

Incremental Digital Transformation of U.S. SMEs: A Low-Disruption Implementation Model Without Radical Business Process Reengineering

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Abstract

This article addresses the managerial problem of digital transformation in U.S. small and medium-sized enterprises (SMEs) when radical redesign of business processes is often infeasible because of financial, workforce, and organizational constraints. It develops and substantiates a practical low-disruption model of SME digital transformation that does not rely on radical business process reengineering. The study is designed as an analytical review with design science logic and secondary profiling of open evidence from the U.S. Census Bureau, NCSES, SBA, NIST, and OECD. The empirical context draws on the Annual Business Survey, Statistics of U.S. Businesses, the Business Trends and Outlook Survey, and the SBA Small Business Profile. The article proposes the LITE-DT SME model, which comprises six stages: Baseline, Stabilize, Modularize, Integrate, Selective Intelligence, and Scale. The model suggests that SME transformation should usually begin not with AI, ERP replacement, or robotics, but with process baselining, data stabilization, basic cybersecurity, modular SaaS adoption, and gradual integration. The contribution lies in distinguishing digitalization, digital transformation, and radical business process reengineering in the SME context and in introducing low-disruption digital transformation as a managerial construct. The study is limited by the absence of firm-level panel data and does not claim a causal performance effect.

Keywords: digital transformation, SMEs, U.S. small business, business process management, incremental change, dynamic capabilities, cybersecurity, artificial intelligence

1. Introduction

Small and medium-sized businesses in the United States are a central object of management analysis. According to the SBA Office of Advocacy, the United States had 36.2 million small businesses in 2025, accounting for 99.9% of all businesses; these firms supported 62.3 million jobs, or 45.9% of employment. In the SBA profile, small firms are commonly treated for statistical description as companies with fewer than 500 employees. The regulatory framework of the SBA, however, requires an industry-specific qualification: the applicable size standard depends on the NAICS code, annual receipts, number of employees, and rules for counting affiliates [1-3].

Digital transformation has become a core topic in management research, but the literature often describes it through strategic renewal, changes in the logic of value creation, and the development of organizational capabilities. This perspective is theoretically sound, yet it creates a practical tension for SMEs. Smaller firms

are rarely able to stop a core process, replace their systems landscape, assemble an internal transformation team, or run extensive training without putting day-to-day operational stability at risk.

The tension becomes sharper when digital transformation is compared with the classical logic of business process reengineering (BPR). Radical BPR assumes the abandonment of an outdated process architecture, whereas many SMEs need not a reset of the operating model but the gradual accumulation of digital capabilities. The main research question is therefore as follows: how can U.S. SMEs pursue digital transformation while preserving the stability of existing business processes and avoiding radical reengineering?

The aim of the article is to develop and substantiate a practical model of low-disruption digital transformation for U.S. SMEs. Its contribution is to treat digital transformation not as a single large implementation project but as a sequence of manageable micro-reconfigurations: process baselining, data stabilization, modular adoption, integration, selective use of analytics and AI, and subsequent scaling. The logic is assessed using open and lawfully accessible sources: official statistics, regulatory documents, documents from government and international organizations, and peer-reviewed literature.

2. Literature Review and Research Gap

The theoretical frame of the study rests on four groups of work. The first explains the nature of digital transformation. Vial defines it as a process in which digital technologies trigger changes that require strategic responses and alterations in value-creation paths [16]. Verhoef et al. distinguish digitization, digitalization, and digital transformation, emphasizing that the latter is not limited to converting data into digital form but is also associated with changes in business models, structures, and managerial metrics [17]. The systematic review by Plekhanov, Franke, and Netland shows that digital transformation affects a firm's core activities, peripheral activities, and external environment [18]. Matt, Hess, and Benlian move digital transformation to the level of strategy and stress the need to align technological and organizational decisions [19].

The second group of sources concerns dynamic capabilities. Teece describes them as the ability to create, deploy, and protect assets that support long-term firm performance [21]. Warner and Wäger apply this logic to digital transformation and interpret it as an ongoing process of strategic renewal [20]. This frame is particularly useful for SMEs: sensing, seizing, and reconfiguring can be interpreted not as large corporate programs but as repeatable managerial cycles of limited depth: identifying a bottleneck, choosing a digital module, and making a bounded adjustment to roles, data, or interfaces.

The third group focuses on SMEs. Eller et al. show that information technology, digital strategy, and employee skills are associated with SME digitalization, and that digitalization is associated with performance; these findings, however, cannot be transferred automatically to all firms without accounting for context [22]. Li et al. examine entrepreneurial digital transformation in SMEs through the lens of constrained capabilities and platform support [23]. Canhoto et al. propose a phased model of digital strategy alignment in SMEs and highlight the role of micro-behaviors and organizational adjustment [24]. The systematic review by Sagala and Óri confirms that successful SME digital transformation depends on baseline readiness, strategy, skills, culture, and external support [25]. Research on digital platforms and customer value adds further support: Cenamor et al. link platform capability and network capability to the competitiveness of entrepreneurial SMEs, while Matarazzo et al. show that SME digital transformation may strengthen customer value creation through dynamic capabilities [28, 29].

The fourth group relates to business process management. Baiyere, Salmela, and Tapanainen show that, under digital transformation, the earlier logic of rigid process modeling is complemented by light-touch processes, infrastructural flexibility, and mindful actors [26]. This is central to the present article because a model for SMEs should not reproduce the classic radical formula of BPR, expressed in Hammer's call not to automate

old processes but to rethink them from the ground up [31]. For SMEs, that strategy may be methodologically attractive but operationally risky.

The research gap is that the literature explains in detail why digital transformation requires changes in strategy, processes, and capabilities, but gives less attention to a practical model for SMEs where radical process redesign is either unavailable or undesirable. What is needed is a model that recognizes the transformational nature of digital change while limiting the depth of intervention by allowing micro-reconfiguration instead of full reengineering. Table 1 outlines this analytical niche.

Table 1. The research contradiction behind low-disruption digital transformation

Theoretical requirement of digital transformation	Practical SME constraint	Niche of the proposed model
Changing the logic of value creation, processes, and organizational capabilities.	Radical redesign increases operational risk and requires substantial resources.	Low-disruption transformation: micro-reconfiguration, modularity, reversibility, and gradual integration.
Digital transformation is broader than automation or the adoption of a single IT tool.	SMEs often lack the budget, time, and internal competencies required for BPR.	LITE-DT SME translates strategic renewal into a sequence of small, manageable cycles.

3. Materials and Methods

The article uses an analytical review design informed by design science logic. In the terminology of Peffers et al., the outcome of a design science study is an artifact intended to solve a practical problem; in this article, that artifact is the LITE-DT SME model [30]. The study does not claim an econometric causal test of the effect of digitalization on SME profitability, because the open sources used here are available primarily at an aggregate level. It is therefore more accurate to describe the work as model development, evidence synthesis, and secondary profiling of open data.

The evidence base includes the Annual Business Survey, Statistics of U.S. Businesses, the Business Trends and Outlook Survey, and the SBA Small Business Profile. SUSB provides annual data on firms, establishments, employment, payroll, and receipts by geography, industry, and enterprise size [4, 5]. ABS collects data on R&D, innovation, technologies, intellectual property, and other characteristics of U.S. companies [6]. BTOS offers a frequent, near-real-time snapshot of employer businesses and allows AI use to be examined by industry, state, metropolitan statistical area (MSA), and size group [8, 9]. Table 2 records the composition of the corpus and the analytical function of each data source.

Table 2. Corpus of open data and methodological sources

ID	Corpus / source	Content	Use in the article
D01	Annual Business Survey 2023, data year 2022	Innovation, technology, IP, R&D, financing	Background for innovation and technology modules
D02	ABS technology impact / Census story 2025	Importance of cloud, software, AI, and robotics for processes	Justification of the technology sequence
D03	Business Trends and Outlook Survey	AI, expectations, industry, size, geography	Current snapshot of AI adoption
D04	Statistics of U.S. Businesses 2022	Firms, establishments, employment, payroll, receipts	Structure of U.S. business
D05	SBA 2025 Small Business Profile	Number of small businesses, employment, dynamics	Scale and economic relevance of SMEs
D06	NIST CSF 2.0 SMB Guide and AI RMF	Cyber- and AI-risk governance practices	Governance layer of the model
D07	NIST MEP and SBA Digital Alliance	Public SME support programs	Reducing the resource barrier

Operationally, SMEs are treated as firms with fewer than 500 employees. This boundary is consistent with the SBA profile for statistical description, but it does not replace the legal framework of industry-specific SBA size standards [1-3]. The temporal scope of the study is 2019-2026, with a statistical focus on 2022-2026 because this is the period covered by the available ABS data year 2022, SUSB 2022, SBA profile 2025, and BTOS AI modules for 2025-2026.

The research procedure comprised five steps: verifying the openness and official status of sources; extracting statistical facts for contextualization; thematically grouping the literature into the categories of digital transformation, SME constraints, dynamic capabilities, and BPM/BPR; synthesizing the LITE-DT SME artifact; and checking the consistency of each element of the model against open sources and NIST methodological frameworks. BTOS is used as a current snapshot rather than as a strict time trend. The results are therefore formulated cautiously: the article proposes and substantiates a model but does not prove its financial effect.

4. Results: Empirical Context and the LITE-DT SME Model

4.1. Empirical Context

The empirical context explains why the model should be oriented toward SMEs rather than toward an abstract average organization. According to the SBA, small firms account for almost the entire U.S. business population and nearly half of employment, but they are heterogeneous: some are employer firms, some are nonemployer businesses, and employment, receipts, payroll, and technological needs vary by industry [1, 4, 5]. The analytical function of Figure 1 is to scale the object of study: even a modest reduction in the cost and risk of digital adoption may be relevant for a substantial part of the U.S. economy.

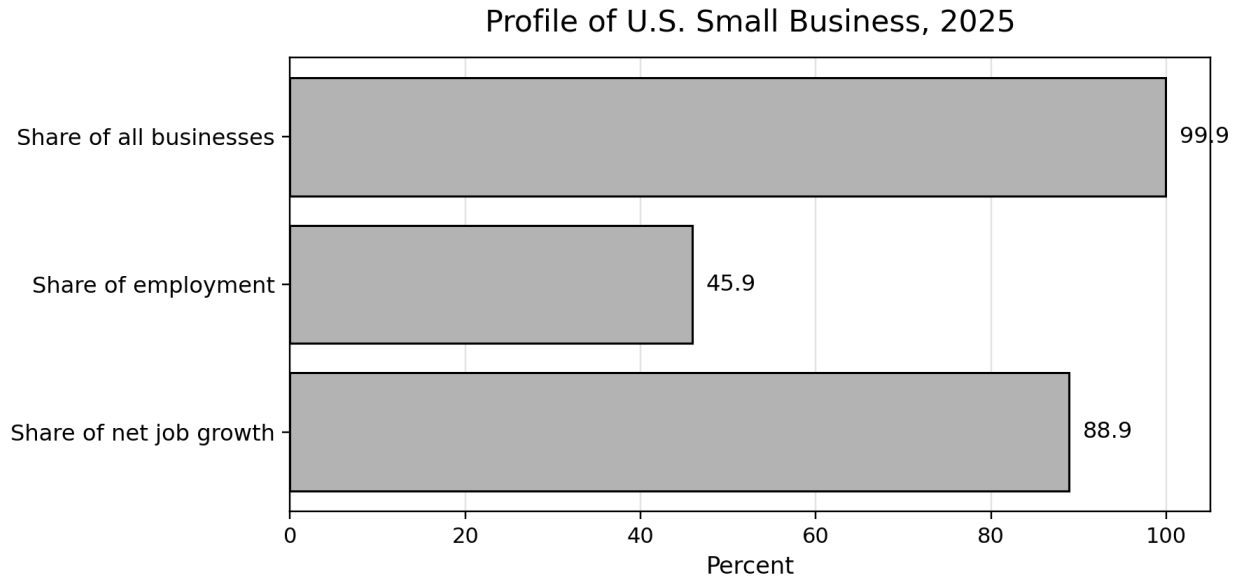


Figure 1. Profile of U.S. small businesses. Source: SBA Office of Advocacy, 2025 Small Business Profile [1]. The indicators are based on different denominators

The second empirical argument concerns innovation. According to NCSES and Census data, in 2020-2022, 22.9% of for-profit companies with at least one employee reported any innovation, 9.8% reported product innovation, and 19.9% reported business process innovation [7]. For the present study, it matters that process changes are already visible in U.S. business statistics, but the presence of process innovation does not imply radical BPR. Figure 2 justifies the focus on process change as an independent object of managerial modeling.

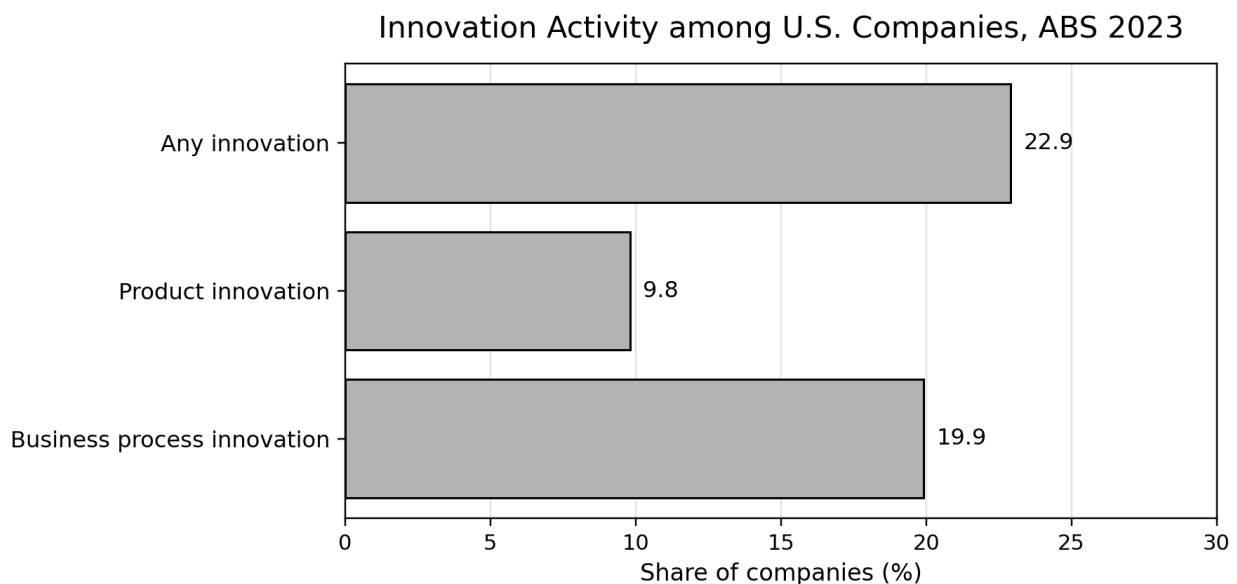


Figure 2. Innovation activity among U.S. companies, ABS 2023. Source: NCSES/Census, 2023 Annual Business Survey, data year 2022 [7]

The third argument concerns the sequence of technology adoption. The Census Bureau notes that, in ABS data, businesses more often identified cloud-based technology and specialized software as highly important

for processes or methods, whereas robotics and AI more often played a less foundational role [10]. At the same time, BTOS indicates growing AI use and substantial differences by size and sector. From December 2025 to May 3, 2026, overall AI use ranged between 17% and 20%; it was 37% among firms with 250 or more employees, 32% among firms with 100-249 employees, and below 20% among firms with up to four employees. By sector, AI use reached 39.7% in Information, 33.9% in Finance and insurance, and about 14% in Retail trade [9].

The practical implication is not to reject AI but to change the order of adoption. For most SMEs, AI should not be the first module of digital transformation. Safe use requires prepared data, access rules, human review, vendor assessment, and basic AI governance. Figure 3 shows that AI adoption is already visible but uneven; for that reason, the model places AI in a selective and later layer.

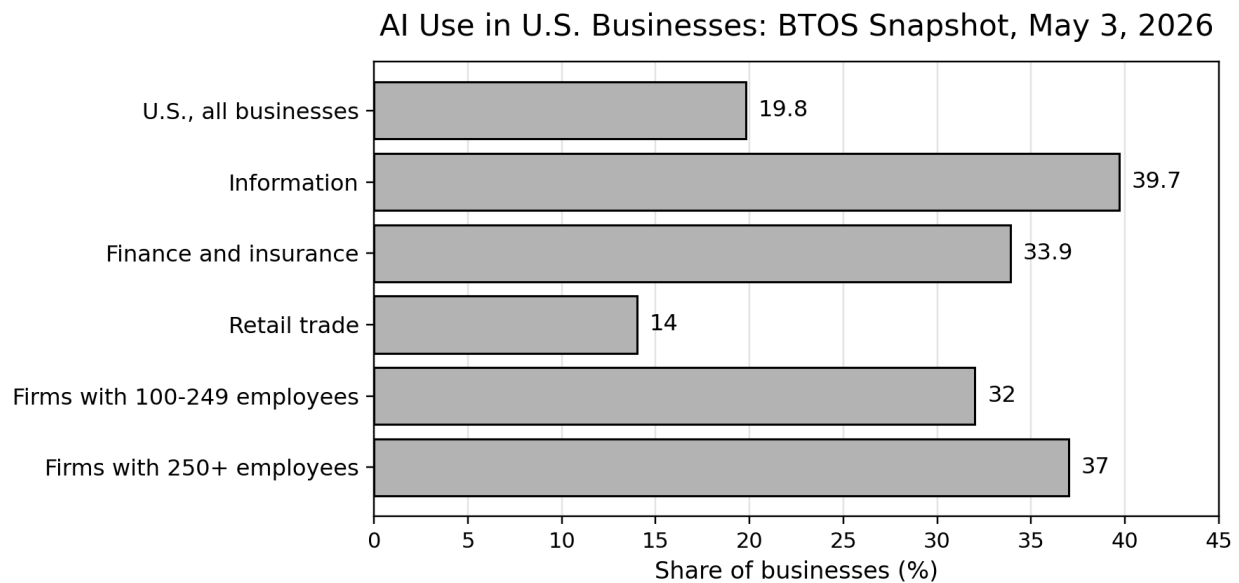


Figure 3. AI use in U.S. business according to BTOS. Source: U.S. Census Bureau BTOS [9]. Sectors and size groups are different slices and are not additive

4.2. The LITE-DT SME Model

The main result of the article is the LITE-DT SME model, or Low-disruption Incremental Technology-enabled Transformation for SMEs. Low-disruption digital transformation is defined here as the staged introduction of digital modules that preserves the firm's core process architecture, allows local micro-reconfigurations, and minimizes operational interruptions. The construct does not deny the transformational nature of change; rather, it rejects the assumption that transformation must begin with radical reengineering.

The logic of the model is based on dynamic capabilities: Baseline corresponds to sensing, Stabilize and Modularize to seizing, and Integrate, Selective Intelligence, and Scale to gradual reconfiguring [20, 21]. Unlike maturity models, LITE-DT SME does not imply a linear race toward maximum digital maturity. Its purpose is to secure the minimum sufficient depth of change for a specific process and a specific firm. Table 3 sets out the sequence of stages and the expected managerial function of each one.

Table 3. The LITE-DT SME model: sequence of low-disruption digital transformation

Stage	Managerial action	Expected outcome
1. Baseline	Map 5-7 key processes, manual operations, time losses, and points of data duplication.	Process map and list of bottlenecks without changing the process.
2. Stabilize	Define rules for data, access, backup, MFA, and basic cybersecurity.	Minimum digital hygiene and lower implementation risk.
3. Modularize	Introduce one small module: CRM, accounting SaaS, scheduling, inventory, e-commerce, or document workflow.	One measurable process effect without replacing the entire system.
4. Integrate	Link modules through APIs, dashboards, standard reports, and data ownership rules.	Reduced fragmentation and an emerging manageable data flow.
5. Selective Intelligence	Use AI or analytics only for repeatable tasks with verifiable outputs and human review.	Limited intelligent augmentation without delegating critical decisions to a machine.
6. Scale	Institutionalize practices through SOPs, training, KPIs, and regular review of vendors and processes.	Shift from an implementation project to a stable digital capability.

For SMEs, the primary issue is not the fashionable status of a technology or its promised vendor impact, but managerial criteria: process risk, implementation cost, data requirements, reversibility, and cyber risk. Cloud/SaaS solutions and specialized software should therefore usually have higher priority than AI, robotics, or full ERP replacement. This conclusion is consistent with ABS evidence on the importance of cloud-based technology and specialized software for processes and methods [10], as well as with research showing that SMEs have limited time and resources for business model experimentation [27]. Table 4 specifies the criteria for selecting digital modules.

Table 4. Selection matrix for digital modules in low-disruption transformation

Digital module class	Process risk	Data requirement and reversibility	Recommended stage
Cloud storage / shared workspace	Low	Low data requirement; high reversibility.	Stabilize
Accounting / payroll SaaS	Medium	Medium data requirement; medium reversibility.	Modularize
CRM or customer messaging	Low/medium	Medium data requirement; medium reversibility.	Modularize
Inventory / scheduling module	Medium	Medium/high data requirement; medium reversibility.	Modularize, Integrate
BI dashboard / connectors	Medium	High data requirement; medium reversibility.	Integrate
AI assistant for drafts/classification	Medium/high	High data requirement; high reversibility when use cases are limited.	Selective Intelligence
Robotics / full ERP replacement	High	High data requirement; low reversibility.	Only after Scale or as a separate project

The technological ladder of the model has three layers. The starting layer includes digital inventory, cloud storage, MFA, common reference data, and simple SaaS modules. The middle layer includes integrations, dashboards, and the automation of repeatable operations. The later layer includes AI, advanced analytics, and robotics. This sequence does not prohibit early AI experiments, but it places them within a controlled environment with rules for access, output verification, and risk management.

Table 5 translates the model into time horizons. Its function is to show that low-disruption transformation should rely on short cycles and explicit transition criteria rather than an open-ended digitalization program.

Table 5. Implementation roadmap for LITE-DT SME

Time horizon	Actions	Outcome criterion
0-90 days	Process map; list of digital gaps; inventory of data and vendors; MFA; backup.	Baseline visibility and lower operational risk.
91-180 days	One SaaS module in one process; user training; simple KPIs for time, errors, and re-entry.	Local effect without business disruption.
181-365 days	Data integration; dashboard; ownership rules; pilot AI use case with human review.	Shift from a digital tool to a digital capability.
Ongoing	Assessment of cyber risks, vendors, data quality, training, and SOP updates.	Maintaining results and preparing for scaling.

The governance layer is embedded in the model from the first stage. The NIST CSF 2.0 Small Business Quick-Start Guide is addressed to small and medium-sized organizations with modest or no cybersecurity plans [11]. The NIST AI RMF offers a voluntary and use-case-agnostic framework for managing AI risks in organizations of different sizes and industries [12]. Data, access rights, vendors, cybersecurity, and AI use cases are therefore treated not as a final add-on but as conditions of adoption. Table 6 presents the minimum governance rules for the model.

Table 6. Governance layer in LITE-DT SME

Governance layer	Minimum rule	Model stages
Data	Standard reference data, minimization of manual re-entry, responsible data owner.	Baseline, Stabilize, Integrate
Cybersecurity	MFA, backups, access control, incident plan, vendor security review.	Stabilize, Scale
Vendors	Review of data storage terms, exportability, scaling costs, and lock-in.	Modularize, Integrate
AI	Restricted use cases, human review, no critical decisions without verification, logging.	Selective Intelligence, Scale

The practical applicability of the model is supported by the U.S. support infrastructure. NIST MEP assists small and medium-sized manufacturers through operational improvements and risk reduction, while the SBA Small Business Digital Alliance provides small firms with open digital resources, training, and tools for digital presence, e-commerce, operations, and market access [13, 14]. The model therefore does not require fully internal digital competence; it allows firms to combine internal micro-projects with external support programs.

5. Discussion

The proposed model clarifies the boundary between digitalization and digital transformation. Digitalization may be limited to the adoption of a single tool, such as a CRM system or cloud storage. Low-disruption digital transformation begins when the tool changes a firm's managerial capability: it reduces data blind spots, makes repeatable operations observable, lowers dependence on individual employees, and enables decisions based on a shared information environment. LITE-DT SME is therefore not a list of technologies.

The model also departs from radical BPR. Hammer was right to argue that simply automating an obsolete process can lock in inefficiency [31]. For SMEs, however, the opposite extreme, full process redesign, may be too risky. The compromise is micro-reconfiguration: changing one role, one interface, one reference dataset, one access rule, or one process segment, measuring the effect, and only then expanding the change. This logic is consistent with light-touch BPM and infrastructural flexibility [26].

The sectoral applicability of the model varies. In retail trade, starting modules may include inventory, e-commerce, customer messaging, and returns management. In professional services, they may include document workflow, CRM, time recording, proposal templates, and secure storage of client data. In manufacturing, the starting points may be scheduling, quality records, supplier dashboards, and links to MEP programs. In finance and insurance, AI may appear earlier because data and analytical tasks are more developed, but requirements for risk control and human review are also stricter. This variation is consistent with the OECD observation that the SME digital divide widens when firms move from basic services to more complex technologies [15].

The main limitation of the study is that it does not demonstrate a causal effect of the model on profitability, productivity, or firm survival. Such a claim would require firm-level panel data, experimental or quasi-experimental validation, and aligned implementation metrics. The present article addresses a different task: it formulates a verifiable managerial artifact grounded in open statistics, the literature, and official methodological documents. The next stage of research may include case validation of the model in selected industries or a pilot survey of SMEs by LITE-DT SME stages.

6. Conclusion

The answer to the main research question is that U.S. SMEs can pursue digital transformation without radical reengineering through a low-disruption sequence: first map and stabilize current processes and data, then introduce small digital modules, integrate data, selectively use AI and analytics, and finally institutionalize new practices through governance, training, and KPIs.

The article's scientific contribution is the development of the construct of low-disruption digital transformation and the LITE-DT SME model. Theoretically, the model connects digital transformation research, dynamic capabilities, and the newer logic of BPM. Practically, it gives SME owners and advisers a managerial language: rather than adopting digital transformation in general, firms should select a process, a module, a risk criterion, a transition criterion, and a minimum governance layer. This makes digital transformation more manageable for firms that cannot afford radical redesign of their business processes.

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Declarations

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