

Business Advisors and SMEs in the Digital Era: Essential Skills

Heli Saali and Anna-Maija Kiukas

Digital Economy, South-Eastern Finland University of Applied Sciences, Finland

heli.saali@xamk.fi

anna-maija.kiukas@xamk.fi

Abstract: Small and medium-sized enterprises (SMEs) play a key role in the European economy, but they often face challenges in keeping up with digitalisation. Business advisors serve as an essential part of the support infrastructure for SMEs. This article explores the alignment between SMEs' digital needs and the digital know-how and future priorities of business advisors. The central research question is: How well do the current competencies and future development priorities of business advisors correspond with the digital development needs expressed by SMEs? The study follows a descriptive and comparative research approach, based on two online survey datasets: one targeting 118 SMEs and the other 100 business advisors from different public advisory organisations in Finland. The results indicate that SMEs and business advisors agree on key areas of digital competence. Although both groups share a mutual understanding of digital priorities, there are differences in the use of tools, which can undermine the effectiveness of business advice. To effectively support SMEs, business advisors need to have up-to-date digital skills and the organisational conditions to apply them in practice. Bridging these gaps requires targeted training, better application of digital tools in daily work and continuous competence development for both business advisors and SMEs.

Keywords: Digital Competence, Business Advisors, SMEs, Digital Transformation, Future Skills

1. Introduction

According to the European Commission (European Recommendation 2003/361), small and medium-sized enterprises (SMEs) are enterprises with fewer than 250 employees and an annual turnover of up to EUR 50 million or a balance sheet total of up to EUR 43 million. Within the category, small enterprises have fewer than 50 and turnover or balance sheet total up to EUR 10 million, and microenterprises have fewer than 10 employees and turnover or balance sheet total up to EUR 2 million. Small and medium-sized enterprises (SMEs) represent 99% of all businesses in the EU. In Finland, there are 455,265 companies, excluding agriculture, forestry, and fisheries. These companies employ 1.46 million people and contribute significantly to public finances. Most of these companies, 95.7 per cent, have 10 employees or fewer. SMEs generate more than half (54.1%) of total corporate turnover and account for approximately 40 percent of national GDP (European Union 2003; European Commission 2025; Yrittäjät 2025).

Business advisory services in Finland are provided through a wide public support network. These include municipality-owned regional development companies, municipal business support units, and national organisations such as the Centre for Economic Development, Transport, and the Environment (ELY Centre). Additionally, associations and specialised service providers complement the national infrastructure (Työmarkkinatori 2024; Studentum n.d.). Across the country, 41 enterprise agencies and 57 regional or municipal business development organisations offer free and confidential counselling. These services are available to those interested in starting a business and entrepreneurs who want to develop their existing operations. (Yrittäjät 2025; Uusyrityskeskus 2025; Sekes 2025). Development agencies are non-profit organisations owned by municipalities. Their mission is to strengthen the competitiveness of local enterprises and promote regional economic prosperity. Their services are based on long-term client relationships, local knowledge, and trust. These agencies support businesses through all phases of the business lifecycle, including initial sparring, ideation, and early operation support, as well as growth, development, and ownership changes. As business services move increasingly into digital networks, the value of close personal advisory relationships is growing (Sekes 2025). Business advisors support both aspiring entrepreneurs and existing companies by guiding start-ups and developing business operations. Their expertise typically covers areas such as business planning, financial forecasting, taxation, legal structures, marketing, and corporate acquisitions. The profession requires strong knowledge of business fundamentals, customer-oriented thinking, and problem-solving skills. As SMEs increasingly face challenges linked to digitalisation and artificial intelligence (AI), the role of business advisors is evolving beyond traditional advisory functions.

This study explores the alignment between the digital training needs of SMEs and the current digital competence and future skill requirements of business advisors. It examines how well business advisors' expertise corresponds with the evolving demands of SMEs in the context of the digital transformation. The study draws on two complementary datasets: one collected from 118 SME representatives in the South Savo region of Finland, and

another from 100 business advisors across the country. The SME dataset focuses on identified training needs related to digital business, while the advisor dataset captures the use of digital tools and current and future competence requirements. Comparing the datasets enables gaining practical insights into how business advisory services can be better aligned with the digital development needs of SMEs. The findings help to identify gaps and synergies between entrepreneurs' expectations and advisors' capabilities, which can be used to support the ongoing development of effective, future-oriented business advisory work.

2. Background

Digitalisation can be globally described as the major technological trend (Leviäkangas 2016). Hellsten and Paunu (2021) name digitalisation as a key part of every modern firm. Utilising digitalisation can bring clear benefits such as higher quality information and faster decision-making. Kraus et al. (2021) highlight digital transformation as key for businesses to remain competitive in an increasingly digital economy. Despite the growing integration of digital technologies, SMEs persistently fall behind larger firms in digitalisation (Faiz et al. 2024). Digitalisation can offer SMEs significant opportunities to enhance performance, foster innovation, improve productivity, and compete more equally with larger firms. Yet, many SMEs lag in adopting digital technologies. This is often due to limited awareness, constrained financial and human resources, and gaps in digital capabilities (OECD 2025; Kahveci 2025).

In the concept of digitalisation of SMEs, business advisors play a key role. As digitalisation becomes more central to business development, business advisors are expected to provide support that goes beyond traditional business counselling (Uusyrityskeskus 2025). Their ability to translate complex technological solutions into relevant and actionable guidance can influence whether SMEs succeed in their digital transition. This shift also demands new competences from business advisors, particularly related to digital tools, platforms, and innovation management. While digital technologies increase organisational agility, SMEs typically face greater barriers in implementing them than larger companies (Moreira et al. 2025). Many are unfamiliar with available digital solutions or lack the necessary knowledge to assess their usefulness (Telukdarie et al. 2023). External issues also play a role alongside internal challenges, such as scarce resources or limited strategic capacity. These include imperfections in state support systems and the need to modernise traditional business models to facilitate digital transformation (Strilets et al. 2022).

Digital transformation (DT) has changed from being just a technological opportunity to something businesses now need to meet the growing needs of people. (Kraus et al., 2021). Digital transformation should not be perceived merely as a technological leap. It goes beyond upgrading software and hardware: it requires the adaptation of the institutional and operational ecosystems of an organisation to embrace new business models and ways of thinking. The goal is to keep pace with digitisation by leveraging digital tools and strategies. However, the digital transformation is not just about digitisation. At its core, it is the application of a flexible, adaptive business model that enables organisations to thrive in a digital environment (Ulas 2019). Recent research shows that while all companies have some capacity for digital transformation, but to turn this into a competitive advantage requires targeted development (González-Varona et al. 2021). Moreover, SMEs often lack the strategic, empirical, and practical knowledge needed to take full advantage of digital opportunities (Sagala & Óri 2024). To address these challenges, the digitalisation of business processes is increasingly seen as essential for long-term sustainability. It enables better data use, operational efficiency, customer retention, and cost reduction (Strilets et al. 2022). However, this transformation is not merely a technical upgrade, it often requires structural changes in how companies operate and learn. As such, the role of business advisors becomes more strategic: they help bridge the gap between policy, technology, and practical decision-making. Looking ahead, technologies such as artificial intelligence (AI), financial technologies (fintech), and cybersecurity are expected to further influence SME competitiveness. Digitalisation also opens doors to new markets and supports more sustainable and responsible business practices (Bianchini & Lasheras Sancho 2025). For SMEs to benefit, however, both their internal capabilities and the public support system, especially business advisory services, must continue to develop.

3. Methodology

The study draws on two separate datasets: one collected from SMEs and the other from business advisors, both collected as part of the *Digital Steps – Towards customer-oriented digital business* project. The objective is to compare the SMEs' digital training needs with the current use of digital tools and self-identified development priorities and future skill requirements of business advisors. The research approach is based on

applied, practical research. The use of two different perspectives, covering both the demand side (SMEs) and the support side (business advisors), helps to create a more diverse picture of digital competence development needs. The study uses a descriptive survey design, which allows for comparison between two groups of respondents.

The SME data was collected in the South Savo region, Finland between November 2023 and February 2025 from SMEs interested in developing their digital business. The survey was part of the project's skills mapping. The survey was conducted as a structured online survey on Hyviö, an application that measures the effectiveness of services. (Hyviö 2025). A total of 118 companies responded the survey, representing approximately 65% of the contacted SMEs. The results of the survey were originally intended to support the design of training courses offered during the project to meet the needs of SMEs. In this study, the focus is on SMEs digital training needs. The needs assessment was structured around seven thematic areas reflecting different dimensions of digitalisation: (1) *content creation for digital platforms*, (2) *digital advertising and marketing*, (3) *data management, analysis and utilisation*, (4) *online visibility*, (5) *e-commerce and digital sales*, (6) *customer understanding and service*, and (7) *strategic objectives of digital business* (see Table 1). Each theme included four core aspects, resulting in 28 distinct items. Respondents were asked to select any areas relevant to their own interests or development needs. The number of choices was not limited, allowing participants to indicate all applicable training areas. The analysis of SME responses is based on descriptive statistical methods, specifically frequency distributions and percentages. This approach was chosen to clearly illustrate the most identified digital training needs. The original goal was to provide a practical, needs-oriented overview that supported planning of training and advisory services. In this article, the data is used to examine how SMEs' training needs correspond with the digital competence priorities reported by business advisors.

The second dataset was collected via a nationwide online survey, conducted using the Webropol platform, targeting professionals working in public business advisory organisations across Finland. The target group included advisors involved in providing digitalisation-related support to SMEs. One of the main objectives of the business advisors' competency assessments was to provide up-to-date information on their digital skills and to identify development suggestions. Participation was voluntary and anonymous, and no incentives were offered. The survey link was distributed via email, newsletters, and relevant social media networks. The survey was open from 17 February 2025 to 2 March 2025. The questionnaire included 19 different question sections. It included Likert scale questions on tool usage frequency, multiple-choice questions about current and future digital skills, and open-ended questions to gather more in-depth insights. The instrument was based on the themes of the Digital Steps project. In total, 100 responses were received. As the survey was partly distributed through multiple open channels, the total number of recipients is not known, and therefore, a response rate could not be calculated. Respondents represented a variety of public advisory organisations across different regions of Finland. This article focuses on quantitative data, specifically the responses related to digital tool usage and skill development priorities. These data are analysed using frequency distributions, percentages, means, and medians. The full dataset has been previously presented in another publication (Saali 2025). The current article presents a targeted analysis aligned with the specific objectives of this research.

4. Results

4.1 Training Needs of SMEs

A total of 118 SMEs responded to the survey. Most respondents represented one-person businesses (46.6%) and micro-enterprises (46.6%), with a smaller number of small businesses (5.9%) and only a few medium-sized companies (1.7%) included. Most of the respondents (77.9%) were entrepreneurs. In addition, 11% identified as employees, 4.2% as managing directors (CEOs) and 2.5% as managers or supervisors. A further 5.1% selected the "other" category. The businesses covered 15 different sectors, with the most common being other service activities (29.7%), wholesale and retail trade (13.6%), accommodation and food services (12.7%), and human health and social work activities (11.0%). The remaining sectors were each represented by 0.8% to 5.1% of respondents.

The training need most frequently identified by SMEs (see Table 1) was to improve business efficiency with digital tools, which was chosen by 69.5% of respondents. SMEs, therefore, have a clear interest in leveraging digitalisation to improve their operations. Many also identified a need to develop their skills in low-cost or free marketing methods. For example, 64.4% of the respondents highlighted using social media for free promotion, and another 63.6% selected search engine optimisation (SEO), which aims to improve website visibility without

direct advertising costs. On the other hand, search engine marketing (SEM), creation of written content for online use, paid social media advertising and email marketing were reported as training needs by 59–63% of respondents, indicating interest in paid advertising in addition to organic advertising. Notably, 62.7% of respondents indicated interest in learning how to use artificial intelligence in their marketing efforts. Companies are therefore aware of the potential of AI technologies in supporting content production, customer relations and campaign management. Table 1 presents the training needs of SMEs and the distribution of responses.

Table 1: Training Needs of SMEs

Training needs	Theme	Number of Respondents (N=118)	Percentage of Respondents
Enhancing business operations through digital tools	7	82	69.5%
Using social media for free promotion	2	76	64.4%
Search engine optimisation (SEO): Improving website visibility in search engines	4	75	63.6%
Using artificial intelligence (e.g., ChatGPT)	1	74	62.7%
Search engine marketing (SEM) with Google (e.g., Ads and Shopping)	2	74	62.7%
Creating written content for online use (e.g., blogs, articles, social media posts, advertisements)	1	72	61.0%
Paid social media advertising (e.g., Facebook, Instagram, Pinterest, TikTok)	2	70	59.3%
Email marketing: Effective email campaigns	2	70	59.3%
Improving profitability through digitalisation	7	68	57.6%
Monitoring free social media analytics/statistics	3	67	56.8%
Managing the business profile (e.g., appearing in Google search and map services)	4	67	56.8%
Conversion rate optimisation: Modifying a website to generate more contacts, mailing list subscriptions or purchases	5	65	55.1%
Updating website content	4	63	53.4%
Tracking website and e-commerce visitor data (e.g., Google Analytics)	3	62	52.5%
Producing and editing photo and video content	1	61	51.7%
Designing visual materials (e.g., with Canva for social media posts, advertisements, presentations, posters)	1	57	48.3%
Monitoring paid advertising performance (e.g., Google Ads, Meta)	3	57	48.3%
Collecting customer feedback (e.g., online surveys)	6	57	48.3%
Data security and privacy (e.g., antivirus protection, privacy policies, cookie consent)	3	53	44.9%
Improving website user experience based on user data	6	49	41.5%
Offering personalised services and recommendations online	6	48	40.7%
Developing digital products/services (e.g., online courses, booking systems)	5	43	40.7%
B2B sales: Business-to-business commerce	5	43	36.4%
Multichannel customer service (phone, email, chat, social media)	6	41	34.7%
Scaling up the business (replicable solutions, e.g., online courses)	7	38	32.2%
Internationalisation through digital channels	7	34	28.8%
Participating in social media discussions	4	33	28.0%
Updating the online store	6	28	23.7%

The training needs least frequently reported by SMEs was related to updating or maintaining an online store. This may be because all sectors, online store is not necessarily a relevant business model. In addition, it appears that only some of the SMEs in South Savo are planning to expand into international markets. Scaling the business through digital tools was also a less frequently selected item. Such growth strategies are therefore not yet on the agenda of many SMEs, even though they could make it possible to grow the business. Participating in social media discussions received little interest as well. This could be interpreted as a sign that most respondents already feel confident in their ability to engage with customers on social media platforms.

Unexpectedly, multichannel customer service was also selected infrequently. One explanation is that many SMEs focus on only certain service channels and may not yet see the value of multiple digital touchpoints. Additionally, limited resources may prevent them from managing several channels effectively.

The responses reveal a gap between basic and more advanced digital skills requirements. SMEs showed broad interest in training topics that support day-to-day business operations, while more complex digital strategies attracted less attention. This suggests that many companies are currently focusing on practical implementation rather than strategic expansion. Therefore, training, and advisory services should be tailored to meet the varying levels of digital skills and capabilities of SMEs.

4.2 Digital Tools and Evolving Competence Needs of Business Advisors

A total of 100 business advisors responded to the national survey. The majority of respondents (53%) worked in regional development or business promotion agencies. Others represented municipal business services (13%), entrepreneurial organisations and business mentors (together 19%), and various rural advisory and support organisations. The survey received responses from 17 of Finland's 19 regions.

The original survey included both quantitative questions and open-ended items. In this study, only selected quantitative responses of the survey are analysed. The survey used questions based on rating scales, and calculating means and medians showed general patterns and supported the comparison of tools. This was done to get an overview of the use of digital tools and competence priorities among business advisors, and to enable comparison with the training needs of SMEs. The survey results provided an overview of how digital technologies are currently utilised in advisory work and what kind of expertise is considered essential now and in the future. Business advisors reported frequent use of basic digital tools in their everyday work. These included email applications, cloud storage and file management systems, video conferencing platforms, and customer relationship management (CRM) systems. In contrast, tools for project management and data analysis were less commonly used. (See Table 2).

Table 2: Use of Digital Tools Among Business Advisors: Frequency of Use by Tool Type

	1 Never	2 Rarely	3 Occasionally	4 Often	5 Daily	Average	Median
CRM system	8.0%	7.0%	9.0%	26.0%	50.0%	4.0	4.0
Project management tools	24.5%	22.5%	29.6%	16.3%	7.1%	2.6	3.0
Video conferencing tools	0.0%	0.0%	8.0%	44.0%	48.0%	4.4	4.0
Cloud services and file management	1.0%	0.0%	5.1%	19.2%	74.7%	4.7	5.0
Email tools	0.0%	0.0%	0.0%	3.0%	97.0%	5.0	5.0
Data analysis tools	16.5%	25.8%	29.9%	18.5%	9.3%	2.8	3.0
Artificial intelligence tools	6.1%	6.1%	25.2%	34.3%	28.3%	3.7	4.0
Artificial intelligence in content creation	15.2%	14.1%	32.3%	30.3%	8.1%	3.0	3.0
E-mail marketing tools	32.3%	23.3%	31.3%	11.1%	2.0%	2.3	2.0
Website management platforms	29.3%	22.2%	18.2%	21.2%	9.1%	2.6	2.0
Graphic design tools	24.3%	23.2%	25.3%	23.2%	4.0%	2.6	3.0

Many business advisor used tools based on artificial intelligence relatively often, daily or at least occasionally. However, about 12% reported using AI only rarely or not at all, and the use of AI in content creation was notably less frequent. On average, AI was used for content purposes infrequently, with 30% of respondents reporting that they used it rarely or not at all. Digital marketing tools were not widely used. Some respondents reported using tools such as email marketing platforms, website management systems, and graphic design software occasionally. Among social media channels, Facebook and LinkedIn were the most used platforms, while others were used infrequently or not at all. These figures reflect general usage habits but do not provide information

about the depth or quality of skills. Frequent use may indicate routine familiarity, but not necessarily advanced competence.

These results suggest that while business advisors are generally familiar with basic digital tools, their use of more advanced solutions, such as data analytics, AI content tools, and digital marketing platforms, may be limited. This highlights the need to distinguish between tool use and actual competence, and to strengthen training and organisational support to better equip advisors to assist SMEs in adopting these technologies. Respondents were asked to select between one and five skills they considered most important. When asked to identify the most important digital skills, 60% of business advisors selected the ability to use AI as the most critical skill presently. This skill was considered even more important when looking to the future. The second most important current skill was proficiency in commonly used office software, which also ranked fourth on the list of future skills. Table 3 presents the digital skills that business advisors identified as most important for their work in 2025 and those anticipated to be most critical by 2030. The table includes the top-rated competencies.

Table 3: Key Digital Skills for Business Advisors: Comparison of 2025 and 2030 Priorities

2025		2030	
Skill area	% of respondents (n=100)	Skill area	% of respondents (n=98)
Artificial intelligence	60.0%	Artificial intelligence	70.4%
Office software proficiency	41.0%	Digital customer advisory services	37.8%
Data-driven management	38.0%	Cybersecurity	31.6%
Service design	31.0%	Office software proficiency	28.6%
Digital marketing	30.0%	Data analysis	28.6%
Data protection and information security	29.0%	Data protection and information security	25.5%
Social media competence	29.0%	Data-driven management	24.5%
Digital customer advisory services	24.0%	Media literacy	21.4%
Data analysis	22.0%	Personalised customer experience	19.4%

Other important digital skills in 2025 included data-driven management, service design, digital marketing, and social media competence. Instead, the skills considered most important in 2030 reflect a shift towards more specialised digital skills. In addition to artificial intelligence and office software skills, business advisors emphasised the growing importance of digital customer advisory services, cybersecurity, and data analysis. Data protection and information security also remained particularly important. In addition, new emerging areas were identified. These included media literacy and personalised customer experience. Based on the results, skills are moving from general digital skills to more specialised and even strategic digital skills. Based on this, it can be expected that the role of business advisors will continue to change.

4.3 Comparison and Interpretation of Results

Artificial intelligence (AI) emerged as a top training need among SMEs and was also recognised by business advisors as the most important current and future skill. While AI is becoming more commonly used in advisory work, business advisors may still lack the capacity to support SMEs in applying it effectively in areas such as marketing or content creation. Another important training need for SMEs was digital marketing. However, business advisors used digital marketing tools only occasionally. Still, they identified digital marketing as a critical area of expertise.

SMEs' training needs in data management, analytics and online visibility demonstrate the growing importance of data-driven thinking. Yet, few business advisors were actively engaged in SEO or using data analytics tools, even though they recognised data skills as key future skills. SMEs also showed high interest in using social media for promotion, while advisors mostly relied on a few core platforms. Although some advisors anticipate that social media skills will become less relevant, their basic platform familiarity may suffice for current SME needs. Less than half of SMEs identified data protection as a training need. In contrast, business advisors ranked cybersecurity, data protection and information security as the most important skills for the future. The result

may indicate differences in the sense of urgency or awareness regarding the topic.

Based on the results, there may be a mismatch between the immediate training needs of SMEs and the current use of tools by business advisors. However, there is encouraging consistency in identifying future skills priorities. It is important to strengthen the practical digital skills of business advisors to better meet the needs of SMEs. At the same time, SMEs themselves need to continue developing their digital capabilities to use recent technologies effectively.

5. Discussion and Conclusions

This study examined how well business advisors' current skills and future priorities align with SMEs' digital development needs. The results confirm that SMEs and business advisors have a similar understanding of key digital skills, especially artificial intelligence (AI), digital marketing and data exploitation. However, practical gaps emerge, especially in the use of digital tools related to digital marketing, content production and data analysis. As digitalisation continues, the role of business advisors will continue to evolve. In addition to traditional business guidance, they are increasingly expected to function as facilitators of digital transformation. Their role is to help SMEs effectively implement digital solutions. This shift demands the ability to translate complex digital opportunities into actionable, entrepreneur-oriented support. While business advisors are generally aware of relevant digital skills, their ability to use advanced tools varies.

Survey results also show that many entrepreneurs report a wide range of training needs. With the support of a knowledgeable advisor, these needs could be prioritised and addressed in a more focused and effective way. Advisors who are motivated to improve their digital skills are well placed to help entrepreneurs do the same. In this way, advisory work becomes a learning partnership rather than a one-way delivery of expertise. At the same time, the uneven development of digital competences suggests that a more flexible and collaborative advisory model is needed. Business advisors do not need to master all aspects of digital, but they should be able to identify clients' needs and direct them to appropriate resources and experts. As previous research has shown, the ability to navigate between policy, technology and practical business decision-making is increasingly important (Strilets et al. 2022; Ulas 2019).

To conclude, the findings indicate the need to strengthen both the individual and organisational capacities of business advisors to support SMEs in their digital development. Also, SMEs need to develop their competences. Although business advisors and entrepreneurs often recognise the same areas of competence as important, differences in the use of tools and experience reveal practical gaps that should not be ignored. Bridging these gaps requires training and structural conditions that enable business advisors to apply their digital skills in practice. As the demands of advisory work change, developing more adaptable forms of support is important to ensure that SMEs receive relevant, timely and effective guidance on digitalisation. Based on the findings, three key areas for development are recommended: strengthening business advisors' hands-on training in digital tools, creating clearer pathways for referring SMEs to external digital experts and ensuring sufficient resources for advisors to update their digital knowledge in practice. Further research is needed to explore how digital competence develops over time within advisory organisations and how different support models affect SMEs' digital outcomes. Further examination could provide deeper insight into the conditions that support a sustainable digital transition for SMEs.

Ethics Declaration

Participants in both surveys described in this article accepted the privacy notice, which outlined the intended use of their data.

AI Declaration

Artificial intelligence (ChatGPT) was used to support the writing and editing of this article. The tool was used to refine language, assist with translation, and enhance the overall readability. All content was critically reviewed and approved by the authors.

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