

REVIEW**on the scientific article****by Yaroslav Savchenko "Digitalization of Processes in Small Service Businesses"**

The article is devoted to the analysis of the digital transformation of processes in small business services in the US in the context of the digital economy of 2025. The topic is relevant: small business forms the basis of the American economy - more than 34.8 million enterprises, about 47% of the employed population, - and it is its ability to digitally adapt that largely determines the competitiveness of the economy as a whole.

The structure of the work is logical and corresponds to the genre of a scientific article: introduction, literature review, methodology, results, conclusions. The introduction correctly outlines the problem - the gap between the potential of digital tools and the real level of their implementation in small business. The author reasonably argues that digital transformation has ceased to be an option and has become a condition for the survival of enterprises in the face of growing consumer expectations.

The statistical base of the study is broad. Data from SBA, Shopify, Bipartisan Policy Center, PartnerHero and other platforms are involved, which allows us to characterize the sector from different angles: industry structure (retail - 15%, catering - 13%, beauty and fitness - 10%), demographic profile of owners (Generation X - 49%, women - 39.4%), level of digital reach (95% of enterprises use at least one digital platform). The table of key problems of small business is clear and well-systematized. The author's emphasis on differentiation between different categories of small business is noteworthy. It is convincingly shown that microbusiness (less than 10 employees, more than 90% of the total number of enterprises) significantly lags behind larger small firms in terms of digital reach: only 15% of microenterprises with up to 5 people are early technology adopters, while among enterprises with 50-100 employees this figure reaches 35%. The regional dimension of the problem is also recorded - businesses in states with lower digital density (Missouri, Iowa) demonstrate greater caution in implementing new technologies compared to enterprises in Maryland.

The table of strategic directions of digital development for 2025-2035 covers nine vectors - from the integration of artificial intelligence to blockchain payments and AR/VR technologies - and gives the reader a clear idea of the prospects for the transformation of the sector.

At the same time, it is worth paying attention to two points. First, the bulk of the quantitative data comes from the 2023 study, while the conclusions are formulated for 2025. The author himself recognizes this problem, but does not offer ways to solve it, which weakens the evidence base of certain statements. Secondly, the nine strategic directions in Table 2 are presented without prioritization and without reference to the size of the enterprise, which complicates their practical application specifically for microbusinesses.

These remarks do not detract from the overall value of the work. The article contains useful factual material and, after minor revision, is recommended for publication.

Reviewer: Pereshliuga Kseniia

Scientific degree, academic title: Internationally recognized expert in the systematization and digital transformation of the beauty business

Place of work: Alismia LLC, Miami, USA