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Adoption of Artificial Intelligence Tools in Small Enterprises in the EU and the Czech Republic:
Barriers, Opportunities and Implications for Marketing Strategies

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Adoption of Artificial Intelligence Tools in Small Enterprises in the EU and the Czech Republic: Barriers, Opportunities and Implications for Marketing Strategies

Abstract

This paper focuses on analyzing the adoption rate of artificial intelligence (AI) tools in small enterprises in the Czech Republic and the European Union. It utilizes secondary quantitative data from Eurostat databases, the Czech Statistical Office, and other relevant sources. The aim is to identify current trends, cross-country differences, and key factors influencing small businesses' decisions to implement AI technologies, with an emphasis on their application in marketing. The findings show that despite growing interest in AI technologies, their adoption among small firms remains low. While 41% of large enterprises in the EU implemented at least one AI tool in 2024, only 12% of small enterprises did so, and in the Czech Republic, the figure was just 9%. This confirms the persistent digital divide between companies of different sizes and highlights the potential decline in small firms' competitiveness. The main barriers to the adoption of AI technologies include high costs and a lack of expertise. The analysis includes correlation and regression analysis, which demonstrated a statistically significant relationship between the level of employee training in information and communication technologies and the level of adoption of AI technologies in small enterprises. Small firms most often implement more accessible tools focused on natural language generation, text analysis and automated customer support. The paper also provides an overview of possible support measures, which can contribute to more effective implementation of AI technologies in marketing and other business processes of small enterprises.

Key Words: Small Enterprises, Artificial Intelligence, Marketing, Digital Transformation, AI Barriers

JEL Classification: C21, R13

Introduction

Small and medium-sized enterprises (SMEs) make a significant contribution to the European Union (EU) economy. In 2024, approximately 26.1 million companies were registered, employing a total of 89.4 million people and accounting for approximately 99.8% of all business entities, which generated almost 52% of total added

value (Eurostat, 2025a). In terms of business categorization, micro-enterprises with fewer than 10 employees dominate. In 2024, there were 1.38 million small enterprises employing between 10 and 49 people registered in the EU (European Commission, 2003; Eurostat, 2025a). Small and medium-sized enterprises also play a key role in the Czech Republic. According to data from the Czech Statistical Office, there were 1.3 million micro-enterprises, 62,257 small enterprises, and 16,625 medium-sized enterprises registered in 2024. Currently, small businesses face a number of challenges related to digital transformation, particularly when it comes to implementing AI technologies, due to their size and limited capacities.

Although the adoption of AI technologies in the EU and the Czech Republic is growing significantly across all categories of businesses, large enterprises still show the highest rate of AI use. In 2024, at least one AI tool was adopted by 41.2% of large enterprises in the EU, while only 11.2% of small enterprises did so (Eurostat, 2025a). Data from the Czech Republic confirms a similar trend. AI technology was used by 40.5% of large enterprises (ČSU, 2024), but only 8.7% of small businesses, which often lack the necessary financial resources, technological infrastructure, and internal expertise (European Commission, 2003; OECD, 2024). These figures confirm the persistent digital divide between companies of different sizes, which can lead not only to a loss of competitiveness, but also, on a broader scale, to negative impacts on the overall performance and economic development.

The aim of this paper is to analyze the adoption rate of AI technologies in small enterprises in the Czech Republic based on secondary data and to compare the situation with other EU member states. The study maps the types of AI tools used, focusing on marketing applications and identifying key barriers that prevent wider practical application.

The research questions were defined:

1. How does the rate of adoption of AI technologies in small enterprises vary across EU countries and what is the situation in the Czech Republic?
2. What specific AI tools are used by small enterprises in the Czech Republic and the EU for marketing purposes, and how are they being applied?
3. Which factors influence the decision of small businesses to use AI in their marketing activities?

The answers to these questions can contribute to a deeper understanding of current trends and provide a basis for support measures, training programmes and recommendations for small businesses seeking effective digital transformation in both marketing and other business activities.

1. Methods of Research

The study is based on quantitative secondary analysis, with the main data sources being:

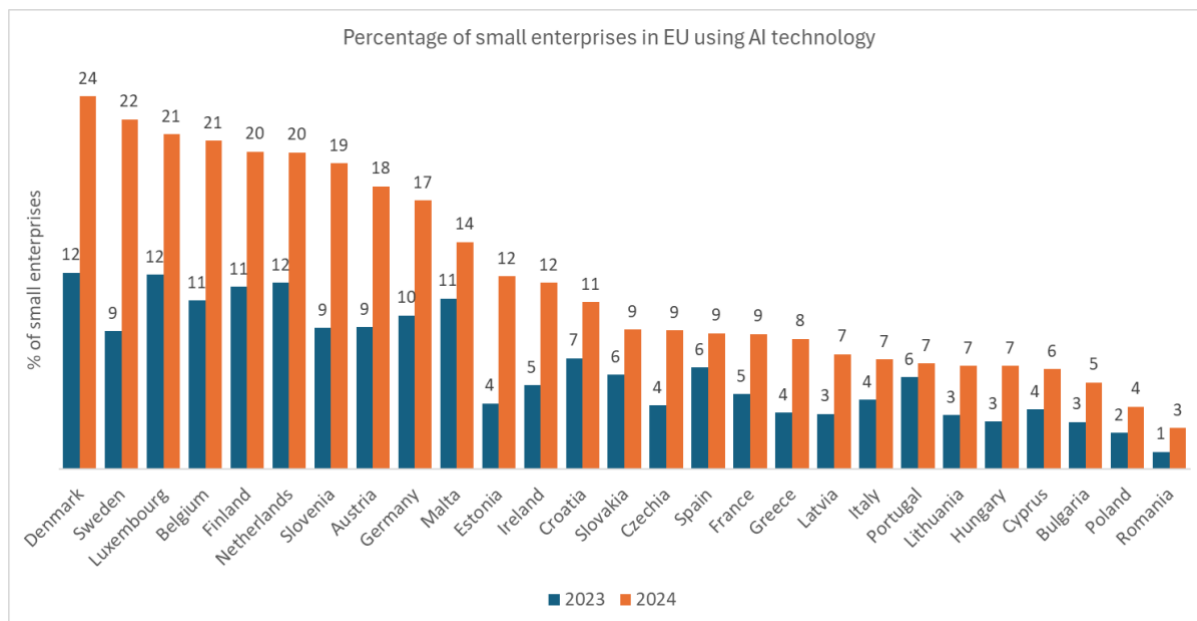
- Eurostat - "Digital Economy and Society Statistics" module (2023-2024)
- Czech Statistical Office (CZSO) - data on business demographics and ICT usage in enterprises
- European Commission - categorisation of enterprises and other expert studies (European Commission, 2003)
- OECD expert studies and other expert articles published in international scientific journals focused on artificial intelligence, marketing and SMEs.

The study primarily focuses on the second category of enterprises: small enterprises with 10–49 employees. This classification is based on Commission Recommendation 2003/361/EC (European Commission, 2003). The analysis is based on the most recent secondary data available, which is from 2024 or, in some cases, 2023. Descriptive statistics and bar charts are used to present the results comparing the adoption of AI technologies in the Czech Republic with that in other EU countries. The data represent the percentage of small businesses, which used at least one AI tool in a given year. The research question focusing on identifying the barriers using AI in small businesses was answered based on a systematic review of professional articles and studies on AI, marketing and SMEs that have been published in recent years. Furthermore, a correlation analysis was performed to test the hypothesis that there is a relationship between the level of ICT training of employees and the adoption of AI tools in small businesses. Due to the abnormal distribution of the variable 'Used AI' (Shapiro–Wilk test, $p = 0.013$), Spearman's coefficient was chosen. To examine the impact of ICT training on the use of AI technology, an ordinary least squares (OLS) model with robust standard errors was created. The data were analysed using Microsoft Excel and the statistical software GRETL.

2. Results of the Research

Significant regional differences in the adoption of AI by small businesses can be seen across the EU. Denmark (24%), Sweden (22%) and Luxembourg (21%) have the highest adoption rates, while Romania (3%), Poland (4%) and Bulgaria (5%) lag behind. With a value of 9% (8.7%), the Czech Republic is below the EU average and significantly behind Western European leaders. This shows different levels of digital readiness and economic conditions for the use of AI (see Fig. 1). Despite a 5% increase in the number of small businesses compared to 2023, the Czech Republic still ranks 15th out of 27 EU countries. As illustrated in Table 1, the mean value for 2023 was 6.53%, while in 2024 it increased almost twofold to 12.03%. The maximum value, which reached 12.37% in 2023 (in Denmark), rose to 23.52% in 2024, with Denmark remaining the leader in AI technology adoption for the second consecutive year. The lowest adoption rates were recorded in Romania. In 2023, the value was 1.07%, rising to 2.57% in 2024. The increasing standard deviation in 2024 (6.28 compared to 3.40 in 2023) points to growing inequality in AI implementation across member states.

Fig. 1: Significant differences in the adoption of AI by small enterprises in the EU – Denmark is a leader, the Czech Republic is below average.



Source: own elaboration based on Eurostat 2025

Tab. 1: Descriptive statistics on the adoption of AI by small businesses in the EU

	Number	Mean	Max	Min	Standard deviation
2023	27	6.53	12.37	1.07	3.40
2024	27	12.03	23.52	2.57	6.28

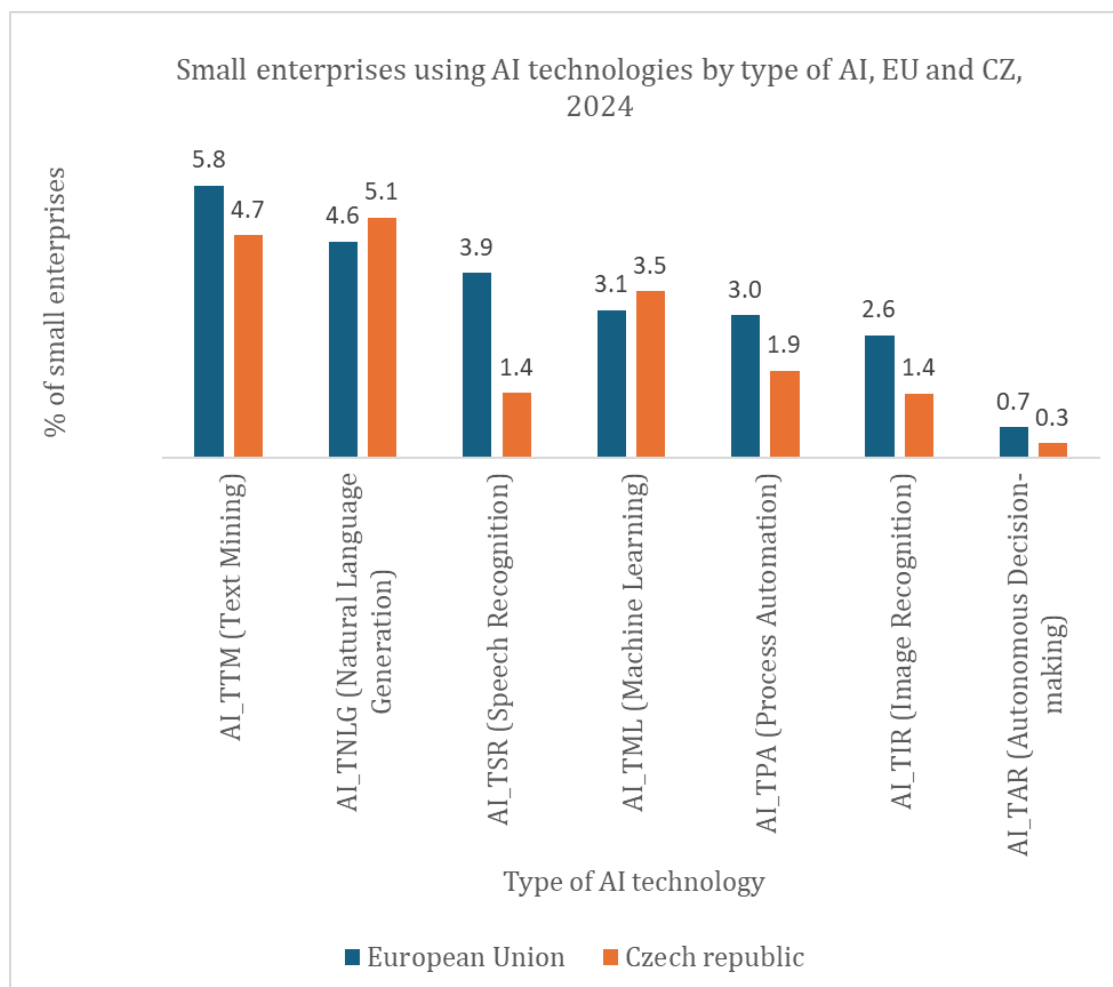
Source: own elaboration based on Eurostat 2025

Tab. 2: Classification of AI tools

AI_TTM	Text Mining	Performing analysis of written language
AI_TSR	Speech Recognition	Converting spoken language into machine-readable format
AI_TNLG	Natural Language Generation	Generating written or spoken language
AI_TIR	Image Recognition	Identifying objects or persons based on images, image processing
AI_TML	Machine Learning	Machine learning, e.g. deep learning for data analysis
AI_TPA	Process Automation	Automating different workflows or assisting in decision making
AI_TAR	Autonomous Decision-making	Enabling physical movement of machines via autonomous decisions based on observation of surroundings.

Source: own elaboration based on Eurostat 2025

Fig. 2: Differences in the use of specific AI tools by small enterprises in the EU and the Czech Republic – Text Mining and Natural Language Generation are the most common.



Source: own elaboration based on Eurostat 2025 and CZSO 2024

Eurostat and the Czech Statistical Office (ČSU, 2024; Eurostat, 2025b) provide data on the use of AI technologies in business environments, based on a survey of companies. The survey monitors seven main categories of AI tools (see Tab. 2). Within the EU, AI_TTM technology was the most widespread among small enterprises (5.8%), primarily used for text data analysis. In the Czech Republic, the proportion was slightly lower (4.7%), with AI_TNLG (5.1%) dominating and focusing on content generation (4.6% in the EU) (see Fig. 2). Both tools are relatively accessible and do not require significant initial investment, which is important for small businesses. A significant difference can be seen with the AI_TSR (speech recognition) tool. It was used by 3.9% of small businesses in the EU compared to just 1.4% in the Czech Republic. AI_TAR is the least widespread technology, as its implementation is more capital and technology-intensive. The reported percentage values include the use of AI across all business activities of companies. According to Eurostat data, in 2024, approximately 34% of small enterprises that utilised AI technologies in their operations did so for marketing and sales purposes (ČSU, 2024;

Eurostat, 2025b). In marketing, small businesses primarily use generative AI (AI_TNLG), text mining (AI_TTM), machine learning (AI_TML) and process automation (AI_TPA).

The low adoption rate of AI technologies in small businesses is usually the result of a combination of economic, technological, organisational and socio-psychological factors (Maroufkhani et al., 2020) (see Tab. 3).

Tab. 3: The key barriers to the adoption of AI in small businesses

Barrier	Brief description
Financial constraints	There are high initial costs for software and infrastructure, as well as maintenance, and limited financial resources.
Lack of expertise	There is a shortage of IT specialists, and the ability to interpret data and manage AI models is limited.
Low digital literacy	Staff have limited digital skills for working with AI tools.
Data protection and cybersecurity	There are concerns about legal risks (GDPR), system security and the potential for data breaches.
Ethical and social aspects	There are concerns about customer manipulation, personalisation without consent, and a resulting loss of trust.
Lack of trust in technology	There are concerns about the quality of outputs, return on investment, and the measurability of AI effectiveness.

Source: own elaboration

An overview of the key barriers to the adoption of AI technologies in small businesses was created based on the professional literature (Borges et al., 2021; Cubric, 2020; Maroufkhani et al., 2020; Wamba-Taguimdje et al., 2020). The analysis examined the hypothesis that there is a statistically significant relationship between the level of ICT training among employees and the level of use of AI tools in small businesses. For each country, two values were obtained: the percentage of small businesses that had provided ICT training to their employees, and the percentage of those businesses that used at least one AI tool ($n = 27$). The hypotheses were formulated as follows:

(H₀): *There is no statistically significant relationship between the level of ICT training and the level of AI use in small businesses.*

(H₁): *There is a statistically significant relationship between the level of ICT training and the level of AI use in small businesses.*

The data were processed using the GRETl statistical system. First, the distribution of the two continuous, quantitative, ratio variables was verified. The normality test showed that the independent variable (the proportion of small businesses training employees in ICT) has a normal distribution (Shapiro-Wilk $p = 0.68$), whereas the dependent variable (the proportion of small enterprises using AI) does not (Shapiro-Wilk $p = 0.013$). Therefore, Spearman's correlation coefficient was used for the correlation analysis. The results

revealed a moderately strong positive correlation ($\rho = 0.523$; $p = 0.005$), indicating that a greater emphasis on ICT training is linked to a greater adoption of AI technology.

$$\rho = 1 - \frac{(6 * \sum d^2)}{(n * (n^2 - 1))} = 1 - \frac{(6 * 1562)}{(27 * (27^2 - 1))} = 0.523 \quad (1)$$

where ρ is Spearman's correlation coefficient, $\sum d^2$ is the sum of the squares of the differences in rank, and n is the number of pairs of values.

Linear regression analysis was performed using Gretl to quantify the relationship between the variables. First, an ordinary least squares (OLS) model was used, and its assumptions were checked. While the normality of the residuals was confirmed using a chi-squared test ($\chi^2(2) = 2.391$; $p\text{-value} = 0.30249$), autocorrelation was detected using the LM test ($LM = 4.189398$; $p\text{-value} = 0.040678$). Consequently, the OLS model with robust errors (HC1) was used. The resulting model has the following form:

$$\text{Used AI} = 2.0369 + 0.5482 * \text{ICT training} \quad (2)$$

where:

Used AI is the dependent variable, representing the percentage of small enterprises using AI technologies in 2024,

2.0369 is the intercept,

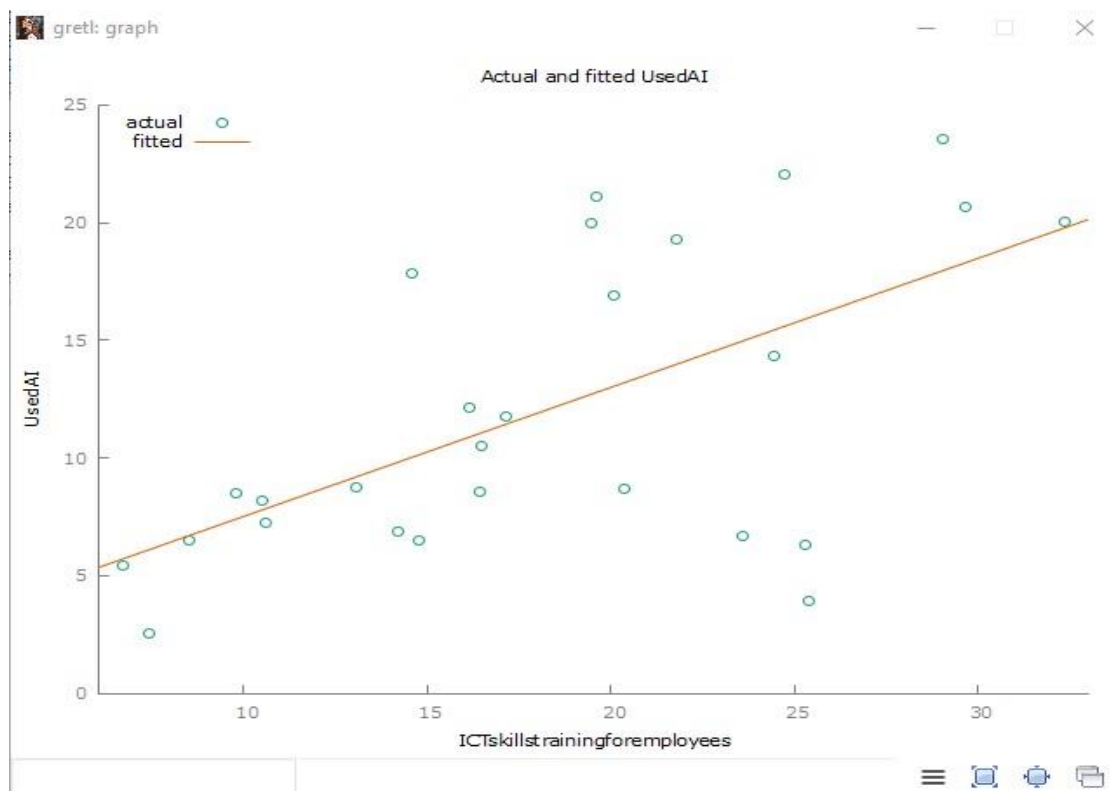
0.548 is the estimated regression coefficient for the ICT training variable,

ICT training is the independent variable, representing the percentage of small enterprises that provided ICT training to employees.

This model demonstrates that ICT training has a statistically significant impact ($\beta = 0.548$; $p = 0.002$). It explains 36.6% of the variability in AI use among EU member states ($R^2 = 0.366$). The F-value (1.25) = 19.73 ($p = 0.00016$) indicates that the model as a whole is statistically significant. The obtained values can be interpreted as follows: if no companies trained their employees in ICT, we would expect the average use of AI to be around 2.04%. Each 1 percentage point increase in the proportion of companies providing ICT training to their employees is associated with a corresponding increase in the proportion of companies using AI of around 0.55%.

Based on the results of the correlation and regression analysis at a 5% significance level, we can reject the null hypothesis and conclude that there is sufficient evidence for the alternative hypothesis (H_1). *There is a statistically significant relationship between the level of ICT training and the level of AI use in small businesses.* Figure 3 illustrates the relationship between the degree to which artificial intelligence (AI) tools are used in small enterprises and the proportion of small enterprises that train employees in ICT. The regression line shows the dependence trend of the data.

Fig. 3: Statistically significant relationship between ICT training and AI adoption in small enterprises across the EU.



Source: own elaboration by GRETL

3. Recommendations for Marketing Strategy

In marketing, integrating AI into business management can directly impact customer satisfaction, sales and small businesses' competitiveness. Newly emerging generative AI tools, such as ChatGPT and Canva, represent a relatively unexplored area with significant potential. Given their resource constraints, small businesses should prioritize AI tools with high value and low complexity. These criteria are met, for example, by AI_TNLG and AI_TTM technologies, which are most commonly used in the Czech Republic (Fig. 2). Using generative AI for creating texts for websites, social networks, emails, and chatbots allows small businesses to maintain high-quality content without the need to hire large marketing teams (Leung et al., 2015).

For small businesses, the gradual adoption of AI technologies is advisable, depending on employees' level of expertise. Companies can start by automating routine tasks, such as customer support via chatbots and then move on to data-driven applications, including demand forecasting and inventory optimization (AI_TML, AI_TPA). More advanced predictive models can then support decision-making in marketing campaigns and pricing strategies. Based on data analysis and professional literature (Kühl et al., 2020; Leung et

al., 2015; Tang et al., 2015; Theodoridis & Gkikas, 2019) recommendations for adopting AI technologies in marketing by small businesses have been compiled (see Tab. 4).

Tab. 4: Recommendations for the adoption of AI in marketing strategies for small enterprises.

AI Application Area	Brief description	Main AI Technologies
Content Generation	Automated creation of website content, social media posts, emails, and chatbot dialogue.	AI_TNLG, AI_TTM
Customer personalization and segmentation	Analysing data to personalise offers based on customer behaviour, preferences and feedback.	AI_TML , AI_TPA
AI-assisted social media marketing (AISMM)	Maintain a continuous online presence and automate customer interactions and real-time feedback processing.	AI_TNLG, AI_TSR, AI_TPA
Demand forecasting and inventory optimization	Predictive analytics for demand forecasting and inventory management.	AI_TML

Source: own elaboration

The statistically significant relationship between the level of ICT training and the rate of AI adoption ($\beta = 0.548$; $p = 0.002$) confirms that the successful implementation of these technologies is closely related to the development of employees' digital competencies. Therefore, investment in training, continuous upskilling and collaboration with external experts should be essential components of any long-term strategy (Basri, 2020). When implemented effectively, AI technology enables companies to reduce marketing costs, increase campaign effectiveness, gain a better understanding of customers and respond more flexibly to market changes. Ultimately, these effects translate into revenue growth and improved overall business performance (Chatterjee et al., 2023; Singla et al., 2023).

4. Discussion

The results of the analysis confirm that the rate at which small enterprises in the Czech Republic adopt AI technology remains significantly lower than in many other EU member states, with differences between countries widening further in recent years. While the adoption rate ranges between 20% and 24% in Nordic and Western European countries such as Denmark and Sweden, it reached only 8.7% in the Czech Republic in 2024. (Eurostat, 2025b). This development is related to not only the level of digital literacy, but also the financial capabilities of small businesses, the availability of support services and government policy. The barriers identified in this study align with findings from previous research (Cubric, 2020; Maroufkhani et al., 2020; Wamba-Taguimdje et al., 2020). The statistically significant relationship between ICT training for employees and AI adoption rates highlights the importance of education as a key factor in supporting the digital

transformation of small businesses. Additionally, concerns have been raised about the ethical implications of using AI in marketing, as well as occasional scepticism regarding the advantages of these technologies. (Borges et al., 2021; Wamba-Taguimdje et al., 2020). In line with the results of previous studies (Eloundou et al., 2023; Erdil & Besiroglu, 2024; Parteka & Kordalska, 2023) it can be concluded that AI's contribution to overall productivity growth is limited. This is particularly true in areas where the benefits of technology are difficult to quantify, and where human factors and complex decision-making processes are important, such as working with people, management, and creative activities. Nevertheless, there is considerable potential for further development, particularly with regard to ensuring more equal access to data, education, and investment resources (Erdil & Besiroglu, 2024; OECD, 2024). In the field of marketing specifically, small businesses can use AI tools that offer high returns despite relatively low investment requirements. This analysis shows that the most commonly implemented tools are natural language generation (AI_TNLG), text mining (AI_TTM), machine learning (AI_TML) and process automation (AI_TPA) technologies. These technologies enable companies, for example, to create personalised content, predict demand and streamline customer support (Leung et al., 2015; Chatterjee et al., 2023; Singla et al., 2023). From a practical implementation perspective, it is recommended that AI is adopted for marketing activities gradually, starting with the automation of routine tasks and moving towards the introduction of advanced analytical tools.

This study is limited by the use of secondary quantitative data, the availability and structure of which are somewhat restrictive. Not all EU Member States provide data to the same extent, and some data is only available in aggregate form. For example, in the Czech Republic, data on the number of employees by enterprise category was only available for 2023. Another limitation is the possible differences in data collection methodologies between countries, which may affect the international comparisons that can be made. Moreover, the quantitative approach does not allow for the capture of subjective experiences, attitudes, and motivations of companies, which play an important role in decisions about AI implementation. For a deeper understanding of this decision-making process, it would be appropriate to follow up with qualitative research, for example in the form of in-depth interviews with owners or managers of small businesses, or by conducting case studies. These approaches could provide more detailed insight into the context in which companies decide for or against the use of artificial intelligence technologies.

Conclusion

The introduction of AI technologies presents a significant opportunity for small businesses in the EU and the Czech Republic to increase their efficiency and competitiveness. However, there is still a pressing need to remove ongoing barriers to accessing finance, expertise and infrastructure. The further development of AI adoption will depend on targeted support measures and the establishment of a stable regulatory environment. Only then will small businesses be able to keep pace with large companies and the dynamic developments expected in the field of AI. As (Erdil & Besiroglu, 2024) point out, *„It is difficult to rule out explosive growth from AI, but that this should happen is*

far from certain“. To fully exploit the potential of AI in small enterprises, it is essential that policymakers, business support organisations and educational institutions cooperate.

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The ChatGPT artificial intelligence tool was used for language editing. It was not used for expert analysis or as a source of content.

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