Cloud Computing Adoption for SMEs

Yuehui Guan Napaporn Khantanapha Southeast Asia University E-mail: napapornk@sau.ac.th



Received: 6 February 2025; Revised: 15 April 2025; Accepted: 26 April 2025

Abstract

Cloud computing has emerged as a transformative technology for small and medium-sized enterprises (SMEs), enabling them to overcome resource limitations and improve their competitiveness. This paper explores the impact of cloud computing adoption on the core competitiveness of SMEs. SMEs play a crucial role in the global economy by driving job creation, innovation, and economic growth. However, they often face challenges such as limited resources, inadequate management capacity, and fierce market competition, which hinder their development. Cloud computing offers a solution to these challenges by providing scalable, cost-effective IT resources. By adopting cloud technology, SMEs can reduce operational costs, improve efficiency, and enhance their technical capabilities, thereby gaining a competitive edge in the market. The research highlights various cloud computing service models, including Infrastructure as a Service (laaS), Platform as a Service (PaaS), and Software as a Service (SaaS), which can be tailored to meet the unique needs of SMEs. Moreover, the findings underscore the importance of addressing security concerns to fully leverage the benefits of cloud adoption. The study concludes that cloud computing not only enhances the operational capabilities of SMEs but also contributes to their sustainable development, making it a key driver of competitiveness in the modern business environment.

Keywords: Cloud Computing, Small and Medium-Sized Enterprises, Competitiveness, Cost Reduction, Cloud Service Models

Introduction

With the intensification of economic globalization and market competition, small and medium-sized enterprises (SMEs) are playing an important role worldwide. SMEs are seen as a vital engine of economic development, growth, job creation, and innovation. In many countries, SMEs comprise the majority of businesses, and their development is directly related to the stability and sustainable growth of the entire economic system. Moreover, the maturation of SMEs can be very rapid because of their characteristics of small size, low operating costs, and quick response to market changes. In this situation, SMEs have to focus on their core competitiveness to grow and thrive (Xu et al., 2015). However, in

practice, there are many difficulties and barriers preventing their development and growth. For example, SMEs often face limited resources, difficulties in financing, fierce market competition, and inadequate management capacity. The existence of these problems means that SMEs can only concentrate on survival in a complex and challenging market environment, causing them to neglect improvements to their core competitiveness. This limitation in turn hinders their competitiveness and sustainable development ability in the market.

Years of research and observation suggest that cloud computing services can have an obvious effect on reducing costs and manpower requirements for businesses (Feng et al., 2020). Many studies and practical experiences have shown that cloud computing can solve several problems faced by SMEs. Furthermore, recent studies show that SMEs are more likely than larger firms to adopt cloud computing in pursuit of lower costs and higher efficiency (Bello et al., 2021).

Cloud Computing: Cloud computing is a model that offers on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned with minimal management effort or service provider interaction (Blessy & Kushwaha, 2023). This model enables flexible provisioning of IT resources and services over the internet.

Cloud Computing Adoption: Cloud computing adoption refers to the process of an enterprise adopting cloud computing technology to achieve objectives such as cost reduction, risk mitigation, and scalability of data and services. It is an innovative and efficient strategy for modern organizations to enhance their operations.

Concept of Cloud Computing

Cloud computing is a transformative technology model that delivers computing services such as servers, storage, databases, networking, software, analytics, and intelligence via the internet. This approach allows users to access computing resources whenever needed, minimizing the necessity for extensive hardware and software infrastructure management. By enabling scalable and flexible IT solutions, cloud computing has become an indispensable tool for businesses, organizations, and individuals looking to optimize their operations (Blessy & Kushwaha, 2023).

Cloud computing has significantly reshaped the IT landscape by providing services through a shared pool of configurable computing resources. These resources can be swiftly provisioned and released with minimal management effort, making cloud computing a cost-effective and highly efficient solution for various applications (Ma, 2016). According to Rountree and Castrillo (2013), cloud computing is characterized by several key features that enhance its functionality, scalability, and usability. These features make it an attractive choice for a wide range of applications, ensuring efficiency and cost-effectiveness. The basic features of cloud computing include:

1. On-Demand Self-Service: Users can directly acquire the computing services they need, without lengthy procurement processes or interactions with service providers. Providers can fulfill

user demands quickly, improving convenience and efficiency (Al-Mala, 2023). The benefits of ondemand self-service include:

- Operational Efficiency: Users obtain services instantly without waiting for manual approval, allowing immediate productivity gains.
- Speed and Convenience: Service providers rapidly meet user needs, facilitating seamless business operations.
- Cost Savings: Businesses and individuals purchase only the resources they require, avoiding unnecessary expenses (Al-Mala, 2023).
- 2. Broad Network Access: Users only need an internet connection to select and use services; no specialized equipment or extensive setup is required (Khan et al., 2020). Cloud applications and data are accessible regardless of physical location or device. Key advantages include:
- Universal Accessibility: Users can access cloud services from anywhere via devices such as smartphones, laptops, or tablets.
- Device Compatibility: Services are available across a range of devices and operating systems.
- Seamless Connectivity: A simple network connection suffices for access, ensuring that even geographically distributed teams can use the same resources (Khan et al., 2020).
- 3. Resource Pooling: Cloud providers serve multiple consumers with dynamically allocated resources, optimizing resource utilization. Providers can precisely allocate resources to avoid waste. In this way, providers are able to offer a wider variety of tools and functions and can potentially increase their revenue, while consumers benefit from shared resources and reduced costs (Gupta et al., 2018). Important aspects of resource pooling include:
- Optimized Resource Utilization: Providers distribute computing resources efficiently to meet user needs.
- Cost Efficiency: Users share a common pool of resources, which reduces overall costs through economies of scale.
- Scalability and Flexibility: Providers can offer a diverse range of tools and functionalities to accommodate varying requirements among users.
- 4. Rapid Elasticity: Cloud services can be scaled up or down rapidly, matching the current demand. High elasticity is a defining feature of cloud computing and a key reason users embrace it. Service providers must respond quickly to meet consumers' demands (Tongsuksai, Mathrani, & Weerasinghe, 2023). The benefits of rapid elasticity include:
- High Performance: Resources scale to ensure smooth functionality even during sudden spikes in usage.
- Cost Optimization: Users pay only for the resources they actually consume, making it an economical solution.

- Improved Responsiveness: Applications remain responsive under varying workloads. For example, if a streaming service experiences a surge in viewers for a live event, the cloud infrastructure can instantly scale up to maintain an uninterrupted viewing experience.
- 5. Measured Service: Cloud systems automatically control and optimize resource use by leveraging a metering capability at some level of abstraction appropriate to the service (Rountree & Castrillo, 2013). This means usage can be monitored, controlled, and reported, providing transparency for both provider and consumer. Key features of measured service include:
- Cost Transparency: Users can monitor their consumption of resources to avoid unexpected costs.
- Resource Optimization: Pay-per-use pricing encourages efficient use of resources since costs are based on actual usage.
- Flexible Billing Options: Various pricing models (e.g., pay-as-you-go or subscription-based plans) are available. For example, a startup using a cloud-based data processing service can monitor its resource usage and adjust its service plan accordingly to control costs.

Cloud Service Models

Cloud computing services are typically categorized into several service models that offer different levels of abstraction and service to the consumer. The three primary cloud service models are Infrastructure as a Service, Platform as a Service, and Software as a Service.

1. Infrastructure as a Service (laaS): laaS provides virtualized computing resources over the internet. In this model, consumers can access and manage fundamental computing resources such as processing power, storage, and network capabilities—without the need to purchase or maintain physical hardware. Users have control over the operating systems, storage, and deployed applications, while the cloud provider manages the underlying infrastructure (Khan et al., 2020). By leveraging laaS, organizations avoid significant capital expenditures on physical servers and data centers. Instead, they rent IT infrastructure on a pay-as-you-go basis, scaling resources up or down as needed to meet fluctuating demand. This flexibility reduces costs and accelerates the deployment of applications and services (National Institute of Standards and Technology, n.d.). For example, Amazon Web Services (AWS) offers laaS solutions like Amazon Elastic Compute Cloud (EC2) for virtual servers and Amazon Simple Storage Service (S3) for storage, allowing SMEs to obtain scalable computing infrastructure on demand (Amazon Web Services, 2023). Open-source platforms like Eucalyptus enable organizations to build private or hybrid clouds with functionality similar to AWS, providing on-demand provisioning of compute and storage resources in a private environment (Eucalyptus, 2023). In summary, laaS offers a flexible and cost-effective solution for organizations seeking scalable computing resources without the burden of managing physical infrastructure (General Services Administration, 2023).

- 2. Platform as a Service (PaaS): PaaS provides a comprehensive cloud-based platform for developers to build, run, and manage applications without dealing with the underlying infrastructure. In the PaaS model, the cloud provider supplies the hardware and software tools needed for application development (including servers, storage, and networking), so that developers can focus on writing code and creating functionality (Chandrasekaran, 2014). This abstraction of infrastructure responsibilities allows companies to concentrate on their core business and innovation. A prominent example of PaaS is Google App Engine, a fully managed platform where developers can deploy web and mobile applications in various programming languages without managing the servers or scaling themselves. The platform automatically handles scaling, load balancing, and routine maintenance such as updates and security patches (Microsoft Azure, 2023). The advantages of PaaS include faster development (since pre-built backend components and services can be used), and inherent scalability so applications can handle varying levels of demand without manual intervention. However, potential drawbacks include dependency on the provider—if the PaaS provider has an outage or discontinues a service, it may pose risks to the applications relying on it (Google Cloud, 2023). Overall, PaaS provides a robust environment for application development by simplifying infrastructure management and thereby streamlining the development process (TechTarget, 2023a).
- 3. Software as a Service (SaaS): SaaS is a cloud computing model in which applications are hosted by a provider and made available to users over the internet. In this model, the service provider manages everything: the application itself, the underlying platform, and the infrastructure. Users access the software via a web browser or thin client, and they do not need to install or maintain the software on their own devices (Khosrow-Pour, 2014). Common examples of SaaS include productivity and collaboration tools like Google Workspace (Gmail, Google Docs, Google Drive, etc.) and Microsoft 365 (Word, Excel, PowerPoint, with cloud storage via OneDrive). These services allow users to work from any device with internet access, facilitating real-time collaboration and accessibility of data from anywhere. The SaaS model offers several benefits to SMEs: it eliminates the need for large upfront software purchases and hardware installations, provides scalability (the service can accommodate a growing number of users or increased usage on demand), and ensures that software updates and security patches are handled by the provider. However, SMEs adopting SaaS must consider challenges such as data security and privacy, potential downtime, and reliance on the provider for critical business applications (TechTarget, 2023b). Despite these challenges, SaaS has become a popular model for SMEs due to its low barrier to entry and ability to convert what would be capital expenditures into operating expenses.

Related Research on Cloud Computing for SMEs

Many researchers have examined how cloud computing benefits SMEs. According to Carr (2005), it is advantageous for SMEs to use advanced technology like cloud computing to improve their operations. Ristenpart et al. (2009) noted that SMEs often struggle with acquiring and maintaining computing assets, and cloud services can help alleviate this issue by providing access to necessary resources on-demand. Studies have identified cost reduction, increased efficiency, and improved security as key reasons why cloud computing can assist SMEs in their growth (Ristenpart et al., 2009). Susman (2007) observed that Software as a Service solutions are particularly well-suited for SMEs, given their limited IT capacities. Similarly, later research (e.g., Liu & Zhang, 2019) has argued that cloud computing is a more effective tool for SMEs compared to larger firms, because it allows smaller companies to leverage sophisticated IT capabilities without significant investment in infrastructure. More recently, Rawashdeh and Rawashdeh (2023) showed that cloud computing offers a variety of service modes to meet diverse user demands, underscoring its flexibility for different business needs. On the other hand, some studies have cautioned that SMEs must pay careful attention to security issues when using cloud services, as storing critical data and processes in the cloud can introduce risks if not properly managed.

Overall, the influence of cloud computing adoption on the core competitiveness of SMEs is significant. Through in-depth analysis of cloud computing applications in SMEs, researchers have revealed the positive effects of cloud adoption on improving the technical capabilities of small businesses, reducing IT costs, and improving operational efficiency. These improvements help SMEs better grasp technological trends and enhance their position in market competition. The impact of cloud computing on SME competitiveness provides both theoretical and practical insights for business decision-makers. Understanding the mechanisms by which cloud adoption enhances core competitiveness allows companies to optimize their development strategies accordingly (Phan et al., 2017). Furthermore, recognizing the factors that influence successful cloud adoption helps SMEs formulate strategies to boost their competitiveness and sustainable development. Cloud service providers also benefit from these insights, as they can better understand the needs of SME clients, offer customized services, and improve service quality to support SMEs (Jamsa, 2018). From an academic perspective, studying the impact of cloud computing adoption on SMEs helps fill gaps in the literature and offers new research perspectives and methods. From a policy perspective, research on cloud computing's impact on SME competitiveness can inform the creation and improvement of relevant policies to support technology adoption among smaller firms.

Future Trends in Cloud Computing Adoption for SMEs

Looking ahead, cloud computing adoption among SMEs is expected to continue growing, with new trends shaping how these enterprises leverage cloud technology. Surveys indicate that SMEs are allocating an increasing share of their IT budgets to cloud services. For instance, one report found that SMEs spent about 47% of their technology budgets on cloud services in 2022, and this figure is projected to surpass 50% in 2023 (Zesty, 2022). This rising investment reflects the growing reliance of SMEs on cloud-based solutions for critical business operations and the recognition of cloud computing as a fundamental component of their IT strategy.

One major trend is the adoption of multi-cloud and hybrid cloud strategies by SMEs. Instead of relying on a single cloud provider, many businesses are beginning to distribute workloads across multiple cloud platforms or combine public and private clouds to optimize performance and resiliency. Embracing a multi-cloud approach can help SMEs reduce the risk of vendor lock-in and choose the best services from different providers for specific needs. Meanwhile, hybrid cloud deployments—where certain sensitive data or applications remain on a private cloud or on-premises infrastructure while other workloads run in a public cloud—allow SMEs to balance security and cost-effectiveness. These strategies, already common among larger enterprises, are becoming more accessible to SMEs as cloud management tools and services evolve to simplify multi-cloud operations.

The increasing availability of serverless computing and containerization is another trend benefiting SMEs. Serverless computing (Function as a Service) allows developers to run code on cloud infrastructure without managing servers, and it can automatically scale based on demand. This model can lower costs for SMEs because they only pay when their code is running, and it reduces the need for infrastructure management skills. Similarly, the use of containerization and microservices architectures (using technologies like Docker and Kubernetes) is growing, enabling even small development teams to build and deploy applications in a more agile and scalable manner. These technologies, once mainly the domain of large tech firms, are becoming mainstream and easier to use through cloud provider services, thereby empowering SMEs to adopt modern application development practices.

Integration of emerging technologies such as artificial intelligence (AI), machine learning (ML), and the Internet of Things (IoT) into cloud services is expected to significantly influence how SMEs use cloud computing. Major cloud providers have embedded AI and analytics capabilities into their platforms (Blessy & Kushwaha, 2023), offering services like AI-driven data analysis, machine learning model training, and IoT device management as on-demand cloud services. This means SMEs will increasingly be able to leverage advanced tools—such as predictive analytics, intelligent automation, and real-time data processing—without requiring substantial in-house infrastructure or specialized expertise. For example, an SME in retail could utilize cloud-based AI services to analyze customer data and gain insights into purchasing patterns, or a small

manufacturing firm could use IoT platforms to monitor equipment performance through cloud analytics. These technologies can help SMEs innovate and remain competitive, and their availability through the cloud lowers the barrier to entry for smaller businesses.

Edge computing is another future trend intersecting with cloud adoption. Edge computing involves processing data closer to where it is generated (for instance, on devices or local servers at the edge of the network) rather than sending it all back to a central cloud data center. This approach can reduce latency and bandwidth use, which is crucial for real-time applications. For SMEs, the rise of edge computing—often used in combination with cloud services—means that businesses in domains like healthcare, agriculture, or IoT-heavy industries can process critical data locally (e.g., on a factory floor or in a retail store) while still using the cloud for centralized data aggregation and analysis. Cloud providers are rolling out edge services and distributed cloud models, which will likely make it easier for SMEs to implement hybrid edge-cloud solutions in the near future.

Despite these positive developments, there are challenges and considerations that will accompany future cloud adoption for SMEs. Security and privacy will remain paramount. As SMEs move more data and operations to the cloud, they will need to ensure robust cybersecurity measures are in place, including encryption, access controls, and compliance with regulations such as GDPR or other data protection laws. Cloud providers are continually investing in advanced security measures and compliance certifications, which can benefit SMEs. However, SMEs must stay informed and proactive about protecting their cloud-resident data and workloads. We can expect to see improved security tools and services tailored for SMEs (for example, simplified security monitoring services or affordable cloud compliance solutions) as part of the future cloud landscape.

Additionally, cost management and governance will be an ongoing focus. While cloud computing can reduce capital expenditures, SMEs need to manage operational expenditures carefully. Unmonitored usage can lead to unexpectedly high bills, a problem that has become more common as cloud usage expands. In the future, SMEs are likely to adopt better cloud cost management practices and utilize tools (offered by third parties or cloud providers themselves) to monitor usage and optimize costs. This could include automated recommendations to right-size resources, scheduling to shut down non-critical services during off-hours, or adopting sustainable computing practices to improve efficiency. The trend toward green cloud initiatives may also influence cloud usage, with providers offering more energy-efficient infrastructure and even carbon footprint tracking, which conscientious SMEs might use as part of their corporate social responsibility goals.

Finally, supportive government and industry initiatives are expected to further accelerate cloud adoption among SMEs. In some regions, governments have launched digital transformation programs that encourage SMEs to use cloud computing and other digital tools (e.g., offering

training, subsidies, or tax incentives). Such policies can significantly influence future adoption rates by reducing the barriers—financial or knowledge-based—for smaller companies to migrate to the cloud (Telecom Review, 2024). As cloud services become more essential for competitiveness, we may see more public-private partnerships aimed at providing SMEs with access to cloud infrastructure and skills development.

In summary, the future of cloud computing adoption for SMEs is bright. Trends like multicloud strategies, serverless computing, AI integration, and edge computing will provide SMEs with new opportunities to innovate and grow. At the same time, a strong emphasis on security, cost optimization, and supportive policies will be crucial to ensure that SMEs can fully capitalize on cloud technology. SMEs that stay attuned to these trends and proactively adapt their cloud strategies are likely to gain significant competitive advantages in the coming years.

Conclusion

Small and medium-sized enterprises are central to economic growth and innovation, yet they often struggle with limited resources and intense competition. This article examined how cloud computing adoption can help SMEs enhance their core competitiveness by addressing some of these challenges. Cloud computing enables SMEs to access scalable and sophisticated IT resources on a pay-per-use basis, which helps reduce operational costs, improve efficiency, and expand their technological capabilities. By leveraging cloud services (laaS, PaaS, and SaaS), SMEs can utilize state-of-the-art infrastructure and software without large upfront investments, allowing them to focus on their business growth and innovation.

The discussion highlighted that numerous studies and practical cases have found positive impacts of cloud adoption on SME performance. Adopting cloud computing can improve an SME's agility and ability to respond quickly to market changes, since computing resources can be adjusted on demand. It also facilitates collaboration and remote work, which have become increasingly important for businesses of all sizes. At the same time, SMEs need to be mindful of challenges such as data security and privacy, and ensure they choose reputable cloud providers and implement proper security measures. Industry research indicates that cloud adoption among SMEs is accelerating, and this trend is likely to continue. Future developments such as greater use of multi-cloud strategies, integration of AI and IoT via cloud platforms, and more accessible cloud-based tools will further level the playing field between SMEs and larger competitors.

In light of these findings, it is evident that cloud computing is a key driver of competitiveness for SMEs in the modern business environment. By adopting cloud technology, SMEs can overcome many limitations associated with their size, gaining access to resources and capabilities that were once available only to large enterprises. Policymakers and industry leaders should continue to support SME cloud adoption through training, awareness, and infrastructure development, as this will contribute to innovation and economic growth. Ultimately, cloud

computing adoption not only enhances the operational efficiency and agility of SMEs but also contributes to their sustainable development. Embracing cloud technology allows SMEs to rapidly adapt, scale, and compete, ensuring that they remain vital and resilient contributors to the economy in the digital age.

References

- Amazon Web Services. (2023). What is infrastructure as a service? Retrieved February 4, 2025, from https://aws.amazon.com/what-is/iaas/.
- Bello, S. A., et al. (2021). Cloud computing in construction industry: Use cases, benefits and challenges. Automation in Construction, 122, 103441.
- Blessy, J. A., & Kushwaha, D. K. (2023). The Smart Workflow Analysis Framework for Channel Allocation in Ultra Dense Cloud Computing. In 2023 2nd International Conference for Innovation in Technology (INOCON) (pp. 1–6). IEEE.
- Carr, N. G. (2005). The end of corporate computing. MIT Sloan Management Review. *46*(3), 67–73. Chandrasekaran, K. (2014). Essentials of Cloud Computing. CRC Press.
- Eucalyptus. (2023). Eucalyptus cloud computing platform. Retrieved February 4, 2025, from https://www.eucalyptus.cloud/.
- Feng, B., et al. (2020). The impact of core technological capabilities of high-tech industry on sustainable competitive advantage. Sustainability. 12(7), 2980.
- General Services Administration. (2023). Infrastructure as a Service (laaS). Retrieved February 4, 2025, from https://cic.gsa.gov/solutions/iaas.
- Google Cloud. (2023). App Engine application platform. Retrieved February 4, 2025, from https://cloud.google.com/appengine.
- Gupta, S., Misra, S. C., Kock, N., & Roubaud, D. (2018). Organizational, technological and extrinsic factors in the implementation of cloud ERP in SMEs. Journal of Organizational Change Management. 31(1), 83–102.
- Jamsa, K. (2018). Cloud Computing: SaaS, PaaS, IaaS, Virtualization, Business Models, Mobile, Security and More. Jones & Bartlett Learning.
- JumpCloud. (2024). Google Workspace vs. Microsoft 365: 2024 Guide. Retrieved February 5, 2025, from https://jumpcloud.com/blog/google-workspace-vs-microsoft-365.
- Khan, I., et al. (2020, March). Study of various cloud service providers: A comparative analysis. In 5th International Conference on Next Generation Computing Technologies (NGCT 2019). IEEE.
- Khosrow-Pour, M. (2014). Encyclopedia of Information Science and Technology. 3rd ed. IGI Global.
- Liu, Q., & Zhang, C. (2019, December). Joint network coding and fronthaul transmission via edge caching in cloud-RANs. In 2019 IEEE International Conference on Smart Cloud (SmartCloud) (pp. 37–40). IEEE.

- Ma, Z. (2016). Managing Big Data in Cloud Computing Environments. IGI Global.
- Microsoft Azure. (2023). What is Platform as a Service (PaaS)? Retrieved February 4, 2025, from https://azure.microsoft.com/en-us/resources/cloud-computing-dictionary/what-is-paas.
- National Institute of Standards and Technology. (n.d.). Infrastructure as a Service (laaS). Retrieved February 4, 2025, from https://csrc.nist.gov/glossary/term/ infrastructure as a service.
- Phan, L., et al. (2017). Cloud computing adoption and its impacts on SMEs: A literature review. Journal of Innovation & Knowledge. 2(3), 126–135.
- Rawashdeh, A., & Rawashdeh, B. (2023). The effect of cloud accounting adoption on organizational performance in SMEs. International Journal of Data and Network Science. 7(1), 411–424.
- Ristenpart, T., et al. (2009). Hey, you, get off of my cloud: Exploring information leakage in third-party compute clouds. In Proceedings of the 16th ACM Conference on Computer and Communications Security (pp. 199–212). ACM.
- Rountree, D., & Castrillo, I. (2013). The Basics of Cloud Computing: Understanding the Fundamentals of Cloud Computing in Theory and Practice. Newnes.
- Susman, G. I. (2007). Small and Medium-Sized Enterprises and the Global Economy. Edward Elgar Publishing.
- TechTarget. (2023a). What is PaaS? Platform as a Service definition and guide. Retrieved February 4, 2025, from https://www.techtarget.com/searchcloudcomputing/definition/Platform-as-a-Service-PaaS.
- TechTarget. (2023b). What is SaaS (software as a service)? Retrieved February 5, 2025, from https://www.techtarget.com/searchcloudcomputing/definition/Software-as-a-Service.
- Telecom Review. (2024). The future is no longer cloudy: How SMEs are capitalizing on cloud services. Retrieved March 2025, from Telecom Review website.
- Tongsuksai, S., et al. (2023). Influential characteristics and benefits of cloud ERP adoption in New Zealand SMEs: a vendors' perspective. IEEE Access, 11, 23956–23979.
- Xu, J., et al. (2015). Proceedings of the Ninth International Conference on Management Science and Engineering Management (Vol. 362). Springer.
- Zesty. (2022). Cloud Spending to Reach 47% of Technology Budget for SMEs in 2022 [Press release]. Retrieved from PR Newswire.