost increases may not immediately see “AI” or “analytics” as relevant, but it may benefit from a simple pricing, inventory, or supplier-comparison tool if that tool addresses its exact problem.

These findings suggest that consultants, chambers of commerce, local governments, and support organizations could provide training, grants, cybersecurity guidance, and one-on-one implementation support. Rather than promoting technology in general, these efforts should focus on practical business needs such as pricing, inventory, marketing, customer communication, and financial decision-making. This type of support is consistent with the literature, which shows that digital tools create more value when firms actively engage with them, build IT capability, align the tools to their business goals, and address the barrier of lack of training and uncertainty (Bar-Gill et al., 2024; Bharadwaj, 2000; Faisal et al., 2023; Grandon & Pearson, 2004; Kasiri et al., 2024; Molette et al., 2025; Riemenschneider et al., 2003; US Chamber of Commerce, 2025).

Future research into small-business technology adoption should focus on how needs differ across the retail sector, including restaurants, cafés, retail stores, service firms, and specialty shops, as these firms have their own distinct needs. Additional research should also examine post-adoption use, including how management teams, owners, or executives monitor digital tools, integrate them into workflows, and use them to make decisions. This research would help clarify why similar technologies yield stronger outcomes for some small businesses than for others (Bar-Gill et al., 2024; Bitler, 2001; Eller et al., 2020; Kallmuenzer et al., 2025; Kasiri et al., 2024). Ultimately, improving small-business performance may depend less on increasing technology adoption than on helping businesses use digital tools strategically and effectively.

ACKNOWLEDGEMENTS

The author would like to thank Larisa Ozeryansky, Ph.D., for her guidance and mentorship during the research, writing, and revision process. The author also used ChatGPT as a writing-support tool to receive feedback on clarity, organization, grammar, and sentence revision. The author independently conducted the research, selected and interpreted the sources, collected the case study data, created the figures, verified citations, and wrote and revised the final manuscript.

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