One step

Behavioural barriers to technology adoption amongst small businesses – and how to overcome them
<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>3</td>
</tr>
<tr>
<td>Executive summary</td>
<td>4</td>
</tr>
<tr>
<td>Introduction</td>
<td>7</td>
</tr>
<tr>
<td>So... what is behavioural science?</td>
<td>9</td>
</tr>
<tr>
<td>Raising small business tech adoption: a question of mindset</td>
<td>10</td>
</tr>
<tr>
<td>Key behavioural barriers for small businesses</td>
<td>11</td>
</tr>
<tr>
<td>The findings</td>
<td>13</td>
</tr>
<tr>
<td>Top five barriers for sole traders</td>
<td>15</td>
</tr>
<tr>
<td>Adopter or Delayer?</td>
<td>21</td>
</tr>
<tr>
<td>Is being an Adopter worth it?</td>
<td>22</td>
</tr>
<tr>
<td>Does geography play a part?</td>
<td>24</td>
</tr>
<tr>
<td>Australia</td>
<td>25</td>
</tr>
<tr>
<td>New Zealand</td>
<td>27</td>
</tr>
<tr>
<td>Singapore</td>
<td>29</td>
</tr>
<tr>
<td>Singapore</td>
<td>29</td>
</tr>
<tr>
<td>United States</td>
<td>31</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>33</td>
</tr>
<tr>
<td>Canada</td>
<td>35</td>
</tr>
<tr>
<td>Recommendations: Meeting small business where they are on their journey</td>
<td>37</td>
</tr>
<tr>
<td>What can small businesses change?</td>
<td>39</td>
</tr>
<tr>
<td>Where to from here?</td>
<td>41</td>
</tr>
<tr>
<td>Appendix: Methodology</td>
<td>42</td>
</tr>
<tr>
<td>References</td>
<td>43</td>
</tr>
</tbody>
</table>
One step: Behavioural barriers to technology adoption amongst small businesses – and how to overcome them

Foreword

Rachael Powell
Chief Customer Officer

With businesses around the world being in various stages of lockdown for much of 2020 and 2021, the recovery that we’re starting to see is a much needed boost.

A significant number of small businesses were forced to quickly adapt to different ways of working – whether that was diversifying their products; innovating their processes; or adopting more digital tools to continue to operate in a changed environment. We’ve been impressed at the countless stories of adaptability and resilience that we’ve heard from our customers, partners, and the broader community.

We believe that the greater adoption of technology will drive productivity and help businesses get back on their feet. Yet many small business owners can still find themselves struggling to get to grips with digital tools. This report seeks to better understand why that’s the case, using behavioural science to identify some of the “all too human” factors that can get in the way - even when the benefits are clear to see. And, we’ve made some recommendations about how you can overcome those barriers whether you’re a policymaker, adviser, or small business owner.

Behavioural science is as complex as it is compelling, and we’ve worked with a team of experts on this, to deliver what we believe is a unique perspective on the subject. Our hope is that this work will ultimately benefit the people who make up small businesses around the world - not just owners, but their employees, families, and wider communities.

We know that embracing more technology has widespread benefits for small businesses, including enabling better decisions, driving profitability and saving time. Hopefully, this report’s findings about tapping into what makes people behave the way they do, can help small business owners to embrace the digital tools that will ensure that their lives are that much easier.
Executive summary

Small businesses do better when supported by technology – and most of us know it. Yet, after many years of technology’s virtues being praised, why do many small business operators still pull back from using digital technology to run their businesses more efficiently?

At Xero, we’re passionate about helping small businesses succeed. So, we set out to find an answer to why small businesses don’t wholeheartedly adopt digital technology – one that didn’t just fall back on stereotypes like cost or inconvenience, but instead tested some of those assumptions and barriers against real feedback from the field. In this study, we applied behavioural science to identify the key behavioural barriers that might hinder small businesses in choosing to adopt new technology – then worked out how frequently those behaviours showed up amongst more than 4200 small businesses in six countries. In this report, you’ll read our findings into what perceived barriers truly hinder digital adoption amongst small businesses, including insights specific to each country we surveyed and the different sizes of the businesses we talked to.

So what’s holding small businesses back? We identified three key mindsets that are common amongst the thinking of small business owners across the world.

These mindsets are, “What I’m doing is good enough, so I’d rather stick with it”, “All I can see is risk and short-term losses”, and “It’s too hard to compare, understand, and choose between all the options”.

These behavioural patterns tend to keep reoccurring because of how most small businesses perceive fundamentals like success, risk and growth. We have also made a special focus in this study on sole traders who make up eight in ten of the businesses we surveyed.

We discovered two distinct subgroups of small businesses which we termed technology adopters and technology delayers. Adopters considered themselves relatively advanced when it came to investing in technology to improve their business; were more likely to overcome the behavioural barriers that impeded digital adoption; and tended to perform much better than their peers. Yet they only made up one in five businesses compared to the nearly one in three who identified as Delayers.
The mindsets and barriers that keep small businesses from making the most of technology won’t change overnight. However, we identified five actions that policymakers and economic leaders could take to help small businesses rethink technology and unlock its potential.

• The first is to encourage small steps, not giant leaps. Framing technology adoption in terms of small, incremental changes, rather than all-in bets with high costs and risks, can help to dispel uncertainty and correct misperceptions about what it means to go digital.

• The second is to celebrate small business peers. Highlighting examples of small businesses who have adopted digital technology — and sharing both their successes and struggles — helps to normalise a process that currently tends to appear much more daunting than the status quo.

• The third is to challenge small business owners: don’t get left behind. Quantifying and illustrating the gap between traditional operations and digital technology’s tangible benefits isn’t a new idea — but there’s certainly room to do so more impactfully.

• Fourth, measure benefits in a relatable way. We’re much more likely to take action if the benefits of doing so resonate with our values and identity. In terms of technology adoption, that means communicating opportunities in a way that’s relevant and tangible to small business owners, based on their real, lived experience of doing business.

• Finally, narrow and simplify choices. More information isn’t always better. Often it causes small business owners to freeze. We need a mindset change of our own; replacing information and option overload with clear-cut, well-informed technology adoption plans that give small businesses confidence to act, not confusion.
If you’re a small business owner or an advisor to small business, you might be wondering what you can do to rethink digital technology and change your mindset about its adoption. Based on our research, we identified four immediate steps that might help. They’re simple enough to take onboard without too much effort or adjustment, but powerful enough to quickly shift how you and your people approach common decision-making barriers when thinking about new technology.

- **First, use a decision matrix.** This tool can help you visualise your technology options and prioritise which ones best align with your objectives. Best of all, it’s something anyone can put together without prior experience.

- **Second, run a pre-mortem to clarify your risks.** Change often feels risky because we’re giving up control – but we tend to overlook the inherent risks of staying the same. A pre-mortem process can reveal these hidden threats and help avoid the actual risks of introducing new technology.

- **Third, run a rational cost-benefit analysis.** We tend to be more pessimistic about the unknown than we have reason to be. An objective approach to costs and benefits helps overcome our innate resistance to change by detailing exactly what’s at stake, rather than leaving it to our imagination.

- **Finally, set aside time to learn from others.** Our peers shape the way we think more than we might know. Set aside a regular time slot of even 20 minutes a month to find out how other businesses like yours are using technology, and what they’re learning (and reaping) from the process.

These strategies can help everyone in the small business ecosystem and the broader economy. We’re hopeful that whether you’re a policymaker, change leader, or small business owner, you’ll find this work useful in taking that one step (and the next, and the next) on your technology journey. Even the smallest changes can yield big results.
Where can technology assist small businesses?

In 2020, Xero and Forrester published The Next Chapter For Small Business: How To Thrive In A Changed World, which identified the following areas where technology could significantly benefit small businesses.

- marketing
- sales
- finance and accounting
- workforce management and support
- compliance and risk
- supply chain management
- human resources

In other words, the potential benefits of technology to small businesses are wide-ranging – not to mention well established long before this study.

Introduction

In 1981, IBM released their first personal computer to the general public – a move likened by one pundit to “teaching an elephant to dance”. The IBM 5150 went on to exceed sales estimates by 800% and coined the term PC in our modern vocabulary.

In 1983, Motorola released its DynaTAC mobile phone, a 23cm-tall, 1.1 kg behemoth by today’s standards. Even the phone’s makers acknowledged its ergonomic shortcomings when they nicknamed it ‘the Brick’, a move which didn’t dissuade the thousands of customers who signed up on waiting lists to purchase the nearly US$4000 device.

It’s been some 40 years since these technologies challenged people and businesses with their vision of what might be possible. Today, we’re inundated by an ever-increasing flood of new technologies, from appliances that can sense our needs, to software and apps that connect us to loved ones thousands of miles away like we’re really there, bringing us groceries or booking rides or flights, even checking on finances. Name just about anything, and it feels like there’s an app for it.

Yet while we’re ever-willing to try out these new technologies in our personal lives, we’re much less daring when it comes to applying them in business – especially if the business is our own. Which prompts the question:

Why are small businesses still holding back from adopting digital technology?

It’s a question that affects all of us, entrepreneur or not. Small and medium-sized enterprises (SMEs) represent more than 90 percent of the world economy, meaning even relatively small declines in productivity or effectiveness can have a big impact on everyday life. We’ve seen that play out painfully during the COVID-19 crisis – and we’ve also seen that small businesses with strong digital foundations were much more likely to withstand the pandemic and outperform their peers in most areas of performance. Yet small businesses are still significantly more likely to approach technology adoption with caution rather than confidence.

Technology adoption has played a huge role in how small businesses navigated the last 18 months. Some used their tech to stay connected to their team and customers, while others found digital solutions to be the difference between closing their doors and maintaining a regular income. In many cases, cloud-based solutions and other digital channels helped owners stay in operation even when they couldn’t physically access their premises during lockdowns. To put this into perspective, in the US alone, ecommerce adoption in the first half of 2020 was equal to that of the previous decade.

So what happens when the world reopens? The opportunity presented by digital technology isn’t disappearing anytime soon; two thirds of consumers worldwide plan to maintain their changed shopping behaviours (like switching to online shopping) post-pandemic. There’s a huge role that tech can play in helping small businesses recover and capture this opportunity; think real-time analytics and insights, apps that automate routine tasks, or open banking tools. All these allow small business owners to make more of the now, so they can tap into those opportunities ahead. But that’s only going to happen if we can keep up the digital momentum that COVID-19 kick-started. This is a watershed moment – we shouldn’t let it go to waste.

This isn’t as much of an issue for larger businesses. For example, ecommerce accounted for 24% of economic turnover in large firms in 2019 – but only 10% in small firms. So what might explain the gap? And what can we do differently to close it?

After years of incentives and campaigns from governments and technology firms, there’s still a long way to go in convincing small businesses to take up digital technology. Perhaps it’s time for a new approach. To paraphrase Churchill, inefficiency is doing the same thing and expecting different results.

At Xero, we decided to apply behavioural science to understand the deeper, intrinsically human motivations holding small businesses back from widespread technology adoption. The study would challenge the assumed reasons for inertia – answers like “it costs too much” or “I don’t have time” – and uncover what perceptions or beliefs might really be influencing small business decision-making on technology.

No-one else has harnessed behavioural science for this purpose before. The results are illuminating, and instructive. They reveal to us how we might address the underlying concerns and fears that small business owners hold, and why past approaches may have fallen short. From the findings, we’ve crafted a series of recommendations on how policymakers and thought leaders can help small businesses overcome barriers to technology adoption – and how small business owners can help themselves.

Anna Curzon
Chief Product Officer at Xero and Member of the APEC Business Advisory Council (ABAC)

OECD (2020) OECD Digital Economy Outlook 2020
So... what is behavioural science?

Simply distilled, behavioural science explores human behaviour and how we make decisions in the real world.

It will often focus on aspects of thinking and behaving that lead us to suboptimal or ‘irrational’ decisions and habits, often without us consciously understanding why.

Behavioural science tells us a lot about what causes us to change, and why we often don’t. For example, past research has revealed that educating or providing the required information has minimal impact on behavioural change – about 0.1%, to be exact. Let’s not forget, most efforts to encourage digital adoption in small businesses rely on education and rational explanation.

Typically, our underlying motivations and drivers don’t make rational sense. They’re heavily influenced by our emotions, our past experiences, and our perception (or misperception) of the world around us. When we understand these factors, we can start to address them with the right tools and methods. That’s when real change starts to happen.

1 Fernandes, Lynch, & Netemeyer, 2014
Raising small business tech adoption: a question of mindset

In July 2021, we ran a study of more than 4200 small business owners and decision makers in Australia, Canada, New Zealand, Singapore, the United Kingdom, and the United States. We sought to measure perceptions and beliefs of small businesses relating to technology adoption by uncovering the behavioural barriers involved in the decision making process.

Before we started the research, we identified the key behaviours and mindsets that were likely to act as barriers to technology adoption. We then tested to what extent our study’s participants associated themselves with these behaviours.

We were able to group the barriers keeping small businesses from tech adoption into three overarching mindsets. These aren’t just opinions or thoughts, but deeply-held beliefs about technology and success that most small businesses hold, regardless of their country or organisational size. Here’s what each mindset sounds like:

**Mindset 1: What I am doing is good enough, so I’d rather just stick with it**

You know that there are better options out there, but you’d rather stick with what you’ve always done. Never mind others who are taking action and advancing far faster as a result – you’re better off staying put with a sensible, familiar option. After all, the status quo is safer and more reliable...isn’t it?

**Mindset 2: All I can see is risk and short-term losses**

Risk and potential losses loom large whenever you think about adopting new technology. Sure, it might bring larger benefits in the longer term, but you can’t afford to sacrifice short-term prospects by going out on a limb – especially if your decision turns out to be incorrect. Much better to eliminate risk by taking the more conservative route. The potential upside of getting it right isn’t worth what might happen if you get it wrong.

**Mindset 3: It’s too hard to compare, understand and choose between all the options**

There are so many technology options, and so much information about each one, out in the market. It’s overwhelming, so much so that you’re done trying to find useful insight and guidance – let alone think about acting on it. You’re not confident or comfortable in making the right decisions, because you don’t know what to cling to in a sea of products and recommendations. Far easier to leave tech adoption to others who know what they’re doing.
Key behavioural barriers for small businesses

These three mindsets are developed from a longer list of 12 behavioural barriers that were reviewed in the survey, enabling a detailed, nuanced understanding to be developed of what drives small business owners in their relationship with technology. A rich picture has emerged, covering the differences between businesses by their size and also between the six countries in the survey. It’s important to know what the barriers are so that they can be directly addressed in communications and actions in a way that will engage and empower small business owners.
The 12 key barriers experienced by small businesses are:

<table>
<thead>
<tr>
<th>Number</th>
<th>Barrier Description</th>
<th>Description</th>
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<tbody>
<tr>
<td>1.</td>
<td>Resistance to change</td>
<td>You prefer things to just stay the same, even if you know deep down that change is ultimately a good thing.</td>
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<tr>
<td>2.</td>
<td>Sunk costs</td>
<td>You have already invested resources into the solutions you are currently using – so you wouldn’t want this time, effort, and money to go to waste by changing them.</td>
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<td>3.</td>
<td>Hassle factor</td>
<td>At the end of the day, taking up new technology is just too much hassle. When you think about the effort needed, it is easier for you to stick with what you have.</td>
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<td>4.</td>
<td>Satisficing</td>
<td>You think your current technology is good enough. If it’s not broken, why fix it?</td>
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<td>5.</td>
<td>Stuck in the present</td>
<td>Even though you can see the long-term benefits of technology, you’ve got more immediate priorities and gains to focus on. It’s just really hard to get past the up-front costs.</td>
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<td>6.</td>
<td>Seeing losses, not gains</td>
<td>All you can think about is what researching and implementing new technology will cost you – all that time, money and effort!</td>
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<td>7.</td>
<td>Avoid decision regret</td>
<td>What if you make the wrong decision? You feel like there is a high chance technology-related decisions could turn out bad for your business.</td>
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<td>8.</td>
<td>Only seeing known risk</td>
<td>You just can’t afford to expose yourself to the risks of change. It’s better to be conservative, even if you know technology might be useful.</td>
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<td>9.</td>
<td>Ambiguity, uncertainty</td>
<td>It all feels like a huge leap of faith. You just don’t feel confident about deciding, and even if you do there’s so much uncertainty about the outcomes.</td>
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<td>10.</td>
<td>Relative judgment</td>
<td>You don’t really know how to compare your options and make an accurate assessment of what will be good for your business.</td>
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<td>11.</td>
<td>Information avoidance</td>
<td>You know there is information out there. But there is just so much of it, and you don’t feel confident in your ability to navigate it all, so you just avoid it altogether.</td>
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<td>12.</td>
<td>Choice paralysis</td>
<td>Where do you even start? There are just too many options out there. It’s overwhelming – and much easier to leave for another day.</td>
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The findings

Why do only one in five small businesses take full advantage of digital technology’s benefits?

As outlined above, our study has found that there are three key mindsets that affect the way small businesses respond to technology. These are drawn from the analysis of the 12 behavioural barriers that we hypothesised might shape the way they make decisions. We then examined how more than 4200 small businesses in six countries responded to these barriers, giving us a highly detailed view of the decision making process. We analysed and modelled the results to determine the relative impact of each behavioural barrier on small business technology adoption:

Figure 2. Relative impact of each behavioural barrier on technology adoption, all small business

- Resistance to change: 18%
- Ambiguity, uncertainty: 15%
- Stuck in the present: 13%
- Relative judgement: 11%
- Information avoidance: 10%
- Choice paralysis: 8%
- Sunk costs: 6%
- Seeing losses, not gains: 5%
- Hassle factor: 5%
- Satisficing: 4%
- Avoid decision regret: 4%
- Only seeing known risk: 3%
We recognised early on that business size could play a significant role in variance of results. A sole trader will perceive things and run their business very differently to a firm of 40 people, yet they’re both small businesses. Keeping that in mind, we looked at the relative impact of each potential barrier based on three tiers of business size:

- Sole traders
- Businesses with 1 to 19 employees
- Businesses with 20 to 49 employees (or 20 to 100 employees in the US)

**Figure 3. Relative importance of each behavioural barrier on technology adoption, across business size**

<table>
<thead>
<tr>
<th>Behavioural Barrier</th>
<th>Sole traders</th>
<th>1 to 19 employees</th>
<th>20 to 49 employees</th>
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<tbody>
<tr>
<td>Resistance to change</td>
<td>17%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Relative judgement</td>
<td>14%</td>
<td>11%</td>
<td>1%</td>
</tr>
<tr>
<td>Ambiguity, uncertainty</td>
<td>13%</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>Choice paralysis</td>
<td>11%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Information avoidance</td>
<td>11%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Stuck in the present</td>
<td>9%</td>
<td>12%</td>
<td>10%</td>
</tr>
<tr>
<td>Hassle factor</td>
<td>5%</td>
<td>5%</td>
<td>18%</td>
</tr>
<tr>
<td>Satisficing</td>
<td>4%</td>
<td>4%</td>
<td>17%</td>
</tr>
<tr>
<td>Sunk costs</td>
<td>4%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Seeing losses, not gains</td>
<td>4%</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>Only seeing known risk</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>Avoid decision regret</td>
<td>3%</td>
<td>3%</td>
<td>1%</td>
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Top five barriers for sole traders

Given that sole traders make up the majority of small businesses worldwide, we decided to place a focus on what makes them tick - and more specifically, what holds them back when contemplating technology adoption.

Of the participants in our study, eight in ten were sole traders; owner-operators who ran their businesses entirely by themselves. Out of the 12 behaviours we presented them with, five stood out.
Resistance to change

"My current technology has always worked for me, so I’d rather not change.”

Most of us will naturally prefer to keep things the way they are, or stick with decisions we’ve made. Changing course not only takes effort, it also means admitting we didn’t get it right the first time. Most of us don’t like the feeling of being wrong. For sole traders, this resistance to change is the most common barrier to technology adoption. The overwhelming majority would rather not alter what they’re doing, even when they recognise that introducing new technology would benefit them.

It’s not just sole traders who find themselves fighting against the tide. Resistance to change was also the top barrier to tech adoption amongst businesses with 1 to 19 employees, and it was one of the top three for those with 20 to 49 employees.

However, we did find that sole traders were:

- 21% more attached to their solutions than 20 to 49 employee businesses
- out of all business sizes, the least likely to agree that they must change their technology in order to grow – 29% less likely than 20 to 49 employee businesses
- 24% more likely than 1 to 19 employee businesses to think sticking with their current solutions was safer than making any changes

When we dug deeper, we found that resistance usually comes from a lack of confidence or excitement about technology. Stir those up, and the resistance starts to wane.

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8 in 10 question whether changing is worth it

6 in 10 feel attached to what they currently use

5 in 10 think it’s safer not to change what they’re doing

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*Samuelson & Zeckhauser, 1988*
Relative judgement

I don’t really understand new tech, so I can’t confidently compare different technology options.”

When we make decisions, we tend to compare with what else is on offer, rather than basing our choices on ‘absolute preferences’ (our actual needs and requirements). We’re always hunting for the best; ‘good enough’ rarely makes the cut. That can work when we understand all the alternatives, but it’s hard to accurately assess your options when you don’t know much about the field – as is the case with most small businesses and digital technology.

In such situations, we typically struggle to choose any one course of action, which is exactly what happens to small business decision-makers. Sole traders and businesses with 1 to 19 employees both wrestled with this lack of reliable reference points in making decisions outside their areas of expertise. However, the issue tends to decrease as businesses grow. Those with 20 to 49 employees seem to enjoy more experience and transparency in decision-making that make such judgement calls easier. In fact, when comparing between sole traders and these larger small businesses we found that sole traders were:

- 39% more likely to feel confused when comparing different technology options
- 22% less likely to feel confident about navigating uncertainty in any area
- 8% less likely to trust their own criteria for decision-making as being fair and effective

If small business decision-makers don’t know which choice is the right one, they simply won’t choose. And for most, the confidence and comfort level needed when it comes to technology simply isn’t there.

Amongst sole traders:

- 5 in 10 find it easy comparing different technology options
- 5 in 10 think technology providers make it easy for them to make relative comparisons
- 6 in 10 don’t know how to compare different technology solutions
- 5 in 10 find themselves overwhelmed when assessing technology solutions

5 in 10 find it easy comparing different technology options
6 in 10 don’t know how to compare different technology solutions
5 in 10 think technology providers make it easy for them to make relative comparisons
5 in 10 find themselves overwhelmed when assessing technology solutions

Bateman, Munro, & Poe, 2008
Ambiguity, uncertainty

“I don’t feel confident about deciding and there is too much uncertainty about the outcomes.”

When we feel uncertain about something, we naturally gravitate to what we know rather than what we don’t. That would explain why small businesses tend to stick to technology they’re familiar with. It’s hard to gain clarity about new solutions when faced with ever-expanding options and choices.

Ambiguity, like relative judgements, has a big impact on how both sole traders and businesses with 1 to 19 employees make decisions about technology. When looking at sole traders:

- **8 in 10** desired predictability when it came to decisions about technology
- **8 in 10** felt more comfortable when they faced less uncertainty
- **6 in 10** would stick to what they knew if they didn’t understand what else was on offer

Those with 20 to 49 employees aren’t as affected by ambiguity, but that isn’t to say they’re immune. When we investigated further, we found that this sense of ambiguity tends to stem from that underlying lack of confidence in understanding new technology. It’s hard to be clear about something if you aren’t sure how it works. That said, larger small businesses aren’t necessarily more tech-savvy than sole traders. It’s more likely that they’ve naturally gained more experience in different tech options and operations over the (often longer) course of their lifespan.

Compared to businesses with 20 to 49 employees, sole traders are:

- **22%** less confident navigating uncertainty when seeking to understand new technology
- **28%** more likely to feel unclear about the benefits of different tech solutions
- **27%** less confident in taking a ‘leap of faith’ with new technology amidst feelings of uncertainty

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*Ellsberg, 1961*
There’s too many technology options out there – choosing between them would be overwhelming."

We all want choices, right? Yet when we’re presented with too many options, we tend to get overwhelmed and freeze in what’s known as choice paralysis.® You can have too much of a good thing. And small businesses definitely face a wide, and constantly growing, range of tech options to choose from. Perhaps it’s no wonder that small businesses struggle to take any form of action. The more choices they’re presented with, the harder it is to identify which might be the right one. In these small businesses, we found that choice paralysis tends to be underpinned by – you guessed it – uncertainty. Owners and decision-makers tend to struggle with knowing how to research the different options, and where to even start.

Unsurprisingly, sole traders felt this more strongly than any other group, likely due to the fact that they don’t have other people to help them take on an often daunting, time-consuming research process. Five in ten sole traders feel overwhelmed by the number of options available to them, and six in ten end up postponing any kind of decision as a result.

We found sole traders to be:

- **34%** less certain about where to start researching tech options than businesses with 1 to 19 employees
- **21%** more overwhelmed by the sheer number of options on offer, compared to businesses with 1 to 19 employees
- **21%** more likely to put off technology decisions altogether than those with 1 to 19 employees if they faced too many options
- **21%** less comfortable with large amounts of information when assessing tech options than businesses with 20 to 49 employees

*Schwartz, 2004*
Too much info on new technology makes me anxious, so I tend to avoid it.”

It’s not just the number of choices that can easily overwhelm us. Too much information about any particular solution can also cause us to turn off. Decision fatigue? More like detail fatigue. Even when information is freely available to us, we tend to avoid or actively choose not to process it in depth, which often deprives us of potentially useful data that could guide us to better choices. Small businesses tended to avoid information about new technologies when they felt they couldn’t navigate it with confidence. And sole traders highlighted that they feel most anxious when information doesn’t seem relevant to their business or small businesses in general.

They were:

- **33% more likely** than businesses with 1 to 19 employees to avoid making tech-related decisions when faced with too much information
- the least confident when navigating through information about different tech options – **18% less so** than businesses with 20 to 49 employees

That begs the question: are small businesses getting what they really need? And if not, how can we close the communication gap?

**6 in 10** feel overwhelmed by how much information they have to deal with when researching different tech solutions

**5 in 10** avoid making decisions because of that information overload

**6 in 10** feel especially anxious when they try to process tech-related information that isn’t relevant to their business, or small businesses in general

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Golman, Hagmann, & Loewenstein, 2017
As we reviewed the study’s results, two distinct groups of small businesses quickly emerged: Adopters and Delayers. Adopters are those who frequently invest in technology to improve their businesses and consider themselves ahead of the tech adoption curve. Delayers, on the other hand, are those who admit they are behind on the tech adoption curve.

Adopters take action; Delayers postpone it.

Adopters made up around one in five (21%) of small businesses in our study but nearly one in three (31%) of our respondents identified as Delayers. Why are there still substantially more Delayers than Adopters, even after the benefits of digital technology have been well established?

First off, it’s worth noting that the Adopter/Delayer numbers varied significantly between countries. In Singapore, Adopters outnumber Delayers (36% to 27% of those we surveyed). There, small businesses were most confident (9 in 10) and most excited (8 in 10) about embracing new technologies, as well as most open to taking risks with business decisions (nearly 7 in 10). On the other end of the spectrum the United Kingdom, Australia, and New Zealand had the lowest proportion of Adopters (18%, 19%, and 19% respectively), with the US and Canada only slightly higher with 22% and 21% identifying as Adopters in each respectively.
Is being an Adopter worth it?

Of course, we’re assuming being an Adopter is a good thing. That prompted us to ask the question: do Adopters really enjoy an advantage over Delayers as a result of their more confident approach to adopting technology? In a word, yes.

While Adopters and Delayers were mostly striving to achieve the same goals (like stronger finances or pursuing their passions), the Adopters consistently came out on top in terms of progressing towards those goals.

### Same Direction...

<table>
<thead>
<tr>
<th>“One of my business goals is to…”</th>
<th>Adopters</th>
<th>Delayers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Achieve strong financial results</td>
<td>91%</td>
<td>85%</td>
</tr>
<tr>
<td>Do what I love, everyday</td>
<td>94%</td>
<td>93%</td>
</tr>
</tbody>
</table>

### But Different Momentum

<table>
<thead>
<tr>
<th>“In the last 12 months, I have…”</th>
<th>Adopters</th>
<th>Delayers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upgraded to new technology</td>
<td>63%</td>
<td>28%</td>
</tr>
<tr>
<td>Launched or added new products or services</td>
<td>70%</td>
<td>42%</td>
</tr>
<tr>
<td>Invested in retraining myself or my staff</td>
<td>54%</td>
<td>25%</td>
</tr>
</tbody>
</table>
1. More likely to be found in Singapore than the other countries we studied.
2. Particularly fond of accounting and finance software (70%); data management, storage or security solutions (65%); project management and invoicing (64%); and marketing software (52%).
3. Two in three use their website to connect with their customers and often allow purchases online.
5. They value expert advice. More than two-thirds (69%) use an accountant, and nearly half (47%) have a business mentor.
6. They plan and prepare. Two-thirds have a business continuity plan and 61% have an IT strategy.
7. They’re willing to change. 74% believe that small businesses can’t succeed unless they constantly look for better ways of doing things.
8. They take the initiative. 84% didn’t wait for government mandates before they updated technology in their businesses.
9. They also take advantage. Almost half (47%) updated their technology to leverage small business grants, schemes or subsidies for investments in new technology.
10. They make informed IT decisions. 90% felt comfortable enough with technology to be able to make informed, accurate comparisons.
Does geography play a part?

As we analysed the results of the study, we discovered significant variances in behaviours and motivations across the different countries we surveyed. Do those differences stem from the cultural contexts of each country? Might they be influenced by historical factors like past policies or economic developments?

Rather than make any sweeping assumptions, we’ve compiled key findings from each country, along with some initial observations and hypotheses about them. The insights and recommendations that we’ve arrived at in this report hold true for all countries we examined, but it’s certainly worth keeping local nuances in behaviour and attitudes in mind.
Australia

Amongst Australian small businesses, 19% identified as Adopters – fewer than most other countries in the study – and 29% identified as Delayers.

TOP FIVE

Australian small businesses struggle most with these behavioural barriers:
1. Satisficing
2. Resistance to change
3. Choice paralysis
4. Ambiguity, uncertainty
5. Information avoidance

For sole traders, significantly different behavioural barriers emerged as the top five most common hindrances to tech adoption:
1. Choice paralysis
2. Information avoidance
3. Ambiguity, uncertainty
4. Stuck in the present
5. Satisficing

Amongst these small businesses:

7 in 10 are confident embracing new technology in their business
6 in 10 are excited about the idea of embracing the latest technology
4 in 10 only are open to taking risks when making business decisions

63% are sole traders
Some observations:
Australian small businesses seem stuck in a ‘wait and see’ mode with new technology – they’re reasonably excited about its potential, but not so much so that they’ll step into uncharted waters. It’s intriguing that Aussies are relatively likely to enlist certain external aids, like accountants and marketing software, but struggle with a crisis of confidence in broader technology improvements. What perceptions or past experiences could be getting in the way of moving forward?

AUSTRALIA’S SMALL BUSINESS PROFILE

Compared to other countries, they’re more likely to:

• spend an extra three hours gained back every week with family (9 in 10)
• use an external accountant (more than 5 in 10)
• put off technology-related decisions if confronted by too many options (6 in 10)
• delay decisions about upgrading technology solutions because they don’t feel urgent (7 in 10)
• use marketing software solutions (8 in 10)
• wake up in the morning before work feeling unmotivated (3 in 10)
• prioritise other matters over upgrading their tech solutions (more than 7 in 10)
• feel reluctant about changing things they’ve been doing the same since they started the business (more than 6 in 10)
• lack confidence in their business leaders supporting the adoption of new tech solutions that benefit them (7 in 10)

Compared to other countries, they’re less likely to:

• have already developed an IT strategy (2 in 10)
• accept lesser outcomes for their business, even if that meant avoiding change (3 in 10)
• feel comfortable going through lots of information when assessing technology solutions (5 in 10)
New Zealand

While New Zealand businesses had fewer Delayers than most other countries surveyed with just 23%, only 19% identified as Adopters – the same as their Australian counterparts.

Amongst these small businesses:

- **8 in 10** are confident embracing new technology in their business
- **6 in 10** are excited about the idea of embracing the latest technology
- **5 in 10** only are open to taking risks when making business decisions

**TOP FIVE**

New Zealand small businesses struggle most with these behavioural barriers:

1. Avoid decision regret
2. Seeing losses, not gains
3. Sunk costs
4. Relative judgment
5. Stuck in the present

Small businesses with fewer than 20 employees tend to struggle with mostly similar barriers to the broader group, with some exceptions:

1. Avoid decision regret
2. Seeing losses, not gains
3. Resistance to change
4. Relative judgment
5. Choice paralysis

8 in 10 are confident embracing new technology in their business

6 in 10 are excited about the idea of embracing the latest technology

5 in 10 only are open to taking risks when making business decisions
NEW ZEALAND’S SMALL BUSINESS PROFILE

Compared to other countries, they’re more likely to:

- have a business mentor (more than 8 in 10)
- spend an extra three hours gained back every week with family (9 in 10)
- think that switching to new technology is easy (5 in 10) and feel confident that they’re able to compare and navigate different options (8 in 10)
- feel confident about making informed, accurate comparisons (8 in 10)
- get annoyed if they get told what’s best for their business (5 in 10)
- trust their business’ ability to manage the rollout of new technology solutions amongst other tasks (8 in 10)

Compared to other countries, they’re less likely to:

- wake up in the morning before work feeling frustrated (fewer than 1 in 10) or anxious (2 in 10)
- consider big changes to their business as being a hassle (1 in 10)
- feel attached to their current solutions (4 in 10)
- have reviewed their data security protocols (fewer than 4 in 10)
- get concerned about new technology solutions not delivering short-term return on investment (4 in 10)
- worry about the stress involved with upgrading to new technology solutions (4 in 10)
- put off decisions regarding new technology solutions because they felt more at ease working on day-to-day things (fewer than 6 in 10)
- feel that adopting new technology solutions is hard because they’re already used to how they do things (4 in 10)

Some observations:
New Zealand small businesses appear to be pretty confident about their ability to adapt and change to new technology. Yet despite their confidence about making tech decisions, they’re the least likely to be Adopters who’ve unlocked technology’s benefits for their businesses. And many seem to have overlooked potential risks involved with new technology, like those to the security of their data. Are New Zealanders erring towards overconfidence, or is their no-nonsense approach to change simply taking longer to yield fruit? It’s worth a second look.
Singapore

The Lion City’s small businesses are particularly active in tech adoption, with 36% identifying as Adopters – the highest of all countries we looked at. Despite this, a relatively high 27% classed themselves as Delayers.

67% are sole traders

Singapore small businesses struggle most with these behavioural barriers:

1. Relative judgment
2. Ambiguity, uncertainty
3. Choice paralysis
4. Hassle factor
5. Seeing losses, not gains

For those with fewer than 20 employees, the same factors stood out – though in a different order of impact:

1. Relative judgment
2. Choice paralysis
3. Seeing losses, not gains
4. Hassle factor
5. Ambiguity, uncertainty

Amongst these small businesses:

- 9 in 10 are confident embracing new technologies
- 8 in 10 get excited about embracing the latest technology
- 7 in 10 are open to taking risks in their business decisions
SINGAPORE’S SMALL BUSINESS PROFILE

Compared to other countries, they’re more likely to:

- ‘live to work’ (more than 5 in 10)
- spend an extra three hours gained back every week planning for the future of their business (8 in 10)
- feel that they make fully informed, rational decisions in their business (8 in 10)
- be open to taking risks when making business decisions (almost 7 in 10)
- have adopted new technology in the last 12 months (5 in 10)
- have upgraded technology as a result of grants and subsidies (more than 7 in 10)
- believe that new technology adoption is key to business growth despite possible risks (7 in 10), and that tech providers make it easy to compare different options (7 in 10)
- be certain that investing time in understanding new tech solutions will positively impact the business (8 in 10)
- prioritise adopting new tech solutions if aware of the benefits (8 in 10)
- agree that if new tech solutions offer their business a better way of doing things, they won’t hesitate to make the switch (9 in 10)
- have started a small business for family reasons (6 in 10)

Compared to other countries, they’re less likely to:

- have started a family business to be their own boss (8 in 10, compared to 9 in 10 in other regions)

Some observations:
Singaporean small businesses take technology’s benefits seriously – and it appears to be paying off, with the country boasting the highest proportion of Adopters compared to any other that we looked at. Favourable incentives for adoption and a highly pragmatic approach to results seem to have helped, but the main driver seems to be a relatively action-oriented mindset around business growth trumping any personal attachments. For the 27% who still identify as Delayers, might a focus on familial legacy and sustainability of business help tip the scales towards greater technology adoption?
United States

The US leads the world’s global tech industry – so why are its small businesses so averse to tech adoption? We were surprised to discover that of the US small businesses we studied, only 22% were Adopters while 31% were Delayers – the largest proportion of the countries we studied, tied with the UK. Note that in the US, we define small businesses as those with fewer than 100 employees (compared to fewer than 50 for other countries).

TOP FIVE

US small businesses struggle most with these behavioural barriers:
1. Resistance to change
2. Ambiguity, uncertainty
3. Relative judgment
4. Sunk costs
5. Stuck in the present

Sole traders most commonly struggle with these barriers:
1. Relative judgment
2. Ambiguity, uncertainty
3. Hassle factor
4. Resistance to change
5. Stuck in the present

Amongst these small businesses:

- 7 in 10 are confident embracing new technology in their business
- 6 in 10 are excited about the idea of embracing the latest technology
- 5 in 10 are open to taking risks when making business decisions
THE UNITED STATES’ SMALL BUSINESS PROFILE

Compared to other countries, they’re more likely to:
- put off technology decisions because they’re more comfortable working on day-to-day tasks (7 in 10)
- declare they can access ample good information that makes it easy to understand different tech options (more than 7 in 10)

Compared to other countries, they’re less likely to:
- worry about whether employees are embracing new tech (2 in 10)
- have an accountant (more than 5 in 10)
- get anxious about changing the way their business does things (4 in 10)
- stress about competitors gaining an edge over them by upgrading their technology solutions (3 in 10)
- worry that a lack of internal business support would undermine the sustainability of new technology solutions (4 in 10)
- say that they don’t have enough understanding about new technology solutions to know what to compare (5 in 10)
- say they’re content with existing solutions in their business as long as they perform acceptably (6 in 10)
- say that the safest course of action for their business is to stick to their current solutions (less than 5 in 10)
- say that they can’t handle the effort involved in upgrading to newer tech (less than 3 in 10)

Some observations:
Could the high proportion of Delayers in the US be related to its relatively high percentage of sole traders (who we know tend to struggle more with tech adoption)? Relatively few respondents said they struggled with internal support, understanding new tech, or taking on the effort of upgrading – might that belie an unwillingness to admit deeper challenges, or reflect genuine confidence in their ability to adapt where needed? Perhaps, for small businesses in the US, the issue isn’t so much about mindset as it is about translating those beliefs into concrete decisions. A more urgent call to action might do just the trick.
United Kingdom

In the UK, 18% of small businesses identified as Adopters, while 31% were Delayers – equal proportion with the US, and the highest out of the countries we studied.

Amongst these small businesses:

- 6 in 10 only are confident embracing new technology in their business
- 6 in 10 are excited about the idea of embracing the latest technology
- 4 in 10 only are open to taking risks when making business decisions

TOP FIVE

UK small businesses struggle most with these behavioural barriers:

1. Stuck in the present
2. Resistance to change
3. Ambiguity, uncertainty
4. Relative judgment
5. Hassle factor

Sole traders most commonly struggle with these barriers:

1. Resistance to change
2. Stuck in the present
3. Relative judgment
4. Ambiguity, uncertainty
5. Information avoidance
THE UNITED KINGDOM’S SMALL BUSINESS PROFILE

Some observations:
There’s a lot of doubt about technology amongst small businesses in the United Kingdom. Is it really worth it? Can I really get anything good out of something new? It’s hard to say what might be motivating this scepticism, but what’s clear is that most small businesses are struggling to see the relevance of trying new solutions. Like most who experience doubt, they might simply need more concrete proof of new technology’s benefits – and a confidence boost in their own abilities to roll with the ups and downs of change.

Compared to other countries, they’re more likely to:

• ‘work to live’ (7 in 10)
• focus on day-to-day business decisions over how to improve operations (more than 7 in 10)
• avoid upgrading to new technology if it involved too much hassle (almost 7 in 10)

Compared to other countries, they’re less likely to:

• have invested in data storage and network security solutions (fewer than 4 in 10), or use project management and invoicing solutions (3 in 10)
• be confident about taking on uncertainty when understanding new tech (6 in 10)
• accept the risk of negative outcomes from tech-related decisions (5 in 10)
• be certain that they wouldn’t regret decisions to upgrade business technology (6 in 10)
• agree that new tech solutions would drive immediate cost savings (3 in 10), time savings (4 in 10), or immediate return on investment of any kind (3 in 10)
• believe that their business might be worse off if they postponed decisions on new tech solutions (3 in 10)
• be confident that they’d see benefits to their business as soon as they started implementing new technologies (4 in 10)
• wake up in the morning before work feeling confident (7 in 10)
Canada

Amongst Canadian small businesses, 21% said they are Adopters while 30% identified as Delayers.

Amongst these small businesses:

7 in 10 are confident embracing new technology in their business
6 in 10 are excited about the idea of embracing the latest technology
5 in 10 are open to taking risks when making business decisions

TOP FIVE

Canadian small businesses struggle most with these behavioural barriers:
1. Ambiguity, uncertainty
2. Information avoidance
3. Relative judgment
4. Hassle factor
5. Choice paralysis

Sole traders most commonly struggle with these barriers:
1. Relative judgment
2. Choice paralysis
3. Information avoidance
4. Satisficing
5. Ambiguity, uncertainty
**CANADA’S SMALL BUSINESS PROFILE**

**Compared to other countries, they’re more likely to:**
- feel overwhelmed by information about different tech solution options (more than 6 in 10)
- admit working ‘in’ rather than ‘on’ their business
- contest the claim that new technologies cost money that their business isn’t willing to spend (5 in 10)

**Compared to other countries, they’re less likely to:**
- write down a one or two year business plan (4 in 10)
- feel unclear about different tech solutions’ benefits (4 in 10) or unsure about where to start researching them (4 in 10)
- stick with adequate existing solutions over new technology (fewer than 3 in 10)
- consider any new technology solution as a gamble (4 in 10)
- feel exhausted by keeping up with the latest technology developments (3 in 10)
- opt for predictability when deciding on new technologies (7 in 10)
- worry about technology solutions being unsustainable, due to a lack of vendor support (4 in 10)
- worry about wasting time and energy finding the right technology solutions (4 in 10)
- agree that any time spent researching or implementing new technology must provide return on investments (7 in 10)

**Some observations:**
As with their counterparts in the US, Canadian small businesses seem to struggle more with a sense of urgency about adopting new technology than anxiety over the options available. Most appear to be relatively comfortable with researching options and understanding their potential benefits – but at the same time, they’re also less focused on rigorous forward planning. If there’s a mindset shift needed, it’s likely more around action than awareness: what would it take for Canadian small businesses to start building more momentum for change?
Recommendations: Meeting small business where they are on their journey

It’s clear that changing mindsets requires more than just education, explanation, or encouragement – the tools we most often apply when trying to drive up technology adoption in small businesses. Based on behaviours that we identified as most inhibiting technology adoption, we’ve come up with five possible strategies that target mindsets at their core. If you’re a business adviser or tech advocate, a marketer, or a policymaker, these strategies could help you direct small businesses’ mindsets about technology adoption into more positive territory.

1. **Encourage small steps, not giant leaps**

   Small businesses often struggle to adopt technology because they’re daunted by the perceived uncertainty and difficulties that come with investing in something new. To make technology adoption seem easier and less uncertain, use language that reframes the technology adoption process as a series of small, incremental steps rather than large-scale, all-in bets. Every little change brings about small but distinct benefits – and the further you go, the more those benefits compound into huge advantages. Break down the adoption processes into simple, clear steps to help small businesses rethink their uncertainty about the risks ahead.

2. **Celebrate small business peers**

   We’re more likely to try something new if we see others like us doing it – and benefiting. Connecting small businesses with Adopters who’ve reaped the rewards of tech adoption can shift what they think of as the social norm, and motivate them to follow in their peers’ footsteps. One good way to do this is case studies that deal with similar or like-minded businesses, and show clear linkages between actions and outcomes. Or, look at ways to create communities where small businesses can share their experiences – both positive and challenging.
3 Don't get left behind

Take a long-term perspective on technology adoption, and it becomes clear that today’s ‘good enough’ is usually tomorrow’s ‘not enough’ (think Netscape, or the Blackberry). What would help small businesses perceive this? Clearer contrasts between the status quo and the outcomes of new technology, for one. Quantifying and comparing the performance of both options can help dispel illusions about the safety of a ‘good enough’, comfort-zone approach to tech – and prompt small businesses to rethink just how good the status quo really is.

4 Measure benefits in a relatable way

Remember how many sole traders experience anxiety when faced with information that isn’t relevant to their businesses? A more relatable approach to communicating technology’s benefits and outcomes could make the process far less daunting. Using measures that small businesses already deal with (like revenue gains or user-friendliness) can help, as can a transparent view of possible challenges and practical ways to overcome them. The more technology’s benefits resonate with small business owners on a personally-experienced level, the more likely they’ll be to take the first step.

5 Narrow and simplify choices

We’ve already seen how too much choice can paralyse us in our decision-making processes. To help small businesses feel more confident about making decisions on technology, we’ll need a mindset change of our own: challenging the notion that more information is better in how we communicate about different tech options. That might mean limiting the number of choices on offer, using direct ‘like to like’ comparisons between options, and simplifying language to focus on processes and outcomes rather than statistics and features.
While there’s a lot that policymakers and tech leaders can do, the ones most able to change how small businesses adopt technology are probably small businesses. Challenging our own behaviours and overcoming unproductive mindsets isn’t easy, but it is possible. We’ve identified four simple handles that may help small businesses change their approach and take the steps towards technology adoption that they’ve always thought about.

What can small businesses change?

A sample decision matrix, with scores given out of 5 for each criteria.
Change usually feels risky because we’re giving up control. And it’s often hard to see risks associated with our current situations, because we’re usually assessing them from a position of comfort. That’s where a pre-mortem can help.

This procedure starts with the end outcome and works backwards. Try imagining a situation where your current systems or solutions have failed, and hard. Now ask yourself: what are all the possible reasons this could’ve happened? Next, repeat the process in relation to a new technology. By the end, you’ll have lists of potential points of failure for both your current and alternative solutions. Regardless of which one you end up choosing, you’ll be in a better position to plan for and prevent the risks involved with your course of action.

Not certain of whether a new technology is worth the risk, or concerned by how much it might disrupt your business? Thinking about the new technology, list down as many benefits that you can think of, and assign a time or monetary value to each (based on your best understanding). Do the same for the costs of upgrading, then compare the two. Remember: benefits may relate to not only your business itself, but also your quality of life (like having more time to spend on what you love). This exercise can help you challenge the notion that ‘if it’s not broken, don’t fix it’ by focusing on the possible benefits of a new technology. The point isn’t to skew perception towards overoptimism, but rather to counter our natural tendency to catastrophise (or overemphasise the negative) when faced with new and unfamiliar options.

The people we surround ourselves with can have a hugely positive – or negative – influence on how we think and act. Spend time with Adopters who make consistent, well-calculated investments in technology, and you’ll find yourself likelier to do the same. Even 20 minutes a month exploring what solutions like-minded businesses are using can help. Identify businesses that represent where you’d like to be, find out what technologies they’re using, and – if you can – reach out to learn from what they’ve experienced. The more you observe and talk to other Adopters, the more equipped you’ll be to succeed alongside them.
Considering the findings of our study, it’s no surprise that small businesses haven’t been as moved to adopt new technology as we might expect them to be. Tools like education and explanation of technology’s benefits, while beneficial in some ways, often don’t directly address what’s holding small businesses back. Yet we’ve persisted in using these tools rather than seeking to understand the deeper motivations and barriers affecting small businesses and their people – at least until now.

If anything, this report should provoke a change of mind – both in small business owners, and those seeking to encourage technology adoption amongst them.

Rather than seeking to inform or justify technology’s importance, we’re better off directly engaging with the behavioural barriers that stem from how we naturally react to risk, reward, and uncertainty. These are behavioural tendencies we can all associate and empathise with. And while adjusting them can take time, it’s not impossible – if we know what we’re trying to resolve.

We chose to call this report “One Step” because that’s how change starts. Simple, repeatable actions that small business owners and employees can adopt with minimal difficulty. Minor adjustments to how we talk about technology and present different options.

Slight changes to our perspectives on risk and reward, present and future. Yet even a small course correction to how we think and act, incorporated into processes and repeated over time, can yield immense transformation.

Knowing what we now do about the barriers and mindsets that get in the way of growing with technology, it’s time that we – this global community of policymakers, advisers, vendors, and small business owners – start heading in a more effective (and dare we say, empathetic) direction when it comes to helping small businesses make the most of technology. One step is all it takes.
Appendix

Methodology

Xero partnered with Decision Design to complete an anonymous and unbranded, nationally representative market study among n=4,211 small businesses across Australia (n=1,212), New Zealand (n=170), the United Kingdom (n=1,162), the United States (n=1,165), Canada (n=341) and Singapore (n=161). This behavioural science-led study measured perceptions, beliefs, behaviours and behavioural barriers related to technology and technology adoption. Data collection was conducted between 12 – 26 July 2021 and study respondents are all small business decision makers for businesses with less than 50 employees (less than 100 employees in the United States).

This data was collected in July 2021 by independent behavioural consultancy Decision Design via an anonymous and unbranded online questionnaire among a representative sample of n=4,211 small businesses across Australia, New Zealand, the United Kingdom, the United States, Canada and Singapore.
References


**About Xero**

Xero is a cloud-based accounting software platform for small businesses with over 2.7 million subscribers globally. Through Xero, small business owners and their advisors have access to real-time financial data any time, anywhere and on any device. Xero offers an ecosystem of over 1,000 third-party apps and 300 plus connections to banks and other financial partners. In 2020 and 2021, Xero was included in the Bloomberg Gender-Equality Index and in 2020, Xero was recognised by **IDC MarketScape** as a leader in its worldwide SaaS and cloud-enabled small business finance and accounting applications vendor assessment.

**About Decision Design**

Decision Design is a team of PhD qualified behavioural scientists, offering unique expertise in understanding decision-making and behaviours – and therefore – development of high-impact interventions that drive behaviour change and return on investment. Specifically, Decision Design integrates behavioural science, analytics and practical execution (including design thinking) to identify, understand and intervene against challenges that drive behavioural, social, customer and commercial outcomes. Coupling scientific rigour with proven commercial practitioner expertise, Decision Design has an extensive track record in strategy development across a range of sectors and markets to ensure a breadth and depth of practical, real-world experience is brought to every behavioural challenge. [www.decisiondesign.com.au](http://www.decisiondesign.com.au)