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Mapping the Future of AI-Driven Digital Transformation in SMEs: A Bibliometric and Conceptual Framework Analysis Towards Sustainable and Inclusive Innovation

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A B S T R A C T

The integration of Artificial Intelligence (AI) into Small and Medium Enterprises (SMEs) has become a critical lever for achieving resilience, efficiency, and long-term sustainability in the digital era. However, despite AI's transformative potential, empirical evidence suggests a persistent gap between technological capabilities and actual adoption within the SME sector. This study employs a bibliometric analysis using VOSviewer with the keywords "artificial intelligence" OR "AI" AND "Small and medium enterprises" OR "SMEs" AND "digital", encompassing 150 Scopus indexed articles from 2017 to 2025. The visualizations reveal six prominent thematic clusters, including AI based adaptive strategies, post-pandemic digital transformation, decentralized finance, digital literacy, and emerging concepts such as green cybersecurity. Notably, overlay visualizations indicate that sustainability-oriented digital practices are gaining scholarly momentum, signaling a future research trajectory focused on inclusive, secure, and environmentally conscious AI applications in SMEs. This article proposes a conceptual model SDRAIS (SME Digital Resilience through AI and Sustainability) that integrates three strategic dimensions: Strategic AI Integration, Digital Capabilities, and Sustainability Orientation. The model advances theoretical development by aligning with the Dynamic Capabilities and TOE (Technology Organization Environment) frameworks, while also responding to gaps in Triple Bottom Line (TBL)-driven technology adoption. The findings offer new perspectives for policymakers, SME stakeholders, and researchers by emphasizing the importance of interdisciplinary approaches to foster AI-driven innovation ecosystems that are both competitive and sustainable. This study contributes to the evolving discourse on digital transformation in SMEs and sets a robust foundation for future empirical exploration.

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the global economy, accounting for over 90% of all businesses and 60% of global employment, including 98% of enterprises in Australia and approximately 99.9% in the United Kingdom (Chidukwani et al., 2022). However, MSMEs face significant challenges such as limited access to capital, technology, skilled human resources, digital infrastructure, and strategic capabilities to respond to global economic shifts including the COVID-19 pandemic and supply chain disruptions (Aruna, 2015; Nanda & Kumar, 2023). Globally, AI adoption rates among MSMEs remain low; in the United States, only around 5-40% have adopted AI, while in the UK, merely 25% of small enterprises surveyed have integrated AI into their operational strategies. This highlights a substantial gap between the potential of AI technologies and their actual implementation on the ground. A 2025 UK-based survey found that MSMEs adopting AI could experience productivity growth ranging from 27% to 133% compared to non-adopters (McKinsey Analytics, 2021; Mhlanga, 2020). The UK Department for Business and Trade's Small Business Survey, covering nearly 10,000 MSMEs, reported that productivity improvements were most prominent in administrative and marketing tasks where AI was utilized for schedule optimization, inventory management, and marketing content creation (Biswas et al., 2020). Similar findings emerged from the United States, where AI based HR as a Service platform like Employment Hero increased operational efficiency by 52%, work speed by 42%, and reduced paper usage by 65% (Roux et al., 2023; Sahoo & Chauhan, 2023).

Despite such significant efficiency gains, 43% of MSMEs in the UK still have no plans to integrate AI revealing a stark disparity between potential and readiness (Ahmadi, 2024; Almaududi Ausat et al., 2023). This study offers novelty through the development of a conceptual framework SME Digital Resilience through AI and Sustainability (SDRAIS) which integrates three strategic dimensions: (1) Strategic AI Integration, (2) Digital Capabilities, and (3) Sustainability Orientation. The dimension of Strategic AI Integration remains underexplored in MSME contexts, despite evidence of AI's strong performance in large enterprises. Recent meta studies show that AI adoption in MSMEs is constrained by barriers such as lack of skilled labor, cost concerns, and insufficient infrastructure (Engel et al., 2022; Zirar et al., 2023). A case study in South Africa revealed that AI adoption in MSME manufacturing remains extremely low and continues to require structured adoption frameworks highlighting both theoretical and practical gaps (Baabdullah et al., 2021; Dey et al., 2024; Madhavan et al., 2022). The Digital Capabilities dimension extends the discourse beyond basic technological adoption to assess digital literacy, the use of Accounting Information Systems (AIS)/FinTech, and overall organizational readiness (Coleman, 2023). This aligns with systematic reviews of digital transformation literature, which emphasize the lack of comprehensive digital roadmaps for MSMEs (Lodge et al., 2023). Meanwhile, the Sustainability Orientation dimension introduces elements such as green cybersecurity, green digital economy, and sustainable tourism integration topics that are still marginal and recently emerging in systematic reviews on environmentally conscious cybersecurity and green digital practices (Lodge et al., 2023). Recent bibliometric analyses of MSME digitalization and cybersecurity indicate fragmented research domains. Although digitalization studies are evolving, they rarely intersect with sustainable security topics, reflecting a methodological and thematic gap that complicates access to integrative approaches.

Furthermore, a systematic review on cybersecurity for SMBs confirms that lack of awareness, digital literacy, and funding remain the main barriers to adopting cybersecurity systems (Mandala et al., 2024). To date, there is no holistic approach that integrates technological security preparedness with environmental sustainability and strategic digitalization (Kraus et al., 2022; Syarova & Toleva-Stoimenova, 2023). The urgency of this

research is underscored by its economic, social, and ecological relevance (Parvez et al., 2023). Data clearly demonstrate that AI adoption can significantly enhance productivity ranging from 27% to 133% in the UK and lead to major cost efficiency gains in administrative and marketing operations (Ariffin et al., 2023). However, only a minority of MSMEs are strategically and politically prepared for AI integration. In the UK alone, 43% of MSMEs have no AI plans, and the rate is likely lower in developing countries due to infrastructure and policy support deficits (Jo & Park, 2023). From a sustainability standpoint, the integration of environmentally conscious digital strategies is increasingly crucial, as global regulations and benchmarks increasingly prioritize eco-friendly business practices (Addas et al., 2024). A study in Qatar confirmed that green cybersecurity significantly impacts the triple bottom line (environmental, social, and economic) in the transportation sector suggesting its relevance for MSMEs as well (AL-Dosari et al., 2023). Theoretically, the SDRAIS framework contributes to the development of the Dynamic Capabilities Theory (Teece) and the Technology Organization Environment (TOE) framework by incorporating the triple bottom line of sustainability (Al Hadwer et al., 2021; Katebi et al., 2022). This study also complements the agenda of AI adoption research through a stepwise organizational capability model, such as the prescriptive framework by (Ng et al., 2022), which recommends progression from awareness to generative AI utilization (Y. Zhang et al., 2020). However, existing models still lack an explicit environmental sustainability layer.

Rapid developments at the core of digital transformation and the proliferation of early-stage technologies have increasingly drawn attention (Bican & Brem, 2020; Feliciano-Cestero et al., 2023). However, recent studies have shown that the adoption of Artificial Intelligence (AI) within Small and Medium Enterprises (SMEs) remains at an early stage, with limited scope of implementation. For instance, a systematic literature review by (Hansen & Bøgh, 2021; Uwagaba et al., 2023) identified only 71 publications that specifically focus on AI applications in SMEs over an extended period (Oldemeyer et al., 2024). This highlights a significant literature gap between large enterprises and SMEs, particularly a lack of comprehensive research on AI applications in nonoperational areas such as marketing, human resource management, and holistic business strategy (Bekiş & Asiltürk, 2023; Farooq et al., 2023). Furthermore, the prevailing perspectives on technology adoption in SMEs often overlook integrative aspects, including organizational readiness, environmental and stakeholder pressures, and sustainability factors (Mukherjee, 2022). A cross-continental review by Costa et al. (2024) revealed that the barriers to AI adoption vary significantly across regions due to differing regulations, infrastructure, and human resource readiness (Choithani et al., 2024). Similarly, Mick et al. (2024) found that although digitalization is a priority, roadmaps that truly integrate digital maturity and Triple Bottom Line (TBL) principles are still rarely discussed in the SME literature (Ooi et al., 2023; Pillai & Sivathanu, 2020).

This recurring issue underscores the urgency of developing a conceptual framework that not only addresses AI adoption but also incorporates digital capabilities and sustainability orientation simultaneously (Uwagaba et al., 2023). The theoretical foundation for this study is grounded in three core theories. First, Dynamic Capabilities Theory (Teece, 2014, 2018), which posits that organizations must develop dynamic capabilities to adapt and respond to external changes such as AI-driven technologies and sustainability challenges. Second, the Technology Organization Environment (TOE) framework (Baker, 2012; Teece, 2014), which provides an analytical structure to understand technology adoption through technological, organizational, and environmental factors. Third, the Triple Bottom Line (TBL) and the Sustainable Development Goals (SDGs) frameworks (Gimenez et al., 2012; Khan et al., 2021), which emphasize that businesses should balance economic, social, and environmental dimensions. From an empirical perspective, numerous studies have confirmed a positive

relationship between AI adoption and business performance. In the UK, SMEs utilizing AI have reported productivity increases ranging from 27% to 133% (Afzal et al., 2023). Similar findings were reported in the US, where AI based Human Resource as a Service (HRaaS) platforms have improved operational efficiency and work quality by 42% to 65% (Tinguely et al., 2023). However, despite these advantages, organizational willingness and readiness for strategic AI adoption remain low; 43% of SMEs in the UK still lack a clear AI roadmap (Baldegger et al., 2020).

Both bibliometric analysis and systematic literature reviews emphasize that most AI research in SMEs remain concentrated on operational domains. There is limited exploration of AI interventions in areas such as marketing, logistics, new business models, or ecological aspects. These findings are reinforced by Dobler et al. (2024) in their study on AI in South African manufacturing SMEs. Meanwhile, emerging domains such as green cybersecurity and digital sustainability are gaining attention, though the integration of AI and sustainability remains underdeveloped, as highlighted in (Psarommatis & May, 2023) systematic review on technology driven sustainability in SMEs. Recently, conceptual frameworks that attempt to unify AI, digitalization, and sustainability have begun to emerge. These include the AI driven sustainable development framework by (Huang et al., 2021) and the prescriptive framework by (Danish & Senjyu, 2023) for phased AI adoption in SMEs (Omrani et al., 2024). However, these models have yet to incorporate generic and transferable AI elements such as forecasting, digital supply chain, Accounting Information Systems (AIS)/FinTech, and sustainability orientation into a single empirical model (Song, 2024). Theoretically, this study aims to enrich both the dynamic capabilities and TOE frameworks by integrating three innovative dimensions: Strategic AI Integration (forecasting, automation, supply chain management), Digital Capabilities (AIS utilization, digital literacy, readiness), and Sustainability Orientation (green cybersecurity, ecotourism, SDGs alignment) (Liu et al., 2024; Wijayanti et al., 2024). The model, referred to as SDRAIS (Sustainable Digital Readiness and AI Strategy), is expected to explain the variation in performance among SMEs that succeed in adopting digital technologies in a gradual, measurable, and environmentally responsible manner (Baker El-Ebiary & Alawi, 2020; Kurniati & Suryanto, 2021).

Academically, this research addresses a central question: How does the integrated role of strategic AI, digital capabilities, and sustainability orientation enhance business resilience, competitive advantage, and decision-making quality in SMEs? The core argument is that the existing research gap particularly regarding multidimensional adoption and non-manufacturing sectors in developing countries can be addressed through the SDRAIS framework and theoretically grounded, empirically enriched mixed-method research. The practical contribution of this study goes beyond academic literature, offering a strategic foundation for designing sustainable digital roadmaps applicable to SMEs in Indonesia and other developing nations. Local governments, SME associations, and stakeholders can adopt this framework to enhance digital and sustainability readiness. Thus, the study promises significant theoretical, practical, and policy contributions to building resilient and sustainable SMEs in the digital transformation era.

2. METHOD

The methodology employed in this study is the Systematic Literature Review (SLR), a structured approach aimed at identifying, evaluating, and synthesizing relevant findings from previous studies to comprehensively and transparently answer research questions (Shona, 2023). The primary objective of SLR is to systematically compile scientific evidence that meets specific inclusion criteria, thereby generating a comprehensive understanding of the subject under investigation (Mathew, 2024; van Wee & Banister, 2023). As a research method, a

systematic and targeted literature review strengthens the conceptual foundation and serves as a basis for both theoretical advancement and practical application (Hiebl, 2023).

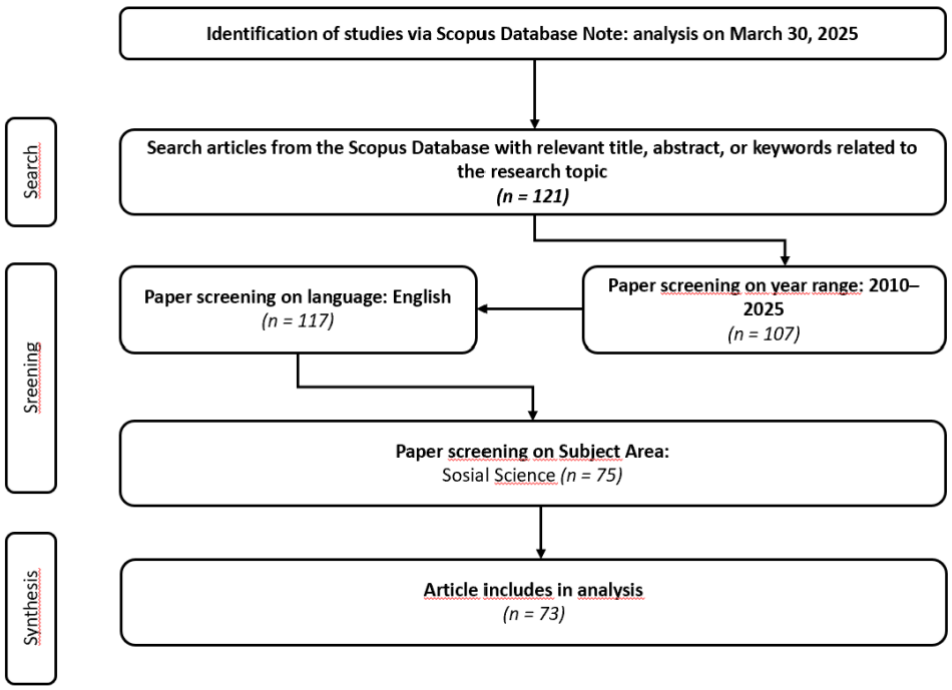

Figure 1. Prisma Flow Diagram

In this study, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) approach is utilized to ensure transparency and replicability in the literature reporting process. If deemed necessary, there is an attachment regarding the lattice of the instrument or fragments of the material used (Bacq et al., 2017). If there are statistical formulas used, the commonly used formulas do not need to be written. All specific provisions set by the researcher in order to collect and analyze data are described in this method section. This section is written up to a maximum of 10% (for qualitative research) or a maximum of 15% (for quantitative research) from the body of the article (Huyghe et al., 2016). PRISMA facilitates the preparation of unbiased review reports and enhances methodological accountability (Everitt, 2023). This guideline has now become a widely adopted standard for reporting in various research domains to improve the quality and rigor of systematic reviews (Klerings et al., 2023).

The data collection process was carried out by searching for article titles in the Scopus database using the keywords: "artificial intelligence" OR "AI" AND "Small and medium enterprises" OR "SMEs" AND "digital", covering publications from 2017 to 2025. The retrieved documents were obtained in RIS file format. The population of this study consists of scientific publications on the integration of AI and deep learning in vocational education across all countries indexed and published in Scopus, totaling 150 academic articles. To be included in the analysis, articles had to meet the following criteria: (1) indexed in the Scopus database, and (2) directly relevant to the research topic under review. Scopus was selected as the primary source due to its reputable standing in the academic community and its rigorous peer-review process. Furthermore, Scopus offers abstracts and citation data from a wide range of peer-reviewed scientific literature, making it a reliable source for comprehensive academic research. The platform also provides extensive and in-depth information on research outputs from

multiple disciplines published globally. In addition, its advanced search features allow researchers to filter and locate scholarly references based on author names, keywords, publishers, publication years, or geographical locations, making the data retrieval process more efficient and accurate.

3. RESULTS AND DISCUSSION

3.1 Artificial Intelligence (AI), Small and Medium Enterprises (SMEs), and digitalization can be identified through bibliometric analysis

Adaptive strategy and AI based competitive advantage, this cluster highlights how SMEs adopt Artificial Intelligence (AI) as part of adaptive strategies to build long-term competitive advantage. For example, (Chen et al., 2022) emphasize that AI particularly in the form of AI-enhanced forecasting and corporate planning can enhance SME resilience through improved risk analysis and future scenario planning (Carayannis et al., 2025). Meanwhile, studies by (Chen et al., 2021, 2022) stress that AI-driven process automation and data-based decision-making increase operational efficiency, customer satisfaction, innovation, and overall competitiveness (Arroyabe et al., 2024). The resource orchestration approach has proven effective in the manufacturing sector, where SMEs reorganize internal resources (technology, expertise, data) to implement AI and develop sustainable long-term strategies (C. Zhang & Gong, 2023). Furthermore, the integration of AI with strategic foresight provides a superior risk-prediction framework, reinforcing SME resilience and sustainability in the face of market volatility (Savytska et al., 2023). (Wyrzykowska et al., 2024) also found that the combination of corporate strategy, SME resilience, and Sustainable Development Goals (SDGs) creates a strong synergy in the digital-era SME ecosystem. Thus, this cluster thematically focuses on adaptive SME strategies that integrate AI (forecasting, automation, analytics) to achieve competitive advantage, organizational resilience, and long-term sustainability. The name "Adaptive Strategy and AI-Based Competitive Advantage" comprehensively reflects the essence of this thematic cluster (Madzimure et al., 2020).

Digital transformation and covid-19 challenges in SMEs, this cluster summarizes the dynamics of SME digital transformation during and after the Covid-19 pandemic. (Aljarboa, 2024) analyzes how the digital transformation research landscape shifted before and after Covid-19, showing that SMEs initially approached digitalization reactively, but later regarded it as a vital strategy for post-pandemic survival (Petropoulou et al., 2024a). Similar findings by (Metin et al., 2024) highlight the role of digital technologies such as e-commerce, digital marketing, and digital capability development in strengthening SME business resilience. While digitalization presents clear benefits, this cluster also identifies the widening digital divide that emerged during Covid-19. Many SMEs lacked the infrastructure, knowledge, or organizational support to swiftly adopt new technologies. (Petropoulou et al., 2024a) noted that digital transformation models became critical roadmaps for SMEs post-Covid, with key elements such as organizational aspects, service sectors, technology adoption, and empirical analysis forming the core pillars of future research (Petropoulou et al., 2024b). Other studies such as those by (Amelda et al., 2021; Khalil et al., 2022) revealed that digital technologies like online platforms and CRM systems played a pivotal role in enhancing SME robustness and resilience during the crisis (Soomro et al., 2024). Accordingly, this cluster clearly reflects a dual perspective: digital transformation as a responsive and resilient strategy, and challenges in addressing digital divides and organizational readiness that must be overcome for successful transitions (Rajaram & Tinguely, 2024). The title "Digital Transformation and Covid-19 Challenges in SMEs" captures this balanced view of both opportunities and constraints.

AIS, fintech, and decision-making quality in SMEs this cluster focuses on the use of Accounting Information Systems (AIS), financial technologies, and information systems to enhance the quality of managerial decision-making in SMEs (Hernández, 2023). Articles by (Al-Hattami et al., 2024; Bonsón & Bednárová, 2019; Tran, 2023) developed models showing that the effectiveness of digital AIS directly influences decision quality, with perceived usefulness and technological know-how as key variables (OECD, 2024). Tran (2023) extended these findings in the post-Covid context in Jordan, where cloud-based AIS systems improved real-time monitoring and fraud prevention (Xu et al., 2024). The role of Financial Tech (FinTech) is also addressed in the paper "The Digital Transformation of AIS under FinTech" (2025), which highlights how FinTech accelerates AIS digitalization in small SMEs, improving efficiency and the accuracy of financial reporting (Yen et al., 2024). Moreover, research applying the Task-Technology Fit (TTF) model shows that alignment between tasks and technology makes Computerized AIS (CAIS) highly effective in supporting decision-making, especially in investment and liquidity management (Tawil et al., 2024). The study “Association between Accounting Knowledge, AIS Utilization, and System Quality” by (Osarenkhoe & Fjellström, 2024) further confirms that AIS system quality is a crucial determinant of business performance and decision-making in SMEs even in developing countries such as Indonesia.

3.2 Distribution of Research Related to AI Integration and Digitalization in Small and Medium Enterprises (SMEs)

The bibliometric visualization results generated using VOSviewer with the keywords "artificial intelligence" OR "AI" AND "Small and medium enterprises" OR "SMEs" AND "digital" reveal a significant development in the research landscape concerning digitalization and the application of artificial intelligence in the SME sector. The density visualization indicates that the topics of “artificial intelligence” and “digital transformation” represent the areas of highest density, signifying that these two themes are the central pillars of scholarly discourse related to digital transformation in small and medium-sized enterprises. This finding aligns with (Aboelmaged & Hashem, 2018, 2019), who emphasize that AI adoption readiness is crucial for enhancing the efficiency and resilience of SMEs in the face of global pressures.

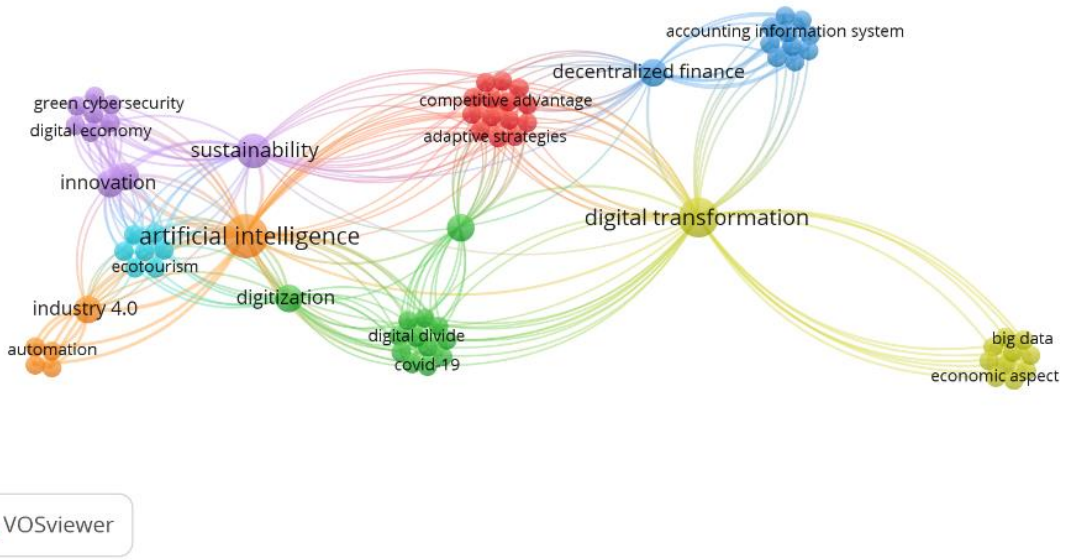

Figure 2. Bibliometric Visualization Results Based on Network Visualization

Furthermore, the network visualization reveals six major clusters that form a diverse yet interconnected thematic structure. The first cluster focuses on technological innovations such as Industry 4.0, digitization, and automation, illustrating the technological drive as a foundation for SME digitalization. The second cluster addresses topics related to digital finance and AI based accounting information systems, including decentralized finance, which has emerged as a trend in enhancing financial inclusion among SMEs (Agyekum et al., 2022). The third cluster highlights social issues and disruptions such as the digital divide and COVID-19, reflecting the challenges of unequal digital access that weaken SME digital resilience during times of crisis (Kobugabe & Rwakihembo, 2022; Thathsarani & Jianguo, 2022).

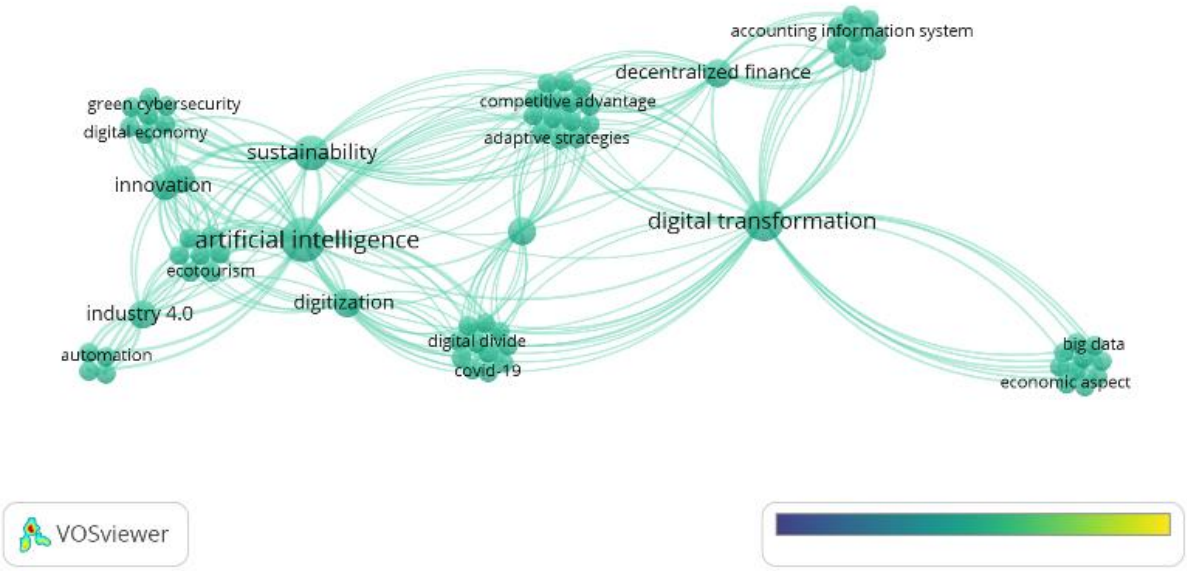

Figure 3. Bibliometric Visualization Results Based on Overlay Visualization

Meanwhile, the overlay visualization highlights the emergence of new topics such as green cybersecurity and decentralized finance, signaling an important shift in research toward sustainability and digital security within the SME context (Razzetti et al., 2022). These findings strengthen the argument that recent studies are not solely focused on technology adoption but are increasingly considering strategic, adaptive, and long-term sustainability aspects (Chinwe Chinazo Okoye et al., 2024). Accordingly, this research makes a significant contribution to understanding the trajectory of AI driven digital transformation in SMEs and opens avenues for developing theoretical models that integrate technology, sustainability, and competitive strategy in the era of disruption (Taherizadeh & Beaudry, 2023).

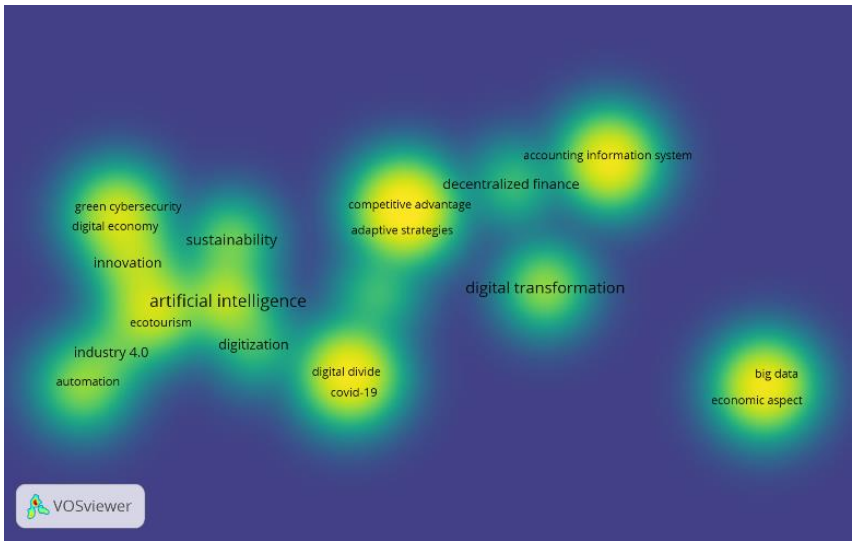

Figure 3. Bibliometric Visualization Results Based on Density Visualization

Based on the visualization and bibliometric analysis using VOSviewer, it can be concluded that future research trends will increase toward the integration of artificial intelligence, adaptive business strategies, and sustainability principles within the context of digital SMEs (Gladysz et al., 2023). Keywords such as *decentralized finance*, *green cybersecurity*, and *digital divide* emerging in the overlay visualization reflect a shift in focus from mere digitalization toward inclusive, secure, and long-term technology governance (Wei & Pardo, 2022). This suggests that future studies will not only address technology adoption but also explore how AI can be leveraged to shape resilient business models, promote equitable digital access, and strengthen green economic practices (Chaudhuri et al., 2022). Moreover, the strong linkage among *digital transformation*, *competitive advantage*, and *sustainability* underscores the importance of an interdisciplinary approach that combines information technology, strategic management, and sustainable development. Therefore, future research agendas should be directed toward the development of conceptual and empirical models that explore the role of AI in supporting digital inclusion for SMEs and addressing global challenges such as climate crises, digital inequality, and data-driven economic transformation (Salah & Ayyash, 2024).

4. CONCLUSION

This bibliometric study reveals that research on AI integration in SMEs is rapidly evolving toward multidimensional and interdisciplinary domains. The identification of six thematic clusters and emerging keywords such as green cybersecurity, digital divide, and decentralized finance highlights a shift in scholarly focus from basic digital adoption to more strategic, secure, and sustainable implementations of AI. The proposed SDRAIS framework responds to this evolution by synthesizing Strategic AI Integration, Digital Capabilities, and Sustainability Orientation into a unified conceptual model. This model not only enriches the theoretical landscape particularly the Dynamic Capabilities and TOE frameworks but also provides actionable insights for enhancing SME resilience, competitiveness, and environmental accountability. Looking forward, future research should explore the empirical validation of SDRAIS across diverse economic contexts, especially in developing countries where infrastructure gaps and digital inequalities persist. Additionally, the increasing relevance of eco-

digital ethics, regulatory frameworks, and AI governance suggests that upcoming studies must address broader socio-political implications of digital transformation. In essence, this study lays the groundwork for building AI-enabled SMEs that are not only technologically advanced, but also socially inclusive and ecologically responsible.

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