6-11-2025

Crisis Management Strategies for Sustaining Small Business Operations and Profitability During Unexpected Events

Dr. Brandy Marie Jones
Walden University

Walden University

College of Management and Human Potential

This is to certify that the doctoral study by

Brandy Marie Jones

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

Review Committee
Dr. Theresa Neal, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Irene Williams, Committee Member, Doctor of Business Administration Faculty

Chief Academic Officer and Provost
Sue Subocz, Ph.D.

Walden University
2025

Abstract

Crisis Management Strategies for Sustaining Small Business Operations and Profitability During Unexpected Events

by

Brandy Marie Jones

MS, The University of Texas at Arlington, 2021

BS, Argosy University, 2018

Research Project Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

June 2025

Abstract

Small business leaders face financial and logistical challenges during crises, such as economic downturns, natural disasters, and supply chain disruptions. This issue is critical for small business owners and policymakers, as effective crisis management ensures economic stability and community resilience. Grounded in situational crisis communications theory, the purpose of this qualitative pragmatic inquiry was to identify and explore effective crisis management strategies that small business leaders use to remain operational and profitable during unexpected events. The participants were seven small business leaders in Dallas, Texas who used effective crisis management strategies to remain profitable during unexpected events. Datum was collected from semistructured interviews and a review of publicly available industry documents. Through thematic analysis, three themes were identified: (a) leaders demonstrated strategic adaptability through service pivots and financial flexibility, (b) leaders used relational and transparent leadership approaches to build internal resilience, and (c) leaders leveraged technology and external partnerships to maintain continuity during crisis conditions. A key recommendation is for small business leaders to leverage partnerships with local community organizations to maintain profitability. The implications of positive social change include the potential for small business leaders to adopt adaptive crisis management strategies, thereby maintaining employment , reducing economic displacement , and enhancing local economic resilience.

Crisis Management Strategies for Sustaining Small Business Operations and Profitability During Unexpected Events

by

Brandy Marie Jones

MS, The University of Texas at Arlington, 2021

BS, Argosy University, 2018

Research Project Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

June 2025

Dedication

I would like to thank God, the head of my life, who has given me strength through this process. I also wish to thank my late father, William Riely Simpson, who motivated me to be myself and never give up. Additionally, I thank my mother, Jane Jones, who always found positive words of wisdom even when I could not find them myself. To my sister, Kamela, who stayed on the phone with me through crying nights and found the wisdom to encourage me without judgment, walking me through breathing exercises nightly. And my sister may she rest in peace, Temetris Choice, thank you for always encouraging me and being my support system. I know that you are extremely proud of me.

Lastly, I wish to dedicate this research project to my amazing children, my daughter, Amaurie Vonciel Williams, and my son, Christopher Darrell Roy Jr. You both have been patient through our most difficult and joyous times. You understood when at times I could not afford the best for you yet remained grateful for the time, love, and education I provided. You encouraged me during my crying days and sleepless nights, and most importantly pushed me through my writing process. I love you both, and I hope this research project is one of which you can be proud.

With gratitude,

Dr. Brandy Marie Jones, DBA

Acknowledgments

The completion of this study would not have been possible without the guidance of my doctoral study chair, Dr. Theresa Neal, and committee member, Dr. Irene Williams. I want to acknowledge them for all the time and confidence placed in me during this process.

I want to acknowledge Dr. Johnathan Frederick Robinson and Dr. Cara Manlandro for their direction, wisdom, and constructive feedback. I would also like to acknowledge the support, care, and wisdom from my sorority, SIGMA GAMMA RHO SORORITY INC. Without all of their contributions, this achievement would not have come to fruition. Above all, I want to acknowledge God for granting me the ability to see this project through to completion. Without God's help, I could not have succeeded.

Table of Contents

Section 1: Foundation of the Project

Background of the Problem

Business leaders face unique challenges affecting the survival and growth of organizations in an increasingly volatile economic landscape. The COVID-19 pandemic provided evidence that many business leaders are unequipped to manage organizational crises (Ebersberger & Kuckertz, 2021). Scholars argued that business leaders' need for crisis preparedness strategies is unparalleled. Khan et al. (2021) argued that unanticipated global events could impact the world economy at any time, explaining that the 2002–2024 SARS and the 2015 MERS-CoV epidemics severely reduced global tourism, gross domestic products, and manufacturing. Researchers have considered the influence of global health events on business operations, but other types of global crises also threaten organizations' profitability, including natural disasters, cyberattacks, or geopolitical conflicts (Obłój & Voronovska, 2024). Crises can have far-reaching and unpredictable consequences due to the complex and interconnected nature of the world economy, necessitating robust and adaptable management strategies that address a broad spectrum of previous and potential crises.

Business Problem Focus and Project Purpose

The specific business problem was that some small business leaders lack effective crisis management strategies to remain operational and profitable during unexpected events. Therefore, the purpose of this qualitative pragmatic inquiry was to identify and explore effective crisis management strategies that small business leaders use to remain operational and profitable during unexpected events. The targeted population was small

business leaders in the Dallas-Fort Worth Metroplex who had successfully used strategies to remain operational and profitable during unexpected events. The sample contained seven individuals from the target population identified through purposive sampling. The participants were required to meet several inclusion criteria, including being 18 years of age or older, having at least 5 years of experience as a small business leader, and having been in a decision-making capacity during previous unexpected events. I accessed participants through purposive sampling using social media. The data sources for this project were (a) semistructured interviews, (b) public data such as publicly disseminated reports and public websites, and (c) government documents. The conceptual framework for the research project was Coombs's (1995) situational crisis communications theory (SCCT), which describes how organizations can strategically communicate during a crisis to protect their reputation, mitigate risk, and rebuild.

Research Question

What effective crisis management strategies do small business leaders use to remain operational and profitable during unexpected events?

Assumptions and Limitations

Assumptions

Assumptions are claims researchers take to be true without verification (Armstrong & Kepler, 2018). I made several assumptions in designing the current study. My first assumption was that the project participants would be open to providing accurate responses and disclosing information on the crisis management strategies they used to remain operational and profitable during unexpected events. Although participant honesty

cannot be guaranteed, dishonesty can be reduced by informing the participants about the measures used to protect their confidentiality (Roehl & Harland, 2022). Therefore, I mitigated participant dishonesty by informing potential participants about confidentiality measures during informed consent. My second assumption was that a qualitative pragmatic inquiry would be a suitable research approach for exploring effective crisis management strategies small business leaders used to remain operational and profitable during unexpected events. My third assumption was that the findings of this project could enable the development of strategies to create opportunities for leaders to remain operational and profitable during unexpected events.

Limitations

Limitations are weaknesses or shortcomings in a study that derive from a researcher's methodological choices (Fetzer, 2022). Qualitative research has limited generalizability (Hays & McKibben, 2021). The current project involved interviewing a small number of small business leaders in the Dallas-Fort Worth Metroplex. The first limitation was that the project results might not apply to every business in the state and other geographical locations of the research project. I mitigated limitations with transferability by providing a thick description of the phenomenon and participating small business leaders.

The second limitation was that participants' responses may have been affected by their biases and their ability to precisely recollect the effective crisis management strategies they used to remain operational and profitable during unexpected events. I mitigated this limitation by using member checking, which allowed the participant to

reflect and add additional thoughts. The third limitation was that the participants could have refrained from disclosing confidential details about their experiences in crisis management strategies, distorting the description of the crisis management process. I mitigated this limitation by ensuring the participants understood the mechanisms I used to protect their confidentiality and by using publicly available industry documents as a secondary data source.

Transition

For this research project, I explored effective crisis management strategies used by business leaders to remain operational and profitable during unexpected events. In Section 1, I provided the context underlying the issue, focusing on the project's business problem, purpose, and research question. I also discussed the project's assumptions and limitations. Section 2 contains a review of relevant professional and academic literature on the conceptual framework and management strategies for unexpected events. Section 3 contains information on project ethics, the nature and scope of the project, the data collection and analysis methods, and ways of promoting reliability and validity. In Section 4, I present the findings, implications for business practice, implications for positive social change, and opportunities for additional research.

Section 2: The Literature Review

A Review of the Professional and Academic Literature

Many small businesses have financial constraints during times of prosperity that become liabilities during unexpected events and times of crisis. The COVID-19 pandemic provided evidence that many business leaders are unequipped to manage organizational crises (Ebersberger & Kuckertz, 2021). Unanticipated global events can severely reduce gross domestic product and manufacturing, impacting global, national, and local supply chains (Khan et al., 2021). Although global events can impact business operations, local crises threaten small organizations' profitability and operational capabilities, including natural disasters and cyberattacks (Obłój & Voronovska, 2024). Crises can have lasting and unpredictable consequences, requiring robust crisis management strategies that address a broad spectrum of previous and potential situations.

Section 2 is organized into three main sections. The first section addresses the study's conceptual framework, which consists of Coombs's (1995) SCCT. The constructs of each theory are described and applied to crisis management in small businesses. The second section contains a review and synthesis of the literature related to the business problem, providing evidence that some small business leaders lack effective crisis management strategies to remain operational and profitable during unexpected events. The third main section contains information present in the academic and professional business literature regarding effective crisis management strategies.

There are 91 total references used in the Literature Review section of this study, of which 87 of the references (95.6%) were published between 2021 and 2025. There are

a total of 85 peer-reviewed articles representing 93.4% of the references; 84 of those peer-reviewed articles (98.8%) were published between 2021 and 2025, and 4.4% of the sources were published before 2020, including one book and three industry publications. I searched several databases, including ProQuest, EBSCOhost, JSTOR, and Science Direct. I also consulted *Harvard Business Review* for industry insights and real-world applications of crisis management strategies. The keywords I used were *crisis management*, *strategies*, *small business*, *risk mitigation*, *emergency preparedness*, *response*, *crisis communication*, and *business continuity*.

Conceptual Framework: SCCT

The theory guiding the study was SCCT, a framework for managing communication during a crisis. Coombs (1995) designed SCCT to help organization leaders decide on the most effective communication strategies based on the nature of the crisis and how stakeholders will likely perceive the crisis and its impact. (Coombs, W. T. (1995) & Björck, A ., (2016) . categorized crises into three primary types based on the responsibility stakeholders could attribute to the organization: victim, accidental, and preventable crises. Victim crises are when the organization is perceived as a victim, and stakeholders attribute little or no responsibility to the organization or its leaders (Dhar & Bose, 2022). Examples of victim crises include natural disasters and external attacks. Accidental crises occur when a crisis is unintentional or due to uncontrollable factors such as technical failures (Coombs, 1995). Stakeholders tend to view an organization as having moderate responsibility for accidental crises (Dhar & Bose, 2022). The third type of crisis is preventable, resulting from intentional actions or negligence by the

organization (Coombs, 1995). Stakeholders tend to view organizational responsibility as high for preventable crises.

Communication Strategies for Victim, Accidental, and Preventable Crises

Coombs (1995) outlined communication strategies that organizations should use based on the perceived level of responsibility. The communication strategies ranged from defensive to accommodating. For victim crises, Coombs recommended using strategies involving denial, such as attacking the accuser or denying involvement. Denial strategies help remove the organization from any association with the crisis (Tian & Yang, 2022). When the organization has no responsibility for a crisis, denial strategies can help clarify misinformation and protect an organization's reputation. For accidental crises involving moderate responsibility, Coombs recommended using strategies, such as offering justifications, to diminish an organization's fault. Such strategies acknowledge crises but frame them in a manner that reduces stakeholders' anger or disappointment. Strategies to diminish culpability align with moderate levels of responsibility by balancing acknowledgment and deflection.

Crises involving high levels of responsibility require different communication strategies. Coombs (1995) advocated for using a combination of rebuilding and bolstering strategies when organizations experience preventable crises. Rebuilding strategies involve apologies and compensation and should be used when organization leaders are focused on repairing relationships and trust (Sharma et al., 2023). An apology signals accountability and remorse, potentially reducing stakeholder anger, whereas compensation demonstrates tangible efforts to make amends, showing stakeholders that

the organization values their trust and well-being. Bolstering strategies can supplement other strategies to reinforce positive stakeholder impressions (Coombs, 1995). Bolstering strategies are effective because they reinforce positive associations and remind stakeholders of the organization's previous performance. These types of strategies can also evoke empathy if leaders promote the organization as well-intentioned and connected to stakeholders (Ndone & Park, 2022). Combining rebuilding and bolstering strategies can effectively address preventable crises.

Factors Influencing Stakeholders' Perceptions of an Organization

Other factors shape stakeholders' perceptions of an organization during an emergent crisis. Coombs (1995) explained that an organization's crisis history and how it managed previous situations influence stakeholders' perceptions of current crisis management. If an organization has a history of recurring crises, stakeholders could perceive a current crisis as indicative of systemic issues, negligence, or incompetence (Tähtinen et al., 2024). Stakeholders could attribute more responsibility to the organization in the current crisis if it possesses a pattern of recurring crises. Conversely, if an organization is experiencing a crisis situation for the first time, stakeholders may view it as an anomaly or an isolated incident, reducing perceived responsibility.

The frequency with which organizations experience crises has implications for crisis communication strategies. Organizations with a history of crises should adopt strong rebuilding strategies (Coombs, 1995). Organization leaders should acknowledge the organization's role in the recurring crises to demonstrate accountability, issuing a genuine apology (Riggio & Newstead, 2023). Another important step is transparently

communicating concrete plans for corrective action. Stakeholders expect tangible measures to correct current crises and prevent future occurrences (Coombs, 1995). Publicizing changes in policies, processes, or safety measures can bolster support and help rebuild trust.

An organization's prior reputation influences stakeholders' perceptions of an organization during a current crisis. Stakeholders may give the benefit of the doubt to organizations with strong positive reputations. A good reputation creates a halo effect, whereby stakeholders perceive the crisis as less severe or assume the organization is addressing or resolving the issue (Ndone, 2024). A negative prior reputation can exacerbate the impact of a crisis and lead to a Velcro effect, whereby the crisis sticks to the organization's negative image (Zhang & Nekmat, 2024). A positive organizational reputation can be a buffer for leaders to use diminishing or bolstering strategies effectively, whereas a negative reputation could require a more transparent and proactive approach to crisis communication (Coombs, 1995). Organization leaders should choose a communication strategy that is consistent with their organization's prior reputation.

SCCT helps organization leaders safeguard or rebuild an organization's reputation by managing stakeholder perceptions during a crisis. SCCT emphasizes the importance of tailoring communication strategies to the nature of the crisis, the level of responsibility stakeholders attribute to the organization, and the organization's prior reputation (Coombs, 1995). Organization leaders can select the appropriate communication strategy by ensuring their response meets stakeholders' expectations and needs. A well-executed crisis communication strategy can help mitigate immediate reputational damage and

foster long-term trust by demonstrating accountability and a commitment to corrective action. SCCT was an appropriate framework for exploring effective crisis management strategies that small business leaders use to remain operational and profitable during unexpected events.

Evidence Some Small Business Leaders Lack Crisis Management Strategies

Crises are becoming increasingly unpredictable in modern business environments. Recent crises involving natural disasters, cyberattacks, public health emergencies, and supply chain disruptions have impacted global business operations (Moşteanu, 2024). Small businesses are particularly vulnerable to crises, the effects of which are often compounded by limited resources and experience with crisis management (Pierel et al., 2023). Consequently, some small business leaders lack effective crisis management strategies to remain operational and profitable during unexpected events.

Lack of Access to Resources Hinders Small Business Leaders' Crisis Management

Small businesses face unique challenges that make them vulnerable during crises. Small businesses tend to lack the resources and infrastructure of larger organizations (Pierel et al., 2023). Many small businesses operate on thin profit margins and lack the financial flexibility to endure prolonged disruptions (Didier et al., 2021). During the COVID-19 pandemic, the U.S. Federal Reserve (2022) found that 43% of small businesses had cash reserves lasting less than 6 months and no formal access to business funding, leaving small business leaders unable to cover expenses during closures or reduced operations. Alekseev et al. (2023) further found that in response to the pandemic, approximately 25% of U.S. small businesses reduced prices despite financial constraints

and demand shocks. Small business leaders without sufficient financial resources may struggle to manage crises effectively, reducing their organization's ability to remain operational and profitable. Financial resources impact human resources, another challenge for many small businesses.

Small businesses typically operate with fewer employees than larger firms, which can limit their capacity to respond effectively to crises. Small businesses generally rely on a small number of employees who take on multiple roles and responsibilities, unlike large corporations with specialized departments for risk management and operations efficiency. This lack of specialized roles means small business leaders must approach all aspects of crisis decision making, leading to delays, missteps, or ineffective responses (Rodrigues et al., 2021). Pierel et al. (2023) explored the impacts of disasters on public-facing small businesses in the United States, finding that many owners reported difficulty delegating tasks during crises due to limited staff availability. Managerial resistance to relinquishing authority or delegation can hinder crisis management in small businesses. Employees could be important resources for crisis management if training is provided.

Small business employees often lack formal training in crisis management, exacerbating the challenges of implementing effective strategies during unexpected events. Natural disasters such as hurricanes or wildfires require evacuation, customer communication, and supply chain management (Ritchie & Jiang, 2021). Lee (2021) found that small retail businesses affected by Hurricane Harvey faced prolonged recovery times because they lacked sufficient personnel to coordinate insurance claims, inventory recovery, and customer outreach. Lee's results indicated that crisis management extends

beyond the duration of the crisis and includes addressing the crisis's aftermath, which could involve aspects of crisis management requiring specialized training. Small business leaders operating under financial constraints may be unable to allocate resources for comprehensive crisis management training.

In addition to financial and human capital constraints, small businesses may lack access to other critical resources essential for effective crisis management and recovery. One challenge is the limited availability of comprehensive insurance coverage. Due to cost concerns, many small businesses forgo insurance for natural disasters, cyberattacks, and operations interruptions (Hanson et al., 2021). Hiscox (2023) surveyed 1,000 small businesses in the United States, finding that 75% were underinsured. Uninsured small businesses are vulnerable to catastrophic losses. For example, after California's 2020 wildfires, thousands of small businesses faced significant financial losses because they lacked adequate insurance to cover the damages (Liao & Kousky, 2022). Small business owners without insurance could experience large-scale financial losses that result in diminished business operations or closure.

High Rates of Postcrisis Small Business Failure

Small businesses often struggle to recover from crises and their aftermath. According to the U.S. Federal Emergency Management Agency (2023), 43% of small businesses fail to reopen after hurricanes, floods, or fires, and an additional 29% go out of business within 2 years of the disaster. Several key factors contribute to the observed failure rates, including physical damage, financial strain, and customer loss (Chang et al., 2022). Businesses experiencing natural disasters can experience extensive property

damage, equipment losses, and inventory destruction, and many may be unable to afford repairs or replacements. For example, small businesses in New Orleans were disproportionately affected by Hurricane Katrina because many lacked insurance coverage for flood damage or the financial reserves needed to rebuild (Helgeson et al., 2022). Natural disasters and other types of crises or unexpected events can dramatically affect the longevity of small businesses.

In addition to natural disasters, other crises, such as public health emergencies and economic downturns, result in high failure rates for small businesses. During the COVID-19 pandemic, small businesses experienced severe disruptions due to mandatory closures, supply chain interruptions, and declines in consumer demand (Chang et al., 2022). Fairlie et al. (2023) estimated that 22% of U.S. small businesses permanently closed after the pandemic, with minority-owned businesses experiencing disproportionately higher failure rates due to preexisting financial vulnerabilities. The 2008 financial crisis was another unexpected event that led to widespread small business failures. After the collapse of major financial institutions, small businesses experienced reduced access to credit and declining consumer spending (Serrasqueiro et al., 2021). The U.S. Small Business Administration (2018) estimated that small business lending declined by more than 15% between 2008 and 2010, leaving many owners unable to secure the working capital necessary to sustain operations. In both cases, industries heavily reliant on consumer discretionary spending, such as retail and hospitality, were particularly affected, leading to thousands of businesses closing permanently.

Customer loss contributes to small business failure after crises. Natural disasters and other emergencies can temporarily or permanently displace customers, reducing an organization's customer base (Orengo-Serra & Sánchez-Jauregui, 2021). For example, local businesses in areas affected by Hurricane Harvey in 2017 struggled to replace customers after many residents relocated permanently (Collier et al., 2024). Customer loss was compounded by shifts in consumer behavior during the COVID-19 pandemic. Lockdowns and social distancing forced businesses dependent on in-person interactions to close or operate at reduced capacity (Runfola et al., 2021). A survey by McKinsey & Company (2021) indicated that 30% of U.S. small businesses reported their customer bases as permanently shifting away from their services after the pandemic. Customers adapted to new habits, often preventing them from returning after restrictions were lifted.

Cybersecurity breaches and technological disruptions are another type of unexpected crisis that potentially leads to small business failure. Due to their limited cybersecurity resources, small businesses are increasingly becoming targets of ransomware, phishing, and other cybersecurity attacks (Tam et al., 2021). In 2022, over 43% of cyber criminals targeted small businesses, with many being unprepared to handle the financial and operational fallout (Arroyabe et al., 2024). Ransomware attacks can lock business systems, halting operations, and data breaches can reduce customer trust and lead to legal and compliance challenges. A high-profile example occurred when a cyberattack on Colonial Pipeline in 2021 disrupted fuel supplies across the Eastern U.S., affecting thousands of small businesses reliant on fuel for transportation and logistics

(Lubin, 2022). Small businesses caught in similar crises often lack the resources to recover quickly, forcing many to close permanently.

Business Problem Solutions Evidence

In the previous section, I presented an analysis describing how a confluence of factors disproportionally influences small businesses during crises. Small business leaders can use various crisis management strategies to bolster their response to unexpected events and properly mitigate financial and reputational damage during crises. In this section, I explore crisis management strategies highlighted by the professional business literature and apply these findings to small business contexts.

Crisis Management Plans

One strategy involves developing comprehensive crisis management plans. Thorough risk assessments can help identify potential vulnerabilities specific to a small business's industry, location, and operations (Temel & Durst, 2021). For example, small businesses in hurricane-prone areas should prepare for flooding and wind damage, while small technology firms may need to focus on cyber threats. Business continuity plans are a component of crisis management plans that provide a contingency plan for essential functions, including maintaining operations, managing finances, and communicating with stakeholders during a crisis (Margherita & Heikkilä, 2021). Contingency plans often help business leaders identify essential personnel, create backup work locations, and determine which operations are necessary and which can be temporarily suspended. Crisis management plans can help small business leaders prepare for potential crises, maintain business operations, and develop plans for stakeholder communication.

Empirical studies substantiate the importance of crisis management plans for small businesses. Gupta and Kumar Singh (2023) conducted a systematic literature review and interviewed small business owners to identify barriers to building resilience during the COVID-19 pandemic, ascertaining that liquidity constraints, inadequate technical skills, and poor inventory planning were organizational impediments to resilience. The authors also argued that proactive crisis management plans could address these weaknesses in a crisis. Gupta and Kumar Singh's findings confirm that crisis management and contingency plans could be an asset to small business owners experiencing crises, lending credence to using this strategy for crisis management.

Build Financial Resilience

Financial resilience is an important component of crisis management. Small business leaders experience challenges in maintaining operations during crises and unexpected events due to financial constraints and a lack of resources (Chang et al., 2022). Small business leaders can build financial resilience to mitigate the financial effects of crises. One way to build resilience includes establishing a financial safety net by setting aside a percentage of monthly profits into a dedicated emergency reserve (Irvin & Furneaux, 2022). Irvin and Furneaux (2022) measured revenue volatility and calculated reserve fund targets for 19,558 small firms, finding sharp differences in optimal savings levels ranging up to 1 year of total expenses. Emergency funds can help cover operational expenses during unexpected revenue disruptions. Small business owners can use saved emergency funds during unexpected events that challenge organizational finances.

Another way of building financial resilience is diversifying revenue streams. Exploring new revenue sources can reduce dependence on a single product, service, or market (Bai et al., 2021). Bachtiar et al. (2023) examined how businesses adapted to the challenges posed by the COVID-19 pandemic, finding that firms that diversified their revenue streams were better equipped to handle disruptions. The authors highlighted how businesses that expanded to digital platforms or introduced new products and services sustained operations and experienced growth despite the crisis. Nagarajan et al. (2023) explored how corporate diversification impacts firms' financing. They identified diversification as important for reducing the probability of default on debt and for utilizing internal capital to relax financial constraints, support distressed business lines, and provide resilience during economic downturns. The findings collectively suggest that diversification safeguards against market volatility and allows businesses to reach broader customer bases. Small business owners can implement diversification strategies to establish consistent cash flow and promote profitability in stable and chaotic times.

Efficient cash flow management is critical for building financial resilience. Proper cash flow management ensures that small businesses meet their financial obligations during crises and unexpected events (Wang, 2024). Poor cash flow management is one of the most common reasons small businesses fail, particularly during periods of revenue volatility (Denis & McKeon, 2021). Small businesses can strengthen their financial position and navigate disruptions by monitoring, forecasting, and optimizing cash flow. Small business leaders can consistently track cash inflows and outflows to identify trends, identify potential issues, and take corrective actions early (Wang, 2024).

Reviewing cash flow statements regularly can help address challenges during periods of uncertainty. Small business leaders with an understanding of their cash flow can better divert resources to critical areas when challenged by unexpected events or crises.

Access To Emergency Funding

Small businesses can enhance their financial resilience by being aware of and accessing emergency funding. Emergency funding provides financial resources to help maintain operations, cover essential expenses, and rebound from crises (Wang, 2024). Securing funding during emergencies requires small business leaders to understand available resources, build relationships with funding institutions, and be prepared to apply for funding by having accurate financial documentation (Zighan et al., 2022). Emergency funding sources include the federal and state governments, private lenders, and newer, alternative funding forms.

Government programs are a reliable source of funding for small businesses during crises, offering loans, grants, and other financial assistance. The U.S. Small Business Administration (SBA) has several programs that provide emergency assistance to small businesses. The SBA offers disaster loans with low interest rates to businesses affected by natural disasters, which many small business owners use after hurricanes, floods, and wildfires (Watson, 2024). Small business owners can use SBA disaster loans to repair or replace property, equipment, and inventory, helping to reduce operational discontinuities. The SBA also offers Economic Injury Disaster Loans (EIDL), which financially assist businesses suffering economic losses during crises. Many small businesses accessed EIDL loans during the COVID-19 pandemic and the subsequent supply chain disruptions

(Misera, 2024). Small business owners can use EIDL funds to cover working capital needs, including payroll, rent, and utilities. Disaster funding from the federal government can be a critical source of income for small business owners during crises.

Many state and local governments offer grants, tax relief, and low-interest loan programs tailored to small businesses' needs within their regions. For example, California created a small business COVID-19 relief grant program that provided grants of up to $25,000 to businesses affected by the pandemic (Sanchez-Moyano, 2022). Another example is the Illinois Small Business Capital and Infrastructure Grant Program, a $10 million program announced in January 2025 designed to help Illinois small businesses achieve sustainable growth through capital improvements (Illinois Department of Commerce, 2024). The participants in this study may have accessed emergency funding through programs offered by the state of Texas. One such program is the Micro-Business Disaster Recovery (MBDR) Loan Program. The MBDR facilitates zero-interest loans to community development financial institutions, offering interest-bearing loans to micro-businesses affected by declared disasters (Texas Economic Development and Tourism, 2021). This program was designed to support small firms facing difficulties accessing capital after disasters. State and local programs can be an important source of relief funding for small business owners during crises.

Investments In Technology And Cybersecurity

Technology and cybersecurity are critical components of an effective crisis management strategy. Businesses can use technology to maintain operational continuity, protect sensitive data, and recover from disruptions with minimal interruptions (Kanaan

et al., 2024). Cloud-based systems are a promising technological option for small business leaders. Most cloud providers offer high data encryption and redundancy levels, enhancing security and reducing the risk of permanent data loss (Seth et al., 2022). Moving critical business data and operations to cloud-based platforms would allow them to remain accessible during physical disruptions, such as fires, floods, or power outages. Cloud systems also allow employees to work from anywhere, maintaining productivity during crises that prevent in-office work, such as pandemics or extreme weather events (Bodepudi & Reddy, 2021). Small business leaders can maintain operations through cloud-based systems if a crisis prevents access to a physical workplace. Leveraging cloud technology can allow small businesses to remain productive and profitable during crises.

Flexible digital tools can help maintain relationships with employees, customers, and vendors during unexpected events and crises. Customer relationship management systems can help businesses maintain customer relationships during crises by tracking interactions, managing inquiries, and automating communication (Lozada-Contreras et al., 2022). Tools that facilitate customer interactions can help ease customers' anxiety and promote trust during a crisis. Virtual collaboration and communication tools, such as Slack or Zoom, can be used to communicate with employees in a virtual setting. These virtual tools can reduce operational downtime and miscommunications due to unexpected disruptions (Mitchell, 2023). Having virtual systems in place for communication with customers and employees can reduce downtime during a crisis and allow small businesses to keep conducting business.

Cybersecurity measures are essential crisis management tools. Arroyabe et al. (2024) estimated that more than 43% of cyberattacks were targeted at small businesses in 2022, largely due to insufficient cybersecurity measures. Small businesses can reduce the impact of unexpected cyberattacks or data breaches by strengthening cybersecurity defenses (Ullah & Nabi, 2022). Economical options for cybersecurity measures include firewalls, anti-virus software, and intrusion detection software to help prevent unauthorized access to customer and business information. Business owners can also implement continuous monitoring to help prevent cyberattacks (Chandna & Tiwari, 2023). Monitoring tools can help business owners detect unusual activity on their networks, allowing small business leaders to detect unauthorized logins early and act prior to a large data breach.

Disaster And Cybersecurity Insurance

Insurance is considered an important component of a robust crisis management strategy. Business insurance policies can help protect a business against financial losses, minimize operational downtime, and provide a safety net during unexpected events (Uhls, 2021). Various types of specialized insurance policies help businesses recover from unexpected events. Property insurance covers damage to a business's physical assets, including buildings, equipment, and inventory, caused by natural disasters (Gao & Fenton, 2021). Flood and earthquake damage are typically not covered under standard property insurance policies. Small businesses located in flood-prone areas can obtain flood insurance through U.S. Federal Emergency Management Agency's National Flood Insurance Program or private insurers (Kunreuther, 2021). Businesses can also purchase

policies to cover damage to property, equipment, and inventory caused by earthquakes. Various property insurance policies can protect business property, equipment, and inventory, financially protecting those investments.

Business interruption insurance can also help offset expenses during a natural disaster. Small business leaders can use this form of insurance to cover lost income and ongoing expenses when a business cannot operate due to specific unexpected events (Uhls, 2021). Business interruption insurance can be used for payroll and expenses if government agencies mandate business closure; some small businesses used this insurance during the government-mandated shutdowns during the COVID-19 pandemic (Tereszkiewicz, 2023). This type of insurance can also be used if critical equipment malfunctions and halts operations. Business interruption insurance is a versatile form of insurance that can help small business owners maintain operations when unexpected events lead to business interruptions.

Cybersecurity threats pose significant risks to small businesses but can be mitigated through specialized insurance. Cyber liability insurance can mitigate the financial and reputational impact of data breaches and other forms of cyberattacks (Perera et al., 2022). First-party coverage protects against direct losses to the business, including costs for data recovery, notification to customers of a breach, legal fees, and hiring cybersecurity experts to investigate and resolve issues (Woods & Wolff, 2025). Third-party coverage addresses liabilities resulting from claims made by customers or partners due to a data breach or cyberattack (Benaroch, 2021). For example, if sensitive customer

information is exposed, this coverage can help with legal settlements and reputational damage. Cybersecurity insurance can help mitigate losses due to cyber-attacks.

Foster Strong Relationships With Customers

Strong customer relationships are important for business success in general but are foundational during crises and unexpected events. A loyal customer base can help small businesses through challenging times, maintain revenue streams, and rebuild after disruptions (Salunkhe et al., 2023). Small businesses can strengthen connections with customers to promote customer loyalty during unexpected events by prioritizing customer communication, adaptability, and engagement. Transparent communication with customers can help build trust and loyalty (Hopp & Fisher, 2021). Ways that small business leaders can communicate transparently include informing customers about updates to business hours, service availability, and recovery efforts. Two-way communication can also be an asset during crises (Matole, 2023). Small business leaders can encourage customers to provide feedback, ask questions, and voice concerns while actively listening to their needs and responding promptly. Enhancing efforts for customer communication can strengthen customers' trust in the business.

Customers' needs and behaviors could shift during crises. Small business leaders can offer customers flexible options to access products or services to promote customer retention and help customers adapt to situational changes (Clauss et al., 2022). Business leaders could explore alternative ways to deliver goods and services to customers in an industry-specific manner. For example, during the COVID-19 pandemic, some small restaurant businesses offered delivery, curbside pick-up, or meal kits (Spence et al.,

2021). Some small businesses introduced subscription models or prepayment plans to improve cash flow while offering customers convenient options (Felix & McGrath, 2022). For customers facing financial hardship due to large-scale crises, small business leaders could consider offering installment plans or discounts; this strategy would allow the firm to maintain the customer and bring in some income during an unexpected event. Providing customers with flexible options can help promote customer retention and allow small businesses to maintain some income during unexpected events.

Collaborate With Local And Industry Stakeholders

Collaboration with local and industry stakeholders can help small businesses access resources and enhance recovery efforts during crises. Building relationships with business networks, public organizations, and other local businesses can lead to a support system that accelerates recovery (Huang & Farboudi Jahromi, 2021). Small business owners can access several benefits by participating in local business associations. Business networks often pool resources and have information about potential funding opportunities, training programs, and crisis response strategies (Coles et al., 2021). Local business networks can also provide access to legal, financial, and operational expertise through recommendations. Local chambers of commerce and industry groups can be important advocates for small businesses for government relief measures, policy changes, or tax credits during crises (Tiwasing & Sawang, 2022). Collaborating with these groups may lead to resources that would not be available otherwise.

Small business owners can also collaborate with government agencies, nonprofit organizations, and community groups to help respond to and recover from crises. Some

government agencies, including U.S. Federal Emergency Management Agency and state emergency management departments, partner with businesses to develop disaster response strategies, provide training, and offer funding during crises (Margus et al., 2023). Many nonprofit organizations also focus on disaster relief and economic recovery. Small business owners can partner with local, state, and national nonprofit organizations to gain access to grants, technical assistance, and other resources (Ramírez, 2022). Many nonprofit organizations were active during the COVID-19 pandemic, assisting struggling small businesses. Some nonprofits provide free mentoring and educational resources to help small businesses plan for and navigate crises (Fuller et al., 2024). Partnerships with local nonprofits and government agencies can promote resilience during crises and help small businesses remain operational and profitable.

Gap In The Literature

While existing literature provides various crisis management strategies for small businesses, there remains a gap in practical, leader-specific approaches to crisis management tailored to small business environments. Many studies focus on broad organizational resilience or large-scale corporate crisis management (e.g., Wang, 2024), but small business leaders face unique challenges, including limited resources, smaller teams, and a lack of formal crisis training (Pierel et al., 2023). My project aimed to address gaps regarding leader-centric strategies. Much of the current research emphasizes company-wide crisis strategies but does not sufficiently explore how small business leaders personally navigate crises. My research focused on decision-making, leadership adaptability, and proactive planning from a leadership perspective. I also explored

resource constraints and the practicality of crisis management strategies. Many existing solutions assume access to extensive financial reserves or dedicated crisis teams, which small business leaders often lack (Gupta & Kumar Singh, 2023). My study explored realistic, cost-effective crisis management strategies that leaders can implement without significant overhead. By addressing these gaps, my study offers actionable, leader-driven crisis management strategies specifically tailored for small business owners, equipping them with the necessary tools to anticipate, manage, and recover from crises effectively.

Transition

Section 2 contained a comprehensive review of the professional and academic literature, synthesizing information on small business leaders' need for crisis management strategies. Section 2 contained three sections. The first section explored the study's conceptual framework, Coombs' (1995) SSCT, which offers a framework for identifying optimal crisis communication strategies for different situations. I also discussed the reasons underlying small business leaders' challenges with crisis management. I analyzed potential crisis management strategies, focusing on strategies that addressed the main challenges contributing to the business problem.

The discussion in Section 2 provided a robust foundation for the strategies that the study's participants could describe. Section 3 next contains a detailed description of the methodology I used in this study. I provide the participant recruitment and sampling methods, as well as how I collected, organized, and analyzed the data. I also discuss the methods I used to ensure ethical research and promote the reliability and validity of the

study's findings. Section 4 contains a presentation of the study's findings, a discussion of the study's implications, and recommendations for practice and future research.

Section 3: Research Project Methodology

Project Ethics

As the sole researcher in the current study, I was the instrument for data collection and an observer. Qualitative researchers take on various roles, with the main role being the primary instrument for data collection (Becker, 2019). I was the instrument in the current study by interacting with participants during semistructured interviews to collect rich and detailed data about effective crisis management strategies. Qualitative researchers are also objective observers, observing participants during the interviews to systematically gather insights that address the study's research questions (Zahle, 2021). I was an observer in the current study by objectively listening to the participants during data collection and using reflectivity when analyzing the data.

Researchers should disclose their relationship to the research topic and participants. Objective qualitative research requires researchers to be transparent about their biases, assumptions, and preconceived notions (Jacobs et al., 2021). I was not a small business owner and did not work as a crisis management professional. However, I believe effective crisis management strategies are important to all businesses' operations. I conducted the study outside of my geographical location so that the participants would not be from small businesses I frequented as a patron. With this geographical delimitation, I was not in a position where I personally or professionally knew any of the participants.

Researchers should comply with ethical standards that govern human research. *The Belmont Report* specified that researchers should uphold the principles of justice,

beneficence, and respect for persons during all aspects of a study (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). The principle of justice involves ensuring the benefits and burdens of research are equally distributed (Nagai et al., 2022). I upheld the principle of justice in my study by using participant selection criteria appropriate for addressing the study's research question. The principle of beneficence involves maximizing the potential benefits of a study to society while minimizing potential harm to the participants (Pandit, 2021). I maximized the benefits of the current study by publishing the findings. I minimized risks to participants by seeking approval from Walden University's Institutional Review Board (IRB), respecting all IRB guidelines and ensuring I protected the participants' confidentiality. The principle of respect for persons involves treating research participants as autonomous agents (Spellecy & Busse, 2021). I showed respect for persons by obtaining informed consent from the participants to ensure they participated in the study voluntarily.

Informed consent is an important component of ethical research. Researchers use informed consent forms that detail the participants' research activities, the procedures used in the study, the protocols that will be used to protect participants' confidentiality, and the benefits and risks of participating (Bazzano et al., 2021). I used the informed consent form approved by the Walden IRB to obtain informed consent from the participants. The use of informed consent ensured that the participants understood the risks of participation and voluntarily enrolled in the study.

The informed consent form explained that the participants could withdraw from the study at any time for any reason. The *Belmont Report* described a participant's right

to withdraw from a study as an important component of respect for persons (Spellecy & Busse, 2021). I respected participants' autonomy by ensuring they understood their right to withdraw from the study through informed consent. I asked participants to email me if they wanted to withdraw from the study. If a participant had decided to withdraw, I would have thanked them for their interest in the study and destroyed all data associated with their participation. I did not provide the participants with an incentive for participation.

I ensured that the ethical protections of the participants were adequate. Researchers can protect participants' confidentiality by assigning pseudonyms (Lahman et al., 2023). I protected the participants' confidentiality by assigning them unique pseudonyms and using the pseudonyms to name files and when referring to them in the final report. The study did not involve any partner organizations; if the participants referred to their organizations during the interviews, this and other personally identifiable information was redacted from the transcripts. I ensured these methods were adequate to protect the participants by submitting the study's methods to the IRB for approval and complying with all IRB guidelines. Walden University's ethics approval number for this study was 02-13-25-1168063.

Data security is another factor that influences participant confidentiality. Researchers should ensure they securely store research data to prevent unauthorized access (Kavianpour et al., 2022). I stored all interview recordings, transcripts, and data analysis files in a password-protected encrypted cloud drive using a password known only to me. I saved all files using the participants' pseudonyms to protect their

confidentiality. I will securely store the data for 5 years to protect the confidentiality of the participants and ensure research integrity.

Nature Of The Project

I chose the qualitative method for the study. Researchers use qualitative methodology to explore a phenomenon in-depth from the perspectives of knowledgeable participants through interviews and other qualitative data collection means (Bazen et al., 2021). Qualitative research is useful when the professional literature lacks an in-depth understanding of a research topic (Braun & Clarke, 2024). The current study's literature review demonstrated that crisis management strategies used by small business leaders have not been extensively studied, necessitating qualitative research to provide an in-depth understanding. Qualitative methodology allowed me to explore crisis management strategies used by small business leaders that may not have been accessible through quantitative surveys or assessments.

I used the pragmatic inquiry research design for the study. Researchers use the pragmatic inquiry design to explore practical solutions to real-world problems (Kelly & Cordeiro, 2020). The pragmatic inquiry approach was appropriate for the current study because crisis management is a real-world problem for small business leaders that requires practical and actionable solutions. I also considered the case study design but did not choose this approach because case studies are typically delimited to one or two organizations (see Wickert et al., 2021). The pragmatic inquiry design facilitates the exploration of real-world problems by incorporating the perspectives of diverse participants chosen from various organizations (Robson, 2024). I chose the pragmatic

inquiry design to address crisis management in small businesses because the business problem addressed in the study required a practical, action-based solution.

Population, Sampling, And Participants

The targeted population was small business leaders in the Dallas-Fort Worth Metroplex who successfully used strategies to remain operational and profitable during unexpected events. The sample contained at least six individuals from the target population identified through purposive sampling. The participants were required to meet several inclusion criteria, including being 18 years of age or older, having at least 5 years of experience as a small business leader, and being in a decision-making capacity during previous unexpected events. I gained access to potential participants by leveraging my personal and professional networks on the LinkedIn social media site. Researchers routinely recruit professionals for research through LinkedIn because the site provides access to a network of professionals in diverse and niche fields (Darko et al., 2022). Accessing hard-to-reach populations and professionals in niche fields is a notable benefit of social media recruitment strategies. I gained access to participants by sharing the current study information on my LinkedIn professional profile.

I posted a participant invitation letter on LinkedIn to recruit participants. I created the study's invitation letter using the preapproved template provided by the Walden University IRB. The invitation indicated that potential participants should contact me to indicate interest in the study. Once a small business leader contacted me, I emailed them the study's informed consent form. The participants provided informed consent by replying to the consent email with the words "I consent."

Establishing a strong working relationship with participants is an important aspect of qualitative research. Participants are more likely to answer questions truthfully, openly, and in detail when they have a favorable relationship with the researcher (Ibbett et al., 2023). A strong rapport also involves communicating openly and clearly about the study's purpose and methods (Xu et al., 2020). I built a strong working relationship with participants by treating them respectfully, communicating clearly, and providing ample information about the study's purpose, methods, benefits, and risks. A positive working relationship helped me recruit, enroll, and interview participants.

The participants' characteristics aligned with the study's purpose. Researchers should strive to align the participants' expertise with the explored line of inquiry (Negrin et al., 2022). I chose the inclusion criteria to maximize my ability to select participants with in-depth knowledge of crisis management strategies used by small business leaders. The inclusion criteria required the participating small business leaders to be directly involved in implementing successful crisis management strategies. I chose the inclusion criteria to ensure the participants' characteristics aligned with the research project's purpose.

I used purposive sampling to identify participants. Purposive sampling involves selecting participants based on predefined inclusion criteria (Ahmad & Wilkins, 2024). Purposive sampling helps ensure that the participants' characteristics align with the research purpose (Bakkalbasioglu, 2020). Purposive sampling helped me identify research participants who were knowledgeable about crisis management strategies effective in small business contexts. Despite the strengths of purposive sampling, this

sampling method also has weaknesses, including the risk of sampling bias (Ahmad & Wilkins, 2024). I used snowball sampling as a secondary method to mitigate potential sample bias. Snowball sampling involves asking current participants to pass the study information to other individuals who meet the inclusion criteria (Leighton et al., 2021). I used snowball sampling as a secondary method of recruiting participants to reduce potential bias in the sample generated by purposive sampling.

I chose a sample size of seven participants for the study. Qualitative researchers should choose a sample size that allows the data to reach saturation (Hennink & Kaiser, 2022). Data saturation occurs when the data begin to repeat and no new information is gained by interviewing additional participants (Naeem et al., 2024). I chose a sample size of seven participants as a starting point because Hennink and Kaiser (2022) found that qualitative research studies typically reach saturation after three to 25 interviews. I assessed saturation by reviewing whether my sixth interview generated unique codes compared to the other five interviews. After six interviews, I still required new codes. Therefore, I recruited and interviewed another participant, after which I could code the interview using only previously defined codes. This method allowed me to assess saturation sequentially and interview only as many participants as were required to attain data saturation.

Data Collection Activities

I was the primary instrument for data collection in the study by collecting data through semistructured interviews and public data such as publicly disseminated reports, public websites, and government documents. Researchers use semistructured interviews

to gather in-depth data with flexibility embedded into a structured framework (Deterding & Waters, 2021). I chose semistructured interviews because this interview technique allowed me to ask prompting questions if a participant's answers to the structured interview questions required more depth or clarity. I chose public data, such as publicly disseminated reports, public websites, and government documents, as the study's second data source. Document analysis can add depth and trustworthiness to a qualitative study by offering additional perspectives or corroborating evidence from other data sources (L. M. Wood et al., 2020). I examined publicly available documents approved by the IRB to triangulate the interview data. I examined several documents, including social media presence and visibility indicators, policy statements, and strategic plans, because these sources had evidence of crisis management strategies and resources.

I used an interview protocol (see Appendix) when conducting the semistructured interviews. Interview protocols help researchers conduct all interviews in a study consistently, which improves the dependability of the study's findings (Jiménez & Orozco, 2021). The protocol contained an opening script that reminded the participants about the study procedures and the methods I used to protect their confidentiality, the interview questions, and a closing script that thanked the participants and explained the purpose of member checking. I used the interview protocol for each interview to ensure consistency across the data set.

I conducted the interviews using Zoom telecommunications software. Researchers are increasingly using Zoom to conduct virtual qualitative interviews because the platform is safe and reliable and allows for the inclusion of diverse participants

(Archibald et al., 2019). Virtual interviewing also allows participants to schedule interviews at a flexible, convenient time, which can increase the rate of participation. After receiving informed consent from the participants, I scheduled a virtual interview for a date and time chosen by each participant. I audio-recorded the interviews using Zoom's recording capabilities, which were used to generate an interview transcript. I expected the interviews to last 30–45 minutes, allowing the participants sufficient time to expand on their ideas. After conducting each interview, I saved the audio recording using the participant's unique pseudonym to a password-protected encrypted cloud drive.

Researchers should ensure that the collected data are reliable and valid. I used two methods to promote the reliability and validity of the data in my study: member checking and triangulation. During member checking, researchers summarize their interpretations of a participant's answers to each interview question and seek feedback on the interpretations from the participants (Braun & Clarke, 2023). Member checking is a quality-control mechanism that ensures a researcher's interpretations are aligned with the participants' experiences and perspectives. I conducted member checking by summarizing my interpretations of the participants' answers and emailing them to individual participants for feedback. Triangulation can also enhance a study's credibility (Ahmed, 2024). I used triangulation in the study by comparing findings from semistructured interviews and qualitative document analysis. Triangulation allowed me to assess whether the findings from the different sources converged or offered different perspectives, enhancing the richness and depth of the data and improving the trustworthiness of the study's findings.

Interview Questions

1. What crisis management strategies have you used that were most effective in remaining operational and profitable during unexpected events?
2. What leadership styles that you used were effective in remaining operational and profitable during unexpected events?
3. What motivational strategies did you find that could enhance employee engagement to remain operational and profitable during unexpected events?
4. What specific strategies or initiatives did you use that helped you remain operational and profitable during a crisis?
5. What resources are most important for small businesses to remain operational and profitable during crisis situations and unexpected events?
6. What processes or systems are effective for small businesses to remain operational and profitable during crisis situations and unexpected events?
7. In what way, if at all, does organizational resilience impact small business leaders' approaches to remaining operational and profitable during unexpected events?
8. In what ways does organizational culture impact small business leaders' approaches to remaining operational and profitable during crises and unexpected events?
9. Is there anything else you can tell me about crisis management strategies that we did not discuss?

Data Organization And Analysis Techniques

I organized the data in the study using a dual-purpose research and reflexivity logbook, and by organizing data files using the participants' pseudonyms. Proper data management begins with a robust organization system (McCoach et al., 2020). I saved all data and interview transcripts using the participants' pseudonyms on a password-protected encrypted cloud drive. This system allowed me to easily and quickly identify and access the data from individual participants because the files were in a centralized location with descriptive file names. Researchers can enhance the dependability of a study's findings by keeping an audit trail in a research logbook (Carcary, 2020). I created a log of all research-related activities in the logbook, including the dates of participants' communications, reflections on the research methods, challenges encountered during the research process, and reflexive notes to mitigate researcher bias. This organizational system allowed me to systematically catalog the research inquiry and document my assumptions, biases, and preconceived notions.

I analyzed the data using thematic analysis. I chose Braun and Clarke's (2006) six-step method for thematic analysis to analyze the data in the study. Thematic analysis is a flexible way of inductively identifying themes in the data without presupposition. The six-step method for thematic analysis allows researchers to systematically identify patterns in qualitative data. The first step was familiarization with the data. During familiarization, researchers read the interview transcripts multiple times from start to finish. Byrne (2022) provided a worked example of Braun and Clarke's (2006) method and recommended reading each transcript twice. The first reading involves gathering

initial perceptions about the substance and breadth of the data, and the second reading involves making reflexive memos (Byrne, 2022). I conducted member checking during this phase to enhance the trustworthiness of the study's findings. The familiarization step allows researchers to immerse themselves in the participants' experiences and perspectives.

Coding is the second step in thematic analysis. During this phase, researchers assign short descriptive terms, called codes, to the participants' ideas and perspectives (Braun & Clarke, 2006). An example of a descriptive code was "collaborate with other small businesses," which a participant described as a strategy. Researchers use coding to reduce large amounts of qualitative textual data to a small number of manageable codes without losing information (Vindrola-Padros & Johnson, 2020). I manually coded the data, but I used NVivo Version 14 to assist with organizing the codes using the program's nodes function. Coding facilitated the reduction of the participants' ideas into smaller units that could be easily categorized.

The third step in thematic analysis is searching for themes. During thematization, researchers first group similar codes into categories representing small-scale patterns in the data and then group the categories into themes depicting larger-scale patterns in the collected data (Braun & Clarke, 2006). I used NVivo to facilitate thematization by creating new nodes for each category and manually moving codes into their respective groups. I developed nodes for themes and distributed the categories between them.

The fourth step is theme refinement. After generating initial themes, researchers review and refine the themes (Braun & Clarke, 2006). Redundant themes can be

combined, and new themes may emerge from initial refinements (Christou, 2022). I reviewed the themes I developed in the third step to refine and streamline the structure of the argument. The fifth step is to define and name the themes (Braun & Clarke, 2006). I defined and named the themes to be descriptive and to identify the underlying structure of each theme. The final step is to produce the report, which Braun and Clarke (2006) describe as the final opportunity to conduct analysis. I followed the six steps of thematic analysis to produce a methodologically sound argument.

Placing the research findings in the context of current knowledge is an important component of communicating empirical findings. Researchers should critically analyze the findings by comparing them to the academic literature (Dodgson, 2021). I compared the findings from the participants' interviews and public documents to those presented in the study's literature review, including new studies published since I wrote the proposal. I also compared the findings to components of the study's conceptual framework to ground the study in a theoretical analysis. I will securely store all raw data generated in the study for 5 years after CAO approval.

Reliability And Validity

Reliability

The reliability of research refers to the consistency of the results. Qualitative researchers improve the reliability of their study's findings by promoting dependability, which measures the extent to which research is reproducible (Nosek et al., 2022). Researchers can promote the dependability of a study's findings by using methods that enhance methodological rigor and documentation (Johnson et al., 2020). I used two

methods to enhance the dependability of the study's findings: member checking of data interpretations and maintaining an audit trail in my research logbook.

Member checking can enhance a study's dependability. Member checking is a quality control mechanism where a researcher asks participants to confirm their interpretation of the findings (Motulsky, 2021). I conducted member checking by creating a summary of my interpretations of each participant's answers to the interview questions and emailing them to individual participants. I asked the participants to give feedback by confirming my interpretations or providing clarification. Member checking should enhance dependability by ensuring that I analyzed the data based on sound interpretations consistent with the participants' experiences.

I used an audit trail to enhance the study's dependability. An audit trail is a written record of all research-related activities, including methods used for recruitment and details of all participant interactions (Carcary, 2020). Audit trails improve a study's dependability by providing a written record that facilitates reproducibility. I kept an audit trail in a research logbook by writing down details related to participant recruitment, communication with candidates, informed consent, and interview scheduling. The audit trail and member checking improved the dependability of the study's findings.

Validity

Validity refers to the accuracy of the information presented in a research study. A study is considered valid if the data and interpretations of the findings are consistent with the participants' thoughts and experiences (Hayashi et al., 2021). Researchers assess validity in qualitative research through three additional aspects of trustworthiness:

credibility, transferability, and confirmability (Johnson et al., 2020). In this section, I discuss the methods I used to enhance each aspect of validity in the study.

I promote the credibility of the study's findings through member checking and triangulation. Credibility is the degree to which the findings of a study accurately reflect the reality experienced by participants (Johnson et al., 2020). Member checking helps promote credibility by ensuring that a researcher's interpretations of the data align with the participants' viewpoints (Motulsky, 2021). I sought participant feedback on my interpretations during the member-checking process. Data triangulation can also enhance credibility by providing additional evidence supporting the findings or alternative explanations that enhance rigor (Ahmed, 2024). I triangulated the interview findings by examining public documents for crisis management strategies. I used member checking and triangulation to enhance the credibility of the study's findings.

I promoted the transferability of the study's findings. Transferability refers to the degree to which the research findings apply to other contexts or populations (Drisko, 2024). Researchers can enhance transferability through thick descriptions. Thick description refers to describing the context of the phenomenon and the participants in detail; thick description allows readers to ascertain whether a study's findings apply to other contexts (Stahl & King, 2020). I explained the context of the phenomenon using a thick description in Section 2 of the study by contextualizing the study in the academic literature. I used thick descriptions when describing the participants by including relevant details about their experiences as small business leaders during crises and unexpected events. Using thick descriptions improved the transferability of the study's findings and

allowed readers to assess the applicability of the findings to other contexts, populations, or industries.

I actively addressed confirmability in my research study. Confirmability is the extent to which the research findings can be corroborated (Johnson et al., 2020). Researchers can enhance confirmability by describing their thought processes for organizing and analyzing the data (Lim, 2024). I addressed confirmability by including methodological details about how I arrived at the study's themes and the organization of codes and categories within each theme. Researchers can also improve confirmability by using verbatim quotations from the participants and through reflexivity (Stahl & King, 2020). I used each method to enhance confirmability in the study.

Data saturation is another important consideration for trustworthiness in qualitative research. I ensured the study's findings reached saturation by assessing whether I needed to develop unique codes to apply to the sixth interview transcript. Hennink and Kaiser (2022) indicated that qualitative data can be evaluated for saturation by examining the redundancy of codes. I still required unique codes on the sixth transcript, meaning that the sixth participant contributed new ideas and that the data did not reach saturation. I identified, recruited, and interviewed another small business owner, which allowed for saturation.

Transition And Summary

In Section 3, I described the methodology that I used in this qualitative pragmatic inquiry. I discussed the ethical considerations of the study, including how I addressed *The Belmont Report's* principles of respect for persons, beneficence, and justice. I also

described my relationship to the study topic and provided the methods I used to maintain the participants' confidentiality and well-being throughout the study. I discussed the nature of the study, explaining that I chose the qualitative methodology and the pragmatic inquiry research design because these research methods best aligned with the purpose of my study. The section also included a description of the population, sample, sampling procedures, and the methods I used to collect, organize, and analyze the data. I also described how I used member checking, an audit trail, triangulation, thick description, and reflexivity to enhance the validity and reliability of the study. In Section 4, I present the findings from the study, compare the findings to themes in the professional and academic literature, provide recommendations for practice, and discuss the study's implications for positive social change.

Section 4: Findings and Conclusions

Presentation Of The Findings

The purpose of this qualitative pragmatic inquiry was to identify and explore the effective crisis management strategies that small business leaders use to remain operational and profitable during unexpected events. I addressed one overarching research question: What effective crisis management strategies do small business leaders use to remain operational and profitable during unexpected events? I conducted semistructured interviews with seven small business leaders located in Texas across a range of service industries. I analyzed the data using Braun and Clarke's (2006) method for thematic analysis and identified three major themes. The first theme was that leaders demonstrated strategic adaptability through service pivots and financial flexibility. The second theme was that leaders used relational and transparent leadership approaches to build internal resilience. The third theme was that leaders leveraged technology and external partnerships to maintain continuity during crisis conditions.

Section 4 presents an analysis of the interview findings. The findings are organized thematically, and each theme includes categories that capture patterns in participant responses. I present relevant quotations, analysis, and contextual explanation of how leaders addressed operational and financial challenges within each theme. I then compare the findings to existing professional and academic literature on crisis management and apply Coombs's (1995) SSCT as the guiding theoretical framework. To strengthen the interpretation of findings, I triangulated interview data with insights from

publicly available organizational documents that provided explicit and implicit evidence of crisis response behaviors.

Theme 1: Strategic Adaptability And Business Model Pivoting

The participants emphasized that strategic adaptability was a foundational capability that enabled them to sustain operations and profitability during crises. Instead of relying on existing business models or predetermined plans, the participating small business leaders described an ongoing and deliberate process of adjusting their products, services, and financial approaches. Their strategies fell into two main categories: pivoting core services based on client needs and practicing financial flexibility to ensure operational continuity under pressure.

Participants Pivoted Core Services Based On Client Needs

The participants repeatedly highlighted the importance of changing service delivery methods and product offerings to align with the rapidly shifting expectations of their clients. BJP7 shared

> the ability to pivot has been the key to remaining operational. When COVID hit, I had to stop and think, "Let me find out what the people need during this time." What they needed was training so they could feel comfortable self-managing their finances.

BJP7's perspective illustrated the use of real-time customer feedback as a strategic input for reshaping services. Instead of assuming the relevance of preexisting offerings, the leader grounded decisions in an emergent understanding of consumer priorities. BJP3 echoed this mindset, explaining "I realized early that my traditional model wouldn't

survive. I had to completely restructure around what people needed now and be willing to offer new solutions." BJP3's insight reflected a willingness to review their business models, understanding the value of agility in business strategy. The decision to rebuild around new demands showed a proactive rather than a reactive stance.

Other participants reviewed their products and services. For example, BJP4 described shifting delivery platforms, emphasizing "when the pandemic came, I shifted my focus to providing virtual services and digital products instead of relying solely on in-person interactions." BJP4's statement demonstrated how they adapted their business model to maintain operations under new constraints. BJP6 added "adjusting service offerings was necessary because clients had different needs and different budgets, but we maintained the core values of our brand." Their comments suggested that the underlying business identity remained consistent while services changed.

Some participants shared that their service pivots not only were reactive but also created opportunities for growth. BJP1 explained "I had to rework our service delivery entirely, moving things online and creating different versions of our products to meet immediate customer needs." Their experience highlighted how pivots in their business strategy involved digital transformation and product redesign. BJP2 added "we introduced new services that weren't even in our original business plan but aligned with what people needed during the shutdown." The participant's response showed that some adaptations were new rather than iterative, emerging to meet the context of the disruption. BJP2 further elaborated, saying "we were conducting classes; we had to change over to entirely virtual classes, which increased the demographic of the clientele." BJP2 later

explained “we were able to manage double our client load in less than 3 months.” BJP2’s experiences suggested that strategic adaptability can expand reach even under constrained conditions.

The participating leaders also reflected on the operational challenges involved in restructuring their service delivery methods. BJP1 described the uncertainty and pressure they faced during this transition: “It was overwhelming, because we didn’t know how long this would last … I had to go back and put the pieces together. What do we need to change first? What’s realistic for us to implement?” Their comments suggested that service pivoting was strategic and deeply tied to decision sequencing, prioritization, and emotional management under pressure. These reflections underscored that adaptability during a crisis involves both strategic vision and step-by-step implementation.

Financial Flexibility And Resourcefulness

In addition to service pivots, participants emphasized flexible financial strategies to maintain access and cash flow. Many of these strategies were customer focused, aimed at preserving relationships and sustaining purchasing power during economic uncertainty. BJP6 noted “I had to come up with different methods to meet client budgets, whether that was offering various sales, reduced price points, or more flexible payment plans.” BJP6’s comment pointed to a customer-centered approach to pricing, prioritizing accessibility without undermining operational viability. Offering tiered pricing allowed customers to continue using services without feeling priced out during a difficult time.

Other participants highlighted variations on the same ideas. For example, BJP3 explained “I offered bundles and discounts that made sense for the times without

damaging the brand because I needed cash flow but also needed to protect client loyalty." This statement reflected a calculated approach to pricing in which temporary adjustments were not made at the expense of long-term perception. BJP3's strategy was designed to stimulate immediate revenue without signaling desperation or reducing the perceived value of services. These pricing and payment adjustments reflected an effort to support business continuity and client affordability, suggesting that adaptive financial strategies also served a reputational function.

The participants also discussed managing internal costs and renegotiating financial commitments as a form of adaptability. Internal resource reallocation was framed as necessary to ensure lean operations without sacrificing quality. BJP4 stated "cutting unnecessary expenses was key. I reviewed everything and looked at what could be paused or eliminated without hurting the quality of service." BJP4's response demonstrated a practical and targeted approach to cost containment that relied on distinguishing essential from nonessential functions. This type of systematic review of expenses allowed the leader to preserve the core business model while freeing up capital for critical needs. BJP1 added "managing cash flow meant prioritizing spending on what directly generated revenue and shelving everything else temporarily." BJP1's emphasis on revenue-generating activities suggested a triage model of decision making in which operational resources were allocated with precision. These participants' responses indicated that financial flexibility requires constant evaluation of cost centers and active decisions about what to preserve, postpone, or eliminate. Together, the participants

described disciplined financial review processes during unstable periods, highlighting the importance of internal focus in complementing client-facing flexibility.

Several leaders described leveraging third-party partnerships and creative financing to bridge operational gaps and reduce barriers to entry for clients. BJP2 shared "we had to implement financial strategies to help people who could not afford to pay for the classes upfront." To support this goal, BJP2 introduced third-party financing. BJP2 further explained "we end up using a third-party financial service that would allow them to be able to get the class paid for, and then they could pay the money back on it, no interest." This approach allowed BJP2 to sustain customer engagement and enrollment while mitigating default risk or excessive client pressure. This approach also preserved cash flow for the organization during a time when liquidity was essential.

Some participants acknowledged that these financing solutions were not developed during the crisis but were the product of prior planning. BJP2 said "we had to go build relationships with lenders and financial institutions. That took us about 2 years." BJP2's statement suggested that some crisis-ready strategies stemmed from groundwork laid in advance, reinforcing the role of proactive planning in resilience. BJP7 also contributed "I started offering customized packages because flexibility was what customers valued most during that time, and it helped us maintain revenue." BJP7's decision to personalize offerings reflected how responsiveness to individual client circumstances became a competitive advantage.

The participants' examples showed that financial adaptability encompassed a range of internal and external tactics, from revising expense structures to increasing

payment accessibility. Whether through partnerships, pricing tiers, or spending triage, participants described financial strategies that allowed them to absorb shocks without abandoning their values or client relationships. The presence of short-term fixes and long-term planning efforts suggested that flexibility was not reactive improvisation but rather a structured part of how these businesses sustained operations under pressure.

Comparison Of Theme 1 To The Academic Literature

The findings from Theme 1 align with and extend existing literature on small business crisis management regarding the importance of business model adaptability and financial resilience. The participants described how they remained operational during unexpected events by pivoting service offerings, reconfiguring delivery systems, and customizing pricing structures. The participants' adaptive behaviors support the literature's emphasis on proactive crisis planning and diversified financial strategies. The findings also add new insights into small business leaders' microlevel decision making and behavioral flexibility.

A central finding that emerged from the participant interviews was the strategic pivoting of core services in response to changing customer needs. The participating leaders described altering their business models to align with the new realities of the crisis environment, including switching to virtual platforms, introducing new services, and reducing reliance on in-person interaction. These findings support the literature on business continuity planning, which emphasized the importance of contingency frameworks for essential business functions. For example, Margherita and Heikkilä (2021) noted that continuity plans allow organization leaders to identify which activities

are essential and determine how to maintain operations when standard models become untenable. The current participants' responses extend this concept by illustrating how small business leaders implemented these shifts dynamically and with limited formal infrastructure. For example, some leaders described transforming their business offerings within days, driven by conversations with clients or changes in local regulations. This reactive agility extends the concept of continuity planning by showing how leaders can deploy contingency thinking in real time, often without formal documentation or institutional support.

The literature also emphasized the value of revenue diversification as a crisis management strategy. Bai et al. (2021) and Bachtiar et al. (2023) argued that businesses with multiple income streams were better positioned to absorb disruptions during the COVID-19 pandemic. The current study's participants confirm this assertion, describing efforts to introduce new services, bundle products, or tailor offerings to emerging customer needs. In several cases, the participants reported launching new service categories that had not been part of their original business plans. These examples support findings by Nagarajan et al. (2023) who identified diversification as a mechanism for improving financial stability and reducing dependence on any single market segment. The participant narratives also suggested that diversification was not always strategic in the long term but emerged from immediate conversations with customers and real-time observations of market behavior. This responsiveness suggests a more iterative and intuition-driven approach to diversification than was emphasized in large-scale studies.

Recent literature published after the development of the literature review substantiated revenue diversification as a crisis management strategy. Cann et al. (2025) examined how small businesses experience compound disasters, how they cope with and prepare for disruptions, and the barriers they encounter in building resilience. The current study's findings demonstrated that small businesses responded to the compound disasters of COVID-19, associated economic challenges, and climatic shocks by diversifying business operations and by adopting web-based technology to conduct business operations. Like the participants in the present study, Cann et al.'s participants explained that diversification contributed to resilience to future compound shocks and stressors while highlighting that small business leaders face an increasingly varied array of threats.

Financial flexibility was another prominent pattern in the current findings, with participants discussing strategies such as customized payment plans, service bundling, and targeted expense reductions. These strategies align with the literature on cash flow management and financial resilience. Wang (2024) and Irvin and Furneaux (2022) emphasized the importance of proactive cash flow monitoring and reserve building for navigating crises. The participants in the current study illustrated how these principles were enacted at the tactical level, often under pressure. For example, several of the leaders described immediately cutting discretionary expenses or renegotiating vendor agreements to preserve liquidity. Others implemented creative pricing models, such as pay-what-you-can structures or installment plans, to maintain customer access without undermining revenue stability. These strategies demonstrated how small business leaders

with limited administrative resources adapt theoretical financial resilience practices in real time.

Although much of the literature focused on building resilience through long-term financial planning, the findings from the current study emphasized the importance of near-term flexibility. Rather than relying on large cash reserves or predefined budgets, participants described using decision-making heuristics and client conversations to prioritize spending and reallocate limited resources. This approach reinforces the concept introduced by Gupta and Kumar Singh (2023) who found that financial resilience in small businesses was often constrained by limited liquidity and technical capacity. The present study findings extend this by showing how leaders compensated for those constraints through relationship-based tactics, pricing creativity, and disciplined short-term prioritization.

The study's findings also relate to the literature on leveraging external financial support. Although not a primary focus of Theme 1, several participants mentioned building relationships with lenders and community partners as part of their financial adaptation. These accounts align with research from Zighan et al. (2022) and Watson (2024), who emphasized the importance of emergency funding and institutional partnerships for small business continuity. However, the findings also underscore the slow and relational nature of this process. One participant, for example, described a two-year journey to develop relationships with third-party financial institutions that would allow for client payment plans. This long-term investment in external financial infrastructure adds nuance to the literature by showing that emergency financial

mechanisms may require cultivation in advance of a crisis to be effectively deployed when needed.

A unique contribution of this study is the detailed description of how business identity was preserved during adaptive change. Several participants discussed the challenge of modifying offerings without compromising the core values or brand personality of their business. For instance, one participant explained how they maintained the brand's message and customer tone while adapting services for virtual platforms. This emphasis on brand consistency is less prevalent in existing crisis management literature, which tends to focus on operational and financial strategies. The findings suggest that for small business leaders, identity continuity is intertwined with customer trust and may serve as a stabilizing force during change.

Ties Between Theme 1 And The Conceptual Framework

Theme 1 focused on the strategic adaptations and business model pivots that small business leaders implemented to remain operational during unexpected disruptions. These strategies included modifying core services, transitioning to digital service delivery, and implementing flexible financial approaches. The findings relate to SCCT through the lens of how small business leaders responded to victim-type crises, particularly external disruptions such as pandemics or government shutdowns. SCCT categorizes victim crises as those in which the organization is not responsible for the cause of the disruption (Coombs, 1995). In such cases, stakeholders attribute low responsibility to the organization and are likely to be sympathetic, provided leaders maintain credibility and demonstrate concern through their actions.

Participants' proactive decisions to pivot services and offer flexible pricing reflect SCCT's emphasis on bolstering and ingratiation strategies that strengthen stakeholders' perceptions during a crisis. For example, leaders who introduced new service lines or adapted delivery systems communicated a message of responsiveness and resilience. These actions served as implicit communication strategies that reassured stakeholders of the organization's competence and adaptability. Although not verbal messages, these adaptations align with Coombs's (1995) assertion that stakeholder perceptions are shaped by how organizations behave under pressure. In SCCT, bolstering strategies can include reminding stakeholders of the organization's past performance or demonstrating commitment through visible action. The service pivots documented in Theme 1 functioned similarly by reinforcing the organization's alignment with stakeholder needs and expectations.

Financial flexibility, including customized pricing, installment plans, and cost containment, also connects to SCCT through a reputational lens. Coombs (1995) noted that organizations facing low-attribution crises benefit from showing goodwill and concern. Many participants described prioritizing client affordability even at a cost to short-term profitability. These actions conveyed empathy and relational investment, which are core to the accommodation-based strategies recommended in SCCT. Although the leaders did not frame these actions as formal communication strategies, their decisions likely influenced stakeholder perceptions positively by demonstrating responsiveness and ethical concern.

Some participants also formed or activated partnerships with third-party lenders or nonprofits to ensure client access to services. These actions function as a corrective action, another component of SCCT's recommended crisis strategies. Even though these were not crises involving organizational wrongdoing, the corrective action signals a commitment to addressing stakeholder needs. According to SCCT, corrective actions—whether internal or external—can restore stakeholder confidence and reduce reputational threat (Coombs, 1995). In this context, the leaders' efforts to create flexible payment structures through external relationships could have reassured customers that the business was reliable, capable, and values aligned.

The participants' responses suggest that small business leaders implicitly engaged in stakeholder-centered crisis communication through their service and pricing decisions. Coombs's (1995) framework emphasizes that effective crisis communication depends on minimizing blame and aligning organizational response with stakeholder expectations. The findings from Theme 1 suggest that participants used real-time feedback from customers to shape their adaptations. For example, some business owners reported developing new offerings after hearing clients' evolving needs directly. These insights reflect high stakeholder awareness, which SCCT considers crucial in maintaining trust during disruptive events.

The findings also indicate the influence of organizational reputation in how leaders shaped their response strategies. Several participants described a desire to maintain their brand identity even while altering services. This aligns with SCCT's assertion that prior reputation moderates stakeholder reactions and can determine the

effectiveness of bolstering or rebuilding strategies. In these cases, the leaders' careful balancing of adaptation with identity preservation helped uphold existing stakeholder goodwill, supporting SCCT's position that continuity of values can reinforce positive perceptions even in times of operational change.

Theme 2: Leadership Approaches That Foster Resilience

In addition to adaptability in services and finances, the participants described how leadership behaviors contributed to organizational stability during crisis conditions. The participating leaders emphasized that leadership styles rooted in openness, empathy, and values-based decision-making strengthened both team morale and client relationships. The findings reflect two major leadership approaches: transparent, empowering leadership and people-centered mindsets focused on employee and customer well-being.

Transparent And Empowering Leadership

The participants described how transparency, trust, and inclusive leadership helped preserve morale and foster collaborative problem-solving throughout periods of crisis. Rather than reverting to authoritarian leadership behaviors, many leaders emphasized relational approaches that encouraged participation, reduced fear, and increased individual ownership. This leadership style helped organizations maintain cohesion and responsiveness when structure and certainty were disrupted.

Several participants emphasized the importance of trust-based delegation. BJP7 explained, "I'm very open to suggestions, and I'm not a micromanager. I trust the people I've trained, and it gives them a sense of ownership over their work." BJP7's approach was not framed as a necessity forced by the crisis but as a deliberate and longstanding

leadership philosophy. Empowering team members to make decisions independently enabled them to move quickly and feel accountable for outcomes, which became critical when BJP7 was forced to pivot rapidly. Similarly, BJP6 reflected, “Trust was everything, and you can’t micromanage through a crisis. You need to let people take responsibility for their areas.” BJP6’s comment highlights how leadership styles based on control may be incompatible with the fluidity required in high-pressure, resource-constrained environments. Instead, a distributed leadership model allowed BJP6’s employees to contribute, make context-specific decisions, and sustain daily operations.

The participants consistently linked trust with communication. The participating leaders noted that crisis leadership required openness about challenges and uncertainties. BJP1 shared, “Being honest about our challenges built trust. I didn’t pretend things were fine — I let my team know what we were up against.” BJP1’s comments reflect a belief that authenticity, even when delivering difficult news, was more effective than maintaining a façade of confidence. Honesty allowed the participant to manage expectations and invited employees into the problem-solving process, reinforcing a collective sense of purpose. BJP4 described a similar leadership approach and strategy, explaining, “Leading through transparency and being upfront with the team helped them feel part of the solution and kept morale high.” BJP4’s statement suggests that transparency served a dual function, allowing them to communicate information and reinforce inclusion. Giving employees visibility into the business’s struggles and decisions allowed the leaders to foster ownership, reduce fear, and help employees understand the reasoning behind difficult trade-offs.

In addition to communicating openly, the participants emphasized the importance of being emotionally present and relationally engaged. BJP3 explained, “I checked in with everyone individually and listened more because leadership had to be more human and less top-down during a crisis.” This individualized outreach demonstrates a shift from task-focused supervision to relationship-based leadership. For many participants, this change in leadership was not a temporary adjustment but a redefinition of effective leadership during uncertainty. By focusing on employees’ feelings in addition to their behaviors and actions, the participants signaled empathy, built trust, and reduced emotional strain across their teams. More formal mechanisms for dialogue complemented these informal, one-on-one check-ins. BJP2 described implementing structured communication spaces: “We created weekly open forums where employees could voice concerns or ideas without judgment. That openness kept everyone engaged.” Regular forums offered consistency, inclusion, and an outlet for processing change in real time. Employees could contribute their ideas and concerns, which helped build mutual understanding between leadership and staff. These sessions also allowed the leaders to identify emerging issues early and adapt more quickly than would have been possible through traditional hierarchical reporting structures.

Beyond the logistics of communication, participants spoke to the emotional climate they sought to cultivate. BJP6 emphasized that crisis leadership involved information-sharing and tone-setting: “People were looking for reassurance, but not sugarcoating. I told them what we knew and what we didn’t know, and that made a big difference in how they responded.” BJP6’s statement reinforces the idea that transparency

involves accuracy and building psychological safety. Leaders who were forthcoming about uncertainty paradoxically made employees feel more secure by modeling honesty and preparedness in the face of ambiguity.

BJP1 added another dimension to empowerment by describing how they involved staff in generating ideas for change: “I asked them directly, ‘What do you think we should do about this?’ because they were on the front lines.” By explicitly inviting input, BJP6 transformed employees from recipients of change to active participants in shaping it. This collaborative decision-making process also allowed employees to feel invested in the direction of the organization, increasing motivation and reducing disengagement. The consistent pattern across participants was that trust, honesty, and shared responsibility were fundamental to surviving a crisis. In many cases, the leaders reported that empowering employees improved morale, innovation, and execution. Decentralized leadership enabled more adaptive, responsive behavior at every level of the organization.

Employee and Customer-Centric Mindsets

The participants described a leadership orientation that centered on employees and customers as essential to navigating their respective crises. Their reflections reveal how prioritizing human relationships and well-being helped sustain operations, reinforce loyalty, and create a sense of organizational cohesion during disruption. The leaders did not frame their people-centered strategies as separate from business performance; instead, they viewed the strategies as foundational to long-term viability. Across the interviews, participants emphasized empathy, ethical decision-making, and long-term relationship-building as guiding principles in their approach to both internal and external stakeholders.

Many participants spoke to the importance of customer loyalty and retention, particularly during periods of economic uncertainty. BJP6 reflected, “Making the experience convenient for the client was just as important as selling, because loyalty mattered more than short-term profits.” BJP6’s perspective underscores a values-driven logic in which trust and client satisfaction were prioritized over immediate revenue. By emphasizing convenience and continuity, leaders sought to maintain relationships even when customers were under strain. BJP3 similarly described adjusting company policies to support customers: “I adjusted my policies to make it easier for customers to continue doing business with me, even if it meant losing some immediate revenue.” The participant’s decision to reduce or delay payments reveals a belief that relationship continuity would ultimately yield stronger financial returns than enforcement of short-term obligations. The participants’ focus on customer care became especially critical when clients were also navigating uncertainty and financial constraints.

For some leaders, customer engagement involved personal gestures that moved beyond conventional service transactions. BJP1 shared, “Customer loyalty meant everything. I personally called clients just to check on them—not to sell anything—and they remembered that.” BJP1’s acts of personal outreach helped them retain customers, but also were a moral statement. The leaders framed customer relationships as partnerships, characterized by care, reciprocity, and attentiveness. BJP2 reinforced this theme, explaining, “Our customers stuck with us because they knew we genuinely cared about their families and businesses, not just their wallets.” The distinction between

transactional and relational engagement was central to how participants explained their ability to sustain customer trust during volatility.

In several cases, the participants explicitly connected the experience of the customer to how employees were treated and supported. BJP7 described this connection by saying, “Employees knew I valued their health and ideas, and that loyalty was returned in the way they handled clients.” BJP7’s statement reveals how internal organizational culture can influence external customer experience. Leaders who modeled care, empathy, and trust toward their teams saw those same qualities extended to clients. In this way, people-centered leadership created a multiplier effect. Supporting employees was ethical and strategically aligned with service quality and brand reputation.

Beyond maintaining satisfaction, leaders worked to preserve their clients’ dignity and autonomy during times of hardship. BJP4 explained, “We prioritized customer well-being first because that trust was going to matter for the long term, not just survival during the crisis.” BJP4’s decision-making centered on the long-range health of the customer relationship instead of short-term deliverables. This form of thinking framed customer loyalty as something to be earned and protected, particularly when clients were facing their own uncertainty. Participants believed organizations that responded with empathy and flexibility during difficult times would be remembered more favorably and rewarded with long-term trust. Several participants also addressed how employee-centered leadership led to operational continuity. Leaders worked to reduce stress and increase clarity so that their teams could stay focused. BJP6 recalled, “I made it clear that people’s health and well-being came before performance metrics. That helped relieve

pressure and kept people from burning out." This shift from productivity to wellness reflected an intentional reordering of priorities. During the crisis, performance was important, but not at the expense of employees' health and well-being.

Empathy also appeared in leaders' willingness to accommodate personal circumstances. BJP3 described providing flexibility to employees who were balancing caregiving responsibilities. BJP3 recounted, "One of my employees had to homeschool her kids while working. I told her, 'Just let me know what you can do and when—it's fine.'" BJP3's account highlights a leadership posture of trust and accommodation, grounded in an understanding of employees' lives outside of work. This leadership approach helped preserve engagement and reduce turnover when employee capacity was variable and stress levels were high. In many cases, leaders noted that putting people first was the right thing to do and a competitive advantage. BJP2 explained, "We became a company people talked about—not because we were the biggest, but because we treated people like people." BJP2's perspective that the organization's reputation during the crisis was shaped more by its relational stance than by its scale or output. This people-centered ethos became a cultural differentiator that strengthened brand identity and external credibility.

The participants' accounts suggest that people-first leadership helped buffer small businesses against the destabilizing effects of crisis. The leaders described their decisions as human responses to shared adversity. They acknowledged customers and employees as individuals with fears, responsibilities, and expectations, tailoring their leadership practices accordingly. The outcome of this mindset provided for operational continuity, as

well as deeper trust, stronger relationships, and reputational capital that extended beyond the immediate crisis period. The participants framed their approaches as essential for survival and a foundation for long-term recovery and growth.

Comparison Of Theme 2 To The Academic Literature

The findings from Theme 2 demonstrate that during crises, small business leaders adopted leadership strategies grounded in transparency, trust-building, empowerment, and human-centered values. These behaviors enhanced morale, encouraged collaborative problem-solving, and reinforced internal cohesion. The strategies participants described align with key elements of the professional literature on leadership in crisis contexts, but also extend the understanding of how leadership is enacted in small business environments, where formal structures and hierarchical systems are often limited.

Participants described leadership approaches centered on openness, consistent communication, and trust. Leaders prioritized transparent dialogue with employees, sharing both operational updates and emotional realities to build solidarity. The findings align with the literature emphasizing the importance of transparent leadership during crises. Margherita and Heikkilä (2021) noted that crisis leadership requires clear communication to reduce uncertainty and foster psychological safety among employees. Similarly, Hopp and Fisher (2021) argued that transparent and frequent communication from leaders supports employee engagement and trust during turbulent periods. Participants in this study echoed these principles, but their examples were often deeply personal, such as initiating weekly open forums, conducting one-on-one check-ins, or acknowledging vulnerabilities. These details suggest that for small business leaders,

transparency is a managerial tool and a relational act that reinforces shared purpose and responsibility.

The emphasis on trust and empowerment aligns with research on distributed leadership in crisis contexts. Arroyabe et al. (2024) explained that in small firms, empowering employees to take responsibility during uncertainty can enhance organizational adaptability and decision-making speed. Participants in the current study confirmed this assertion, describing how micromanagement became unfeasible during crisis conditions. The leaders instead adopted more flexible postures, encouraging employees to make autonomous decisions within their areas of expertise. BJP6, for instance, remarked that "you can't micromanage through a crisis," reflecting a belief that decentralizing control was necessary for survival. These behaviors illustrate the enactment of what Huang and Farboudi Jahromi (2021) described as adaptive leadership. Leaders with an adaptive approach shape their leadership behaviors in response to shifting operational demands.

The findings also support the importance of emotionally intelligent leadership. Several participants described how they modified their leadership tone to become more human and less top-down. Their approaches mirror recommendations in the literature that emphasize empathy, humility, and emotional presence during uncertainty. For example, Salunkhe et al. (2023) reported that emotionally intelligent leaders contribute to greater resilience by reducing fear, maintaining team cohesion, and creating a sense of shared ownership. The leaders in this study reflected those principles by adjusting their language, responding to personal employee concerns, and acknowledging the emotional

toll of the crisis. These examples show how emotional awareness was viewed as a pragmatic strategy to retain engagement and productivity.

A distinguishing feature of these findings is the extent to which small business leaders embedded participatory structures into their operations. Participants described creating systems that gave employees space to contribute ideas and voice concerns, such as open forums or team-wide strategy discussions. This practice resonates with Clauss et al. (2022), who emphasized the role of inclusive leadership practices in improving adaptability and innovation during crises. As described by Matole (2023), two-way communication helps leaders respond more effectively to emerging challenges and increases employees' sense of agency. In the present study, these mechanisms were often implemented informally but with regularity. The findings suggest that in small firms, formal participation structures may be less necessary because of closer interpersonal proximity. Still, participants were intentional in creating routines and spaces that empowered employee input, reinforcing the link between voice and engagement.

Participants also adopted people-centered mindsets involving internal management that shaped client-facing behaviors. The study's findings describe how leaders prioritized customer relationships through empathetic outreach, flexible service policies, and relationship-first communication. BJP1, for example, recounted personally calling clients just to check in without trying to sell anything. These actions mirror the research of Salunkhe et al. (2023), who emphasized that client trust and retention are enhanced during crises when businesses prioritize care and transparency over short-term profitability. The findings expand this idea by showing how customer relationships were

not viewed separately from leadership responsibilities but as extensions of the same ethical framework. Leaders viewed their relationships with employees and clients as key business assets requiring protection and investment during disruption.

A notable contribution of this study is the illustration of leadership adaptability without formalized leadership development resources. Many existing models, such as those proposed by Fuller et al. (2024), suggest that training programs or institutional mechanisms are important for leadership development in crisis. Manroop et al. (2025) substantiated Fuller et al.'s findings by showing that internal leadership development training promoted organizational resilience during crisis events. However, participants in this study often relied on instinct, experience, and real-time reflection. Their strategies were not drawn from formal models but evolved from necessity, relational knowledge, and responsiveness to their teams. This adaptation challenges assumptions in the literature that effective crisis leadership requires structured intervention. The findings show that leadership agility and relational awareness may be more valuable than technical training or predefined toolkits in small business settings, where resources are limited and teams are small.

The findings also highlight a relational and ethical dimension of leadership that is underdeveloped in much of the technical crisis literature. Leaders consistently framed their decisions around care for others, community well-being, and doing what was right, even when it conflicted with short-term financial gain. This moral framing is consistent with research by Hopp and Fisher (2021), who found that crisis leadership often involves ethical decision-making and a prioritization of stakeholder well-being. Stansberry Beard

(2025) emphasized ethical decision-making as critical for crisis management in educational leadership, but did not explore aspects of this phenomenon within corporate or small business leadership. However, the study's findings provide a granular understanding of how this plays out at the micro level, including through individual phone calls, flexible payment terms, or policy exceptions. These actions show that ethics and empathy are not abstract principles for small business leaders; they are daily practices that shape organizational outcomes.

Connections Between Theme 2 And The Conceptual Framework

Theme 2 focused on leadership behaviors that fostered internal resilience during crisis conditions, including transparent communication, relational leadership, and trust-building. These approaches relate directly to the core principles of SCCT. Specifically, the findings from Theme 2 suggest that small business leaders addressed victim-type crises, those stemming from uncontrollable external events, through interpersonal strategies that correspond to SCCT's recommended bolstering and reinforcing tactics. SCCT proposes that stakeholders are more likely to be sympathetic toward the organization in low-responsibility crises, such as those caused by natural disasters or public health emergencies (Coombs, 1995). However, default goodwill can be undermined if the organization fails to communicate appropriately or appears indifferent to stakeholder concerns. Participants in this study avoided such risks by adopting transparent and human-centered leadership styles. According to SCCT, such transparency is a form of bolstering, reinforcing stakeholder trust by demonstrating credibility,

empathy, and a willingness to share control (Coombs, 1995). The participants used the principles of SCCT to bolster stakeholder trust.

Another major SCCT principle in the findings is the importance of two-way communication. Several participants described creating consistent forums for employees to voice concerns and offer suggestions. These actions reflect a proactive effort to manage internal stakeholder perceptions and mirror Coombs's (1995) assertion that crisis communication should be audience-centered. While SCCT often conceptualizes stakeholders as external audiences, the actions taken by the leaders in this study show that employee communication, when practiced openly and frequently, can be just as crucial in preserving organizational stability and reputation. Transparent leadership reduced uncertainty among staff, strengthened morale, and promoted collective ownership of solutions, all of which can buffer against reputational damage caused by perceived organizational disorganization or neglect.

SCCT also highlights the role of prior reputation in stakeholder reactions. Leaders who had previously built cultures of trust, transparency, and shared responsibility were likely better positioned to implement participatory practices without encountering skepticism. Several participants described having previously invested in employee autonomy or open-door communication, which allowed them to amplify these practices during a crisis. This finding echoes Ndone's (2024) observation that a positive pre-crisis reputation creates a halo effect, increasing stakeholders' willingness to accept adaptive measures or temporary disruptions. In the context of internal leadership, the participants'

employees were more receptive to policy shifts or role changes because they trusted the leader's intent and consistency.

The participants' emphasis on employee well-being and flexibility aligns with SCCT's concept of bolstering, where leaders emphasize organizational values and past performance to reaffirm stakeholder confidence. For example, participants described making accommodations for employee health, personal circumstances, and emotional needs. These actions were not formally presented as public-facing strategies but served to protect the organization's internal reputation. Coombs (1995) argued that stakeholders assess the cause of the crisis and how an organization treats people in its response. In this case, internal stakeholders, employees, likely evaluated leadership based on fairness, empathy, and inclusiveness, which are factors that influence trust during and after crises.

Leaders who prioritized customer and employee care engaged in what SCCT scholars might interpret as ingratiation or reinforcement strategies. By emphasizing care and community values, leaders reassured stakeholders that the organization was still aligned with their needs. BJP2's example of calling clients and creating safe employee forums demonstrates an effort to reinforce emotional connection, even if the organization could not maintain all services or benefits. This relational work supports SCCT's assertion that non-defensive strategies, such as showing empathy, reinforcing shared identity, and communicating intent, are especially effective in low-responsibility crises.

Theme 3: Leveraging Technology And External Resources

The participants described how the effective use of digital tools and external partnerships enabled them to remain operational during the crisis. Technology served as a

mechanism for delivering services, reducing overhead, maintaining visibility, and creating new customer engagement channels. Simultaneously, external relationships ranging from informal peer networks to strategic partnerships served as vital sources of information, funding, and expanded service capacity. The findings in Theme 3 are organized into two categories: adoption of digital tools and platforms, and building external networks and partnerships.

Adoption Of Digital Tools And Platforms

The participants agreed that digital tools were essential to business continuity during the crises they weathered. Digital tools allowed the small business leaders to pivot quickly to remote service models, engage clients across digital channels, and automate basic operations to reduce overhead. The leaders highlighted that they were often forced to learn new systems without training, but saw long-term benefits in terms of reach, scalability, and cost-efficiency. BJP6 described their reliance on digital channels: “Social media was my lifeline during the shutdowns, and platforms like Facebook, Instagram, and TikTok allowed us to stay relevant without huge overhead.” BJP6’s statement highlights how visibility became a survival metric. Clients needed reassurance that businesses were still operating, and social media allowed leaders to maintain a presence even when storefronts were closed. These platforms also facilitated direct communication, marketing, and client education in ways that traditional media could not.

Other participating small business leaders described how digital operations extended beyond outreach. BJP4 explained, “Virtual services, automation, and smart technologies saved me operational costs and helped me keep providing value to clients.”

BJP4's shift to automated workflows and remote tools enabled them to deliver consistent service while avoiding expenses associated with physical infrastructure. BJP2 added digital functionalities that helped customers' experiences. The participant added, "We quickly developed a customer portal to handle orders online because we couldn't rely on face-to-face service anymore." Their rapid development of digital self-service channels reflects a broader trend toward e-commerce and virtual transactions as baseline client expectations. BJP3 described adopting a comprehensive digital communication strategy. The participant explained, "Keeping an updated website, using social media daily, and sending digital newsletters were key to showing clients that we were still operating." BJP3 explained the importance of redundancy across email, web, and social platforms as a way to build trust and offer multiple access points to services. Consistency in digital communication reassured clients and strengthened brand visibility.

Some participants also emphasized that the accessibility of digital tools was critical during crises. BJP7 noted, "Learning Canva, using ChatGPT, and getting comfortable with virtual design platforms made it easier for me to pivot fast without spending a fortune." BJP7's ability to independently create marketing materials and digital assets eliminated the need for external consultants and reduced expenses. These low-barrier tools empowered business owners with limited technical backgrounds to maintain professionalism and creative control. BJP1 expanded on the functional value of virtual tools for team collaboration. The participant said, "Zoom became our default, not just for client meetings, but for internal operations too. It saved us." BJP1's adoption of videoconferencing was fundamental to organizational continuity. Virtual platforms

allowed distributed teams to coordinate schedules, make real-time decisions, and maintain cohesion across geographic distances.

Building External Networks And Partnerships

In addition to leveraging technology, many participants emphasized the critical role of external relationships in sustaining their businesses throughout the crisis. These networks ranged from personal and professional peer groups to nonprofit partnerships and formal business coalitions and were frequently described as lifelines that extended their strategic capacity beyond what internal resources alone could manage. The participants framed these relationships as essential for obtaining real-time information, accessing financial and legal support, and expanding service offerings in a low-risk, cost-effective way.

For many of the participating leaders, peer relationships served as informal but highly effective support systems. BJP3 described how staying connected to others in similar positions helped them stay agile. The participant explained, “My relationships with suppliers and other small business owners gave me information and access to resources that made a huge difference.” In this case, networking was not transactional. Instead, networking provided the leaders with operational insight and emotional solidarity during a period that would have been otherwise isolating. Conversations often became conduits for fast, localized intelligence on changing client expectations, vendor terms, and safety protocols.

BJP4 shared a similar perspective to that of BJP3. The participant described the value of digital networking communities, saying, “Networking online with other

professionals showed me survival strategies that I wouldn't have figured out on my own." BJP4's experience highlights how virtual engagement through social platforms, webinars, or industry-specific forums offered knowledge and reassurance. Leaders were not facing the crisis alone; they were part of a broader ecosystem adapting together. The leaders, in turn, translated insights directly into changes in business models or operational approaches.

Several participants described how external collaboration enabled creative growth and client retention. BJP7 explained, "Collaborations and partnerships with other businesses helped us offer bundled services to customers who needed more from one source." The participant's bundling approach reflected a spirit of mutual benefit. This approach to business allowed small business leaders to offer integrated solutions, such as pairing wellness services with educational resources or combining retail and delivery support, while sharing costs and responsibilities. Such collaborations added client value and reduced the operational burden on any one business. BJP6 also emphasized the strategic importance of shared risk. The participant said, "Leveraging partnerships let me expand services without taking on a lot of additional financial risk." In this way, partnerships functioned as safety mechanisms, allowing small businesses to remain competitive and flexible without requiring immediate investment in infrastructure, talent, or overhead. These arrangements often grew from existing relationships, where trust and alignment of values had already been established prior to the crisis.

More formal networks also played an important role for the participants during crises. BJP1 described how coalition-building led to tangible policy support. The small

business leader explained, “We joined local business coalitions that helped us lobby for reopening policies and gave us legal advice during shutdowns.” Such coalitions provided a collective voice when individual business leaders might have struggled to stay informed or advocate for their needs. The guidance and advocacy from these groups helped businesses navigate changing regulations, apply for relief funding, and access legal insights and guidance.

Formal networks available to the participants included assistance from the State of Texas. Texas provides assistance to small business leaders during times of crisis, as indicated on the state website. The Texas Economic Development and Tourism Office (2025) indicates:

> The Governor’s Office of Small Business Assistance and the Business Permit Office assist small and medium Texas businesses through advocacy, entrepreneurial support, education and technical assistance. The team serves as a focal point in the state for start-ups and small businesses of all sizes in urban, suburban, and rural communities. The offices offer a variety of services, including assistance with permitting, licensing, and regulatory compliance, small business resource referrals, and informational small business webinars and events.

Some participants alluded to using state resources to assist during their crisis events, including during the COVID-19 pandemic. These external resources helped the participants maintain operational efficiency and profitability.

In addition to accessing networks of small business leaders, partnerships with mission-driven organizations provided access to essential funding. BJP2 explained, “Our

partnerships with nonprofits helped us access grant funding we wouldn't have known about otherwise." Relationships with nonprofit organizations were often built on shared community values, allowing businesses to align their work with public service initiatives and, in return, gain access to financial and technical support. The participants framed these partnerships as short-term solutions and long-term assets. Many of the small business leaders planned to deepen these relationships beyond the immediate crisis, recognizing that strategic collaboration and community engagement would continue to be essential in a post-crisis economy. Some noted that the pandemic had exposed how siloed their businesses had become and were now working deliberately to remain connected to broader networks of information, influence, and opportunity.

Building and leveraging external relationships enabled the participating leaders to fill operational gaps, enhance resilience, and stay connected to the broader business and community landscape. Through informal peer conversations, structured business alliances, or nonprofit partnerships, the participants' networks extended the capabilities of small businesses during their most vulnerable moments. The shared insights, mutual aid, and collaborative service models that emerged through these partnerships helped sustain individual businesses and reinforced the value of interconnectedness as a core principle of crisis survival and long-term strategic growth.

Comparison of Theme 3 To The Academic Literature

The findings from Theme 3 highlight how small business leaders navigated crisis conditions by adopting digital tools and building external partnerships to strengthen their operational capacity. Participants described digital innovation as a means of maintaining

visibility, reducing costs, and serving customers when physical access was constrained. They also emphasized the importance of professional networks and organizational partnerships for information sharing, advocacy, and funding access. These practices align with existing literature on technology-enabled resilience and collaborative crisis strategies, while adding important detail on how small business leaders applied these tools without the infrastructure typically available to larger firms.

Participants' adoption of virtual tools, customer portals, and social media platforms aligns with research showing the value of technology for business continuity. Kanaan et al. (2024) explained that digital technologies, including cloud platforms and collaboration tools, allow small businesses to maintain operations and communication during crises, a finding reinforced in recent studies by Ekayanthi et al. (2025) and Pandya et al. (2025). Participants in the study confirmed this assertion, describing how they transitioned quickly to digital service models using Zoom, email campaigns, automated forms, and virtual design tools. These virtual tools helped the participants maintain client interaction, process transactions, and collaborate with team members remotely. BJP3, for instance, discussed using newsletters and daily social media updates to show clients they were still operating. Their account illustrates how digital visibility replaced physical presence, keeping customers informed and engaged even when storefronts were closed.

Participants also used digital platforms to streamline service delivery and reduce operational costs. BJP4 noted that "virtual services, automation, and smart technologies saved operational costs and helped provide value to clients." Their statement echoes findings from Mitchell (2023), who found that technology reduces downtime and

preserves service continuity during external shocks. Cloud-based systems have been widely recommended in the literature as a resilience mechanism due to their accessibility, scalability, and security (Bodepudi & Reddy, 2021; Seth et al., 2022). Although participants did not explicitly mention using cloud infrastructure, their use of remote collaboration and customer management tools suggests alignment with this principle. BJP1, for example, stated that Zoom became the default platform for both client and internal meetings. This supports the argument that cloud-based tools can maintain productivity during periods of physical disruption and promote operational continuity in crisis scenarios.

While the literature strongly supports the use of technology for crisis response, the present study adds additional details on how small business leaders implemented these tools pragmatically. The participants described technology adoption as reactive and self-directed, often developed through trial, informal peer learning, or urgent necessity. Unlike large organizations that may have dedicated IT departments or formal digital strategies, the study's participants relied on experimentation and adaptability. This insight suggests that successful technology integration in small business settings may depend more on leader openness, flexibility, and real-time learning than on formal planning or digital maturity.

In addition to technology, participants described the role of external networks in supporting business continuity. Peer networks, supplier relationships, nonprofit partnerships, and local coalitions were referenced as sources of knowledge, financial support, and emotional encouragement. These findings align with research from Huang

and Farboudi Jahromi (2021) and Coles et al. (2021), who emphasized that local business networks and stakeholder partnerships contribute to resilience by sharing resources and providing access to legal, financial, and operational expertise. The participants' examples illustrated similar dynamics, describing how informal relationships with other business owners helped them discover new strategies or adjust to changing policies.

Participants also leveraged partnerships to extend services and reduce costs. BJP6 shared accounts of how partnerships allowed for service expansion without significant financial risk. BJP7 described bundling offerings with other businesses to meet customer needs in a cost-effective way. These collaborative strategies are consistent with findings from Salunkhe et al. (2023), who reported that inter-firm collaboration enhances service flexibility and customer satisfaction during uncertain periods. The study findings suggest that these partnerships were not limited to formal agreements but often emerged from existing community relationships and mutual trust.

Formal partnerships with government agencies, nonprofits, and business coalitions also played a role in crisis navigation. BJP1 explained that participation in local coalitions helped advocate for reopening policies and provided access to legal advice. These examples align with literature describing how stakeholder engagement promotes access to relief funding and informs policy responses (Ramírez, 2022; Tiwasing & Sawang, 2022). BJP2 further noted that nonprofit partnerships helped secure grant funding they would not have otherwise known about. These findings reinforce the importance of collaborative structures in environments where small businesses may lack access to large institutional networks.

A unique contribution of the current findings is the emphasis participants placed on the longevity of external partnerships. The leaders described investing in these relationships over time and noted that building trust with funding partners, vendors, or peer networks could take years. This finding supports Zighan et al. (2022), who argued that emergency support mechanisms are most effective when trust and communication are established prior to crises. The participants' reflections show that external partnerships were not temporary tools for crisis response, but long-term assets that shape organizational resilience.

Connections Between Theme 3 And The Study's Conceptual Framework

Theme 3 centered on small business leaders' use of digital tools and external partnerships to maintain operational continuity and stabilize business functions during crises. These strategies align closely with the assumptions and recommendations of SCCT in the context of victim-type crises, where stakeholders attribute minimal responsibility to the organization. In such cases, SCCT suggests that bolstering, corrective action, and reinforcement strategies are appropriate responses to protect or enhance the organization's reputation (Coombs, 1995). The leaders in this study used digital technologies and relational networks to meet stakeholder expectations for responsiveness, accessibility, and proactive engagement, which are behaviors that align with SCCT's framework for maintaining stakeholder trust during disruptive events.

According to SCCT, stakeholder perceptions during a crisis are shaped by what organizations say and what they do in response to disruption. Many participants in this study described the rapid implementation of virtual communication platforms,

automation tools, and online service portals. These decisions can be viewed as behavioral expressions of bolstering and corrective action strategies. For example, BJP2 explained that they "quickly developed a customer portal" to compensate for the loss of face-to-face service. While not a formal communication strategy, this action signals stakeholders that the organization was aware of service disruptions and was taking tangible steps to maintain access. Coombs (1995) emphasized that stakeholders expect action that aligns with their needs during a crisis. The introduction of digital solutions met that expectation by reducing uncertainty and demonstrating commitment to continuity.

BJP6 noted that social media became a "lifeline" during shutdowns. From an SCCT perspective, this action reflects bolstering through visibility and presence, maintaining communication channels that reassure stakeholders of ongoing operations. In the context of victim crises, such as natural disasters or pandemics, SCCT suggests that organizational leaders remind stakeholders of their strengths and past successes while emphasizing their continued functionality (Coombs, 1995). Daily social media engagement, client updates, and virtual events function as nonverbal bolstering strategies that preserve brand familiarity and customer trust.

SCCT also recommends corrective action to address operational failures that arise during a crisis, even if the organization is not responsible for the crisis itself. In this study, corrective action was evident in how participants restructured service models and partnered with technology platforms or other small businesses to fill service gaps. BJP7 discussed learning and adopting tools like Canva and ChatGPT to manage communication and design needs in-house, reflecting an agile response that minimized

downtime. These adaptations reflect an underlying assumption that organizations should demonstrate control and adaptability, even when crisis conditions are externally imposed. Coombs (1995) argued that corrective action can mitigate reputational harm by signaling a commitment to problem-solving and improvement, two characteristics evident in the technology strategies used by participants.

External partnerships further supported stakeholder confidence and business survival. BJP1, for example, described joining local business coalitions that provided legal advice and policy advocacy. According to SCCT, third-party endorsements and collaborative actions can reinforce organizational credibility (Coombs, 1995). These partnerships bolstered the perception that the business was engaged in community-wide solutions, aligning with SCCT's recommendation that organizations demonstrate goodwill and social alignment in response to crises. Stakeholders may perceive such collaboration as evidence of competence and values-driven leadership, which can reduce reputational risk during uncertain periods.

The longevity and proactivity of these partnerships also support SCCT's emphasis on organizational reputation. The participants described cultivating relationships with nonprofit organizations, funders, and industry peers before the crisis. When disruption occurred, these networks allowed for faster adaptation and information access. Coombs (1995) emphasized that prior reputation influences stakeholder reactions to current crises. In the study, partnerships served as a reputational buffer and a practical mechanism for continuity. The findings show that actions taken before a crisis can amplify the

effectiveness of response strategies during a crisis, an idea consistent with SCCT's focus on history and context in shaping stakeholder perceptions.

Business Contributions And Recommendations For Professional Practice

In this section, I discuss how the findings of the study can be applied to improve business practice among small business leaders navigating crisis conditions. The study's findings offer actionable strategies for promoting operational continuity and financial stability during periods of disruption. The results provide insights that address gaps in existing crisis leadership practices by emphasizing strategic adaptability, transparent communication, relational leadership, and the proactive use of digital and community resources. I present each strategy identified in the findings and provide concrete recommendations for small business leaders to implement these practices. The recommendations are intended for practitioners in small business leadership and for scholars interested in resilience, business continuity, and applied crisis management.

Recommendations Based On Findings In Theme 1

In the first strategy in Theme 1, the participants described how pivoting core service offerings in response to shifting client needs allowed businesses to remain relevant and profitable. Small business leaders should regularly reassess client demand patterns and be willing to pilot new products or services during periods of uncertainty. Conducting brief needs assessments, hosting customer listening sessions, or tracking behavioral data via social media and website analytics can offer early indicators of shifting demand. Leaders can embed agile development principles into their service design practices by maintaining flexible timelines, encouraging experimentation, and

cash avoiding overinvestment in fixed business models. Dissemination of these practices could include workshops hosted by local business associations or practical toolkits distributed through small business development centers.

In the second strategy in Theme 1, the leaders emphasized flexible pricing and financial resourcefulness as central to maintaining access and revenue. Small business leaders should consider introducing tiered pricing, customized service bundles, or installment payment plans to support customers during downturns. Internally, leaders should implement rolling budget reviews, scenario planning, and cost-prioritization frameworks to strengthen flow resilience. Building long-term relationships with lenders, community development institutions, and nonprofit partners may also expand access to financial resources in times of need. These financial strategies can be disseminated through regional entrepreneurship networks, community lender partnerships, and applied business finance seminars.

Recommendations Based On Findings From Theme 2

In the first strategy in Theme 2, transparent and empowering leadership emerged as a key factor in sustaining morale and internal alignment during crises. Leaders should maintain open lines of communication through weekly forums, candid updates, and structured one-on-one check-ins. These efforts help align teams and reduce uncertainty. Small business owners can benefit from leadership development programs focused on crisis communication, trust-building, and participatory decision-making. These practices may be shared through leadership roundtables, community mentorship programs, or business incubator training events.

In the second strategy in Theme 2, the participants noted that employee and customer-centered mindsets supported both retention and long-term loyalty. Small business leaders should prioritize policies that reflect care for stakeholder well-being, such as flexible work arrangements, personalized client outreach, and proactive wellness check-ins. Offering empathy during crisis conditions without sacrificing operational clarity can build durable trust. Leaders could institutionalize stakeholder care by training team members in relational service delivery and embedding client feedback loops into daily operations. Dissemination opportunities may include customer service summits, employee wellness forums, and business resilience webinars.

Recommendations Based On Findings From Theme 3

In the first strategy in Theme 3, the participants used digital tools to maintain continuity and visibility. Leaders should identify core technology platforms—such as customer portals, video conferencing, social media, and digital design tools—and invest in basic training for themselves and their teams. Prioritizing user-friendly, low-cost tools can help businesses maintain operations under constrained resources. Leaders can formalize digital strategies through a lightweight technology action plan that includes system backups, online payment integration, and cloud storage for essential documents. These best practices could be disseminated through digital literacy bootcamps or small business technology grants supported by local governments or chambers of commerce.

In the second strategy in Theme 3, building strategic partnerships with other small businesses, nonprofits, and institutions emerged as a practical tool for increasing access to resources and expanding service offerings. Small business leaders should develop

collaborative networks prior to crises by participating in local business associations, community economic development initiatives, and cross-industry collaborations. Partnership directories and shared resource hubs could institutionalize these networks. Programs like community-based business alliances and public–private incubators can serve as platforms to share and expand these practices.

Implications For Social Change

The findings of this study offer several important implications for promoting positive social change at the individual, community, organizational, and societal levels. By identifying practical and adaptable crisis management strategies used by small business leaders, the study contributes to strengthening the resilience and sustainability of a sector that serves as a cornerstone of economic vitality and social cohesion. Small businesses account for a significant proportion of employment and innovation in the United States, particularly in underserved or vulnerable communities (U.S. Chamber of Commerce, 2024). Therefore, equipping small business leaders with strategies that enhance their ability to remain operational and profitable during crises can promote broad-based human and economic development.

At the individual level, the study's findings affirm the importance of human-centered leadership practices during times of uncertainty. The participants demonstrated that dignity and trust can be preserved even in adverse conditions by emphasizing transparency, empowerment, and employee well-being. These leadership behaviors foster psychological safety and professional development, promoting employee retention and individual flourishing. Supporting employees during crises not only preserves livelihoods

but also affirms the intrinsic value of workers as stakeholders in an organization's future. Business practices rooted in empathy and equity can help dismantle hierarchical, exclusionary leadership models and replace them with more inclusive and relational frameworks that promote worth and shared accountability.

At the community level, flexible financial models and external partnerships reflect a collaborative ethic that strengthens local networks. The participants' emphasis on maintaining customer relationships, engaging in partnerships, and building coalitions demonstrates how small businesses act as social anchors. These practices foster trust among stakeholders and provide consistent access to goods, services, and support systems, even during periods of disruption. Promoting business continuity in times of crisis, these strategies help maintain employment, reduce economic displacement, and enhance the resilience of local economies. In this way, the findings suggest that investing in small business resilience is also an investment in community well-being.

At the organizational and institutional levels, the strategies identified in the study can inform entrepreneurship development programs, small business support initiatives, and economic policy design. Institutions such as local chambers of commerce, economic development agencies, and educational institutions can use these findings to guide curriculum design, mentorship models, and leadership training tailored to the needs of small business owners. The emphasis on low-cost, scalable strategies, such as technology adoption, cash flow management, and adaptive leadership, ensures that the recommendations are accessible and relevant to a broad spectrum of organizations,

including those with limited resources. Institutionalizing these practices could help foster an entrepreneurial culture that values resilience, innovation, and social responsibility.

The study has implications for broader cultural understandings of entrepreneurship and crisis leadership. By challenging the narrative that crisis response must be reactive or resource-intensive, the findings highlight the potential for proactive, community-informed strategies that honor the realities of small business operations. The cultural shift toward relational leadership, digital empowerment, and stakeholder inclusivity may contribute to more equitable and sustainable forms of business practice. These shifts can influence how societies support local businesses, distribute risk, and prioritize values such as dignity, adaptability, and collaboration.

Recommendations For Further Research

The findings of this study offer several valuable insights into the crisis management strategies that small business leaders use to remain operational and profitable during unexpected events. However, given the study's methodological scope and limitations, further research is needed to build on the findings and expand the understanding of effective crisis leadership in small business contexts. Future research can address the limitations of this study and contribute to improved practice in business by exploring a broader range of industries, geographical locations, and methodological approaches to the specific business problem.

One limitation of the study is its focus on a small number of participants within the Dallas–Fort Worth Metroplex. This geographic scope allowed for rich, contextual insight, but it may limit the transferability of the findings to other regions. Future

research could expand the geographical scope by conducting comparative studies across multiple metropolitan areas or rural settings to assess regional differences in crisis management strategies. A multiple case study design or cross-state qualitative comparative analysis could help identify how local policies, community resources, or cultural norms influence crisis responses. Expanding beyond a single geographic area may uncover more widely applicable patterns across diverse business environments.

A second limitation is the potential for participant bias or incomplete recall of past crisis management strategies. Although member checking was used to strengthen interpretive accuracy, the findings were reliant on self-reported perceptions, which may not always align with actual behaviors. Future research could use a mixed-methods approach that combines interviews with observational data, archival records, or real-time crisis response analysis. For example, a longitudinal study that follows small business leaders through a future crisis or economic disruption could yield real-time insights into decision-making, adaptation, and strategy development, improving the precision of findings over retrospective accounts.

The third limitation relates to the potential reluctance of participants to disclose sensitive or confidential information about their crisis management practices. This may have constrained the depth of some responses, particularly regarding financial decisions or internal challenges. Future studies could address this limitation by incorporating anonymous digital surveys alongside qualitative interviews, allowing participants to disclose sensitive practices without personal attribution. Researchers could also explore

partnerships with industry associations to gain broader access to anonymized operational data or to use simulated crisis scenarios to observe decision-making in a low-risk setting.

I also recommend that future researchers explore crisis leadership across different business sectors and ownership structures. While this study focused on service-based small businesses, future investigations could examine whether manufacturers, nonprofit enterprises, or minority-owned small businesses employ different crisis strategies. Researchers could also explore the intersection of gender, ethnicity, and leadership style to understand how these factors shape crisis responses and perceptions of organizational resilience. Comparative research across business lifecycles, such as startups, growth-stage companies, and mature small businesses, could offer further granularity in identifying context-specific strategies.

Conclusion

The study illuminates the strategic, relational, and technological capacities that enable small business leaders to navigate periods of disruption with resilience and adaptability. Drawing from entrepreneurs' lived experiences within the Dallas–Fort Worth Metroplex, the findings identify concrete, actionable strategies that address operational, financial, and human challenges during crisis conditions. The themes centered around service adaptability, financial flexibility, transparent leadership, stakeholder care, digital resourcefulness, and collaborative partnerships, forming a cohesive framework for advancing crisis leadership practice in small business contexts.

The study has implications beyond individual organizations. When implemented, these strategies can foster business continuity, community cohesion, employee well-

being, and long-term sustainability. The study affirms that resilient leadership is accessible through intentional practice, community engagement, and a commitment to inclusive, values-driven decision-making. The findings offer practitioners a practical roadmap for cultivating responsive and people-centered businesses. For policymakers and support organizations, the recommendations highlight where training, funding, and infrastructure can most effectively strengthen local economic ecosystems. Future research can continue building on this foundation to expand contextual understanding, explore sector-specific needs, and elevate the voices of diverse leaders. The study's findings affirm that small business resilience is a public good. When leaders are equipped with adaptable tools, inclusive mindsets, and strong support networks, their organizations become anchors of stability in uncertain times, preserving livelihoods, promoting innovation, and reinforcing their communities' social and economic fabric.

References

Ahmad, M., & Wilkins, S. (2024). Purposive sampling in qualitative research: A framework for the entire journey. *Quality & Quantity*, 1–19. https://doi.org/10.1007/s11135-024-02022-5

Ahmed, S. K. (2024). The pillars of trustworthiness in qualitative research. *Journal of Medicine, Surgery, and Public Health*, *2*, Article 100051. https://doi.org/10.1016/j.glmedi.2024.100051

Alekseev, G., Amer, S., Gopal, M., Kuchler, T., Schneider, J. W., Stroebel, J., & Wernerfelt, N. (2023). The effects of COVID-19 on US small businesses: Evidence from owners, managers, and employees. *Management Science*, *69*(1), 7–24. https://doi.org/10.1287/mnsc.2022.4327

Archibald, M. M., Ambagtsheer, R. C., Casey, M. G., & Lawless, M. (2019). Using Zoom videoconferencing for qualitative data collection: Perceptions and experiences of researchers and participants. *International Journal of Qualitative Methods*, *18*, 1–18. https://doi.org/10.1177/1609406919874596

Armstrong, C. S., & Kepler, J. D. (2018). Theory, research design assumptions, and causal inferences. *Journal of Accounting and Economics*, *66*(2–3), 366–373. https://doi.org/10.1016/j.jacceco.2018.08.012

Arroyabe, M. F., Arranz, C. F., De Arroyabe, I. F., & de Arroyabe, J. C. F. (2024). Revealing the realities of cybercrime in small and medium enterprises: Understanding fear and taxonomic perspectives. *Computers & Security*, *141*, Article 103826. https://doi.org/10.1016/j.cose.2024.103826

Bachtiar, N. K., Setiawan, A., Prastyan, G. A., & Kijkasiwat, P. (2023). Business resilience and growth strategy transformation post crisis. *Journal of Innovation and Entrepreneurship*, *12*(1), Article 77. https://doi.org/10.1186/s13731-023-00345-5

Bai, C., Quayson, M., & Sarkis, J. (2021). COVID-19 pandemic digitization lessons for sustainable development of micro-and small-enterprises. *Sustainable Production and Consumption*, *27*, 1989–2001. https://doi.org/10.1016/j.spc.2021.04.035

Bakkalbasioglu, E. (2020). How to access elites when textbook methods fail: Challenges of purposive sampling and advantages of using interviewees as "fixers." *The Qualitative Report*, *25*(3), 688–699. https://doi.org/10.46743/2160-3715/2020.3976

Bazen, A., Barg, F. K., & Takeshita, J. (2021). Research techniques made simple: An introduction to qualitative research. *Journal of Investigative Dermatology*, *141*(2), 241–247. https://doi.org/10.1016/j.jid.2020.11.029

Bazzano, L. A., Durant, J., & Brantley, P. R. (2021). A modern history of informed consent and the role of key information. *Ochsner Journal*, *21*(1), 81–85. https://doi.org/10.31486/toj.19.0105

Becker, K. M. (2019). Beyond researcher as instrument: Researcher with instrument: Musicking in qualitative data collection. *Qualitative Research Journal*, *19*(4), 426–437. https://doi.org/10.1108/QRJ-02-2019-0021

Benaroch, M. (2021). Third-party induced cyber incidents—Much ado about nothing? *Journal of Cybersecurity*, *7*(1), Article tyab020. https://doi.org/10.1093/cybsec/tyab020

Björck, A. (2016). Crisis typologies revisited: An interdisciplinary approach. *Central European Business Review*, *5*(3), 25–37. https://doi.org/10.18267/j.cebr.156

Bodepudi, A., & Reddy, M. (2021). The rise of virtual employee monitoring in cloud and its impact on hybrid work choice. *Journal of Artificial Intelligence and Machine Learning in Management*, *5*(1), 25–50. https://journals.sagescience.org/index.php/jamm/article/view/74

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, *3*(2), 77–101. https://doi.org/10.1191/1478088706qp063oa

Braun, V., & Clarke, V. (2023). Toward good practice in thematic analysis: Avoiding common problems and be (com)ing a knowing researcher. *International Journal of Transgender Health*, *24*(1), 1–6. https://doi.org/10.1080/26895269.2022.2129597

Braun, V., & Clarke, V. (2024). Reporting guidelines for qualitative research: A values-based approach. *Qualitative Research in Psychology*, 1–40. https://doi.org/10.1080/14780887.2024.2382244

Byrne, D. (2022). A worked example of Braun and Clarke's approach to reflexive thematic analysis. *Quality & Quantity*, *56*(3), 1391–1412. https://doi.org/10.1007/s11135-021-01182-y

Cann, K., Leichenko, R., Solecki, W., Madajewicz, M., Clemens, M., Howell, N., & Herb, J. (2025). Business as usual?: Small business responses to compound disasters in Coastal New York City and New Jersey. *International Journal of Disaster Risk Reduction*, Article 105288. https://doi.org/10.1016/j.ijdrr.2025.105288

Carcary, M. (2020). The research audit trail: Methodological guidance for application in practice. *Electronic Journal of Business Research Methods*, *18*(2), 166–177. https://doi.org/10.34190/JBRM.18.2.008

Chandna, V., & Tiwari, P. (2023). Cybersecurity and the new firm: Surviving online threats. *Journal of Business Strategy*, *44*(1), 3–12. https://doi.org/10.1108/JBS-08-2021-0146

Chang, S. E., Brown, C., Handmer, J., Helgeson, J., Kajitani, Y., Keating, A., & Roa-Henriquez, A. (2022). Business recovery from disasters: Lessons from natural hazards and the COVID-19 pandemic. *International Journal of Disaster Risk Reduction*, *80*, Article 103191. https://doi.org/10.1016/j.ijdrr.2022.103191

Christou, P. A. (2022). How to use thematic analysis in qualitative research. *Journal of Qualitative Research in Tourism*, *3*(2), 79–95. https://doi.org/10.4337/jqrt.2023.0006

Clauss, T., Breier, M., Kraus, S., Durst, S., & Mahto, R. V. (2022). Temporary business model innovation–SMEs' innovation response to the Covid-19 crisis. *R&D Management*, *52*(2), 294–312. https://doi.org/10.1111/radm.12498

Coles, T., Ritchie, B. W., & Wang, J. (2021). Building business resilience to external shocks: Conceptualising the role of social networks to small tourism & hospitality businesses. *Journal of Hospitality and Tourism Management*, *48*, 210–219. https://doi.org/10.1016/j.jhtm.2021.06.012

Collier, B. L., Powell, L. S., Ragin, M. A., & You, X. (2024). Financing negative shocks: Evidence from Hurricane Harvey. *Journal of Financial and Quantitative Analysis*, 1–31. https://doi.org/10.1017/S0022109024000103

Coombs, W. T. (1995). Choosing the right words: the development of guidelines for the selection of the "appropriate" crisis-response strategies. *Management Communication Quarterly*, *8*(4), 447–476. https://doi.org/10.1002/9781119678953.ch14

Darko, E. M., Kleib, M., & Olson, J. (2022). Social media use for research participant recruitment: integrative literature review. *Journal of Medical Internet Research*, *24*(8), Article e38015. https://doi.org/10.2196/38015

Denis, D. J., & McKeon, S. B. (2021). Persistent negative cash flows, staged financing, and the stockpiling of cash balances. *Journal of Financial Economics*, *142*(1), 293–313. https://doi.org/10.1016/j.jfineco.2021.04.038

Deterding, N. M., & Waters, M. C. (2021). Flexible coding of in-depth interviews: A twenty-first-century approach. *Sociological Methods & Research*, *50*(2), 708–739. https://doi.org/10.1177/0049124118799377

Dhar, S., & Bose, I. (2022). Victim crisis communication strategy on digital media: A study of the COVID-19 pandemic. *Decision Support Systems*, *161*, Article 113830. https://doi.org/10.1016/j.dss.2022.113830

Didier, T., Huneeus, F., Larrain, M., & Schmukler, S. L. (2021). Financing firms in hibernation during the COVID-19 pandemic. *Journal of Financial Stability*, *53*, Article 100837. https://doi.org/10.1016/j.jfs.2020.100837

Dodgson, J. E. (2021). Critical analysis: The often-missing step in conducting literature review research. *Journal of Human Lactation*, *37*(1), 27–32. https://doi.org/10.1177/0890334420977815

Drisko, J. W. (2024). Transferability and generalization in qualitative research. *Research on Social Work Practice*, *35*(1), 102–120. https://doi.org/10.1177/10497315241256560

Ebersberger, B., & Kuckertz, A. (2021). Hop to it! The impact of organization type on innovation response time to the COVID-19 crisis. *Journal of Business Research*, *124*, 126–135. https://doi.org/10.1016/j.jbusres.2020.11.051

Ekayanthi, D., Lubis, D. P., & Sarwoprasodjo, S. (2025). Communication strategies to strengthen the resilience of micro, small and medium-sized enterprises during the COVID-19 pandemic: A systematic review. *Multidisciplinary Reviews*, *8*(5), Article 2025137. https://10.31893/multirev.2025137

Fairlie, R., Fossen, F. M., Johnsen, R., & Droboniku, G. (2023). Were small businesses more likely to permanently close in the pandemic? *Small Business Economics*, *60*(4), 1613–1629. https://doi.org/10.1007/s11187-022-00662-1

Felix, A. K., & McGrath, J. (2022). Once in a blue moon? Perhaps… Preparing your franchise for the next pandemic. *Franchise Law Journal*, *41*(3), 331–345. https://www.americanbar.org/content/dam/aba/publications/franchising_law_journal/franchiselaw-winter22.pdf

Fetzer, S. J. (2022). Considering limitations. *Journal of PeriAnesthesia Nursing*, *37*(2), 282–283. https://doi.org/10.1016/j.jopan.2022.01.003

Fuller, R. P., Rice, R. E., & Pyle, A. (2024). US Nonprofit organizations respond to the covid-19 crisis: The influence of communication, crisis experiences, crisis management, and organizational characteristics. *American Behavioral Scientist*, *68*(9), 1108–1138. https://doi.org/10.1177/00027642231155380

Gao, S., & Fenton, E., Jr. (2021). Insurance coverage for loss of business income during the COVID-19 pandemic. *Journal of Forensic and Investigative Accounting*, *13*(2), 384–396.

Gupta, A., & Kumar Singh, R. (2023). Managing resilience of micro, small and medium enterprises (MSMEs) during COVID-19: Analysis of barriers. *Benchmarking: An International Journal*, *30*(6), 2062–2084. https://doi.org/10.1108/BIJ-11-2021-0700

Hanson, S. G., Sunderam, A., & Zwick, E. (2021). Business continuity insurance in the next disaster. In M. S. Kearney & A. Ganz (Eds.), *Rebuilding the post-pandemic economy.* Aspen Institute Press.

Hayashi, P., Jr., Abib, G., Hoppen, N., & Wolff, L. D. G. (2021). Processual validity in qualitative research in healthcare. *Inquiry: The Journal of Health Care*

Organization, Provision, and Financing, *58*, 1–18. https://doi.org/10.1177/00469580211060750

Hays, D. G., & McKibben, W. B. (2021). Promoting rigorous research: Generalizability and qualitative research. *Journal of Counseling & Development*, *99*(2), 178–188. https://doi.org/10.1002/jcad.12365

Helgeson, J. F., Aminpour, P., Fung, J. F., Henriquez, A. R., Zycherman, A., Butry, D., & Zhang, Y. (2022). Natural hazards compound COVID-19 impacts on small businesses disproportionately for historically underrepresented group operators. *International Journal of Disaster Risk Reduction*, *72*, Article 102845. https://doi.org/10.1016/j.ijdrr.2022.102845

Hennink, M., & Kaiser, B. N. (2022). Sample sizes for saturation in qualitative research: A systematic review of empirical tests. *Social Science & Medicine*, *292*, Article 114523. https://doi.org/10.1016/j.socscimed.2021.114523

Hiscox. (2023). *The 2023 Hiscox underinsurance in small business report*. https://www.hiscox.com/underinsurance

Hopp, T., & Fisher, J. (2021). A psychological model of transparent communication effectiveness. *Corporate Communications: An International Journal*, *26*(2), 403–419. https://doi.org/10.1108/CCIJ-01-2020-0009

Huang, A., & Farboudi Jahromi, M. (2021). Resilience building in service firms during and post COVID-19. *The Service Industries Journal*, *41*(1-2), 138–167. https://doi.org/10.1080/02642069.2020.1862092

Ibbett, H., Dorward, L. J., Kohi, E. M., Jones, J. P., Sankeni, S., Kaduma, J., & St. John, F. A. (2023). Topic sensitivity still affects honest responding, even when specialized questioning techniques are used. *Conservation Science and Practice*, *5*(6), Article e12927. https://doi.org/10.1111/csp2.12927

Illinois Department of Commerce. (2024). *Small business capital and infrastructure grant program (Notice of funding opportunity 2160-2940)*. https://dceo.illinois.gov/aboutdceo/grantopportunities/2160-2940.html

Irvin, R. A., & Furneaux, C. W. (2022). Surviving the black swan event: How much reserves should nonprofit organizations hold? *Nonprofit and Voluntary Sector Quarterly*, *51*(5), 943–966. https://doi.org/10.1177/08997640211057405

Jacobs, A. M., Büthe, T., Arjona, A., Arriola, L. R., Bellin, E., Bennett, A., & Yashar, D. J. (2021). The qualitative transparency deliberations: Insights and implications. *Perspectives on Politics*, *19*(1), 171–208. https://doi.org/10.1017/S1537592720001164

Jiménez, T. R., & Orozco, M. (2021). Prompts, not questions: Four techniques for crafting better interview protocols. *Qualitative Sociology*, *44*, 507–528. https://doi.org/10.1007/s11133-021-09483-2

Johnson, J. L., Adkins, D., & Chauvin, S. (2020). A review of the quality indicators of rigor in qualitative research. *American Journal of Pharmaceutical Education*, *84*(1), Article 7120. https://doi.org/10.5688/ajpe7120

Kanaan, A., AL-Hawamleh, A., Aloun, M., Alorfi, A., & Abdalwahab Alrawashdeh, M. (2024). Fortifying organizational cyber resilience: An integrated framework for

business continuity and growth amidst escalating threat landscapes. *International Journal of Computing and Digital Systems*, *16*(1), 1–13. http://dx.doi.org/10.12785/ijcds/1571023809

Kavianpour, S., Sutherland, J., Mansouri-Benssassi, E., Coull, N., & Jefferson, E. (2022). Next-generation capabilities in trusted research environments: Interview study. *Journal of Medical Internet Research*, *24*(9), Article e33720. https://doi.org/10.2196/33720

Kelly, L. M., & Cordeiro, M. (2020). Three principles of pragmatism for research on organizational processes. *Methodological Innovations*, *13*(2), 1–18. https://doi.org/10.1177/2059799120937242

Khan, A., Khan, N., & Shafiq, M. (2021). The economic impact of COVID-19 from a global perspective. *Contemporary Economics*, *15*(1), 64–75. https://doi.org/10.5709/ce.1897-9254.436

Kunreuther, H. (2021). Improving the national flood insurance program. *Behavioural Public Policy*, *5*(3), 318–332. https://doi.org/10.1017/bpp.2018.26

Lahman, M. K., Thomas, R., & Teman, E. D. (2023). A good name: Pseudonyms in research. *Qualitative Inquiry*, *29*(6), 678–685. https://doi.org/10.1177/10778004221134088

Lee, J. (2021). Reopening businesses after Hurricane Harvey: Evidence from a duration model with spatial effects. *Disasters*, *45*(2), 296–323. https://doi.org/10.1111/disa.12417

Leighton, K., Kardong-Edgren, S., Schneidereith, T., & Foisy-Doll, C. (2021). Using social media and snowball sampling as an alternative recruitment strategy for research. *Clinical Simulation in Nursing*, *55*, 37–42. https://doi.org/10.1016/j.ecns.2021.03.006

Liao, Y., & Kousky, C. (2022). The fiscal impacts of wildfires on California municipalities. *Journal of the Association of Environmental and Resource Economists*, *9*(3), 455–493. https://doi.org/10.1086/717492

Lim, W. M. (2024). What is qualitative research? An overview and guidelines. *Australasian Marketing Journal*, 1–24. https://doi.org/10.1177/14413582241264619

Lozada-Contreras, F., Orengo-Serra, K. L., & Sanchez-Jauregui, M. (2022). Adaptive customer relationship management contingency model under disruptive events. *Journal of Advances in Management Research*, *19*(2), 198–219. https://doi.org/10.1108/JAMR-12-2020-0347

Lubin, A. (2022). Cyber plungers: colonial pipeline and the case for an omnibus cybersecurity legislation. *Georgia Law Review, 57*(4), Article 4. https://digitalcommons.law.uga.edu/glr/vol57/iss4/4

Manroop, L., Zheng, H., Malik, A., Milner, M., Schulz, E., & Banerji, K. (2025). Human resource management in times of crisis: Strategies for a post COVID-19 workplace. *Organizational Dynamics*, *54*(1), 101060. https://doi.org/10.1016/j.orgdyn.2024.101060

Margherita, A., & Heikkilä, M. (2021). Business continuity in the COVID-19 emergency: A framework of actions undertaken by world-leading companies. *Business Horizons*, *64*(5), 683–695. https://doi.org/10.1016/j.bushor.2021.02.020

Margus, C., Hertelendy, A., Tao, Y., Coltey, E., Chen, S. C., Luis, S., & Ciottone, G. R. (2023). United States Federal Emergency Management Agency regional clustering by disaster exposure: a new paradigm for disaster response. *Natural Hazards*, *116*(3), 3427–3445. https://doi.org/10.1007/s11069-023-05817-1

Matole, H. (2023). Managing reputation in a crisis: How communication channels impact trust. *American Journal of Public Relations*, *2*(1), 1–9. https://doi.org/10.47672/ajpr.1613

McCoach, D. B., Dineen, J. N., Chafouleas, S. M., & Briesch, A. (2020). Reproducibility in the era of big data: Lessons for developing robust data management and data analysis procedures. In C. B. Hill (Eds.), *Big data meets survey science: A collection of innovative methods* (pp. 625–655). https://doi.org/10.1002/9781118976357.ch21

McKinsey & Company. (2021, December 15). *COVID-19: Implications for business in 2021*. https://www.mckinsey.com/capabilities/risk-and-resilience/our-insights/covid-19-implications-for-business-2021

Misera, L. (2024, August 24). *From short-term relief to long-term hardship: Some small businesses struggle with debt burdens from COVID-19 economic injury disaster loans*. *Small Business Credit Survey*. Federal Reserve Bank of Cleveland. https://doi.org/10.55350/sbcs-20240820

Mitchell, A. (2023). Collaboration technology affordances from virtual collaboration in the time of COVID-19 and post-pandemic strategies. *Information Technology & People*, *36*(5), 1982–2008. https://doi.org/10.1108/ITP-01-2021-0003

Moşteanu, N. R. (2024). Adapting to the unpredictable: Building resilience for business continuity in an ever-changing landscape. *European Journal of Theoretical and Applied Sciences*, *2*(1), 444-457. https://doi.org/10.59324/ejtas.2024.2(1).37

Motulsky, S. L. (2021). Is member checking the gold standard of quality in qualitative research? *Qualitative Psychology*, *8*(3), 389–406. https://doi.org/10.1037/qup0000215

Naeem, M., Ozuem, W., Howell, K., & Ranfagni, S. (2024). Demystification and actualisation of data saturation in qualitative research through thematic analysis. *International Journal of Qualitative Methods*, *23*, 1–11. https://doi.org/10.1177/16094069241229777

Nagai, H., Nakazawa, E., & Akabayashi, A. (2022). The creation of the Belmont Report and its effect on ethical principles: a historical study. *Monash Bioethics Review*, *40*(2), 157–170. https://doi.org/10.1007/s40592-022-00165-5

Nagarajan, V., Mohanty, P., & Khatua, A. (2023). Financing effects of corporate diversification: A review. *Review of Managerial Science*, *17*(7), 2555–2585. https://doi.org/10.1007/s11846-022-00604-x

National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research. (1979). *The Belmont report: Ethical principles and guidelines for the protection of human subjects of research*. U.S. Department of

Health and Human Services. https://www.hhs.gov/ohrp/regulations-and-policy/belmont-report/read-the-belmont-report/index.html

Ndone, J. (2024). From fury to forgiveness: Exploring the mediating role of emotions in the relationship between crisis type, corporate social responsibility fit, and organizational outcomes. *Journal of Contingencies and Crisis Management*, *32*(3), Article e12620. https://doi.org/10.1111/1468-5973.12620

Ndone, J., & Park, J. (2022). Crisis communication: The mediating role of cognitive and affective empathy in the relationship between crisis type and crisis response strategy on post-crisis reputation and forgiveness. *Public Relations Review*, *48*(1), Article 102136. https://doi.org/10.1016/j.pubrev.2021.102136

Negrin, K. A., Slaughter, S. E., Dahlke, S., & Olson, J. (2022). Successful recruitment to qualitative research: a critical reflection. *International Journal of Qualitative Methods*, *21*, 1–24. https://doi.org/10.1177/16094069221119576

Nosek, B. A., Hardwicke, T. E., Moshontz, H., Allard, A., Corker, K. S., Dreber, A., & Vazire, S. (2022). Replicability, robustness, and reproducibility in psychological science. *Annual Review of Psychology*, *73*(1), 719–748. https://doi.org/10.1146/annurev-psych-020821-114157

Obłój, K., & Voronovska, R. (2024). How business pivots during war: Lessons from Ukrainian companies' responses to crisis. *Business Horizons*, *67*(1), 93–105. https://doi.org/10.1016/j.bushor.2023.09.001

Orengo-Serra, K. L., & Sánchez-Jauregui, M. (2021). Coping with earthquakes and COVID-19: A perspective of customer relationship management. *Estudios Gerenciales*, *37*(159), 318–331. https://doi.org/10.18046/j.estger.2021.159.4435

Pandit, P. (2021). Toward a more credible principle of beneficence. *Journal of Indian Council of Philosophical Research*, *38*(3), 407–422. https://doi.org/10.1007/s40961-021-00258-2

Pandya, B., Mairaru, S., Buhannad, A., & Daroo, L. (2025). New media technologies and small and medium enterprises: evidence from the COVID-19 period. *International Journal of Entrepreneurship and Small Business*, *54*(3), 403–422. https://doi.org/10.1504/IJESB.2025.144230

Perera, S., Jin, X., Maurushat, A., & Opoku, D. G. J. (2022, March). Factors affecting reputational damage to organisations due to cyberattacks. *Informatics*, 9(1), Article 28. https://doi.org/10.3390/informatics9010028

Pierel, E., Helgeson, J., & Dow, K. (2023). Intersections of small business mobility, adaptive capacity, and resilience during crises. *International Journal of Mass Emergencies & Disasters*, *41*(1), 47–65. https://doi.org/10.1177/02807270231173650

Ramírez, J. G. C. (2022). Struggling small business in the US. The next challenge to economic recovery. *International Journal of Business Intelligence and Big Data Analytics*, *5*(1), 81–91. https://research.tensorgate.org/index.php/IJBIBDA/article/view/99

Riggio, R. E., & Newstead, T. (2023). Crisis leadership. *Annual Review of Organizational Psychology and Organizational Behavior*, *10*(1), 201–224. https://doi.org/10.1146/annurev-orgpsych-120920-044838

Ritchie, B. W., & Jiang, Y. (2021). Risk, crisis and disaster management in hospitality and tourism: A comparative review. *International Journal of Contemporary Hospitality Management*, *33*(10), 3465–3493. https://doi.org/10.1108/IJCHM-12-2020-1480

Robson, C. (2024). *Real world research*. John Wiley & Sons.

Rodrigues, M., Franco, M., Sousa, N., & Silva, R. (2021). COVID 19 and the business management crisis: An empirical study in SMEs. *Sustainability*, *13*(11), Article 5912. https://doi.org/10.3390/su13115912

Roehl, J. M., & Harland, D. J. (2022). Imposter participants: Overcoming methodological challenges related to balancing participant privacy with data quality when using online recruitment and data collection. *The Qualitative Report*, *27*(11), 2469–2485. https://doi.org/10.46743/2160-3715/2022.5475

Runfola, A., Milanesi, M., & Guercini, S. (2021). Rethinking interaction in social distancing times: Implications for business-to-business companies. *Journal of Business & Industrial Marketing*, *36*(13), 105–115. https://doi.org/10.1108/JBIM-05-2020-0242

Salunkhe, U., Rajan, B., & Kumar, V. (2023). Understanding firm survival in a global crisis. *International Marketing Review*, *40*(5), 829–868. https://doi.org/10.1108/IMR-05-2021-0175

Sanchez-Moyano, R. (2022). *Lessons learned from small business lending during COVID-19: A case study of the California rebuilding fund.* Federal Reserve Bank of San Francisco. https://www.frbsf.org/wp-content/uploads/sites/3/case-study-of-the-california-rebuilding-fund-sffed-cdrb-2022-03.pdf

Serrasqueiro, Z., Leitão, J., & Smallbone, D. (2021). Small-and medium-sized enterprises (SME) growth and financing sources: Before and after the financial crisis. *Journal of Management & Organization*, *27*(1), 6–21. https://doi.org/10.1093/rfs/hhac034

Seth, B., Dalal, S., Jaglan, V., Le, D. N., Mohan, S., & Srivastava, G. (2022). Integrating encryption techniques for secure data storage in the cloud. *Transactions on Emerging Telecommunications Technologies*, *33*(4), Article e4108. https://doi.org/10.1002/ett.4108

Sharma, K., Schoorman, F. D., & Ballinger, G. A. (2023). How can it be made right again? A review of trust repair research. *Journal of Management*, *49*(1), 363–399. https://doi.org/10.1177/01492063221089897

Spellecy, R., & Busse, K. (2021). The history of human subjects research and rationale for institutional review board oversight. *Nutrition in Clinical Practice*, *36*(3), 560–567. https://doi.org/10.1002/ncp.10623

Spence, C., Youssef, J., & Levitan, C. A. (2021). Delivering the multisensory experience of dining out, for those dining in, during the COVID pandemic. *Frontiers in Psychology*, *12*, Article 683569. https://doi.org/10.3389/fpsyg.2021.683569

Stahl, N. A., & King, J. R. (2020). Expanding approaches for research: Understanding and using trustworthiness in qualitative research. *Journal of Developmental Education*, *44*(1), 26–28. https://www.jstor.org/stable/45381095

Stansberry Beard, K. (2025). Sensemaking and engagement in ethical decision-making (SEED): A United States decision-making framework for educational administration and school leadership. *Educational Management Administration & Leadership*, 1–22. https://doi.org/10.1177/17411432241309749

Tähtinen, L., Toivonen, S., & Rashidfarokhi, A. (2024). Landscape and domains of possible future threats from a societal point of view. *Journal of Contingencies and Crisis Management*, *32*(1), Article e12529. https://doi.org/10.1111/1468-5973.12529

Tam, T., Rao, A., & Hall, J. (2021). The good, the bad and the missing: A narrative review of cyber-security implications for Australian small businesses. *Computers & Security*, *109*, Article 102385. https://doi.org/10.1016/j.cose.2021.102385

Temel, S., & Durst, S. (2021). Knowledge risk prevention strategies for handling new technological innovations in small businesses. *VINE Journal of Information and Knowledge Management Systems*, *51*(4), 655–673. https://doi.org/10.1108/VJIKMS-10-2019-0155

Tereszkiewicz, P. (2023). Business interruption insurance as a means of spreading pandemic-related losses. *The Geneva Papers on Risk and Insurance-Issues and Practice*, *48*(3), 714–732. https://doi.org/10.1057/s41288-023-00295-9

Texas Economic Development and Tourism. (2021). *Texas micro-business disaster recovery loan program*. https://gov.texas.gov/business/page/texas-micro-business-disaster-recovery-program

Texas Economic Development and Tourism. (2025). *Small business assistance.* https://gov.texas.gov/business/page/small-business

Tian, Y., & Yang, J. (2022). Deny or bolster? A comparative study of crisis communication strategies between Trump and Cuomo in COVID-19. *Public Relations Review*, *48*(2), Article 102182. https://doi.org/10.1016/j.pubrev.2022.102182

Tiwasing, P., & Sawang, S. (2022). Does membership of local chambers of commerce networks enhance rural SME performance?: An empirical analysis. *International Journal of Entrepreneurial Behavior & Research*, *28*(2), 368–385. https://doi.org/10.1108/IJEBR-07-2021-0614

Uhls, M. R. (2021). Business interruption insurance: The future of pandemic exclusions. *Southern Illinois University Lawa Journal*, *46*, 131–161. https://law.siu.edu/_common/documents/law-journal/articles-2021/fall-2021/7-uhls-ch.pdf

Ullah, B., & Nabi, S. I. (2022). Developing cyber security strategies for business organization to prevent data breaches. *KASBIT Business Journal*, *15*(4), 62–79. https://www.kasbitoric.com/index.php/kbj/article/view/303

U.S. Chamber of Commerce. (2024). *Topic – Small business.* https://www.uschamber.com/small-business

U.S. Federal Emergency Management Agency. (2023, May 23). *Stay in business after a disaster by planning ahead*. https://www.fema.gov/press-release/20250121/stay-business-after-disaster-planning-ahead

U.S. Federal Reserve. (2022, February 25). *2022 survey of consumer finances*. https://www.federalreserve.gov/scf/scf.htm

U.S. Small Business Administration. (2018, January). *How did bank lending to small business in the United States fare after the financial crisis*? U.S. Small Business Administration Office of Advocacy. https://advocacy.sba.gov/wp-content/uploads/2019/05/439-How-Did-Bank-Lending-to-Small-Business-Fare.pdf

Vindrola-Padros, C., & Johnson, G. A. (2020). Rapid techniques in qualitative research: A critical review of the literature. *Qualitative Health Research*, *30*(10), 1596–1604. https://doi.org/10.1177/1049732320921835

Wang, R. (2024). Safeguarding enterprise prosperity: An in-depth analysis of financial management strategies. *Journal of the Knowledge Economy*, 1–29. https://doi.org/10.1007/s13132-024-01752-z

Watson, M. (2024). The role of SBA loans in small business survival after disaster events. *Journal of Planning Education and Research*, *44*(2), 897–908. https://doi.org/10.1080/01944363.2021.1980086

Wickert, C., Post, C., Doh, J. P., Prescott, J. E., & Prencipe, A. (2021). Management research that makes a difference: Broadening the meaning of impact. *Journal of Management Studies*, *58*(2), 297–320. https://doi.org/10.1111/joms.12666

Wood, L. M., Sebar, B., & Vecchio, N. (2020). Application of rigour and credibility in qualitative document analysis: Lessons learnt from a case study. *The Qualitative Report*, *25*(2), 456-470. https://doi.org/10.46743/2160-3715/2020.4240

Woods, D. W., & Wolff, J. (2025). A history of cyber risk transfer. *Journal of Cybersecurity*, *11*(1), Article tyae028. https://doi.org/10.1093/cybsec/tyae028

Xu, A., Baysari, M. T., Stocker, S. L., Leow, L. J., Day, R. O., & Carland, J. E. (2020). Researchers' views on, and experiences with, the requirement to obtain informed consent in research involving human participants: A qualitative study. *BMC Medical Ethics*, *21*, 1–11. https://doi.org/10.1186/s12910-020-00538-7

Zahle, J. (2021). Objective data sets in qualitative research. *Synthese*, *199*, 101–117. https://doi.org/10.1007/s11229-020-02630-2

Zhang, X., & Nekmat, E. (2024). Retelling the past crisis: Crisis memory and its influences on organizational reputation and public responses. *Public Relations Review*, *50*(5), Article 102493. https://doi.org/10.1016/j.pubrev.2024.102493

Zighan, S., Abualqumboz, M., Dwaikat, N., & Alkalha, Z. (2022). The role of entrepreneurial orientation in developing SMEs resilience capabilities throughout COVID-19. *The International Journal of Entrepreneurship and Innovation*, *23*(4), 227–239. https://doi.org/10.1177/14657503211046849

Appendix: Interview Protocol

Hello, my name is Brandy Jones. I am a Doctoral Candidate at Walden University studying Business Administration. The purpose of this interview is to identify and explore effective crisis management strategies that small business leaders use to remain operational and profitable during unexpected events. I am going to ask you nine questions. Then, I will conclude the interview. Do you have any questions?

Thank you for participating in the interview, an integral part of my research project.

1. What crisis management strategies have you used that were most effective in remaining operational and profitable during unexpected events?
2. What leadership styles that you used were effective in remaining operational and profitable during unexpected events?
3. What motivational strategies did you find that could enhance employee engagement to remain operational and profitable during unexpected events?
4. What specific strategies or initiatives did you use that helped you remain operational and profitable during a crisis?
5. What resources are most important for small businesses to remain operational and profitable during crisis situations and unexpected events?
6. What processes or systems are effective for small businesses to remain operational and profitable during crisis situations and unexpected events?
7. In what way, if at all, does organizational resilience impact small business leaders' approaches to remaining operational and profitable during unexpected events?

8. In what ways does organizational culture impact small business leaders' approaches to remaining operational and profitable during crises and unexpected events?
9. Is there anything else you can tell me about crisis management strategies that we did not discuss?

I will email you a summary of my interpretations of your responses to the interview questions. I would appreciate it if you would review my interpretations, add further clarification if necessary, and reply back to my email.