Figure 1
PRISMA flow diagram

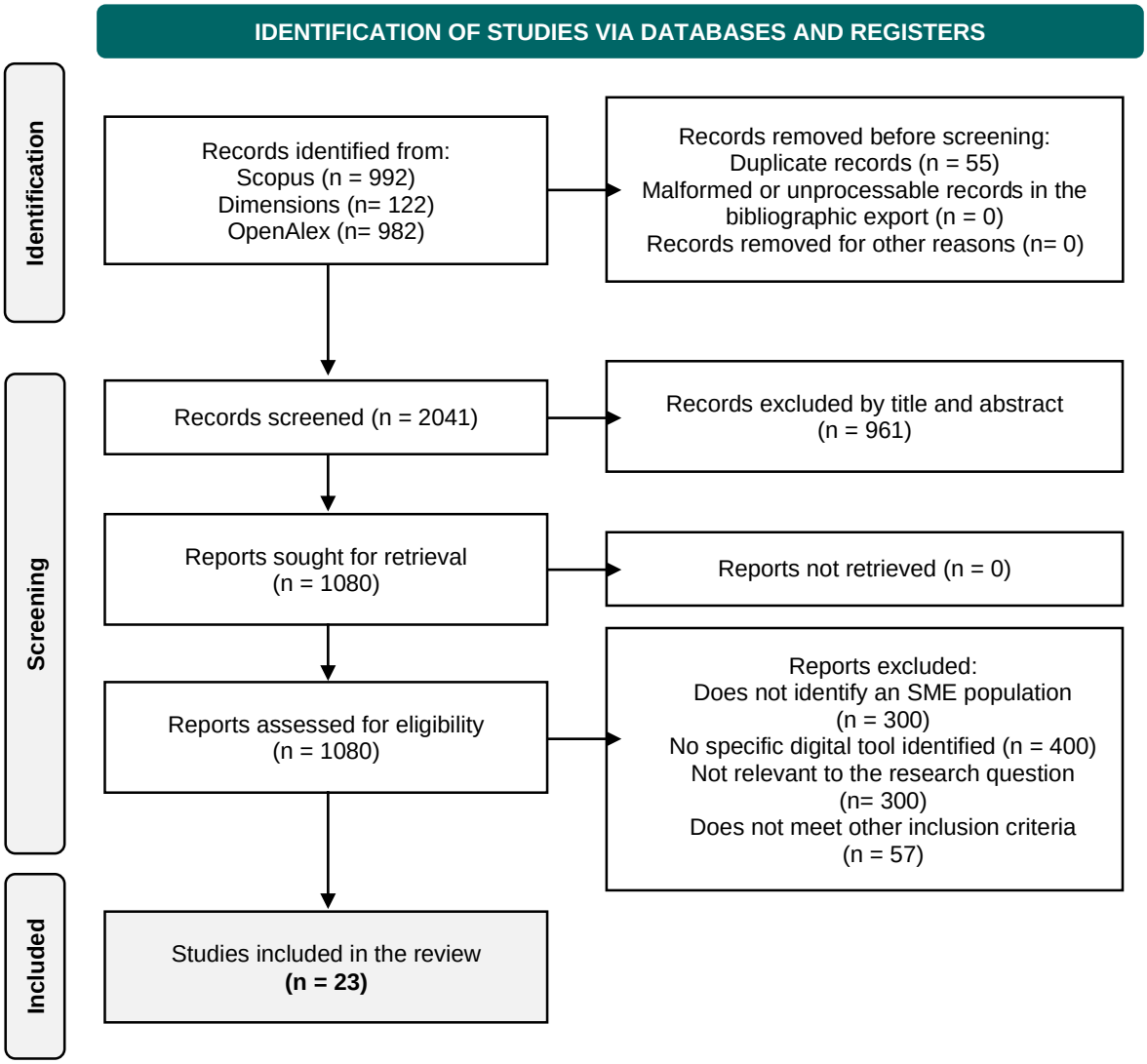


Table 1
Search equations used by database

Database	Search String / Equation Applied
SCOPUS	TITLE-ABS-KEY(("small and medium-sized enterprise*" OR "small and medium enterprise*" OR "small business*" OR SME OR SMEs OR MSME OR MSMEs) AND ("digital tools" OR "digital platform*" OR fintech)) AND PUBYEAR > 2016 AND PUBYEAR < 2027 AND (LIMIT-TO(DOCTYPE, "ar")) AND (LIMIT-TO(LANGUAGE, "English") OR LIMIT-TO(LANGUAGE, "Spanish"))
Dimensions	("small and medium-sized enterprises" OR SMEs) AND ("digital technology adoption" OR "digital tool adoption")
OpenAlex	get works where published since 2017 and type is article and title-abstract-keywords has ((SMEs OR stemmed "small and medium-sized enterprises") AND (stemmed "digital technology adoption" OR stemmed "digital tool adoption"))

Table 2
Characteristics of the included studies

Author, year	Country	Digital tools identified
Hasim & Faizal (2025)	Malaysia	Fintech, e-wallets, mobile banking, AI and blockchain
Aidargaliyeva et al. (2025)	Kazakhstan	E-commerce, social media, SEO, content marketing and sales platforms
Aftab et al. (2025)	Italy	Big data analytics and artificial intelligence
Alobaydi et al. (2025)	Jordan	E-commerce, digital payments, ICT infrastructure and cybersecurity
Almeida & Okon (2025)	Portugal	Internet of Things, digital infrastructure and data analysis
Khan et al. (2025)	Pakistan	Digitalization and e-commerce
Cimino et al. (2025)	Italy	Artificial intelligence and digital capabilities
Toni et al. (2025)	Indonesia	E-commerce, digital banking and digital marketing
Sutrisno et al. (2025)	Indonesia	E-commerce and digital innovation
Alrifae (2025)	Jordan	Cloud computing, AI-driven customer interaction and logistics digitalization
Lawal & Abdulyekeen (2025)	West Africa	Cloud computing and artificial intelligence
Mahmud et al. (2025)	Malaysia	Artificial intelligence and knowledge-sharing tools
Wiid & Senooane (2025)	South Africa	Customer relationship management (CRM) systems and enterprise systems
Soomro et al. (2024)	Pakistan	Social media, big data analytics, IoT, blockchain and artificial intelligence.
Lashitew (2023)	Canada	E-commerce and remote work technologies.
Linh et al. (2019)	Vietnam	Digital technologies applied to supply chain management.
Omrani et al. (2024)	European Union	ICT infrastructure and business digital tools.
Thakur (2023)	Bangladesh	Digital marketing, digital banking, e-commerce, mobile payments and online platforms.
Lutfi et al. (2022)	Jordan	Digital accounting systems.
Shahadat et al. (2023)	Bangladesh	Information and communication technologies (ICT).
Susanty et al. (2025)	Indonesia	Digital technologies applied to textile and apparel companies.
Oketta et al. (2025)	Nigeria	Cloud applications, data analysis tools and automated inventory systems.
Lopes et al. (2025)	Portugal	Websites, social media, online stores and booking systems, and digital marketing.

Table 3
Synthesis of digital tools used by SMEs

Digital tool	Application in SMEs	Main findings reported in the abstracts
E-commerce	Online sale of products and services, market expansion and order management.	E-commerce as a means to broaden commercial reach, improve sales and strengthen competitiveness; it depends on technological readiness and available resources.
Social media and digital marketing	Promotion, customer interaction, advertising and direct sales.	They are alternatives for increasing commercial visibility and consumer interaction, where content marketing, search engine optimization (SEO) and mobile adaptation complement digital sales strategies.
Artificial intelligence (AI)	Automation, strategic planning, customer interaction and decision-making support.	They show potential for operational efficiency and management, although barriers related to financial resources, data availability, staff training and resistance to change are also reported.
Data analytics and big data	Business information analysis, decision support and innovation.	Big data analytics capabilities significantly mediate the relationship between digital leadership and green innovation
Cloud computing	Access to digital services, technological infrastructure and scalability.	It is an enabler of e-commerce adoption and digital transformation, although obstacles related to connectivity, costs and technological capacity persist.
Digital payments and fintech	Electronic collections, digital wallets, mobile banking and financial operations.	They are mechanisms that facilitate transactions and can strengthen customer trust, where their implementation requires addressing cybersecurity and regulatory compliance.
Internet of Things (IoT)	Connection of physical devices, data collection and process digitalization.	They report a mediating role of IoT in the relationship between digitalization and business performance.
Cybersecurity	Protection of data, commercial information and transactions.	Digital security is a relevant component for building trust in e-commerce and protecting information.
CRM and enterprise systems	Customer relationship management, sales follow-up and process organization.	Relationship marketing, stakeholder relationships and enterprise systems significantly influence customer management.
Blockchain	Financial applications and emerging technologies.	Its use within SMEs is still reported as moderate.

Table 4
Functional classification of digital tools

Business function	Tools identified	Main purpose
Marketing and customers	E-commerce, social media, SEO, digital marketing and CRM	Attract customers, promote products, manage commercial relationships and expand markets.
Management and decision-making	AI, data analytics, big data and enterprise systems	Automate tasks, analyze information and support strategic planning.

Operations and infrastructure	Cloud computing, IoT and ICT infrastructure	Digitalize processes, connect devices and facilitate access to technological services.
Finance and security	Fintech, mobile banking, e-wallets, digital payments and cybersecurity	Facilitate transactions, manage financial operations and protect information.