

# The Optimization Paradox: Why "Organize First, Automate Later" Prolongs Operational Chaos in Owner-Operated SMBs

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## Abstract

A widespread heuristic among owner-operators of small and medium-sized businesses (SMBs) holds that operational organization must precede the implementation of artificial intelligence (AI) and digital systems: "First I get organized, then I automate." This paper interrogates that sequencing assumption and finds it both theoretically incoherent and empirically unsupported. Drawing on hyperbolic-discounting theory (Laibson, 1997; O'Donoghue & Rabin, 1999), the procrastination-perfectionism literature (Steel, 2007; Sirois, Molnar, & Hirsch, 2017), status-quo bias research (Samuelson & Zeckhauser, 1988), Weickian organizational enactment (Weick, 1979, 1984), and meta-analytic evidence on entrepreneurial planning (Brinckmann, Grichnik, & Kapsa, 2010), the analysis demonstrates that the "organize first" heuristic is the surface presentation of a behavioral mechanism — the *optimization paradox* — in which the present cost of acting is overweighted relative to the compounding cost of operational chaos, producing indefinite deferral disguised as prudence. A randomized controlled trial in West Africa (Campos et al., 2017) provides experimental support that personal-initiative training outperforms traditional planning-first training in SMB outcomes. The paper proposes the *bottleneck-first implementation* framework — operationalized through Agentes Para Tu Negocio — in which a single high-impact friction point is addressed first, and organizational structure is treated as a byproduct of implementation rather than its prerequisite. Implications for AI adoption in Spanish-speaking SMB markets are discussed.

**Keywords:** procrastination SMB, optimization paradox, hyperbolic discounting, perfectionism business, lean implementation, AI adoption barriers, business operations, Agentes Para Tu Negocio, paradoja de optimización, descuento hiperbólico, adopción de IA en pymes

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## 1. Introduction

### 1.1 The Prevailing Narrative

A common belief among owner-operators of small and medium-sized businesses (SMBs) — particularly those who already perceive their operations as chaotic — is that the responsible sequence for adopting artificial intelligence and digital systems begins with internal organization. The reasoning is intuitive: processes must be documented, data must be cleaned, the team must be aligned, and the workflow must be stabilized *before* technology is introduced. Otherwise, the argument goes, automation will simply scale dysfunction.

This sequencing logic is widely reproduced in management advice, consultancy frameworks, and the self-justifying inner monologue of the owner who has not yet adopted AI. The implicit narrative reads: "I am not against AI; I am simply not ready. When the business is more organized, I will invest." On its face, the position appears prudent, even mature.

Recent SMB AI adoption surveys describe a related landscape. The U.S. Small Business Administration Office of Advocacy (2025) reports that 82% of micro-firms (fewer than five employees) cite AI as "not applicable" to their business as the primary reason for non-adoption. The OECD (2025) finds that across G7 economies, fewer than 10% of small firms use AI in production, and that the most-cited barriers are skills gaps, unclear use cases, and absent strategy. The Salesforce SMB Trends Report (2024) documents that 75% of SMBs are experimenting with AI, but among declining SMBs only 55% have done so versus 83% among growing firms. The U.S. Chamber of Commerce (2025) reports that 96% of small business owners plan to adopt emerging technologies, yet only 58% currently use generative AI. The pattern is consistent: high stated intent, low actual implementation, with stated barriers framed as structural readiness deficits.

### 1.2 The Problem

The "organize first" heuristic is problematic on three grounds. First, it is logically incompatible with the structural condition of the firms most likely to invoke it. An owner-operated SMB whose processes are chaotic *because* every operation depends on the founder cannot, by definition, organize itself out of that condition without an external intervention; the disorganization is a structural feature of the firm's design, not a transitional phase awaiting completion. Second, the heuristic exploits a well-documented behavioral asymmetry: the present cost of implementing — disruption, learning curve, dollars, attention — is vivid and immediate, while the cumulative cost of inaction is diffuse and discounted, producing systematically biased deferral (Akerlof, 1991; Laibson, 1997). Third, the heuristic enables a form of perfectionism-as-avoidance that the procrastination literature has documented extensively (Sirois et al., 2017): the demand for ideal preconditions becomes the mechanism by which action is indefinitely delayed.

The consequence is a feedback loop that this paper terms the *optimization paradox*: the disorganization that the owner cites as a reason to defer implementation is precisely the condition that perpetuates itself in the absence of implementation. Each month of deferral compounds operational losses — leads not answered, quotes not delivered, content not produced, revenue not captured — while organization, the supposed prerequisite, never arrives because nothing in the owner's daily routine is structurally generating it.

### 1.3 Research Question and Thesis

This paper examines whether the "organize first, automate later" heuristic withstands theoretical and empirical scrutiny, and proposes an alternative framework — the *bottleneck-first implementation* approach operationalized through *Agentes Para Tu Negocio* — that addresses the structural root cause identified in the behavioral and organizational literature. Three questions guide the inquiry: (a) what behavioral mechanisms make the "organize first" heuristic appear rational while producing self-defeating outcomes; (b) what does the empirical literature on entrepreneurial action, perfectionism, and organizational enactment tell us about the actual relationship between order and implementation; and (c) what implementation architecture can break the feedback loop without requiring preconditions the firm cannot supply on its own. The remainder of the paper proceeds with a literature review (Section 2), an analytical synthesis and proposed framework (Section 3), and conclusions with limitations and research directions (Section 4).

## 2. Literature Review

### 2.0 Methodological Note

This review synthesizes peer-reviewed empirical studies, organizational case reports, and institutional data published between 1979 and 2025, sourced from PubMed, PsycINFO, Google Scholar, RePEc/IDEAS, SSRN, and government and intergovernmental databases (OECD, U.S. SBA). Inclusion criteria prioritized studies with measurable behavioral, decision-making, or organizational outcomes in SMB, entrepreneurial, or owner-operator populations, supplemented by foundational behavioral-economics work where the construct (e.g., hyperbolic discounting) is canonical. Grey literature from established industry sources (McKinsey, Salesforce, U.S. Chamber of Commerce) was included where peer-reviewed evidence on contemporary AI adoption was limited; these sources are explicitly labeled as institutional reports rather than peer-reviewed studies.

### 2.1 Hyperbolic Discounting and Present Bias

The behavioral-economics foundation for the optimization paradox is the body of work on time-inconsistent preferences. Laibson (1997) introduced hyperbolic discount functions to formal economic theory, demonstrating that agents whose preferences are well-described by quasi-hyperbolic discounting exhibit *dynamically inconsistent* behavior: the present self disagrees with the future self about when to act, and the agent rationally seeks "commitment technologies" — illiquid assets, deadlines, external constraints — to bind the future self. O'Donoghue and Rabin (1999) extended this framework to the analysis of procrastination, distinguishing "naïfs," who repeatedly underestimate their own future deferral, from "sophisticates," who anticipate it. They showed analytically that for activities with *immediate costs and delayed rewards* — precisely the structure of system implementation — even small present-bias parameters generate large welfare losses in naïve agents. Frederick, Loewenstein, and O'Donoghue (2002) reviewed the empirical literature and confirmed that observed discount rates are systematically inconsistent with the standard exponential model and instead exhibit short-term hyperbolic patterns across populations and decision domains.

Akerlof (1991) modeled procrastination through the construct of "salience cost": today's costs feel more vivid than tomorrow's identical costs, so the rational-each-day agent always prefers postponement, even when the discounted stream of benefits is maximized by acting now. Critically, Akerlof showed that small per-period misallocations compound into large cumulative losses — the agent is "close to rational" each day yet deeply irrational over a year. Steel (2007), in a meta-analysis of 691 correlations,

integrated the economic and psychological literatures through Temporal Motivation Theory, identifying task aversiveness, delay until reward, self-efficacy, and impulsiveness as the strongest correlates of procrastination. Reinhartz-Berger, Kliger, Amsalem, and Hartman (2022) applied the present-bias framework specifically to information-technology service adoption decisions in enterprises, confirming that classical economic mechanisms continue to operate in contemporary technology choices.

## 2.2 Perfectionism as Procrastination

The psychological literature on perfectionism distinguishes two dimensions with sharply different behavioral implications. Hewitt and Flett (1991) established the multidimensional model that separates self-oriented, other-oriented, and socially-prescribed perfectionism, with the latter most strongly associated with anxiety, indecisiveness, and avoidance behavior. Subsequent work refined the distinction between *perfectionistic strivings* (an adaptive achievement orientation) and *perfectionistic concerns* (a maladaptive evaluative-fear orientation).

Sirois, Molnar, and Hirsch (2017) conducted a meta-analytic update on the perfectionism-procrastination relationship across 43 samples and approximately 10,000 participants. They found that procrastination correlates positively with perfectionistic concerns ( $r = .23$ ) and negatively with perfectionistic strivings ( $r = -.22$ ), resolving an earlier ambiguity in the literature. In other words, perfectionism *as fear of imperfection* drives procrastination, while perfectionism *as pursuit of excellence* does not. Yosopov, Saklofske, Smith, Flett, and Hewitt (2024) further demonstrated that fear of failure and overgeneralization of failure mediate this link at both trait and cognitive levels.

The implication for owner-operators is direct: the demand to "organize everything first" is a near-textbook expression of perfectionistic concerns — the avoidance of action under the framing of preparation — rather than perfectionistic strivings, which would manifest as iterative refinement of an already-running system.

## 2.3 Status Quo Bias and the Cost of Inaction

Samuelson and Zeckhauser (1988) documented the status quo bias across multiple controlled experiments and field datasets, including university health-plan choices and retirement program decisions. Individuals disproportionately retain the existing arrangement even when alternatives are demonstrably superior, with the bias attributable to a combination of loss aversion, sunk-cost reasoning, regret avoidance, and the cognitive cost of switching. Kahneman and Tversky's (1979) prospect theory provides the underlying mechanism: losses are weighted approximately twice as heavily as equivalent gains, so any change reads as a certain present loss, while the foregone gains of inaction are diffuse and temporally distant.

For SMB AI adoption, the status quo bias predicts exactly the pattern observed: owners stick with chaotic manual processes despite acknowledging their inferiority, because the *act of changing* is the locus of vivid loss, while the chaos itself has been cognitively normalized as the baseline.

## 2.4 Action-First Approaches in Entrepreneurship

A separate strand of literature, often disconnected from the behavioral-economics work above, addresses the relationship between planning and entrepreneurial performance. Bhide (1994), drawing on field research with successful entrepreneurs, observed that effective founders integrate analysis with action rather than completing analysis before acting; he argued that "too much analysis can be harmful" because by the time an opportunity is investigated fully, it may no longer exist. Sarasvathy (2001) formalized this insight as the distinction between *causal* logic (start from goals, plan toward them) and *effectual* logic (start from available means, take action, let goals emerge), arguing that expert entrepreneurs systematically employ the latter.

Brinckmann, Grichnik, and Kapsa (2010) conducted a meta-analysis of 46 empirical studies on the planning-performance relationship in small firms. The headline finding is nuanced: planning is positively associated with performance overall, but the relationship is moderated by firm newness and cultural environment. For nascent firms, *concomitant* planning and learning — planning while acting — outperforms front-loaded planning. Eisenhardt (1989), studying decision-making in high-velocity environments, found that fast strategic decision-makers used *more* information than slow ones, but processed it concurrently rather than sequentially; speed correlated with superior firm performance, refuting the assumption that fast equals reckless.

The most direct experimental evidence comes from Campos and colleagues (2017), who reported in *Science* a randomized controlled trial of personal-initiative training versus traditional business-planning training among Togolese microentrepreneurs. The personal-initiative cohort, trained in self-starting, future-orientation, and persistence, showed a 30% increase in profits relative to the planning-trained control over two years. This is, to our knowledge, the strongest causal-experimental evidence in the SMB literature that an action-oriented orientation outperforms a planning-first orientation.

A complementary literature on organizational enactment and small wins reframes the relationship between order and action. Weick (1979, 1995) argued that organizations do not pre-exist their environments; they create them through enactment — agents act first, then construct sense from the consequences. Weick's (1984) paper on "small wins" extended this view: reformulating massive problems into concrete, completable actions of moderate importance lowers arousal to a level at which complex problem-solving becomes feasible, builds momentum, and reveals previously invisible structure. Goldratt's Theory of Constraints (1984), while developed in operations management, formalizes a parallel logic: identify the constraint, exploit it, subordinate everything else to it, then elevate it.

## 2.5 Research Gap

The literature converges on a counter-intuitive picture: present bias and status-quo inertia explain why owners defer implementation; perfectionism research explains why the deferral is rationalized as preparation; entrepreneurial-action research and Weickian enactment theory explain why structure emerges from action rather than preceding it; and the Campos et al. RCT provides experimental confirmation that an action-first intervention beats a plan-first intervention in real SMB outcomes. What the literature has *not* yet articulated is an integrated account of how these mechanisms produce the specific feedback loop observed in owner-operated SMBs facing AI adoption decisions, nor a corresponding implementation architecture that operationalizes the action-first prescription in this context. This paper contributes both.

### 3. Analysis and Discussion

#### 3.1 The Optimization Paradox Formalized

The optimization paradox can be stated formally as follows. Let the owner-operator hold three beliefs simultaneously: (1) the current operational state is suboptimal; (2) implementing AI/system change carries an immediate cost  $C_0$  (disruption, learning, dollars); and (3) implementing produces benefits that accrue over future periods. Under exponential discounting with patience consistent across periods, the agent computes the net present value of implementation and acts when it is positive. Under hyperbolic discounting (Laibson, 1997), the present-self systematically inflates  $C_0$  relative to the discounted benefit stream, producing a preference for deferral that the future-self will subsequently regret — and which the present-self of the next period will reproduce. The agent is *naïve* in O'Donoghue and Rabin's (1999) sense: each day, deferral feels rational; over months, the cumulative welfare loss is severe.

The "organize first" heuristic supplies the cognitive cover for this mechanism. Because organizational readiness is a vague and self-referential criterion — there is no objective threshold at which an owner-operated firm is "organized enough" — it can absorb arbitrary amounts of deferral without ever being met. The status quo bias (Samuelson & Zeckhauser, 1988) reinforces the dynamic by making the present chaotic state feel normal and the implementation transition feel risky. Perfectionistic concerns (Sirois et al., 2017) further encode the avoidance as a virtue rather than a cost. The result is a stable, self-perpetuating equilibrium of operational dysfunction.

#### 3.2 Empirical SMB AI Adoption Barriers Reframed

Recent SMB AI surveys, when read through this analytical lens, become legible in a new way. The OECD (2025) finds that SMEs cite skills gaps, unclear use cases, and absence of AI strategy as the top adoption barriers. The U.S. SBA Office of Advocacy (2025) reports that 82% of micro-firms cite "not applicable to my business" as the primary non-adoption reason. The Salesforce SMB Trends Report (2024) finds that growing SMBs are 28 percentage points more likely than declining ones to use AI. McKinsey's State of AI (2024) reports that nearly two-thirds of organizations have not yet begun scaling AI, with the dominant cited barrier being absence of clear strategy.

None of these surveys uses the literal phrase "we need to get organized first." That phrasing is not a survey response option. But each of the stated barriers — *unclear use cases, no strategy, not applicable, lack of skills* — is a downstream symptom of the same upstream mechanism: the absence of an external commitment device strong enough to overcome the present-biased preference for deferral. An owner who could specify a clear use case, a coherent strategy, and an applicable problem would already be most of the way to implementation. The survey responses describe the absence of the prerequisites the owner has decided are necessary — exactly the criterion the optimization paradox guarantees will never be met endogenously.

The compounding cost of the deferral can be approximated with simple arithmetic. Consider a service-business owner with twenty inbound leads per month and an average deal size of US\$5,000, who currently converts only the 60% of leads to which she personally responds within business hours. The 40% of leads lost to unanswered messages represents foregone revenue of approximately US\$40,000 per month — a cost that is invisible because it appears nowhere on the income statement, yet is fully real. This figure is illustrative, not survey-derived; it is meant to make tangible the Akerlof (1991) insight that close-to-rational daily decisions can produce deeply irrational annual outcomes. Beyond the financial cost are the time, energy, and relational costs of an owner whose business is structurally dependent on her continuous presence — costs that the literature on owner-operator overload (Frese & Fay, 2001)

treats as nontrivial determinants of firm survival and founder wellbeing.

### 3.3 Proposed Framework: Bottleneck-First Implementation

The Agentes Para Tu Negocio model proposes a bottleneck-first AI implementation approach for owner-operated SMBs that explicitly addresses the mechanisms identified above. The framework treats business judgment — the tacit operational knowledge of what should be built, what should be eliminated, and what should be redesigned — as the primary differentiator, with AI as the delivery vehicle for codified expertise. Three principles structure the approach.

*First*, the framework rejects the sequencing assumption that order must precede implementation. Drawing on Weick's (1984) small-wins theory and Goldratt's (1984) Theory of Constraints, it identifies a single highest-impact friction point — the bottleneck — and constructs a bounded system to address it. Order is treated as a byproduct of the implemented system, not as its prerequisite. The system itself reveals how the business actually operates, where the founder is structurally entangled, and what the next intervention should be.

*Second*, the framework supplies the external commitment device that Laibson (1997) identified as the rational response to known time-inconsistent preferences. A scoped, paid, asynchronous engagement with a defined deliverable — in the Agentes Para Tu Negocio model, a single strategic system priced at US\$997 — functions as a precommitment that the owner cannot self-supply. The financial commitment, the external diagnostic, and the bounded scope together convert the present-biased deferral problem into a sequence of small, completable actions consistent with Weick's small-wins protocol.

*Third*, the framework explicitly resists the solutionism bias that Brinckmann et al. (2010) and Eisenhardt (1989) implicitly warn against — the tendency to skip diagnosis and proceed directly to a preconceived solution (a chatbot, a CRM, a particular automation). Diagnosis precedes selection of the bottleneck, and the bottleneck precedes the technology choice. The owner who arrives convinced she needs a chatbot may, after diagnosis, discover that the binding constraint is quote-generation latency, not initial response time. Implementation then proceeds against the actual constraint.

The framework thus operationalizes the integration of three literatures — behavioral economics on commitment devices, organizational theory on enactment and small wins, and entrepreneurship research on action-first cognition — into a concrete implementation architecture for the owner-operated SMB context.

### 3.4 Practical Implications

Three practical implications follow. First, the diagnostic question for an owner-operator considering AI adoption is not "are my processes ready?" but rather "where is the single highest-impact friction point, and what is the smallest scoped intervention that would address it?" Reframing the question from readiness to bottleneck reorients the cognitive frame from preparation toward action.

Second, the appropriate role of an external implementation partner is not to install technology but to supply the diagnostic and the commitment architecture the owner cannot generate alone. The value provided is the discrimination between bottlenecks worth attacking and noise worth ignoring — the *judgment* that turns AI from a generic tool into a specific solution. As the practitioner literature notes, the tool is the vehicle; the criterion is what makes the vehicle useful or useless.

Third, the prescription is bounded. Brinckmann et al. (2010) found that planning is positively associated with performance overall, with the effect attenuated specifically for nascent firms. The

bottleneck-first approach is therefore most defensible for owner-operated SMBs in operationally chaotic, low-regulation, high-uncertainty conditions — precisely the population that most invokes the "organize first" heuristic. For mature firms with stable processes, regulated industries, or large coordination requirements, more conventional planning-led approaches retain their validity.

To restate the central reframe in clinical terms: waiting for organizational readiness before implementing systems is structurally analogous to waiting for clinical recovery before consulting a physician. The condition that prompts the consultation is the same condition that the consultation is designed to address. The act of consulting *is* the beginning of recovery, not its postponement.

## 4. Conclusions

### 4.1 Summary of Findings

This paper has argued that the widespread heuristic "organize first, automate later" is theoretically incoherent and empirically unsupported as a guide for AI adoption in owner-operated SMBs. Four converging bodies of evidence support the alternative position. Behavioral-economics research on hyperbolic discounting (Laibson, 1997; O'Donoghue & Rabin, 1999) demonstrates that the heuristic is the cognitive product of a known time-inconsistency mechanism that systematically inflates present implementation costs and deflates the cumulative cost of inaction. The procrastination-perfectionism literature (Sirois et al., 2017; Steel, 2007) shows that demands for ideal preconditions function as fear-driven avoidance rather than achievement striving. Status-quo bias research (Samuelson & Zeckhauser, 1988) explains the inertia. Organizational and entrepreneurial-action research, from Weick's (1979, 1984) enactment and small-wins theory through Sarasvathy's (2001) effectuation framework to the Campos et al. (2017) RCT in *Science*, shows that structure emerges from action rather than preceding it, and that action-first interventions outperform planning-first ones in real SMB outcomes.

The bottleneck-first implementation framework, operationalized through *Agentes Para Tu Negocio*, integrates these literatures into a concrete architecture: a single scoped, externally-committed intervention against the highest-impact friction point, with order treated as a byproduct rather than a prerequisite. The framework supplies the commitment device that the present-biased owner cannot self-generate, while honoring the empirical finding that planning and action must be concomitant in nascent firms.

### 4.2 Limitations

This review is subject to selection bias inherent in narrative literature reviews. The proposed bottleneck-first framework has been articulated through a synthesis of the prior literature rather than through a controlled experimental test in the specific SMB AI adoption context, and so represents a theoretically grounded proposal rather than an empirically validated intervention. The illustrative arithmetic in Section 3.2 is meant to make a behavioral-economics insight tangible; it is not a survey-derived statistic. Survey data from the institutional reports cited (SBA, OECD, Salesforce, McKinsey, U.S. Chamber) do not use the literal phrase "organize first" as a response option, so the link between the optimization paradox and these surveys is interpretive rather than directly measured. Finally, Brinckmann et al. (2010) found that planning is overall positively associated with firm performance; the bottleneck-first prescription therefore applies most cleanly to operationally chaotic owner-operated firms in low-regulation, high-uncertainty conditions, and should not be over-generalized to mature or regulated firms.

### 4.3 Future Research Directions

Three lines of future inquiry are suggested. First, controlled field studies of bottleneck-first interventions in Spanish-speaking SMB markets — a population for which AI adoption research remains underdeveloped relative to U.S. and European samples — would strengthen the empirical case and quantify the magnitude of effect that this paper has only argued for theoretically. Second, longitudinal observation of owner-operated firms after a single bottleneck-first intervention would test the central claim that organizational structure emerges from implementation rather than preceding it. Third, the intersection of the optimization paradox documented here with the broader literature on founder-bottleneck and owner-operator life design — the structural condition that makes the firm dependent on the founder in the first place — represents the natural extension of this work into the design of business operations themselves, which the author intends to address in a forthcoming companion study.

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### Resumen en Español

Una heurística extendida entre dueños-operadores de pequeñas y medianas empresas (pymes) sostiene que la organización operativa debe preceder a la implementación de inteligencia artificial (IA) y sistemas digitales: "primero organizo, después automatizo." Este artículo cuestiona ese supuesto secuencial y muestra que es teóricamente incoherente y empíricamente débil. A partir de la teoría del descuento hiperbólico (Laibson, 1997; O'Donoghue & Rabin, 1999), la literatura sobre procrastinación y perfeccionismo (Steel, 2007; Sirois, Molnar y Hirsch, 2017), la investigación sobre sesgo del status quo (Samuelson y Zeckhauser, 1988), la teoría de la enactment organizacional de Weick (1979, 1984), y la evidencia meta-analítica sobre planificación emprendedora (Brinckmann, Grichnik y Kapsa, 2010), el análisis demuestra que la heurística "organizar primero" es la presentación superficial de un mecanismo conductual — la *paradoja de optimización* — en el cual el costo presente de actuar se sobrepondera frente al costo acumulativo del desorden operativo, produciendo aplazamiento indefinido disfrazado de prudencia. Un experimento aleatorizado en África Occidental (Campos et al., 2017) aporta evidencia experimental de que el entrenamiento en iniciativa personal supera al entrenamiento tradicional centrado en la planificación. El artículo propone el modelo de *implementación bottleneck-first* — operacionalizado a través de Agentes Para Tu Negocio — en el cual se ataca primero un único cuello de botella de alto impacto, y la estructura organizacional se trata como subproducto de la implementación, no como su prerequisite. Se discuten implicaciones para la adopción de IA en mercados de pymes hispanohablantes.

**Palabras clave:** procrastinación pyme, paradoja de optimización, descuento hiperbólico, perfeccionismo en negocios, implementación lean, barreras a la adopción de IA, operaciones de negocio, Agentes Para Tu Negocio

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