

A Study on AI-Driven Disruptions and Their Impact on Entrepreneurship

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Abstract: Artificial Intelligence (AI) is rapidly changing the way businesses operate by enabling faster decision-making, process automation, and data-driven innovation. Although these developments create new opportunities for business growth, they also introduce a range of challenges, particularly for entrepreneurs and small business owners. This paper explores the contemporary issues entrepreneurs encounter while adopting and using AI in their business activities. The study examines challenges such as the high cost of AI implementation, limited access to technical expertise, inadequate digital infrastructure, concerns related to data security and privacy, ethical considerations, and the rapid pace of technological change. A review of recent literature indicates that these barriers are more pronounced among small and medium-sized enterprises, where financial and organizational limitations often restrict effective AI adoption. The findings suggest that the successful integration of AI depends not only on technological investment but also on leadership commitment, employee skill development, and a supportive policy environment. The study concludes that while AI presents several obstacles for entrepreneurs, it also offers significant opportunities for innovation and long-term competitiveness when supported by appropriate strategies and institutional support. The insights from this paper may assist entrepreneurs, policymakers, and researchers in developing practical approaches to encourage responsible and sustainable AI adoption in entrepreneurial ventures.

Keywords: Artificial Intelligence, Entrepreneurship, Small and Medium Enterprises, Digital Transformation, Business Challenges, Innovation, AI Adoption.

I. INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) has transformed the global business landscape by reshaping the way organizations operate, compete, and create value. AI technologies, including machine learning, predictive analytics, natural language processing, and generative AI, have become integral to modern business practices, enabling firms to automate routine activities, improve operational efficiency, enhance customer

experiences, and make informed strategic decisions. Businesses of all sizes are increasingly investing in AI to remain competitive in a digital economy where innovation and adaptability have become essential for long-term success.

Entrepreneurs play a pivotal role in fostering economic development by generating employment opportunities, introducing innovative products and services, promoting competition, and contributing to national income. Small and medium-sized enterprises (SMEs), which constitute a significant share of entrepreneurial activity, are often recognized as engines of economic growth due to their ability to respond quickly to changing market conditions and local customer needs. As digital technologies continue to evolve, entrepreneurs are expected to embrace AI to improve productivity, optimize resource utilization, and strengthen their competitive position. However, the ability to adopt and effectively utilize AI varies considerably across businesses, particularly among startups and resource-constrained enterprises.

Despite the numerous advantages offered by AI, its adoption presents several challenges that entrepreneurs must overcome. High implementation costs, shortages of skilled professionals, limited digital infrastructure, concerns regarding data privacy and cybersecurity, ethical issues, regulatory uncertainty, and resistance to organizational change continue to hinder the successful integration of AI into business operations. These challenges are often more pronounced in SMEs, where financial limitations and technological capabilities are comparatively weaker than those of large corporations. Consequently, many entrepreneurs struggle to balance the potential benefits of AI with the risks and investments associated with its implementation.

Understanding these contemporary challenges has become increasingly important as AI continues to influence entrepreneurial decision-making and

business sustainability. Although existing studies have extensively discussed the opportunities created by AI, relatively fewer have focused on the practical difficulties experienced by entrepreneurs during AI adoption and implementation. Identifying these challenges is essential for developing effective strategies, policy interventions, and institutional support mechanisms that can enable entrepreneurs to harness AI responsibly and sustainably. Against this backdrop, the present study examines the contemporary challenges faced by entrepreneurs due to AI and explores their implications for business growth, innovation, and long-term competitiveness.

1.1. OBJECTIVES:

- To identify the major challenges entrepreneurs face due to AI.
- To analyze how AI affects business models, employment, and competition.
- To suggest strategies for entrepreneurs to adapt to AI-driven markets.

II. REVIEW OF LITERATURE

Oldemeyer, Jede, and Teuteberg (2025) examined AI implementation in SMEs through a systematic review. The study identified barriers such as limited financial resources, inadequate digital infrastructure, and a shortage of skilled professionals. It also emphasized that many SMEs lack structured implementation strategies. However, the study primarily focused on adoption barriers and paid limited attention to the broader entrepreneurial challenges arising after AI implementation.

Calvino et al. (2025) reported that AI has the potential to improve productivity and innovation in SMEs, yet adoption remains relatively low due to financial limitations, regulatory uncertainty, and skill shortages. The authors highlighted the need for supportive policies and institutional assistance. Nevertheless, the study offers limited discussion on how entrepreneurs manage these constraints in dynamic business environments.

Ayinaddis (2025) analyzed AI adoption patterns across SMEs and large organizations using a systematic review and bibliometric approach. The findings indicate that organizational readiness, technological capability, and resource availability strongly influence AI adoption. Although the study compares organizations of different sizes, it

provides less emphasis on the strategic decision-making challenges encountered by entrepreneurs.

Schwaeppe et al. (2025) synthesized existing research on AI adoption in SMEs and categorized influencing factors into technology, organizational resources, culture, regulation, competition, and ecosystem support. The review demonstrated that successful AI adoption depends on multiple interconnected factors rather than technology alone. However, further empirical evidence is needed to understand how these factors affect entrepreneurial performance.

Aish and Noor (2025) identified fourteen determinants influencing AI adoption among SMEs under technological, organizational, environmental, and human dimensions. The study concluded that AI implementation requires balanced investment in technology and human capabilities. Despite its comprehensive framework, it does not sufficiently explore entrepreneurs' practical experiences during AI adoption.

Sohu et al. (2026) investigated AI-driven digital transformation in SMEs and found that digital maturity, organizational readiness, and collaborative ecosystems improve resilience and sustainable performance. The study argues that technological investment alone cannot ensure successful transformation. However, the challenges faced by entrepreneurs during the transition process require further exploration.

Lakhera et al. (2026) reviewed AI adoption in SMEs using an extended Technology Acceptance Model (TAM). The authors found that perceived usefulness encourages AI adoption, whereas cost, implementation complexity, and inadequate support discourage its use. While the study develops a strong theoretical framework, it gives relatively less attention to entrepreneurial risk perception.

Aquino et al. (2026) conducted a systematic literature review and bibliometric analysis on AI applications in entrepreneurship. The study concluded that AI enhances opportunity recognition, innovation, and strategic decision-making. Nevertheless, the authors observed that research remains fragmented, particularly regarding the risks and long-term implications of AI for entrepreneurial ventures.

Kraus et al. (2026) presented a hybrid review of AI technologies in entrepreneurship and demonstrated that AI is transforming opportunity identification, venture creation, and business model innovation. The study also emphasized the rapid growth of research in this field. However, it identified a need for more empirical studies focusing on entrepreneurs operating in resource-constrained environments.

Shabbir (2026) explored AI within entrepreneurial ecosystems in emerging economies. The study found that institutional support, governance quality, and digital infrastructure significantly influence AI adoption among entrepreneurs. It further argued that contextual differences between developed and emerging economies remain insufficiently investigated.

Olujimi et al. (2026) examined the emerging field of agentic AI in small and micro enterprises through bibliometric analysis. The study highlighted increasing research interest in autonomous AI systems but also identified substantial knowledge gaps regarding governance, implementation, and ethical considerations. These unresolved issues present important directions for future entrepreneurial research.

Sawang and Sornlertlamvanich (2026) proposed an AI maturity framework specifically designed for SMEs. The authors argued that AI capability develops through multiple stages influenced by internal competencies and external ecosystem support. The framework provides useful theoretical insights, yet its practical application requires empirical validation across different entrepreneurial contexts.

2.1 RESEARCH GAP IDENTIFIED

A review of recent literature indicates that considerable attention has been devoted to understanding the adoption of Artificial Intelligence (AI) in business, particularly among small and medium-sized enterprises (SMEs). Existing studies have primarily examined the technological, organizational, and financial factors influencing AI implementation, highlighting its potential to improve productivity, innovation, operational efficiency, and business performance. Several researchers have also proposed frameworks and models to explain AI adoption and digital transformation in organizations.

However, comparatively limited attention has been given to the broader and evolving challenges experienced by entrepreneurs in an AI-driven business environment. Most studies emphasize the benefits and determinants of AI adoption while offering limited insights into the practical difficulties entrepreneurs encounter, such as strategic decision-making, workforce adaptation, ethical concerns, cybersecurity risks, regulatory uncertainty, and the rapid pace of technological change. Furthermore, there is a lack of integrated research that examines these challenges collectively from an entrepreneurial perspective rather than viewing them solely through the lens of technology adoption.

The existing literature also provides relatively limited evidence from the context of emerging economies such as India, where entrepreneurs often operate under financial constraints, limited digital infrastructure, and shortages of AI-related skills. As a result, the unique experiences and challenges of entrepreneurs in these settings remain insufficiently explored.

Against this background, the present study seeks to bridge this gap by examining the contemporary challenges faced by entrepreneurs due to Artificial Intelligence. By adopting a comprehensive perspective that incorporates technological, managerial, organizational, and environmental dimensions, the study aims to provide practical insights that can support entrepreneurs, policymakers, and business support institutions in facilitating sustainable AI adoption and entrepreneurial growth.

III. CONTEMPORARY CHALLENGES FACED BY ENTREPRENEURS DUE TO ARTIFICIAL INTELLIGENCE

A. High Cost of AI Adoption

The adoption of Artificial Intelligence requires substantial investment in software platforms, computing infrastructure, cloud services, and employee training. These financial requirements

often exceed the capacity of startups and small businesses, making AI implementation a gradual process rather than an immediate business strategy. Recent studies by Calvino et al. (2025) and Oldemeyer et al. (2025) indicate that financial constraints remain one of the most significant barriers preventing SMEs from fully benefiting from AI technologies.

B. Lack of AI Skills and Expertise

Successful AI implementation depends not only on technology but also on the availability of skilled professionals who can develop, manage, and interpret AI-driven solutions. Many entrepreneurs face difficulties in recruiting qualified personnel and understanding the practical applications of AI in their business operations. Ayinaddis (2025) emphasizes that inadequate digital competencies and organizational readiness significantly reduce the effectiveness of AI adoption among SMEs.

C. Rapid Technological Change

Artificial Intelligence continues to evolve at an unprecedented pace, requiring businesses to frequently upgrade technologies, revise strategies, and continuously train employees. Such rapid developments create uncertainty for entrepreneurs who often struggle to make long-term investment decisions. Sohu et al. (2026) observed that sustained organizational adaptability is essential for maintaining competitiveness in an AI-driven business environment.

D. Data Privacy and Cybersecurity Risk

AI systems rely extensively on the collection and analysis of customer and organizational data, increasing exposure to cybersecurity threats and privacy concerns. Entrepreneurs must therefore invest in secure digital infrastructure while complying with evolving data protection regulations. Failure to safeguard sensitive information can result in financial losses, reputational damage, and reduced customer confidence.

E. Increased Competition

Artificial Intelligence has enabled large corporations to improve productivity, optimize operations, and deliver highly personalized customer experiences at scale. Consequently, entrepreneurs and SMEs often face intense competition from organizations possessing superior technological capabilities and

financial resources. This widening technological gap can reduce the competitive advantage of smaller businesses unless they identify niche markets or innovative applications of AI.

F. Ethical and Legal Concerns

The growing use of AI has introduced several ethical and legal challenges, including algorithmic bias, lack of transparency, intellectual property disputes, and regulatory uncertainty. Entrepreneurs are increasingly expected to ensure that AI systems operate fairly, responsibly, and in compliance with emerging legal standards. Addressing these concerns has become essential for building customer trust and ensuring sustainable business practices.

G. Workforce Displacement

Automation through AI is changing workforce requirements by reducing the demand for repetitive tasks while increasing the need for advanced technical and analytical skills. These changes may create employee concerns regarding job security and resistance to technological transformation. Entrepreneurs therefore need to prioritize reskilling initiatives and effective change management to ensure a smooth transition toward AI-enabled workplaces.

H. Dependence on Technology

As businesses become increasingly dependent on AI for operational and strategic decisions, the risks associated with technological failures also increase. Overreliance on automated systems may reduce human judgment, particularly in situations requiring ethical reasoning or contextual understanding. Entrepreneurs should therefore combine AI-driven insights with human expertise to improve decision quality and enhance organizational resilience.

3.1 OPPORTUNITIES HIDDEN WITHIN THESE CHALLENGES

A. AI-Driven Innovation

AI enables entrepreneurs to develop innovative products, optimize business processes, and identify new market opportunities. Its ability to analyze large volumes of information encourages continuous innovation and enhances organizational competitiveness.

B. Personalized Customer Service

AI-powered tools allow businesses to understand customer preferences and deliver personalized

recommendations and support. This improves customer satisfaction, strengthens relationships, and increases long-term customer loyalty.

C. Better Decision-Making Through Analytics

Advanced AI analytics convert business data into meaningful insights that support informed and timely decision-making. Entrepreneurs can use predictive analysis to manage risks, forecast demand, and allocate resources more effectively.

D. Global Market Access

Digital platforms supported by AI enable entrepreneurs to expand beyond local markets and reach customers across different regions. AI-assisted marketing, language translation, and market analysis simplify international business operations and improve global competitiveness.

E. New AI-Based Business Models

Artificial Intelligence has created opportunities for entrepreneurs to introduce innovative business models based on automation, subscription services, and intelligent digital solutions. These emerging models help businesses diversify revenue streams and respond more effectively to changing market demands.

IV. RESEARCH METHODOLOGY

- Research Design

The present study adopts an exploratory research design to examine the contemporary challenges faced by entrepreneurs due to the growing adoption of Artificial Intelligence (AI). An exploratory approach is considered appropriate because AI is a rapidly evolving field, and the study seeks to develop a comprehensive understanding of the technological, managerial, financial, and organizational issues influencing entrepreneurial activities. This design facilitates an in-depth examination of existing knowledge and helps identify emerging trends, challenges, and opportunities associated with AI-driven entrepreneurship.

- Nature and Sources of Data

The study is based entirely on secondary data collected from reliable and authentic sources. Information has been gathered from peer-reviewed journal articles, research reports published by international organizations, conference proceedings,

government publications, books, and other scholarly databases. Recent publications from sources such as OECD, ScienceDirect, Emerald Insight, Springer, and other academic repositories have been extensively reviewed to ensure the relevance and credibility of the findings.

- Data Collection Procedure

Relevant literature published between 2024 and 2026 was systematically examined to identify the major challenges experienced by entrepreneurs in adopting Artificial Intelligence. The collected information was organized into key thematic areas, including financial constraints, technological readiness, skill shortages, ethical concerns, cybersecurity, workforce implications, and competitive pressures. The selection of literature was based on its relevance to the objectives of the study and its contribution to the understanding of AI in entrepreneurship.

- Method of Analysis

The collected secondary data were analyzed using qualitative thematic analysis. The findings from various scholarly sources were critically reviewed, compared, and synthesized to identify recurring themes, patterns, and research gaps. This approach enabled the study to present a comprehensive understanding of the contemporary challenges and opportunities associated with AI adoption in entrepreneurial ventures while drawing meaningful conclusions from the existing body of knowledge.

4.1 FINDINGS AND DISCUSSION

- Most Significant Challenges Reported

The review of recent literature indicates that the most frequently reported challenge associated with AI adoption is the high cost of implementation, particularly for startups and SMEs with limited financial resources. Skill shortages, inadequate digital infrastructure, and organizational readiness also emerged as major barriers that restrict entrepreneurs from effectively integrating AI into their business operations. Furthermore, concerns related to data privacy, cybersecurity, ethical issues, and regulatory uncertainty continue to influence entrepreneurial decision-making. Collectively, these findings suggest that the successful adoption of AI depends not only on technological availability but also on the financial, managerial, and institutional capabilities of entrepreneurial firms.

- Differences Across Industries

The impact of AI varies considerably across industries depending on the nature of business operations and the level of digital transformation. Sectors such as information technology, finance, healthcare, and e-commerce have adopted AI extensively to improve operational efficiency, customer engagement, and decision-making. In contrast, manufacturing, agriculture, retail, and traditional service sectors continue to face greater implementation challenges due to infrastructure limitations, workforce readiness, and higher investment requirements. These differences indicate that AI adoption is influenced by industry-specific characteristics, technological maturity, and organizational preparedness rather than by technology alone.

- Relationship Between Firm Size and AI Challenges

The literature consistently demonstrates that firm size plays a significant role in determining an organization's ability to adopt AI successfully. Large enterprises generally possess greater financial resources, advanced technological infrastructure, and access to skilled professionals, enabling them to implement AI more effectively. Conversely, small and medium-sized enterprises often encounter greater financial constraints, limited technical expertise, and inadequate organizational capacity, resulting in slower AI adoption. Consequently, entrepreneurs operating smaller firms experience relatively higher risks and implementation challenges compared with larger organizations, highlighting the need for targeted policy support and capacity-building initiatives.

V. RECOMMENDATIONS

- Strengthen Government Support for AI Adoption

Governments should introduce targeted financial assistance, tax incentives, and innovation grants to encourage AI adoption among startups and MSMEs. Public policies should also promote digital infrastructure development and create an enabling ecosystem that reduces the cost and complexity of AI implementation.

Promote Entrepreneur Training and Capacity Building

Entrepreneurs need continuous learning opportunities to understand the practical applications of AI in business. Universities, industry associations, and government agencies should jointly organize training programmes, certification courses, and workshops that enhance AI literacy, digital skills, and strategic decision-making capabilities.

- Encourage Affordable AI Solutions for MSMEs

Technology providers should develop cost-effective, scalable, and user-friendly AI solutions tailored to the operational needs of small businesses. Subscription-based services, cloud-based platforms, and open-source AI tools can make advanced technologies more accessible to entrepreneurs with limited financial resources.

- Strengthen Data Protection and Cybersecurity Frameworks

As AI systems increasingly rely on business and customer data, entrepreneurs must adopt robust cybersecurity practices and responsible data management policies. Governments should establish clear regulatory frameworks that protect personal information while providing practical guidance on the ethical and secure use of AI technologies.

- Foster Collaboration Between Entrepreneurs and Technology Providers

Partnerships between entrepreneurs, technology firms, research institutions, and innovation centres can facilitate knowledge sharing and technology transfer. Such collaborations can provide access to technical expertise, mentoring, and AI solutions, enabling entrepreneurs to overcome implementation challenges and accelerate digital transformation.

- Encourage Responsible and Ethical AI Practices

Entrepreneurs should integrate ethical principles into AI adoption by ensuring transparency, fairness, accountability, and responsible use of data. Establishing internal governance practices and periodically reviewing AI systems can help minimize bias, improve stakeholder trust, and support sustainable business growth.

- Invest in Workforce Reskilling and Organizational Readiness

Businesses should view AI as a tool that complements human capabilities rather than replacing them. Investing in employee reskilling,

change management initiatives, and digital leadership development will enable organizations to adapt more effectively to technological change and improve long-term organizational resilience.

VI. CONCLUSION

Artificial Intelligence is transforming the entrepreneurial landscape by offering new opportunities for innovation, efficiency, and business growth. However, the findings of this study reveal that entrepreneurs also face significant challenges in adopting AI, including high implementation costs, limited technical expertise, rapid technological changes, cybersecurity concerns, ethical issues, and increasing market competition. These challenges are particularly evident among small and medium-sized enterprises (SMEs), where financial and technological constraints often limit the effective integration of AI.

The study highlights that the successful adoption of AI requires more than technological investment. Entrepreneurs must strengthen their digital capabilities, promote continuous learning, adopt ethical AI practices, and develop adaptive business strategies to respond to the changing business environment. Supportive government policies, affordable AI solutions, and collaboration with technology providers can further facilitate the responsible adoption of AI among entrepreneurial ventures.

Overall, AI should be viewed not only as a technological challenge but also as a strategic opportunity for long-term business development. Entrepreneurs who embrace innovation while addressing the associated risks will be better positioned to enhance their competitiveness and sustainability in the digital economy. Future research may focus on empirical investigations across different industries and regions to provide deeper insights into the evolving relationship between AI and entrepreneurship.

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