

The Gendered Landscape of Digital Technology Adoption in SMEs: A Systematic Synthesis Of Patterns

Zhelyu VLADIMIROV

Sofia University St. Kliment Ohridski, Sofia, Bulgaria
jeve@feb.uni-sofia.bg

Irena MLADENOVA*

Sofia University St. Kliment Ohridski, Sofia, Bulgaria
*Corresponding author, irenaml@feb.uni-sofia.bg

Olya HARIZANOVA

Sofia University St. Kliment Ohridski, Sofia, Bulgaria
oharizanova@phls.uni-sofia.bg

Abstract. *The goal of this study is to investigate the research landscape related to digital technology adoption in female-led small and medium-sized enterprises (SMEs) through a systematic literature review (SLR). Analysing publications from Scopus and Web of Science, the study identifies sporadic scholarly interest in gender-related topics and digitalisation after 2006, and a significant surge since 2018. However, there is a notable lack of publications that thoroughly address gender differences in the adoption of digital technologies by SMEs. The thematic analysis and synthesis highlight three emerging patterns. First, while gender-based differences in digital technologies adoption exist, they are primarily driven by structural firm characteristics – such as size, age, and sector – rather than the manager's gender. Second, the adoption of specific digital technologies reveals gendered patterns and distinct drivers. Third, digitalisation emerges as a paradoxical and context-dependent catalyst: it is found to empower female entrepreneurs to overcome socio-cultural barriers while simultaneously enabling the replication of offline inequalities in the digital space. The findings of this study outline areas of inconclusive empirical results that could inform future research. It formulates recommendations for policymakers to design gender-sensitive digital upskilling and financial support programs that can help increase the pace of female-led SMEs' digitalisation.*

Keywords: digitalisation, female-led SMEs, digital gender divide, structural firm characteristics, systematic literature review.

Introduction

During the last decade, rapid advancements in information and communication technologies (ICT) have created both opportunities and threats for small businesses. Digital technologies enable small and medium-sized enterprises (SMEs) to reinvent business models and organisational structures. Yet, they often face unique challenges compared to large enterprises, such as limited resources, skills and expertise, that hamper their digitalisation (Zahoor et al., 2023).

The SME leadership (owners and managers) is crucial in driving both operational and strategic decisions. Leaders' characteristics and behaviours may either facilitate or block the implementation of digital technologies. However, the specific impact of managerial characteristics, and in particular gender, on digital technologies adoption remains an area of ongoing discussion and limited understanding (Eze et al., 2023).

The gender of SME managers plays a significant role in the extent and patterns of technology integration. It shapes their strategic choices, risk-taking behaviours, and decision-making process. Women and men face different opportunities and barriers when integrating

technology into their daily lives and business operations. Current research indicates that female entrepreneurs are often underrepresented in ICT-heavy sectors, which may contribute to a gendered digital environment (Gaweł & Mińska-Struzik, 2023). Some argue that male entrepreneurs are more likely to implement new technologies than female entrepreneurs (Plečko et al., 2024). Furthermore, socio-cultural factors and risk-taking behaviours appear to shape how men and women approach digital readiness (Eze et al., 2023). Although digital technologies are sometimes viewed as neutral tools with high potential to empower women and reduce traditional business barriers (Islam & Muzi, 2022), critics argue that offline inequalities often reappear in the digital sphere (Schillo & Ebrahimi, 2022).

Despite the growing scholarly interest in the intersection of gender and SME leadership, reported findings on digital technology adoption remain inconclusive. Thus, this study aims to take stock of extant research and examine the topic's evolution to identify patterns and knowledge gaps. To achieve this, the following research questions are addressed:

RQ1: What research topics emerge regarding digital technology adoption and SME owners/managers' gender?

RQ2: Does extant research reveal differences between female- and male-led SMEs in terms of digital technology adoption, digitalisation and digital transformation?

RQ3: How can such differences be explained and bridged?

The rest of the article is structured as follows. Section 1 outlines the methodology. Section 2 highlights key results from a more extensive systematic literature review. Section 3 discusses the findings of the thematic analysis. The last section concludes.

Methodology

To ensure a rigorous, transparent, and reproducible synthesis of existing research, this study employs a systematic literature review (SLR) approach. The methodology follows the four-stage framework proposed by Kraus et al. (2020). This structured process was chosen to minimise researcher bias and provide a comprehensive map of the intersection between gender and digital technology adoption in the SME sector.

The search process was conducted across two primary high-impact academic databases: Scopus and Web of Science, with some additional sources consulted in order to avoid potential bias in selecting the documents to be included. The two databases were chosen due to their extensive coverage of peer-reviewed journals in business, management, and technology. The search strategy utilised a combination of Boolean operators (AND, OR) to link the three core conceptual pillars of interest to this study: (1) digitalisation (e.g., “digital transformation”, “digitalisation”, “ICT adoption”), (2) SMEs (e.g., “small business”, “medium-sized firms”), and (3) female owner/manager (e.g., “female-led”, “women entrepreneurs”). Only original empirical research (articles and conference papers) in English was included, with no start year limit to encompass the historical evolution of digitalisation-related concepts. The end year was limited to the 2024 full year.

Initially, the search yielded a broad set of results, which were then subjected to a multi-layered screening process. First, titles, abstracts, and keywords were evaluated for relevance. As a result, irrelevant studies and duplicates were removed. Subsequently, the researchers performed a full-text review to ensure the studies provided empirical evidence specifically related to the gendered aspects of digital technology adoption in SMEs.

The final selection resulted in a core sample of 66 empirical studies, which were retrieved and analysed in depth. To ensure the reliability of the synthesis, each article was coded based on

its geographic focus, methodology (qualitative, quantitative, or mixed-methods), and key findings regarding the topics of interest, e.g., barriers and drivers, the role of gender of SME owner/manager, and specific digital technologies adopted. This systematic categorisation allowed for the transition from a purely descriptive overview to the thematic synthesis presented in the following sections. The full text of the core sample was reviewed to answer the research questions. Due to space limitations, this article highlights only the key findings, and some of the documents reviewed as part of the SLR are not included. The search process is illustrated in Figure 1.

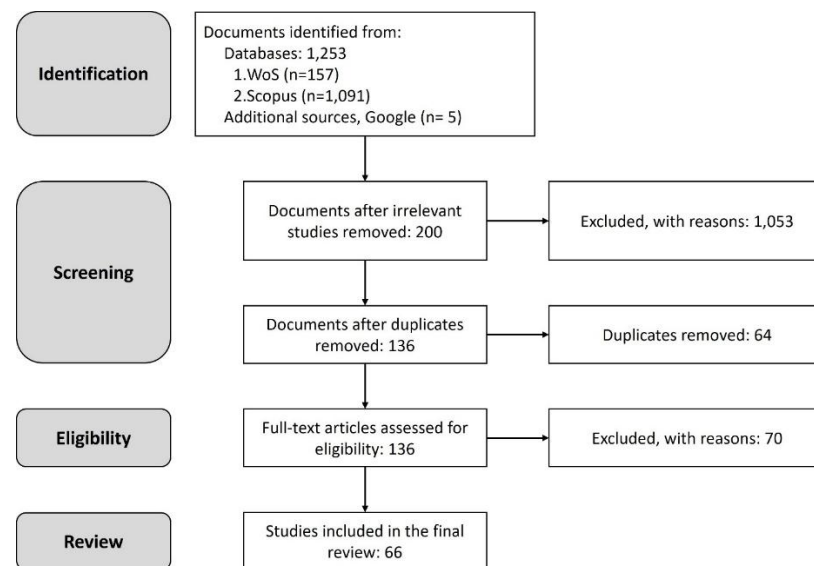


Figure 1. Search process steps

Source: Authors' representation

Results

Publication Evolution and Source Landscape

Mapping the relevant articles reveals a clear upward trajectory in scholarly interest regarding the role of gender and digitalisation in SMEs. While the period between 2006 and 2017 was characterised by sporadic and fragmented publications, a significant increase was observed from 2018 onwards, reaching a peak in the last year covered. This trend indicates that the digitalisation of female-led firms has transitioned from a niche to an important topic in entrepreneurship and management literature, likely accelerated by the global shift toward remote work and e-commerce during the COVID-19 pandemic (Rita & Nastiti, 2024; Sörensson & Ghannad, 2024). Yet, the review presents a fragmented picture with almost no studies devoted explicitly to the digitalisation of female-led SMEs. Most examined studies cover the specificity of female entrepreneurship and digitalisation, benefits/barriers to adoption, and differences between male- and female-led SMEs concerning specific digital technologies (mainly e-commerce, social media marketing, and mobile money). The assessment of the number of journals shows similarly high fragmentation with no obvious leading outlet on the topic.

The geographic distribution indicates a global yet uneven interest. Research is rather concentrated in developing and emerging economies, such as Indonesia, Malaysia, India, and several African nations (Alam et al., 2022; Budiarto et al., 2023; Chatterjee et al., 2022), where digitalisation is frequently framed as a main tool for economic inclusion. Conversely, studies from

developed economies tend to focus more on strategic digital maturity and participation in high-tech sectors (Gaweł & Mińska-Struzik, 2023; Orser et al., 2019; Schillo & Ebrahimi, 2022). Subsequently, the social and cultural contexts frame the research goals, approaches, and the practical recommendations formulated based on the findings.

Methodological Patterns

A dominant trend in the analysed literature is the heavy reliance on quantitative research designs. A larger part of studies adopts cross-sectional surveys and statistical analyses to test the impact of gender-related variables (Eze et al., 2023; Khan et al., 2024; Plečko et al., 2024; Quaye et al., 2024). Qualitative studies, while fewer in number, provide deeper insights into the “lived experiences” and the specific socio-cultural barriers faced by female entrepreneurs in the context of digitalisation (Lemaire et al., 2021; Olsson & Bernhard, 2021). However, a notable methodological gap remains regarding longitudinal research, which limits the ability of researchers to track the long-term evolutionary effects of digitalisation and its interplay with gender on firm performance. In terms of theoretical lenses, authors step on a variety of theories to study technology adoption. Interestingly, no studies were found to use the cyberfeminism theory, which emphasises the gender perspective on SME digitalisation and asserts that digital technologies have lowered traditional gender barriers in entrepreneurship (Deng et al., 2025).

Emergent Thematic Clusters

The content analysis of the core sample of studies included in the SLR reveals three distinct patterns in how technology adoption in SMEs is investigated regarding the gender perspective, in response to the first research question. The emerging research topics are briefly presented here, and help reveal the differences between female- and male-led SMEs and their paths to digitalisation, in response to the second research question.

The first cluster of patterns highlights the structural dominance over gender as an explanation of the different success rates and paths to digitalisation of male- and female-led SMEs. A recurring finding across the majority of empirical data is that firm-level characteristics – such as firm size, age, and sector – are stronger predictors of digital adoption than the SME manager/owner’s gender (Gaweł & Mińska-Struzik, 2023; Islam & Muzi, 2022; Khan et al., 2024). Sectoral representation and company profiles are gender-biased, though. Studies consistently report that female-led SMEs are concentrated in traditional, low-income, low-growth sectors with lower digital intensity, such as retail and personal services (Lemaire et al., 2021; Orser et al., 2019). These are typically the sectors that engage less in digitalisation and do not enjoy much financial or other support. That is, it is not the gender of the owner/manager, but the choice of sector in which they operate their enterprise, that would impact whether to adopt digital technologies and with what success.

The second cluster explores the technology-specific trends, suggesting that it is the differences in digital skills between male and female owners that shape their choices of what digital technologies to adopt and why. That is, gender has a role in digitalisation, but it is derived from their educational and technological backgrounds. Some researchers consider that the gender-based technological gap puts female-led businesses at a competitive disadvantage; female entrepreneurs generally have lower digital competence and are less likely to adopt new technology and digitalise their business. The review shows a clear concentration of research on “accessible” digital tools. Female entrepreneurs’ adoption of digital technology is driven by perceived utility and perceived ease of use; they value simpler solutions that are compatible with their working habits (Lemaire et

al., 2021) and business operations (Mametja et al., 2023). Most studies investigate gender differences in the adoption of social media marketing, e-commerce, and mobile money (Alam et al., 2022; Jiménez-Zarco et al., 2021; Kurnia Sari et al., 2024), which are more compatible with the types of sectors they operate, as discussed above. In contrast, there is an almost complete absence of empirical evidence regarding gendered patterns in the adoption of complex emerging technologies like AI, Big Data, or Blockchain (Centobelli et al., 2022; Rožman & Tominc, 2024), which might be more useful in other types of sectors largely dominated by male owners/managers.

The third cluster stresses the influence of the context to point that it is not inherently the gender, but the gender equality in the specific society that explains the differences in digital technologies adoption. Some authors consider that digital technologies create a more meritocratic digital environment that could reduce gender inequality gaps (Gaweł & Mińska-Struzik). The Internet is viewed as a neutral digital infrastructure with empowerment potential for women, which benefits female-owned businesses by providing an inclusive space (Lemaire et al., 2021). Digital technologies offer opportunities and challenges for female entrepreneurs regarding work-family life balance. However, whether these benefits and opportunities are achieved by female entrepreneurs depends on the context in which they are embedded. The empirical results reviewed show that the influence of gender on digital adoption is not universal but highly context-dependent. In environments with high levels of gender inequality, the digital divide is reported as more significant (Dutta & Shivani, 2023; Mustafa et al., 2021; Wang et al., 2023), whereas in gender-equal contexts, the differences between male and female managers tend to diminish significantly (Zahoor et al., 2023).

Discussion

The three distinct patterns, while taking different lenses to the topic, come to compatible conclusions, and help explain the differences between male- and female-led SMEs concerning digital technologies adoption. These are discussed below to provide possible explanations and recommendations on how such differences can be bridged, thus answering the third research question. Future research guidelines are suggested based on the gaps and inconclusive findings identified.

The Interplay of Gender, Firm Characteristics, and Digital Adoption

The empirical evidence reviewed within this systematic literature review highlights a complex relationship between the gender of the owner/manager and the paths to digitalisation of SMEs. While female entrepreneurship is globally increasing as a way to overcome inequalities, men still prevail in the entrepreneurial landscape (Jiao et al., 2022; Schillo & Ebrahimi, 2022). A significant consensus suggests that the observed digital gap is often not inherently gender-based but reflects structural profiles: female-led SMEs are typically smaller, younger, concentrated in traditional, low-growth service sectors, and have less access to resources (Islam & Muzi, 2022; Khan et al., 2024; Lemaire et al., 2021). These structural profiles are better predictors of the level of digitalisation and the types of digital technologies adopted than the gender of the entrepreneurs.

Regarding psychological drivers, studies on risk attitude and its relationship with gender present a dichotomy. Some authors suggest female managers exhibit greater risk aversion and focus on the long-term survival of their business (Gaweł & Mińska-Struzik, 2023; Lopez-Nicolas et al., 2020). However, others argue that the “risk-taking vs. risk-aversion” dichotomy is a stereotypical oversimplification, noting that women are fully capable of driving organisational innovation (Manolova et al., 2020). Future research could deepen our understanding of the role of

psychological drivers and the mechanisms through which they shape female entrepreneurs' decisions with regard to digitalisation.

Digitalisation as a Double-Edged Sword: Benefits and Barriers

Recent studies reveal that female entrepreneurs are embracing the technology (Eze et al., 2023). Digital technologies are often viewed as tools for empowerment, offering female entrepreneurs opportunities to balance work-family life and overcome socio-cultural restrictions (Jiao et al., 2022; Lemaire et al., 2021; Wang et al., 2023). Yet, some studies report that this balance deteriorates as a result of the adoption of digital technologies by increasing the pressure to be constantly online and blurring the professional-personal separation (Olsson & Bernhard, 2021).

Digitalisation is found to reduce market entry barriers and help optimise the limited resources (Budiarto et al., 2023; Schillo & Ebrahimi, 2022). Digitally equipped female-led enterprises survived longer and demonstrated higher competitiveness (Rita & Nastiti, 2024). This proved vital for the resilience of SMEs during the COVID-19 pandemic (Rita & Nastiti, 2024; Sörensson & Ghannad, 2024).

Despite such benefits, offline inequalities often migrate to the digital sphere (Deng et al., 2025; Olsson & Bernhard, 2021; Orser et al., 2019). While researchers agree on the crucial role of digitalisation in boosting women's entrepreneurship, female entrepreneurs continue to face gendered barriers. These include digital stress, lack of financial resources, and weaker access to networks (Jiménez-Zarco et al., 2021; Mustafa et al., 2021; Olsson & Bernhard, 2021) to support their digitalisation. Interestingly, differences within subgroups of female entrepreneurs may be more significant than the divide between genders (Deng et al., 2025). Extending research on what drives such inequalities, possible moderating and mediating factors, and the role of the institutional context could help formulate specific responses by entrepreneurs and governments alike.

Gender Patterns in Specific Technologies and Strategic Responses

The choice of specific digital technologies to be adopted reveals distinct gendered patterns. Men are generally more likely to adopt mobile marketing, new technologies, and perceive digitalisation as having a higher social impact (Eze et al., 2023; Lemaire et al., 2021; Plečko et al., 2024; Quaye et al., 2024). Conversely, women show high commitment to social media marketing and e-commerce to build relationships and achieve financial results (Alam et al., 2022; Gawel & Mińska-Struzik, 2023; Jiménez-Zarco et al., 2021; Kurnia Sari et al., 2024).

The impact of gender varies by context: it may moderate entrepreneurial intentions more strongly for men (Chatterjee et al., 2022), yet the link between digital literacy and technology use is reported to be stronger for female managers (Zahoor et al., 2023). Some studies find no gender differences in certain technologies and their application, such as AI-supported practices or digital infrastructure (Centobelli et al., 2022; Rožman & Tominc, 2024). According to Rožman & Tominc (2024), the AI-supported entrepreneurial practices wave gender-based advantages and limitations. Similarly, Centobelli et al. (2022) find that gender is not among the founder-specific factors that affect the adoption of intra- and inter-organisational digital infrastructures. However, such results should be discussed from the broader perspective that includes the choices made and opportunities available to female entrepreneurs for starting a business. Digital literacy and technological background might be more important in defining which technologies female-led SMEs will adopt. That is, the educational background and gendered choices regarding STEM education might be at the core of digital technologies adoption discrepancies.

To address such issues, research emphasises that governments must bridge remaining gaps. In the short run, support to female-led SMEs could be provided through tailored training programs and access to funding (Budiarto et al., 2023; Dutta & Shivani, 2023; Mametja et al., 2023), as well as awareness-building to stimulate digital technologies adoption. More strategically, policies encouraging gender equality in STEM education could address the root causes of the gendered gaps in digitalisation.

Conclusion

The goal of this study was to map the research landscape regarding the gender perspective on digital technology adoption in SMEs. The systematic literature review showed a steady increase in scholarly interest, particularly after 2018. However, a significant gap remains: there is a lack of publications that thoroughly address gender differences in the adoption of the next-generation digital technologies such as AI, IoT, Big Data, and Blockchain.

The thematic analysis revealed that while differences exist between male- and female-led SMEs, they are primarily driven by structural factors – such as firm size, age, and sector – rather than by the owner/manager's gender itself. Digitalisation appears to be a dual-natured process for female entrepreneurs: it offers vital tools for work-life balance and market entry, yet it often mirrors and reinforces existing offline socio-cultural inequalities. To better understand the role of the owner/manager's gender in the adoption of new digital technologies, future research could explore the complicated mechanisms in which it interacts with other structural and contextual factors. Future studies should also move beyond the “risk-taking vs. risk-aversion” stereotypes and focus on how specific emerging technologies (e.g., AI applications and risks) impact the digital transformation journey of female-led SMEs.

Based on this study's results, several practical implications can be derived. First, governments should design high-quality training programs specifically tailored to the digitalisation maturity level of female-owned SMEs to provide targeted support. Second, efforts should be made to improve the resource access and to bridge the gap in access to grants, loans, and professional networks, as women are more likely to utilise government funding when available (Sörensson & Ghannad, 2024). Third, addressing institutional impediments is crucial for creating an inclusive environment for the digital transformation of female-led SMEs. Fourth, female SME owners should leverage the sources of digitalisation adoption highlighted in research, such as co-owners, staff and networks. They should invest in developing digital skills and awareness about the new digital technologies, as research demonstrates that understanding of their benefits and ease of use shape female entrepreneurs' decisions to adopt them. In the digital world, women need to become digital entrepreneurs, acquire new skills, and/or recruit digital natives (Olsson & Bernhard, 2021).

This study has its limitations. Limiting the review to English-language publications only and the SME level of analysis might have excluded relevant comparative or non-English empirical data. Although search terms were carefully selected, some relevant studies might have been omitted due to discussing similar phenomena using different terminology.

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