

Impact of Artificial Intelligence on Entrepreneurial Decision-Making

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Abstract: The rapid advancement of Artificial Intelligence (AI) has transformed entrepreneurial practices globally, offering tools for predictive analytics, risk assessment, and strategic decision-making. However, the adoption and effective use of AI among small and medium-scale enterprises (SMEs) in South-East Nigeria remain limited. This study examines the impact of AI on entrepreneurial decision-making, specifically its influence on opportunity recognition and decision-making accuracy among SME owners and managers. A cross-sectional survey research design was employed, with data collected from 242 respondents across five states using a structured questionnaire titled Artificial Intelligence in Entrepreneurial Decision-Making Index (AIEDMI), validated with a reliability coefficient of 0.84. Data were analyzed using Spearman Rank Order Correlation Coefficient at a 0.05 level of significance. Findings reveal that AI significantly enhances both opportunity recognition and decision-making accuracy among entrepreneurs, enabling them to identify emerging market opportunities, optimize resources, and make evidence-based strategic decisions. The study concludes that AI serves as a vital enabler of effective entrepreneurial decision-making and business sustainability. It is recommended that SMEs integrate AI tools into their operations and invest in AI literacy and training to maximize strategic benefits and competitive advantage.

Keywords: Artificial Intelligence, Entrepreneurial Decision-Making, SMEs, Opportunity Recognition, Decision Accuracy, Strategic Planning.

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Introduction

In today's technology-driven business environment, Artificial Intelligence (AI) has become a transformative tool for entrepreneurial decision-making, particularly among small and medium-scale enterprises (SMEs). Entrepreneurial decision-making refers to the process through which entrepreneurs evaluate opportunities, allocate resources, and select strategies to achieve business objectives, often under conditions of uncertainty. AI technologies such as predictive analytics, machine learning, natural language processing, and intelligent automation provide entrepreneurs with data-driven insights that improve decision accuracy, reduce risk, and enhance strategic planning.

AI in entrepreneurship involves using intelligent systems to process large volumes of business data, forecast market trends, identify customer needs, and support operational and strategic choices (Brynjolfsson & McAfee, 2017). Davenport and Ronanki (2018) define AI in business as the application of computer-based algorithms to perform tasks that require human-like intelligence, including problem-solving, pattern recognition, and decision-making. For entrepreneurs, AI tools can facilitate opportunity recognition, optimize resource allocation, and simulate business scenarios, providing a competitive edge in dynamic markets.

Entrepreneurs use AI in activities such as predictive market analysis, customer segmentation, financial forecasting, risk assessment, and automated decision support (Chatterjee, Rana, & Dwivedi, 2021). These AI-driven strategies enable entrepreneurs to make informed, timely, and effective decisions, promoting business growth and sustainability. In Nigeria, the growing adoption of digital technologies and improved internet infrastructure has encouraged SMEs to integrate AI tools into their decision-making processes (Okereke & Nwankwo, 2022).

Despite the potential benefits, not all entrepreneurs achieve positive outcomes from AI adoption. Some face challenges such as lack of technical knowledge, high implementation costs, and inadequate infrastructure. Understanding the impact of AI on entrepreneurial decision-making is therefore crucial for identifying best practices, mitigating risks, and enhancing SME performance. This study investigates the impact of artificial intelligence on entrepreneurial decision-making in Nigeria, focusing on how AI usage influences decision accuracy, efficiency, and strategic outcomes.

Statement of the Problem

Entrepreneurial decision-making in Nigeria faces several challenges, including information overload, uncertainty in market trends, limited access to timely business intelligence, and resource constraints. AI offers opportunities to address these challenges by providing predictive insights, automating routine decisions, and optimizing resource allocation. However, despite increasing awareness of AI technologies, many Nigerian entrepreneurs still underutilize AI tools, resulting in suboptimal decisions, missed opportunities, and inconsistent business performance.

One key issue is that entrepreneurs often lack the skills or knowledge to effectively implement AI solutions. Inadequate understanding of AI capabilities, high costs of acquisition, and insufficient digital infrastructure further limit adoption. Additionally, concerns about data privacy, cyber risks, and reliance on automated systems may reduce trust in AI-supported decision-making.

Although AI is widely perceived as a critical tool for enhancing entrepreneurial decisions, there is limited empirical evidence on its actual impact on decision-making processes among Nigerian SMEs. Without proper understanding, entrepreneurs may continue to invest in AI technologies without realizing significant benefits. Therefore, it is necessary to examine the impact of AI on entrepreneurial decision-making to provide evidence-based insights that can guide SMEs in leveraging AI effectively.

Objectives of the Study

The main aim of this study is to examine the impact of artificial intelligence on entrepreneurial decision-making in South-East Nigeria. The specific objectives are to:

1. Examine the influence of AI on opportunity recognition among entrepreneurs in South-East Nigeria.
2. Evaluate the influence of AI on decision-making accuracy among entrepreneurs in South-East Nigeria.

Research Questions

To achieve the objectives of the study, the following research questions were raised:

1. How does AI influence opportunity recognition among entrepreneurs in South-East Nigeria?
2. How does AI influence decision-making accuracy among entrepreneurs in South-East Nigeria?

Research Hypotheses

- **H₀₁:** Artificial intelligence does not significantly influence opportunity recognition among entrepreneurs in South-East Nigeria.
- **H₀₂:** Artificial intelligence does not significantly influence decision-making accuracy among entrepreneurs in South-East Nigeria.

Review of Related Literature

Conceptual Review

Concept of Artificial Intelligence

Artificial Intelligence (AI) is transforming how businesses operate, make decisions, and compete in today's digital economy. According to Russell and Norvig (2021), AI refers to computer-

based systems capable of performing tasks that typically require human intelligence, including reasoning, learning, problem-solving, and decision-making. Davenport and Ronanki (2018) define AI in business as systems that enhance managerial decision-making, automate routine operations, and generate actionable insights from complex datasets. Similarly, Chatterjee, Rana, and Dwivedi (2021) describe AI as the integration of computational techniques that allow organizations to analyze data, forecast trends, and support strategic decision-making effectively. In the contemporary world, the rapid advancement of technology has significantly transformed the nature of work, employability and expectations placed on university graduates (Mbaegbu, Shaibu & Ameh, 2025).

According to Okereke and Nwankwo (2022), AI acts like a digital brain that can process large volumes of business data, recognize patterns, and provide predictive insights for decision-making. AI technologies include machine learning, neural networks, natural language processing, robotic process automation, and predictive analytics, which help entrepreneurs make faster, more accurate, and informed decisions. Brynjolfsson and McAfee (2017) also emphasize that AI enables businesses to identify opportunities, optimize resources, and improve competitiveness in dynamic markets.

In the Nigerian context, SMEs increasingly adopt AI for financial forecasting, customer analytics, inventory management, and strategic planning (Okereke & Nwankwo, 2022). By providing real-time insights, AI supports entrepreneurs in reducing uncertainty, minimizing risks, and making evidence-based strategic choices. Chatterjee et al. (2021) further explain that AI tools empower entrepreneurs to simulate scenarios, monitor market trends, and adapt strategies proactively, enhancing business growth and sustainability.

Recent studies highlight the growing role of AI in entrepreneurship. Dwivedi, Hughes, and Rana (2021) argue that AI equips entrepreneurs with tools to analyze market opportunities, optimize decision-making, and foster innovation. Similarly, Gursoy et al. (2022) note that AI applications, such as predictive analytics and automated decision support systems, significantly improve strategic and operational choices among SMEs. From these perspectives, AI can be seen as both a technological innovation and a strategic business resource that enhances entrepreneurial decision-making, operational efficiency, and long-term competitiveness.

Entrepreneurial Decision-Making

Entrepreneurial decision-making is the process through which entrepreneurs identify opportunities, evaluate alternatives, and select actions that maximize business success under uncertainty. Effective decision-making requires balancing risk, resource constraints, and dynamic market conditions while pursuing strategic objectives, as highlighted by recent studies on entrepreneurial cognition (Nguyen & Tran, 2020). This process is often characterized by innovation, proactiveness, and adaptability to changing environments (Okorie & Eze, 2021). Entrepreneurs employ both predictive and adaptive strategies, combining available resources and market insights to exploit emerging opportunities (Adebayo & Iwu, 2022).

Artificial Intelligence supports entrepreneurial decision-making by providing tools for scenario analysis, predictive forecasting, risk assessment, and real-time monitoring of

operations. Machine learning algorithms, for example, can analyze customer behavior, detect market trends, and reveal competitive opportunities (Abubakar & Musa, 2023). Predictive analytics enable entrepreneurs to anticipate demand patterns and allocate resources efficiently (Chukwuemeka & Okeke, 2021). By integrating AI, entrepreneurs can reduce uncertainty, optimize resource use, and make more informed strategic choices, which enhances business performance and sustainability.

Artificial Intelligence and Entrepreneurial Decision-Making

Artificial Intelligence plays a crucial role in shaping entrepreneurial decision-making by providing data-driven insights, minimizing cognitive biases, and supporting complex problem-solving processes. AI enhances opportunity recognition by analyzing patterns in market trends and customer behavior, allowing entrepreneurs to identify emerging opportunities earlier than traditional methods (Ogunleye & Adeyemi, 2021). It also improves resource allocation by predicting demand, optimizing inventory, and guiding investment decisions, which helps entrepreneurs make more efficient and strategic choices.

In addition, AI facilitates risk assessment by simulating different business scenarios, forecasting potential challenges, and enabling entrepreneurs to adapt their strategies proactively (Akinola & Nwosu, 2023). Machine learning and predictive analytics allow SMEs to process large datasets and generate actionable insights, which support faster, more accurate, and evidence-based decision-making.

In the Nigerian context, SMEs adopting AI have reported improved operational efficiency, enhanced responsiveness to market changes, and stronger strategic planning outcomes (Okereke & Nwankwo, 2022). Despite these advantages, barriers such as limited technical expertise, inadequate digital infrastructure, and high implementation costs may constrain the effective integration of AI into entrepreneurial decision-making processes. Addressing these challenges is essential to fully leverage AI for better business performance and competitive advantage among entrepreneurs.

Theoretical Review

The study is anchored on the Technology Acceptance Model (TAM), Upper Echelons Theory (UET), and Prospect Theory. These theories provide a framework for understanding how entrepreneurs adopt AI technologies and make decisions under uncertainty.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Fred Davis in 1989, posits that individuals' adoption and use of technology are primarily determined by two factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree to which a user believes that a particular technology will enhance performance, while perceived ease of use reflects the extent to which using the technology is free from effort. TAM has been widely applied in business, education, and management studies to explain why individuals accept and utilize digital tools.

In the context of this study, TAM is relevant because the adoption and effective use of AI tools in entrepreneurial decision-making depend on how entrepreneurs perceive AI's value and usability. Entrepreneurs who view AI as beneficial for opportunity recognition, risk assessment, and strategic planning are more likely

to integrate it into their business processes. Similarly, AI systems that are user-friendly and compatible with existing workflows are more likely to be adopted, leading to enhanced decision-making outcomes. In Nigeria, where SMEs face varying levels of digital literacy and infrastructural support, TAM highlights the importance of perceived usefulness and ease of use as critical factors influencing AI adoption.

Upper Echelons Theory (UET)

The Upper Echelons Theory (UET), proposed by Hambrick and Mason in 1984, suggests that organizational outcomes, including strategic choices and performance, are influenced by the characteristics, experiences, and cognitive orientations of top executives. Leaders' values, perceptions, and decision-making styles shape how organizations respond to opportunities and threats, particularly in dynamic and uncertain environments.

This theory is relevant to the study because entrepreneurial decisions in SMEs are often made by owners or top managers whose cognitive traits and experiences influence how AI tools are applied. Entrepreneurs with strong analytical skills, openness to innovation, and familiarity with digital technologies are more likely to leverage AI for effective decision-making.

Prospect Theory

Prospect Theory, developed by Kahneman and Tversky in 1979, explains how individuals make decisions under conditions of risk and uncertainty. The theory argues that decision-makers evaluate potential gains and losses relative to a reference point, often displaying loss aversion, where losses are felt more intensely than equivalent gains. It also highlights that people's choices are influenced by perceived probabilities and subjective valuation of outcomes rather than purely rational calculations.

In the context of entrepreneurial decision-making, Prospect Theory helps explain how entrepreneurs weigh risks and rewards when adopting AI tools. Entrepreneurs may overestimate the risks of investing in AI due to uncertainty about outcomes or underestimate potential benefits if immediate gains are not obvious. By providing predictive analytics and scenario simulations, AI can reduce uncertainty, support evidence-based risk evaluation, and guide more balanced decision-making, mitigating biases identified by Prospect Theory.

Related Empirical Studies

Sokolov (2020) examined the influence of artificial intelligence integration on decision-making outcomes in Nigeria's retail SMEs using a descriptive survey design involving 100 decision-makers. The study found that AI adoption led to improved decision accuracy and operational efficiency, particularly in customer behavior analysis and inventory management. However, significant barriers such as high implementation costs and lack of technical expertise hindered wider AI utilization among SMEs, suggesting that capacity building and financial support are critical for broader AI adoption.

Michael, Fidelis, and Jude (2021) investigated AI adoption and business decision-making processes among SMEs in Delta State, Nigeria, using data from 400 SME owners and managers. Regression analysis revealed that data readiness, employee training, and leadership support significantly enhance the quality of business decisions. The study underscores that organizational preparedness and human capital development are key determinants

of how effectively AI contributes to entrepreneurial decision-making in SMEs.

Chidiebere, Alonta, and Ikpata (2022) conducted a descriptive survey of 105 SME operators in Anambra State to explore the role of AI in enhancing adaptability and decision-making processes. The findings indicate that AI significantly improves strategic adaptability and decision-making by enabling real-time market tracking, behavioral insights, and risk assessment. The authors recommended increased AI literacy and digital capacity building to ensure SMEs can fully leverage AI's potential in dynamic business environments.

Adeyemi (2023) employed a mixed-methods approach involving semi-structured interviews and surveys of 250 technology-driven entrepreneurs across multiple sectors to assess how AI influences entrepreneurial decision-making. The study found that AI enhances the ability to process complex datasets, forecast market trends, and mitigate risks, thereby strengthening strategic choices. At the same time, challenges such as algorithmic bias and ethical concerns were noted, highlighting the need for responsible AI practices alongside adoption.

Methods

The study adopted a cross-sectional survey research design. The population of the study comprised small and medium-scale enterprise (SME) owners and managers in South-East Nigeria. These included entrepreneurs operating in Anambra,

Enugu, Imo, Ebonyi, and Abia States. A purposive sampling technique was employed to select SMEs that actively utilize digital tools or AI technologies, as they were considered most relevant for the study. This technique was chosen because the study specifically targeted respondents who possess practical experience with AI in entrepreneurial decision-making. A total of 250 SME owners and managers were selected as respondents across the five states.

Data were collected using a structured questionnaire titled Artificial Intelligence in Entrepreneurial Decision-Making Index (AIEDMI). The instrument was designed on a four-point Likert scale with the following response options: To a Very Great Extent (VGE) = 4, To a Great Extent (GE) = 3, To a Low Extent (LE) = 2, and To No Extent (NE) = 1. The questionnaire was validated by two experts in entrepreneurship and business management, while its reliability coefficient was determined using Cronbach Alpha, which yielded 0.84, indicating high internal consistency. Out of the 250 questionnaires administered, 242 (96.8%) were successfully retrieved and used for analysis. Data were analyzed using Spearman Rank Order Correlation Coefficient (r) to test the hypotheses in a bivariate format, with the aid of SPSS Version 23, at a 0.05 level of significance.

Results

- **Ho₁:** Artificial intelligence does not significantly influence opportunity recognition among entrepreneurs in South-East Nigeria.

Table 1: Correlation

AI Influence on Opportunity Recognition	Opportunity Recognition
Correlation Coefficient	1.000
Sig. (2-tailed)	.
N	242
Opportunity Recognition	
Correlation Coefficient	.742**
Sig. (2-tailed)	.000
N	242

Correlation is significant at the 0.05 level (2-tailed).

Source: Researchers' Data, 2026.

Table 1 shows an r value of 0.742 at a significance level of 0.000, which is less than the alpha level of 0.05. Since the significance value (0.000) is below 0.05, the null hypothesis (H_{01}), which states that artificial intelligence does not significantly influence opportunity recognition among entrepreneurs in South-East Nigeria, is rejected. Therefore, the alternate hypothesis is accepted. This implies that AI significantly influences opportunity recognition among entrepreneurs in South-East Nigeria.

H_{02} : Artificial intelligence does not significantly influence decision-making accuracy among entrepreneurs in South-East Nigeria.

Table 2: Correlation

AI Influence on Decision-Making Accuracy	Decision-Making Accuracy
Correlation Coefficient	1.000
Sig. (2-tailed)	.
N	242
Decision-Making Accuracy	
Correlation Coefficient	.768**
Sig. (2-tailed)	.000
N	242

Correlation is significant at the 0.05 level (2-tailed).

Source: Researchers' Data, 2026.

Table 2 shows an r value of 0.768 at a significance level of 0.000, which is lower than the alpha level of 0.05. Since the significance value (0.000) is below 0.05, the null hypothesis (H_{02}), which states that artificial intelligence does not significantly influence decision-making accuracy among entrepreneurs in South-East Nigeria, is rejected. Therefore, the alternate hypothesis is accepted. This implies that AI significantly influences decision-making accuracy among entrepreneurs in South-East Nigeria.

Discussion of Findings

The test of hypotheses revealed that artificial intelligence (AI) significantly influences entrepreneurial decision-making among SMEs in South-East Nigeria. Specifically, the findings showed that AI enhances opportunity recognition by enabling entrepreneurs to identify emerging market trends, customer behaviors, and business opportunities more accurately and efficiently. These findings are consistent with Chidiebere, Alonta, and Ikpai (2022), who reported that AI tools improve strategic adaptability and opportunity recognition by providing real-time market insights and predictive analytics. This implies that AI supports entrepreneurs in making more informed and timely decisions, which can enhance business performance and competitiveness.

In addition, the results showed that AI significantly influences decision-making accuracy among entrepreneurs. This aligns with Michael, Fidelis, and Jude (2021), who found that SMEs leveraging AI for data analysis, risk assessment, and scenario planning make more precise and evidence-based decisions. Similarly, Adeyemi (2023) emphasized that AI strengthens strategic choices by allowing entrepreneurs to process complex datasets, forecast trends, and mitigate business risks.

Furthermore, the findings resonate with Gursoy et al. (2022), who demonstrated that AI applications, including predictive analytics and automated decision-support systems, enable SMEs to optimize resource allocation and anticipate potential market changes. These results underscore the strategic importance of integrating AI into entrepreneurial practices, as it enhances decision-making speed, reduces uncertainty, and fosters business innovation and sustainability in dynamic market environments.

Conclusion

This study investigated the impact of artificial intelligence on entrepreneurial decision-making among SMEs in South-East Nigeria. The findings revealed that AI significantly enhances both opportunity recognition and decision-making accuracy. Specifically, AI-driven tools such as predictive analytics, machine learning algorithms, and intelligent automation enable entrepreneurs to identify emerging opportunities, optimize resources, and make evidence-based strategic decisions. The study concludes that SMEs adopting AI technologies are better positioned to respond to dynamic market conditions, reduce business risks, and achieve competitive advantage. Therefore, artificial intelligence serves as a vital enabler of effective entrepreneurial decision-making, operational efficiency, and long-term business sustainability in the Nigerian SME sector.

Recommendations

Based on the findings and conclusion of this study, the following recommendations are made:

1. SMEs in South-East Nigeria should integrate AI tools, such as predictive analytics, machine learning systems, and automated decision-support platforms, into their business processes. This will enhance opportunity recognition, improve decision-making accuracy, and foster business growth and competitiveness.
2. SME owners and managers should invest in AI literacy and training programs for themselves and their staff. Developing digital skills and understanding AI capabilities will ensure effective utilization of AI technologies for strategic decision-making and risk management.

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