

Marketing Intelligence Adoption in Small and Medium-Sized Enterprises: A Behavioural Reasoning Perspective

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ABSTRACT

Marketing intelligence (MI) allows firms to collect, interpret, and apply the knowledge about customers, competitors, market and business environment to make business decisions. Although there are many advantages of MI for small and medium sized enterprises (SMEs), the process of MI adoption is not always simple due to the presence of constraints which co-exist with possible benefits. In the current study, the reasoning behind the adoption of MI by SMEs is explored within the framework of Behavioural Reasoning Theory (BRT), specifically in terms of reasons for and against MI adoption. Qualitative approach to research was used, including semi-structured interviews with 43 respondents who work in SMEs within healthcare, retail, technology, hospitality and manufacturing industries. For data analysis, the methodology inspired by Gioia's approach was applied, which involved going from individual concepts to more general themes and dimensions. Competing reasons for and against the adoption of MI and corresponding resistance are revealed in the analysis, highlighting the significance of the study of how decision-makers in SMEs understand these reasons in the context of their organizations. The contribution of the study lies in the use of reasoning-based approach to the exploration of the issue of MI adoption and differentiation of factors which influence adoption and results which can follow the process of adoption.



Keywords: marketing intelligence; SMEs; technology adoption; Behavioural Reasoning Theory; qualitative research; Gioia methodology; reasons for adoption; reasons against adoption.



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INTRODUCTION

Marketing Intelligence (MI) is a structured process of gathering, analyzing, and communicating information about customers, competitors, the market, and the external environment to assist in decision-making related to marketing and strategy. The concept of MI is grounded in market orientation literature, according to which intelligence creation and communication are crucial processes needed to adapt to ever-changing market conditions. As compared to data collection, intelligence requires transformation of scattered pieces of information into knowledge. The growing number of digital technologies has provided additional opportunities regarding information resources and frequency of receiving information related to the market (Kalaianam et al., 2021). Customer interactions, digital platforms, social media, competitive activities, online reviews, transaction data, and other sources provide organizations with continuous access to the information related to the market dynamics. Research in the areas of business intelligence and analytics highlights the importance of transforming various information sources into managerial knowledge, and marketing analytics research shows the way how development of data resources and analytical tools improves organizations' customer knowledge (Wedel & Kannan, 2016).

For SMEs, however, the value of intelligence is inseparable from the possibility of gathering, analyzing, and using it. In particular, SMEs often have more restricted financial resources, smaller number of specialists, undeveloped technology base, and more involvement of owner-managers in making strategic decisions (Eggers, 2020; Ghobakhloo & Ching, 2019). As a result, a decision to adopt MI involves consideration of both its value and difficulties in implementing it. An organization can appreciate the benefits of MI for understanding customers, adapting to changing market, or innovation, but at the same time perceive high costs, difficulties with technologies, lack of knowledge, or resistance within the organization as reasons to postpone the adoption of the practice.

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The Behavioural Reasoning Theory (BRT) can be an appropriate theoretical framework for analysis of such decisions since it pays attention to the reasons behind specific behavioral actions (Westaby, 2005). The theory considers reasons to engage in a certain behavior and reasons not to do it, taking into account the relation of these reasons to beliefs, values, attitudes, intentions, and behavior. It is especially relevant to the context of technology adoption where both benefits and barriers may exist (Claudy et al., 2015). Behavioural Reasoning Theory (BRT) forms the conceptual framework for the current study in exploring the reasoning behind adopting marketing intelligence (MI) in small and medium-sized enterprises (SMEs). Instead of approaching facilitators and barriers as separate lists of factors, the study explores how certain factors become reasons to adopt MI and how other factors become reasons not to adopt MI. The study makes use of a qualitative approach to examine the content of such reasons without being limited by any predetermined constructs.

The following research questions are raised:

RQ1: Which reasons do SME decision makers consider as facilitators or barriers to MI adoption?

RQ2: How are MI adoption considerations that can be both positive and negative coexisting in SME decision-making process?

The current study attempts to provide a contribution to the MI literature and the SMEs technology adoption literature by providing a more in-depth look at the conflicting considerations that surround adoption and by expanding the scope of BRT.

LITERATURE REVIEW

The literature review develops the argument from the nature of marketing intelligence to its relevance in SMEs, the broader technology-adoption literature, and the theoretical value of behavioural reasoning. The review deliberately distinguishes MI adoption from the outcomes that may follow adoption.

Marketing Intelligence: Concept and Organisational Relevance

Marketing intelligence refers to the systematic gathering, analysis, and distribution of information on customers, competitors, markets, and the overall business environment in order to support decision-making. It has its basis in terms of market orientation and processes of intelligence generation. Therefore, marketing intelligence entails not just the gathering of information but rather the transformation of information into insight. The advances made in the field of digital technology have significantly increased the amount of market information that firms can access. The usage of social media, digital platforms, reviews, customer transactions, and analytical systems can create information that can help to monitor customers and competitors. However, it is important to note that the existence of information alone does not necessarily translate to the development of effective intelligence. Firms need to possess certain capabilities and judgment in interpreting and using information (Aker et al., 2016).

The above discussion is vital in relation to the current study since marketing intelligence is defined as organizational capability that involves the creation, interpretation, and utilization of information on the market (Mikalef et al., 2019). Adoption of MI technology and utilization of marketing intelligence are related but separate processes. It means that a company can adopt a new analytical tool without necessarily having intelligence embedded in decision-making processes (Wedel & Kannan, 2016). Therefore, the current study concentrates on reasoning behind the adoption process.

Marketing Intelligence and the SME Context

It is important to note that an SME environment represents a relevant case study for the analysis of MI adoption due to the differences between the organizational conditions of small firms and large businesses (Asad et al., 2020). Smaller businesses have limited access to financial resources, lack of specialists, undeveloped technological infrastructure and are dependent on the owner-managers for strategic decisions (Eggers, 2020). All of this might impact the way the organization evaluates the value and practicality of adopting MI. As far as the studies of adoption of technology in SMEs are concerned, such factors as finances, digital competence, infrastructural capability, organizational capacity, strategic orientation, and the environment are common (Ghobakhloo & Ching, 2019; Chaudhuri et al., 2022). Most importantly, the adoption can be viewed as a process that includes awareness, evaluation, adoption, implementation, assimilation, and continuous use. Such an approach is relevant for MI since

implementation requires certain investments in the infrastructure, labor force, integration of systems and change in decision-making practices.

The involvement of owner-managers is essential. In the case of smaller businesses, strategic decisions regarding technologies might be very much influenced by the experience, knowledge and commitment of the founder or senior manager of the company. Thus, MI adoption cannot be evaluated based on the characteristics of technology alone. Technology is being interpreted in the specific context of the resource base and competitive situation of the organization.

Technology Adoption in SMEs

There have been many theoretical perspectives that have been useful in understanding adoption of technologies in the past. These include the Technology, Organization and Environment (TOE) perspective, Innovation Diffusion, Technology Acceptance Model, Theory of Planned Behavior and Unified Theory of Acceptance and Use of Technology ([Ben Slimane et al., 2022](#)). All these theories have contributed in some way to understanding the determinants of technology adoption at levels of technology, organization, environment and behavior. However, the mere identification of the determinant is not enough to explain how the decision maker interprets the determinant in terms of its use or non-use for adoption. While financial constraints may prevent the adoption of the innovation in some firms, it may encourage adoption of cheaper innovations in other organizations. Competitive pressures may increase the need for MI and may also increase perceived investment risks. This shows that the same determinant means different things depending on the context.

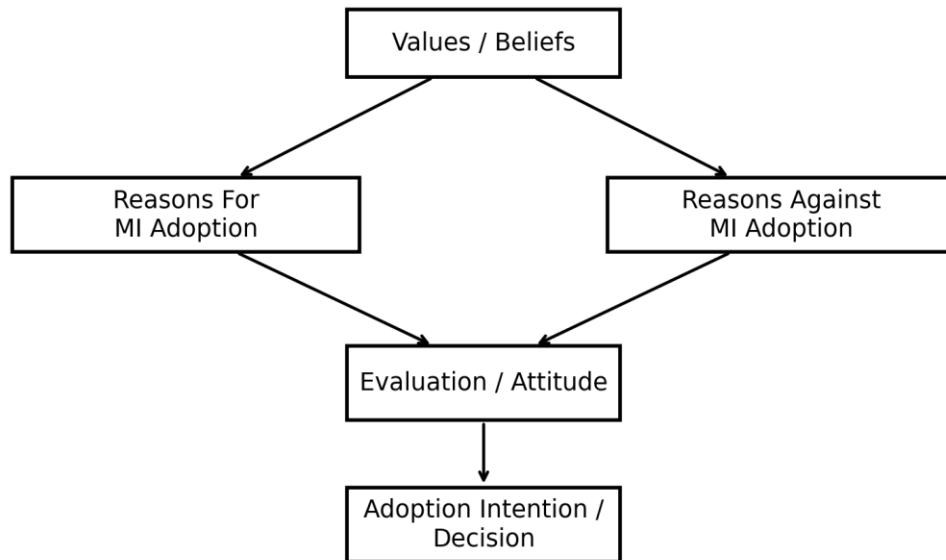
The distinction explains the need for a reasoning perspective. Instead of asking about which factors predict adoption, this study seeks to understand the arguments that SME decision makers use to support or to oppose adoption of the technology ([Ghobakhloo & Ching, 2019](#)).

Behavioural Reasoning Theory

The Behavioural Reasoning Theory (BRT) as conceived by Westaby has been developed to explain the reasoning processes involved in making behavioural decisions ([Westaby, 2005](#)). The main assumption of the theory is that the reasons provide an important connecting link between beliefs, values, motives (attitudes) of individuals, their intentions about a particular behaviour and the actual behavior ([Sahu et al., 2020](#)). The reasons for a behaviour refer to the arguments in support of the behaviour while reasons against refer to the arguments which prohibit or prevent the behaviour. The importance of this dichotomy is in the fact that individuals can take into account both kinds of reasons at the same time. Thus, a decision can be reached based on balancing the competing arguments rather than on favourable or unfavourable beliefs about something.

The extension of the current behavioural theories can be achieved through the introduction of context-based reasons. One advantage of Behavioural Reasoning Theory (BRT) in relation to the adoption of technology in organizations is that the framework enables analysis of both the perceived advantages and disadvantages of a particular technology ([Soni et al., 2025](#)). Such an aspect is especially important when it comes to SMEs since the technology decisions have to take into account resource constraints and uncertainties. In this research, BRT is utilized as a theoretical framework to make the researcher sensitive to certain phenomena. The opposition between the arguments for and the arguments against is used as the starting point while the actual content of these reasons is extracted from the interviews. The theoretical basis of the study is presented in Figure 1. In this research, BRT will be used as an analytical tool that will help to explore how the context-dependent reasons for and against MI affect the evaluation of MI and the decision-making process concerning MI adoption.

Behavioural Reasoning Theory (BRT) Lens



MI adoption in SMEs: competing arguments surrounding adoption

Figure 1. *Behavioural reasoning logic guiding the qualitative inquiry into MI adoption in SMEs.*

BRT and Technology Adoption

The Behavioral Reasoning Theory (BRT) has been used to explain a variety of technological behaviors such as mobile commerce, mobile banking, health care technology and emergent technologies among others. From this discussion, it is clear that the adoption of BRT makes it possible to determine both supportive and counter-reasoning in technology adoption. The dualism of reasoning is quite evident especially in the cases where technology usage involves uncertainty, investments, learning and organizational changes. In such cases, people experience both usefulness and relative advantage on one hand and complexity, risk, cost and capability problems on the other hand. Therefore, the consideration of only supportive beliefs provides an incomplete picture of the process of adoption (Claudy et al., 2015).

This study attempts to use the reasoning approach of BRT to explain the adoption of Marketing Intelligence (MI) by SMEs. The intent here is not to argue that BRT includes or encompasses all theories of technology adoption including TOE, TAM, UTAUT and others. Instead, the contribution made by this study lies in using BRT to explain some reasoning involved in the adoption process (Li & Wang, 2024).

Research Gap

Three gaps drive this research. First, despite the existing link between managerial innovation (MI) and the emergence of marketing capability among small firms, reasoning about MI adoption is not well-elaborated yet. Second, studies of technology adoption in SMEs include a wide range of determinants including technological, organizational, environmental, strategic, and resource-based factors; however, there is a fragmentation in explanations. Third, relatively few studies have focused on how SME decision-makers integrate arguments for and against MI adoption.

Contribution of this study is not in listing other factors that influence technology adoption. Rather, it examines how SME decision-makers formulate reasons for and against MI adoption. It is necessary to note that different factors could play a different role depending on its interpretation. BRT is the theoretical framework for the proposed research, as this theory stresses the importance of reasons for behavioral decisions (Yadav et al., 2022).

Conceptual Distinctions Relevant to MI Adoption

Differentiation among information, intelligence, analytics, and technology is one of the key conceptual issues in the MI literature. Information is defined as structured data that conveys some fact about an event, customer, market, or business process. Intelligence is an extra interpretation stage where information is assessed in terms of its significance and transformed into an insight. Analytics is a set of technologies and methods to analyze the data and information (Wedel & Kannan, 2016). Technology is the infrastructure allowing these actions. Although these

concepts could overlap in reality, they must not be considered as identical in the theoretical context. It is important to distinguish the phenomena because their conflation will make conclusions regarding adoption meaningless. Therefore, the concept of MI capability will be taken as the focus and the specific tools and practices that have been used in the interviews will be seen as its manifestations.

The second distinction is that between adoption and use. Adoption implies acceptance or implementation of a technology or capability, while use means working with it after adoption. Continued use includes confirmation of value, learning, and routinization. The interviews may contain opinions from different stages of the process. Thus, this new approach to the analysis prevents one from making a presumption that the participant talks about the original motivation when describing the successful use of the technology.

The third distinction is between perceived value and realized value. A manager may adopt a technology expecting some benefits but his expectations are not the same as the real value. It is especially relevant for the current results because the most positive themes were formulated in the language of outcomes. Making the distinction will improve the theoretical perspective of the findings and increase their relevance for the quantitative testing.

Synthesis of the Literature and Theoretical Position

The literature reviewed above indicates that MI adoption in SMEs is a multidimensional organisational decision. The MI literature establishes the importance of acquiring, interpreting, and using market information, while the SME literature highlights resource limitations, owner-manager influence, technological capability, and environmental uncertainty. Technology-adoption research adds a range of explanations concerning technological characteristics, organisational readiness, environmental pressure, perceived usefulness, and behavioural intention. These perspectives are valuable, but they do not always explain how decision-makers interpret the same condition as a justification for or against adoption.

This interpretive problem is particularly relevant to SMEs because adoption decisions are often made under conditions of constrained resources and concentrated managerial authority. A technological feature such as analytical capability may be perceived as valuable by one firm and unnecessarily complex by another. Similarly, competitive pressure may increase the perceived need for intelligence while simultaneously increasing concerns about investment risk. The issue is therefore not simply the presence of an adoption determinant but the reasoning through which the determinant acquires behavioural significance.

BRT offers a useful theoretical position for this problem because it directs attention to context-specific reasons for and reasons against behaviour. The theory does not require every reason to be reduced to a generic positive or negative attitude. Instead, it allows researchers to examine the arguments that people use to justify a decision and the arguments that they use to resist or postpone it. This orientation fits the qualitative purpose of the present study because the objective is to identify the content of MI adoption reasoning from participants' accounts rather than to test a predetermined set of predictors.

The resulting research gap is therefore conceptual as well as empirical. Empirically, the literature provides limited qualitative insight into how SME decision-makers explain competing considerations surrounding MI adoption. Conceptually, existing determinant-oriented approaches can identify conditions associated with adoption without necessarily explaining how those conditions become reasons within a specific decision. The present study addresses this gap by using BRT as a theoretical lens and a Gioia-inspired qualitative analysis to identify and organise the reasons expressed by SME participants.

The study consequently positions its contribution at the intersection of MI, SME technology adoption, and behavioural reasoning. It does not claim that the emergent themes are universally applicable constructs or that they statistically predict adoption. Rather, the themes provide an empirically grounded account of the reasoning dimensions that may be important when managers evaluate MI. This positioning is deliberately exploratory and provides a basis for subsequent theory refinement, measurement development, and quantitative testing.

METHODOLOGY

First, there is a relationship between business intelligence (BI) usage and the emergence of marketing capabilities among small companies; however, the rationale for BI usage is unknown. Second, while technological adoption among small and medium sized enterprises (SMEs) has been studied from various angles – technological, organizational, environmental, strategic and resource-related – explanations have been quite scattered in existing

literature. Third, the rationale for BI adoption by SME management and its opposing rationale have been neglected by researchers, even though there have been conflicting views about BI usage. The importance of this paper therefore does not lie in listing other determinants of adoption. On the contrary, this study examines how SME practitioners rationalize BI adoption and argue against it in their context. This is because the same determinant can have different influences depending on the interpretation attached to it. In such a case, Behavioral Reasoning Theory (BRT) is a good choice.

Sampling and Participants

Purposive sampling was used to select individuals who had valuable information related to MI and its adoption. A total of 43 individuals who worked for SMEs in the following industries: healthcare, retail, technology, hospitality, and manufacturing were selected as part of the sample (Saunders et al., 2018). These people were selected because of their position which would help explain decisions, implementations or constraints related to MI. The diversity of sectors was chosen to ensure the variety of organizational environments rather than represent SMEs statistically. The demographic features of the 43 participants involved in the study have been presented in Table 1. There is a diversity in terms of age, gender, and education of the participants, which highlights the diversity in views contained in the qualitative data set. Considering the purposive sampling technique used for selection, demographic information is used only to highlight sample diversity.

Table 1: Summary of Key Literature on Behavioral Reasoning Theory and SME Technology Adoption

Characteristic	Category	n	Percentage
Gender	Male	26	60.5%
Gender	Female	17	39.5%
Sector	Manufacturing	9	20.9%
Sector	Retail	9	20.9%
Sector	Technology	9	20.9%
Sector	Hospitality	8	18.6%
Sector	Healthcare	8	18.6%
Educational qualification	Undergraduate	9	20.9%
Educational qualification	Postgraduate	21	48.8%
Educational qualification	Professional Certification	13	30.2%

Data Collection

The semi-structured interviews were performed in either face-to-face or online settings, lasting 45-60 minutes. The interviews were audio-taped and transcribed verbatim, with the addition of notes on contextual observations. There were four themes included in the interviewing procedure for capturing the following aspects: MI understanding and usage; the conditions favorable for MI implementation; the obstacles and limitations for MI implementation; and the rationale of making decisions in favor or against particular considerations. Open questions were used in order to avoid the limitation of answers in certain categories.

Data Analysis

The interview findings were coded following the Gioia-type qualitative approach (Gioia et al., 2013). The coding began with the identification of concepts and ended up with the identification of themes and dimensions. At first, the transcripts were read to determine concepts that were closest to the language of participants. Then, the concepts were grouped to create themes at the researcher's level. Finally, the themes were grouped into dimensions via clustering; these dimensions reflected reasons for and against adoption of MI. Two researchers engaged in coding at the initial stage and cooperated to reconcile any differences of interpretations.

Coding was carried out following the Gioia-type qualitative approach that starts from participants' observations and proceeds with themes and dimensions (Magnani & Gioia, 2023). Coding was done to maintain participants' descriptions while creating increasingly abstract interpretation of their views (see Table 2). The purpose was to increase reliability of coding and to reduce possible impact of researchers' hypotheses on the findings. These findings included such themes as Customer Engagement, Market Responsiveness, Innovation Capability, Sustainable Synergies, Network Positioning, Information Dynamism, Competitive Agility, Structural Constraints, Resource Limitations, Complexity, Leadership Inefficiencies, Technology Weaknesses, and Environmental Threats.

Tabel 2: Operationalization of BRT Constructs, Items, and Supporting References

Aggregate dimension	Second-order theme	Indicative first-order concepts from participant accounts
Reasons For MI Adoption	Customer Engagement	Understanding customer needs; personalisation; social-media analysis; stakeholder engagement
Reasons For MI Adoption	Market Responsiveness	Rapid reaction to market changes; pricing and promotions; omnichannel decisions; reduced information delays
Reasons For MI Adoption	Innovation Capability	Product/service adjustment; restructuring; opportunity identification; responses to disruption
Reasons For MI Adoption	Sustainable Synergies	Supply-chain coordination; information sharing; efficiency; waste minimisation; sustainability information needs
Reasons For MI Adoption	Network Positioning	Social-media monitoring; web mining; online communities; market scanning; trend spotting
Reasons For MI Adoption	Information Dynamism	Information quality; usefulness; accuracy; relevance; accessibility; timeliness; interpretability
Reasons For MI Adoption	Competitive Agility	Product/market adaptation; market specialisation; flexible sales approaches; competitive flexibility
Reasons Against MI Adoption	Structural Constraints	Infrastructure inadequacies; regional vulnerabilities; regulatory shortcomings; institutional uncertainty
Reasons Against MI Adoption	Resource Deficiencies	Financial constraints; limited market opportunities; diagnostic limitations; financial-tool gaps; insufficient external advice
Reasons Against MI Adoption	Cognitive Complexity	Technology-literacy gaps; employee capability limitations; difficulty understanding or learning MI
Reasons Against MI Adoption	Leadership Inadequacies	Limited founder involvement; narrow strategic vision; weak commitment; limited market knowledge/exposure
Reasons Against MI Adoption	Technological Vulnerabilities	Poor integration; unstable information flows; weak online presence; limited technology use;

Reasons Against MI Adoption	technological complexity	
	Environmental Hostility	Resource scarcity; competitive pressure; resource heterogeneity; retailer-related constraints; survival pressures

Analytical Distinction between Reasons and Outcomes

The analysis distinguished between reasons that participants used to justify or oppose MI adoption and outcomes that participants associated with MI after implementation (Ritala et al., 2021). This distinction was necessary because several accounts described customer engagement, innovation, sustainability, or competitive agility in ways that could represent either an anticipated rationale or a post-adoption experience. Statements were therefore interpreted according to their role in the decision narrative: when a consideration was presented as a justification for adopting MI, it was treated as a reason; when it was described as an effect following use, it was treated as an outcome. Ambiguous cases were retained as contextual evidence rather than being presented as causal relationships.

Trustworthiness and Research Ethics

The verbatim transcription, use of two coders for coding, comparison of interpretations, and keeping visible the connection between what the participants have said and the broader themes formed part of the process of qualitative data analysis (Saunders et al., 2018). The final manuscript should document whether member checks, audit trail, reflective memos, negative case analysis, and saturation processes have been done. The ethics statement on the manuscript should provide details about the ethical approval obtained from the relevant institutions, informed consent, voluntary participation, confidentiality, anonymity, and recording of the interviews. The above should be taken from the research documentation and not made up.

Methodological Rationale for a Qualitative BRT Study

The logic of the methodology supports consistency between the research question, theory, and methodology. While the research question focuses on exploring how SME decision-makers conceptualize MI adoption, and what their reasoning is behind that decision, rather than how certain pre-defined factors statistically predict adoption, using interviews enables participants to express their experiences, use their own language and consider specific context in adopting MI. BRT serves as the sensitizing distinction between reasons in favor and against MI, whereas the Gioia-inspired procedure provides the path from interviews to the higher order of interpretations (Magnani & Gioia, 2023).

Using qualitative methodology to study ambivalence is also consistent with the research question. An SME manager might recognize that there is a great need to have customer information and at the same time consider MI as too costly or difficult to implement. Such statements are valuable analytically as they demonstrate how different considerations work together instead of forcing respondents into one of the two categories (Gehman et al., 2018). Therefore, the objective of this study is to examine the nature and the context of the reasoning, but not to estimate the frequency of each of the reason in the broader SME population.

However, using a Gioia-inspired procedure does not mean a mechanistic code assignment process (Gioia et al., 2013). Coding implies interpretation, and theoretical sensitivity of researchers may affect the grouping of certain statements. The involvement of two researchers in the initial stage of coding and discussion of disagreements may serve as the helpful way to check consistency. Only such additional procedures as member checking, reflective memos, an audit trail, negative-case analysis and saturation which were performed should be mentioned in the final manuscript.

The qualitative methodology is chosen with reference to the research question that seeks to uncover the factors that motivate people to use MI in the decision-making process. Stated differently, it is necessary to find out not only the views of individuals concerning MI but also the reasons behind the views and how the reasons shape the decision-making process. Semi-structured interviews help to gather information not only about people's opinions about MI but also about the reasons that form these opinions. A qualitative approach to research enables exploring potential conflicting reasons of respondents. Although respondents can recognize MI as strategically important, they can at the same time consider MI implementation as costly. A structured questionnaire will force the respondents to differentiate between the two factors; in turn, an interview can shed light on how respondents unite these two

dimensions. It is in line with the research purpose because the BRT approach assumes that there is a combination of reasons and opposite reasons in the behavioral reasoning process. The methodology inspired by Gioia's approach offers a rigorous way to transform the participants' language into the researchers' interpretation of that language. At the same time, it ensures the preservation of empirical depth of interviews during the explorative stage of the study. The methodological problem of such an approach is that the researchers have to show how raw data are turned into concepts and themes and not a predetermined data structure.

43 participants provide rich qualitative data; nevertheless, the number of participants per se does not convey any meaning. Qualitative adequacy depends on the relevance of participants, depth of interviews, diversity of perspectives, and the indication that new information does not arise during interviewing. The latter can be proven in the final paper through discussing the research process and results thereof.

FINDINGS

The findings are organised around the two aggregate dimensions derived from the qualitative analysis: reasons for MI adoption and reasons against MI adoption. The discussion below focuses on the meaning of each theme and, importantly, distinguishes between considerations that motivate adoption and outcomes that may follow adoption.

Reasons for MI Adoption

In addition, participants suggested several possible drivers of adoption of MI among SMEs, which included such things as ability to comprehend the customer, adapt to market changes, innovate, facilitate coordination of activities with regard to sustainability, improve market positioning, make information more usable and available, and improve competitive flexibility. It is important to interpret the themes above as contextual drivers of adoption to the extent that this interpretation can be justified based on the information provided by participants. However, the existence of a certain advantage, in itself, does not imply causality.

Customer Engagement

Participants described MI as useful for understanding customer requirements, personalising interactions, analysing social-media information, and supporting stakeholder engagement. Examples included combining operational data with customer feedback to improve customised products and using purchase data to tailor offers. These accounts indicate that the need for better customer information can provide a rationale for MI adoption when customer knowledge is strategically important.

From a BRT perspective, the theme represents a need-based reason rather than an outcome measure. Managers may regard MI as attractive when existing information is insufficient for customer-related decisions. However, the interviews do not establish that MI causes higher customer engagement. Future quantitative work should therefore distinguish the need for customer information from customer-engagement outcomes.

Market Responsiveness

Participants associated MI with faster responses to market developments, including pricing, promotions, omnichannel activities, and other tactical decisions. The underlying issue was not speed alone but the reduction of information delays between changes in the market and managerial action. A perceived need for timely market information can therefore provide a reason for MI adoption.

Within BRT, Market Responsiveness is interpreted as a perceived rationale: managers may favour MI when conventional information processes appear too slow or fragmented. The evidence does not demonstrate that MI automatically improves responsiveness because organisational routines, authority structures, and managerial readiness remain relevant. The theme is therefore treated as reasoning about expected usefulness rather than as a proven performance outcome.

Innovation Capability

Participants discussed MI in relation to business restructuring, service and product innovation, and responses to disruptive market developments. Market and competitor information was described as useful for identifying opportunities and evaluating existing approaches. These accounts suggest that the possibility of discovering innovation opportunities can provide a rationale for adopting MI.

The theme must nevertheless be separated from innovation outcomes. Where participants described anticipated opportunity discovery, Innovation Capability functions as a reason for adoption; where they described innovations

occurring after MI use, the account represents a perceived outcome. The qualitative evidence cannot establish a causal effect of MI on innovation capability, but it provides a basis for future research distinguishing innovation-related reasoning from realised innovation performance ([Mikalef et al., 2019](#)).

Sustainable Synergies

Participants described MI in connection with supply-chain coordination, internal information sharing, efficiency, waste minimisation, and environmental considerations. When sustainability or efficiency was an organisational priority, the perceived ability of MI to connect information across operations could provide a rationale for adoption ([Borah et al., 2022](#)). Relevant information included inventory, suppliers, energy use, waste, and internal processes.

The BRT interpretation is that organisational values shape the meaning attached to MI: the technology becomes relevant because managers believe it can support an existing sustainability or efficiency priority. The findings should not be read as evidence that MI itself improves environmental performance. Future research should distinguish sustainability orientation as a value or belief, sustainability-related usefulness as a reason, and sustainability performance as an outcome.

Network Positioning

Participants referred to social-media monitoring, web mining, online communities, and online marketing as sources of market intelligence. These practices were associated with trend spotting, market scanning, and awareness of customers, competitors, communities, and emerging signals outside the firm. The perceived need for systematic environmental scanning can therefore provide a reason for MI adoption ([Siamagka et al., 2015](#)).

The theme also shows that MI should not be treated as a single product. Network Positioning may involve several information practices and technologies, including social listening, web monitoring, customer analytics, and competitor intelligence. In BRT terms, the adoption rationale arises when managers perceive that systematic external scanning will improve their ability to recognise opportunities, threats, or changing stakeholder expectations.

Information Dynamism

Participants considered information quality, usefulness, accessibility, interpretability, and timeliness important in MI-related decisions ([Akter et al., 2016](#)). They perceived greater value when information was accurate, relevant, understandable, and available when needed. Conversely, uncertainty about information quality or difficulty interpreting the information could weaken the appeal of MI.

The theme captures a reasoning process centred on the expected characteristics of the intelligence produced. It should not be confused with technology ease of use: information usability concerns the quality and accessibility of information, whereas technology ease of use concerns the effort required to operate the system. Future measurement should preserve this distinction.

Competitive Agility

Participants linked MI with adaptation of products, markets, and sales approaches in response to changing competitive conditions. The underlying rationale was flexibility: managers may see value in MI when timely market information could help them adjust offerings or approaches and reduce uncertainty.

Competitive Agility can therefore operate as a reason for adoption when managers perceive a need for flexibility, but descriptions of improved agility after MI implementation represent an outcome. The study consequently treats the theme as a perceived adoption rationale rather than evidence that MI causes competitive performance ([Kalaigian et al., 2021](#)).

Reasons against MI Adoption

The participants identified constraints and problems that could prevent or make it difficult for MI adoption to happen. These reasons included structural constraints, resource shortages, cognitive complexity, limitations related to the organizational leaders, technology vulnerabilities, and unfavorable or severely constraining environments.

Structural Constraints

Participants identified infrastructure inadequacies, regional vulnerabilities, regulatory shortcomings, and institutional uncertainty as conditions that could make MI implementation difficult. Such conditions do not

necessarily eliminate the perceived value of MI; rather, they become reasons against adoption when managers interpret them as increasing implementation difficulty or risk.

This interpretation is consistent with BRT because the same structural condition may be evaluated differently across organisations. A well-resourced firm with alternative infrastructure or external support may attach less weight to the constraint. The finding therefore points to context-dependent reasoning rather than an absolute barrier.

Resource Deficiencies

Participants described financial constraints, limited market opportunities, diagnostic limitations, inadequate financial tools, and insufficient external advice as resource-related concerns. These considerations become reasons against MI adoption when the investment or capability requirements are perceived to exceed what the organisation can or is willing to provide.

The theme illustrates why perceived value and adoption should not be treated as equivalent. Managers may recognise substantial potential benefits while postponing adoption because of financial or organisational limitations (Chaudhuri et al., 2022). Future research can examine whether resource availability changes the relationship between perceived usefulness and adoption intention.

Cognitive Complexity

Limited technology knowledge, employee capability gaps, and difficulty understanding or learning MI were identified as reasons against adoption. Participants' accounts indicate that the issue concerns the organisation's perceived ability to convert MI systems and information into usable intelligence rather than an objectively measurable complexity of the technology alone.

This distinction has practical and theoretical significance. Training, demonstrations, support, and simpler interfaces may change the reasoning surrounding adoption without changing the underlying technology. The theme also indicates that human capability should be distinguished from technological infrastructure in future adoption research.

Leadership Inadequacies

Participants identified limited founder involvement, narrow strategic vision, weak commitment, insufficient market knowledge, and limited exposure as leadership-related concerns. Because owners and senior managers often influence strategic priorities and technology decisions in SMEs, these conditions can become reasons against MI adoption when decision-makers do not recognise its strategic relevance or allocate attention and resources to it.

Leadership can also reverse the direction of reasoning. When managers recognise an information deficit and view MI as strategically relevant, leadership commitment can strengthen the reason for adoption. The theme therefore concerns the interpretation and prioritisation of MI by decision-makers rather than leadership as a demographic characteristic.

Technological Vulnerabilities

Participants reported poor technology integration, weak online presence, unstable information flows, limited technology use, and technological complexity. These conditions reduce perceived feasibility when existing systems cannot supply reliable data or cannot be integrated with MI. The issue is therefore not necessarily rejection of MI's value but concern about whether the surrounding digital environment can support it.

From a BRT perspective, technological vulnerabilities become reasons against adoption when managers interpret them as increasing implementation risk or reducing expected value. Providers may reduce these concerns through interoperability, staged implementation, and clearer integration requirements, while SMEs can assess digital readiness before investment.

Environmental Hostility

Participants described resource scarcity, competitive pressure, resource heterogeneity, and retailer-related issues as external conditions that could reduce the priority assigned to MI. When managers are focused on organisational survival, these conditions may justify postponing or limiting investment even when the value of MI is recognised.

The theme demonstrates the temporal and contextual character of behavioural reasoning. A condition that functions as a reason against adoption at one stage may later become a reason for adoption; for example, increasing competition may initially restrict investment but eventually make intelligence more necessary. Longitudinal research is therefore particularly appropriate for examining changes in reasoning over time ([Eggers, 2020](#); [Islam et al., 2025](#)).

DISCUSSION

It follows from the results obtained that the adoption of marketing intelligence (MI) in small and medium-sized enterprises (SMEs) is determined not through an additive effect of positive and negative determinants, but through a conflict between different kinds of consideration. Customer knowledge, market responsiveness, innovation opportunities, sustainability information needs, external market visibility, information quality, and competitive flexibility have been revealed as the factors which encourage the use of MI by respondents. Infrastructure constraints, resource shortages, capability limitations, leadership considerations, technical problems, and external factors have been presented as potential barriers.

In other words, the fundamental insight of the research is the possibility for the two sets of considerations to be relevant for a single decision made by the organization. This is entirely consistent with the main logic of Behavioural Reasoning Theory (BRT). The results obtained neither suggest that a reason in favour always ensures adoption nor a reason against prevents it. Rather, decision makers seem to take into account the arguments in favor and arguments against under the conditions of their organizations.

Therefore, the discussion will be focused on the meanings of emerging themes as elements of the adoption reasoning process instead of considering them as the empirically proven determinants of adoption. It is especially important in this case since several positive themes can be considered not only as the anticipated benefits, but also as the post-adoption outcomes. In the revised analysis, a reason for adoption or against adoption will be accepted when the participant's story proves its contribution to the process of adoption reasoning.

Finally, it seems that the adoption reasoning process is context-dependent. The same organizational or environmental factors can be interpreted differently depending on the context in which the organization finds itself. So, for example, a shortage of funds can both lead to delay of MI adoption and encourage considering such a modular adoption strategy. Similar situation takes place with competition. It increases the need for intelligence, but also the perceived risks of investment. BRT helps to clarify this step.

Theoretical Implications

First, there is the value in moving from a determinant-based perspective to a reasoning-based perspective on MI adoption ([Ritala et al., 2021](#)). Technology adoption research has identified determinants at the technological, organizational, environmental, and behavioral levels. The current results show that the behavioral importance of these factors depends on interpretation. Therefore, a determinant is not automatically a reason for behavior; it becomes such when used as a justification for certain behavioral attitude.

Second, there is the value of applying the principles of BRT to the context of organizational technology adoption. There may be different parties involved in technology adoption in SMEs, including owners, senior management personnel, employees, and consultants ([Soni et al., 2025](#)).

The research does not try to resolve all issues in the process of decision-making by many participants. However, it shows that knowledgeable participants in SMEs can explain the reasoning process used in the process. As a result, BRT is used in the context of organization decision-making as an interpretive technique and not as a statistical model applied at the organizational level.

Third, there is the question about reasons as opposed to outcomes. Customer engagement, innovation, sustainability, and competitive agility can be considered as anticipated benefits that motivate adoption; yet, they can be referred to as outcomes of implementation. To treat the two concepts as identical would create a circular logic. It improves the quality of the conceptual foundation of the study and justifies the need for measurement of both concepts in the future.

Finally, there is the principle of coexistence of positive and negative reasons. A manager may have a very strong reason to get customer intelligence while not adopting the technology due to its perceived complexity. Such ambivalence cannot be captured by the simple approach of listing independent facilitators and barriers; yet, it fits naturally into the framework of BRT.

Practical Implications

The acquisition of management information (MI) by the managers of SMEs ought to be viewed as a capability-development issue and not simply as a question of purchasing software. Before deciding to invest, managers should identify the specific information problem that the MI technology can solve and consider whether the company has enough data, staff skills, technological infrastructure, financial resources, and willingness of the leadership. This approach makes it possible to distinguish between the lack of need and the lack of organizational capability.

It may also be worth considering gradual implementation. An organization that cannot afford investing into MI could start with a limited information problem concerning clients, competition, or markets and check whether the collected information improves the decision-making process. The study does not prove that phased adoption would necessarily work but it fits with the assumption that resource limitations and technological weaknesses can coexist with high perceived value.

In the case of the suppliers of technological tools, the study findings indicate that the complexity and uncertainty of technology must be addressed through modularity, interoperability, training, implementation assistance, and specification of data needs. The suppliers need to show how the MI technology could help solve particular managerial issues and not focus exclusively on the technical capabilities of the system. Policy-makers and SME support organizations can influence the conditions under which managers develop their opposition to adoption.

Future Research

Further research is needed to develop and validate measures that correspond to the reasoning dimensions, which are the most theoretically consistent according to the qualitative analysis. Since the 13 themes are exploratory in nature, they cannot be considered as 13 separate constructs; they may overlap, or there could be different levels of adoption. Thus, the first step in developing scales should include conceptualization and validation by experts.

In quantitative research, it is important to differentiate reasons for adoption, reasons against adoption, evaluation/attitude, adoption intention, actual adoption, level of adoption, and continued use (Carpenter, 2018). One parsimonious model could include the examination of whether reasons for and against influence the evaluation of MI and whether it influences the intention and adoption. In this case, it could be useful to evaluate organizational characteristics such as resources, digital maturity, management support, and competitive pressure as potential moderators, when theoretical justification exists.

Moreover, future research could examine the comparison between adopters and non-adopters, sector-specific variations, and how reasoning depends on firm size and managerial experience. Longitudinal designs would be especially useful, as the importance of one particular reason may differ depending on stages such as awareness, evaluation, implementation, usage, and post-adoption stages.

Integrating the Findings through Behavioural Reasoning Theory

The integrated interpretation is built on the premise that the adoption of MI is a balancing act between the perceived need and feasibility. The motivators for adopting MI are mostly about expected value, strategy, and informational needs, whereas the arguments against adopting are related to uncertainties regarding implementation, resource constraints, capability issues, concerns about leadership, and other factors. Therefore, the two categories of factors are not merely opposite predictors; both can come into play at the same time in a particular situation (Li & Wang, 2024).

This interpretation is important for BRT in the sense that it puts an emphasis on context-specific justification. Such things as information about customers, competitive situations, technological complexities, resource constraints, and infrastructure can become theoretically relevant if people use them to argue for and against the adoption of MI. Under the same circumstances, the organization can have a different behavior depending on the arguments people use.

The results imply that there is also a balance over time. An argument against the adoption at some point of time can turn into an argument in favor of the adoption at another point of time. Competitive pressures, which prevent the firm from adopting, can eventually make the intelligence indispensable. Likewise, increases in capability or external support can lower the perceived technological complexity.

Implications for a Future Quantitative Model

Qualitative data provide a basis for the construction of a parsimonious quantitative model. Future research does not necessarily need to specify thirteen independent variables which directly predict the behavior of adoption. Instead, the reasoning for and against MI adoption could be viewed as higher-order domains influencing the evaluation or attitude toward MI, which affects the intention and behavior of adoption.

Future models would have to maintain the difference between the reasoning and the outcomes thereof. For example, while a customer-information need is a reason for adoption, the customer engagement is an outcome. The expectation of MI to facilitate innovation is also different from the performance of innovation after the implementation. This is important in order to prove temporal and discriminant validity.

The qualitative data can give ideas for measuring instruments but are not enough to prove reliability and validity. Future research needs to perform the content validation, cognitive pretest, pilot tests and proper psychometric analyses. In case when the qualitative theme such as Information Dynamism or Technological Vulnerabilities overlaps with existing constructs, one has to prove the discriminant validity rather than assume that the new label stands for a different construct.

Overall Theoretical Contribution

The theoretical contribution of this paper can be stated in three interrelated aspects. Firstly, it contributes to research on the adoption of management information (MI) insofar as it shifts the emphasis of the current research from the presence of adoption factors to the processes of their becoming behavioral in nature. Secondly, it expands the context of the Behavioural Reasoning Theory to cover the decisions about the use of technological means in SMEs, where adoption of MI becomes an issue of multi-actor reasoning. Finally, it contributes qualitative data that can be useful in future theory development and construction of scales.

The contribution does not mean finding out thirteen new constructs. Thematic findings cannot be equated to constructs, and construct novelty must be compared with the relevant literature. More valuable contribution can be found in the specification of reasoning dimensions that are specific to certain contexts and can be important for further theorizing and measurements.

Reasons are context dependent. They can have a different meaning in different firms depending on the context. For example, financial constraint, competitive pressure, technological difficulty and leadership issue can have very different meaning in one firm while being the same in another firm.

Synthesis of the Reasons for and Reasons Against MI Adoption

These seven arguments for MI adoption are different manifestations of perceived need or value anticipation. Namely, Customer Engagement and Market Responsiveness relate to information needs resulting from customers and changing markets; Innovation Capability and Sustainable Synergies link MI to strategic purposes; Network Positioning is a manifestation of the need for environmental scanning, Information Dynamism is related to the value of the anticipated quality and use of information, while Competitive Agility is about the value of flexibility in responding to competitive conditions.

The six counterarguments against MI adoption relate to feasibility and contextual issues connected with MI implementation. Environmental Hostility and Structural Constraints are external issues, Resource Deficiencies involve the availability of resources both organizational and financial in nature, Cognitive Complexity is about human capabilities, Leadership Inadequacies relate to managerial commitment and perception, while Technological Vulnerabilities are associated with the technological environment needed for MI implementation.

It is necessary to note that the two groups above should not be considered as opposing each other. A company may have a strong need for customer information at the same time being under budget restrictions. At the same time, the company may view competition as an argument for MI adoption and at the same time as an incentive to save on resources.

Relationship between BRT and Existing Technology-Adoption Perspectives

This paper does not attempt to claim BRT as a substitute to theories such as TOE, TAM, UTAUT, Diffusion of Innovations, and others. Each of these perspectives considers certain sides of the adoption process. Organizational perspectives cover the aspects of technology, organization, and environment, while acceptance-oriented perspectives are focused on the perception and attitude and intention of the adopter (Islam et al., 2025). BRT complements them by focusing on the ways how decision-makers justify their behaviors based on those aspects.

For example, finances could be considered one of the organizational conditions in a regular theory of adoption, but in BRT, the question is how the presence of finances becomes a justification for adoption. Limited budget could become a reason for postponement, cost-effective solution, or for a situation where the value of MI is considered high enough. Competition could also increase both the need for MI and the risk of its investment. BRT helps to explain how similar context results in different decisions.

Organizational adoption frameworks could be combined with BRT by using the context variables to describe the conditions in which the adoption takes place, and by using the behavioral reasoning to show how the adoption is affected by those conditions.

Implications for Scale Development and Future Quantitative Validation

The coding scheme provides a basis for scale construction; however, it is necessary to evaluate the boundaries, overlap, and time horizon of each theme separately. Items should measure the rationale for adoption or rejection and not the consequences that result from implementation. It is important in regard to the positive themes which might act as expected outcomes or actual outcomes after implementation.

In relation to reasons for adopting, indicators can include perceived need for customer intelligence, need for quick responses to market changes, expectations of innovation possibilities, sustainability issues, need for environmental scanning, expectations about quality of information, and need for competitive flexibility. In relation to reasons against adopting, indicators can include infrastructure problems, budgetary constraints, capability problems, leadership problems, technology integration problems, and environmental pressures.

An upcoming scale should go through evaluations for content validity, cognitive pre-testing, piloting, and psychometric validation (Carpenter, 2018). Exploratory factor analysis would be appropriate when there is uncertainty about the dimensions and, after refining the conceptual structure, confirmatory analysis would follow. The results of qualitative research should be used to construct the measures and not to interpret them as proof of construct validity of the measures.

Managerial and Policy Implications in the SME Context

These results imply that the decision to adopt MI should be treated as one about capability development. Managers should identify the particular information challenge at hand and evaluate the amount of data available, quality of information, skills of employees, technologies used, resources, and organizational support. Such evaluation can help to reduce the difference between perceived value and feasibility.

Providers of technology can overcome opposition to adoption by showing interoperability, phased approach, training, and specifying information and integration requirements. Support organizations can help solve structural and resource-related problems through digital capability development, advice, and financing. All of the above recommendations are compatible with the results of the analysis and do not mean that these suggestions were tested empirically in the present study.

Directions for Longitudinal and Comparative Research

Due to the cross-sectional design, it is impossible to track the development of reasons during the adoption process. Future longitudinal research should analyze reasoning before the adoption, during the implementation phase, after the first usage of the technology, and during its continued use or abandonment. Salience of various issues may change depending on the accumulation of experience and capabilities and the changes in customers' needs and competition.

Comparative analysis should compare adopters and non-adopters, since the present design does not provide information on whether the identified factors differ between these two groups. Comparison of sectors would be necessary since there may be sector-specific needs and technological conditions for healthcare, hospitality,

manufacturing, retail, and technology companies. Further research should also account for size, digital maturity, management experience, and competitive environment of the firms.

Integrated Theoretical Contribution

The theoretical contribution of this integration is to relate the organisational context with behavioural reasoning. Needs for resources, infrastructure, competition, leadership, and information do not imply adoption or non-adoption of any technology. Needs acquire behavioural meaning through the interpretation of decision makers as arguments supporting or against the adoption of MI. The main theoretical merit of application of BRT to the context of SMEs' technology adoption is in this point.

These results also explain why arguments for adoption and against should not be considered as two equal and symmetric sets of positive and negative predictors. An argument in favour of adoption is associated with the urgency of information needs. An argument against is related to the capability of the organisation to implement the needed technology. Arguments work on different levels and can exist together without simply counterbalancing each other.

Finally, this research shows how useful it is to combine a reasoning theory-based perspective with a Gioia-style qualitative analysis. Participant interpretations can be taken into account during the first stage, then progressively moving towards higher-level themes and dimensions. The derived themes have to be understood as theoretically grounded empirical evidence for further consideration, not as already validated constructs.

Boundary Conditions of the Interpretation

The interpretation of the findings is limited by the qualitative research design and the use of purposive sampling techniques. The research subjects have been drawn from SMEs in five different industries, the research being designed to produce rich insights rather than statistically generalizable findings. Therefore, the themes emerging from the research are those of modes of reasoning observable in the data and not necessarily common to all SMEs and with the same levels of importance assigned to them.

The data comes from the perceptions and narratives of the participants. While appropriate for research into the processes of reasoning, this implies that the benefits reported cannot be considered independently verifiable organizational achievements. Triangulation would be desirable in future studies through the use of other sources such as documents or systems records.

In this case, the limitations are reinforcing the theoretical contribution to knowledge since they help in clearly defining the boundaries of the validity of the qualitative evidence obtained.

CONCLUSION

In this study, the reasons behind marketing intelligence (MI) adoption in SMEs will be analyzed based on Behavioral Reasoning Theory (BRT). Through qualitative interviews of 43 SMEs in the healthcare, retail, technology, hospitality, and manufacturing sectors, the study uncovers both the arguments for and against MI adoption. Results show that the adoption of MI in SMEs needs to be seen as a process of balancing opposing arguments rather than being seen as simply the result of specific facilitators and barriers. The study adds to the literature on marketing intelligence and the technology adoption literature by using a reasoning perspective on the adoption process and showing how context-related factors take interpretive meaning as reasons for or against MI adoption. It is also important to note that the study shows how the distinction between reasons and outcomes is important in understanding MI adoption in SMEs. For instance, themes such as customer engagement, innovation, sustainability, and competitive agility can serve as the anticipated benefits of MI and drive adoption; however, the same themes may also describe the actual outcomes achieved after adopting MI.

Findings should be understood within the limitations of the qualitative nature of this study. The study presents self-reported data and thus does not have statistical generalizability. Evidence collected is also based on the experiences and interpretation of the participants and cannot be causally attributed to other conditions. Future research needs to focus on triangulating evidence from interviews, comparing adopters and non-adopters, analyzing sectoral differences and how reasons change during different stages of the awareness-evaluation-implementation-use-ongoing adoption cycle. In summary, the study offers an explorative insight into what reasons SMEs may have for finding MI both valuable and difficult to adopt. The primary value of the study is in uncovering and explaining how competing reasons can co-exist and become organizationally relevant during the adoption process. Quantitative

studies in this area can expand the insights gained from this explorative study by analyzing the relationships between reasoning dimensions, evaluation, intentions to adopt, actual adoption, and continued use of MI.

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CRedit author statement / Author contributions

Kandarp Singh: Conceptualization; Writing – Original Draft; Methodology Software; Validation; Investigation; Methodology; Analysis; Visualization; Formal Analysis; Writing — review & editing

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