



**"Analyzing the Impact of Artificial Intelligence Implementation on  
Operational Efficiency in Small and Medium-sized Enterprises in  
Riyadh.**

**By**

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## Dedication

"To my mother and father, who raised me when I was young.

To my brothers and sisters.

To my teachers, to my colleagues.

To the candles that burn to light the way for others.

To everyone who taught me a letter.

I dedicate this academic effort from the Almighty, hoping for  
acceptance and success."

# Thanks and appreciation

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*I also extend my heartfelt thanks to every member of my family who supported me and stood by me in my academic journey, and to everyone who wished me well and remembered me in their kind prayers".*

The researcher

## Study summary

*"This study aims to analyze the impact of using artificial intelligence technologies on the efficiency of operations in small and medium-sized enterprises (SMEs) in Riyadh. To achieve this, a quantitative analytical approach was employed, and questionnaires were distributed to managers and department heads in these companies. Data was collected through surveys and interviews with officials and employees in SMEs, and data analysis was conducted using statistical methods to assess the impact of AI usage on company operations.*

*The results indicate that the use of artificial intelligence contributes to improving the efficiency of operations in SMEs in Riyadh. Several benefits of using AI in these companies were identified, including increased productivity, improved product and service quality, and reduction of errors and operational failures. However, some challenges related to adopting smart technologies were identified, such as cost, training, and adapting to technological changes.*

*In light of these findings, several recommendations were presented, with the most important being that SMEs in Riyadh should consider using artificial intelligence technologies as a tool to enhance their operational efficiency. Adequate financial support and appropriate training should be provided for the successful implementation of these technologies. Additionally, challenges related to adapting to technological changes and ensuring compliance with data*

*protection laws and regulations should be taken into account.*

***Keywords:*** *artificial intelligence, small and medium-sized enterprises, operational efficiency, Riyadh, training".*

## "Chapter One

### General Framework and Previous Studies"

#### *Introduction*

*Artificial Intelligence (AI) is considered a fundamental driver of progress and growth. With the immense and rapid technological advancements and transformations witnessed in the world amidst the Fourth Industrial Revolution, AI is expected to be the primary engine for progress, growth, and prosperity in the coming years. AI is regarded as a driving force that contributes to improving processes and systems, developing smart solutions, and enabling technology to realize its full potential across various industries and sectors. In the context of rapid technological advancement and increasing competitive pressures, small and medium-sized enterprises (SMEs) in Riyadh have come to realize the importance of relying on AI technologies to enhance their operational efficiency and strengthen their competitiveness in the market. Riyadh is considered one of the most important economic cities in the Kingdom of Saudi Arabia, where SMEs constitute an essential part of the economic fabric and play a vital role in promoting economic growth and providing employment opportunities.*

*Evidence currently shows that the difference between a successful company and an unsuccessful one depends not only on the availability of financial resources but also on the presence of effective organizational practices that contribute to achieving positive interactions and synergy among various inputs. This leads to value addition, enhanced efficiency, and productivity. The term "small and*

*medium-sized enterprises" has become widely used recently, encompassing activities ranging from individual entrepreneurship to small establishments employing a certain number of workers. This term is not limited to private sector establishments, owners, entrepreneurs, and employees but also includes cooperatives and family or home-based production groups (Al-Asraj, 2007.)*

*The information revolution represents a vital tool in the modern age of globalization, where modern technologies contribute to profound and rapid transformations in communication dissemination. The information revolution overcomes technical, political, and geographical obstacles, enhances service development at remarkable rates, and possesses immense power. It is the main nerve of changes in all aspects of life in this age. The significance of the information revolution lies in its ability to facilitate communication and information exchange rapidly and on a wide scale. It provides easy and effective access for individuals and institutions to various information and resources, enhances cooperation and social interaction, boosts e-commerce, and achieves global integration. For example, small and medium-sized businesses in Riyadh benefit from the information revolution by using smart applications and software to improve their operations and expand their business scope (Maw ad, 2010).*

*Furthermore, small and medium-sized enterprises (SMEs) are considered a cornerstone of the global economy and play a crucial role in stimulating economic growth and providing employment opportunities. In the growing*

*business market in Riyadh, the Kingdom of Saudi Arabia is undergoing a comprehensive and ambitious transformation within the framework of Vision 2030. This vision aims to transform and diversify the Saudi economy, enhance innovation and technological development, and improve the quality of life for citizens. Among the vital aspects, that the vision seeks to develop and strengthen is the role of technology and artificial intelligence (AI) in enhancing the efficiency of the economic sector, including SMEs. The Kingdom of Saudi Arabia recognizes that SMEs play a decisive role in achieving sustainable economic development, providing employment opportunities, and fostering innovation. By adopting AI technologies and enhancing operational efficiency in these companies, increased productivity, improved company performance, and enhanced competitiveness in both local and global markets can be achieved (Vision 2030)*

*In recent decades, we have witnessed significant advancements in the field of artificial intelligence and machine learning technologies, offering remarkable capabilities to improve performance and achieve competitive superiority in business operations. AI is one of the most important technological innovations that can play a crucial role in enhancing operational efficiency in SMEs. Since information is produced from data processing and ultimately forms the information system, it becomes of paramount importance for management to achieve its objectives at all management levels, especially at the strategic management level. This is done by providing appropriate information about the*

*organization's activities and the environmental influences it faces, enabling management to rely more on analytical and conclusive methods rather than intuition, which requires management to guess when lacking necessary information (Al-Shawabkeh, 2017)*

*Considering the economic importance of SMEs and their role in the economic development process, and their relative advantages in the field of production and services, it is imperative to work on increasing the effectiveness of these institutions and overcoming all the difficulties they face to increase their role in the economic development process, especially as their failure rates are high, whether in developing or industrial economies.*

*The reasons for the failure of these institutions, despite their multiplicity, can be categorized into two groups: the first group is related to inappropriate financing, and the second group is related to inappropriate organization and management, which means that the manager or owner and the owners lack the necessary managerial and organizational skills and knowledge, in addition to the lack of necessary experience and expertise for business and its management (Shawi, 2010)*

*However, the business community in Riyadh faces multiple challenges in adopting artificial intelligence technologies, including cost, limited availability of expertise in this field, and concerns related to data security. Therefore, this research aims to analyze the impact of using artificial intelligence on the efficiency of operations in SMEs in Riyadh and identify the potential challenges*

*and opportunities that these companies may face in this context.*

*This study aims to analyze the impact of using artificial intelligence on the efficiency of operations in SMEs in Riyadh and explore how AI technologies can improve various aspects of operations in these companies, ranging from inventory management and resource planning to improving production processes and delivering services to customers.*

*The researcher hopes that this study, through its results and recommendations, will contribute to guiding decisions and policies that support the application of advanced technologies, such as artificial intelligence, in SMEs in the Kingdom of Saudi Arabia, and promote economic development, innovation, and the achievement of Vision 2030.*

### ***The study Problem.***

*The increasing focus on small and medium-sized enterprises (SMEs) reflects the growing need to provide necessary support to enhance their activity in the face of complex environmental conditions. Many companies have begun to increasingly use artificial intelligence (AI) technologies to improve consumer experience. SMEs serve as the backbone of the economy in many countries, facing numerous challenges in achieving efficiency and competitiveness. One of these challenges is the ability to improve production, management, and marketing processes to increase productivity and achieve company goals. Advanced AI technologies represent an important opportunity to enhance operational efficiency in SMEs. AI can contribute to significant improvements in planning, prediction, data analysis, and smart decision-making, leading to increased productivity, cost reduction, and improved product and service quality. However, SMEs face several challenges in adopting and implementing AI technologies, including limited financial resources, lack of knowledge and expertise in AI, and technical challenges related to the infrastructure and technology required for AI application.*

*Therefore, the problem statement of the study revolves around understanding and analyzing the impact of adopting AI technologies on operational efficiency in SMEs. Considering the impact of using artificial intelligence on operational efficiency in SMEs, the following problematic question can be posed: What is the impact of using artificial intelligence on operational efficiency in small and*

*medium-sized enterprises in Riyadh?*

***Study Questions:***

*1 .What is the importance of using AI technologies in improving operational efficiency in SMEs?*

*2 .What are the challenges facing SMEs in adopting and implementing AI technologies?*

*3 .How can the impact of using AI technologies on operational efficiency in SMEs be measured?*

*4 .What are the opportunities for SMEs to use AI technologies to improve operational efficiency?*

*5 .What are the expected effects of using AI technologies on production, marketing, and sales processes in SMEs in Riyadh?*

*6. What are the best practices and strategies that SMEs can follow to ensure success in adopting AI technologies?*

## **The importance of studying.**

*The importance of the study stems from the significance of the topic it addresses. Small and medium-sized enterprises (SMEs) represent a vital factor in the economy of countries, contributing significantly to job creation and economic growth. Therefore, understanding how to enhance organizational performance and productivity in these enterprises is crucial for fostering economic growth and improving social and economic conditions overall. On the other hand, the use of artificial intelligence (AI) in SMEs is essential to enhance operational efficiency and organizational performance, contributing to growth and sustainability. AI can improve production processes, inventory management, data analysis, customer experience, cost reduction, productivity enhancement, and provide new opportunities for innovation and development. Thus, the use of smart technology like AI can have a significant positive impact on SMEs' ability to compete in the market and grow in the long term. The significance of this study lies in the necessity to understand the impact of adopting AI technologies on operational efficiency in SMEs in Riyadh and to gain a deep understanding of the challenges and opportunities facing these companies in implementing and effectively leveraging modern technology. Below, we outline the theoretical and practical significance of this study.*

### ***Theoretical Significance.***

*-The study contributes to enriching scientific knowledge about the impact of AI technologies on SMEs, thus developing theories and concepts in the fields of*

*business management and information technology.*

*-The study provides a strong theoretical framework that can be used as a basis for future research in this field by analyzing the relationships and effects between various variables.*

***Practical Significance.***

*-The study provides useful insights for SMEs in Riyadh to identify opportunities for development and improvement in their operations using AI technologies, assisting managerial leadership in making informed strategic decisions regarding investment in modern technology.*

*- The study contributes to enhancing the competitiveness of SMEs in the local and international markets by improving operational efficiency and enhancing the quality of products and services, guiding government policies and economic support to encourage the adoption of AI technologies in SMEs, thereby contributing to sustainable economic development.*

## *Objectives of the study.*

- 1 .Analyzing the impact of using artificial intelligence technologies on operational efficiency in small and medium-sized companies in Riyadh.*
- 2 .Studying the factors influencing the success and failure of adopting artificial intelligence technologies in these companies.*
- 3 .Exploring the challenges and obstacles facing small and medium-sized companies in implementing artificial intelligence technologies.*
- 4 .Estimating the economic benefits and practical performance of adopting artificial intelligence technologies in small and medium-sized companies.*
- 5 .Identifying effective practices and strategies for applying artificial intelligence technologies to improve operational efficiency in small and medium-sized companies.*
- 6 .Providing a scientific and practical contribution to the field of management and information technology by enriching knowledge about the use of artificial intelligence technologies in small and medium-sized companies.*

### *Study hypotheses.*

*Based on the study's questions, the following hypotheses can be proposed:*

*1 .There is a statistically significant relationship between adopting artificial intelligence technologies and operational efficiency in small and medium-sized companies in the Kingdom of Saudi Arabia.*

*2 .There is a statistically significant relationship between technological and managerial challenges and the ability of small and medium-sized companies to adopt and implement artificial intelligence technologies.*

*3 .There is a statistically significant relationship between the level of knowledge and awareness of artificial intelligence among company owners and managers and their willingness to adopt and invest in these technologies.*

*4. There is a statistically significant relationship between adopting artificial intelligence technologies and improving the quality of products and services provided by small and medium-sized companies in the Kingdom of Saudi Arabia.*

### ***The limits of the study.***

***Objective Boundaries:*** The current study is limited to a single topic, which is the impact of using artificial intelligence on operational efficiency in small and medium-sized companies in Riyadh.

***Temporal Boundaries:*** The study was conducted during the second semester of the academic year 1445 AH, 2024 AD.

***Spatial Boundaries:*** Small and medium-sized companies and institutions in the city of Riyadh within the Kingdom of Saudi Arabia.

***Human Boundaries:*** The research tool was applied to a random sample of leaders, department managers, and heads of departments and offices in small and medium-sized companies in Riyadh, Saudi Arabia.

## *Terminology of study*

### *Artificial Intelligence (AI):*

*Artificial intelligence is a field of computer science aimed at developing computer systems capable of performing tasks that require human intelligence, such as learning, reasoning, and decision-making, using various techniques and methods such as machine learning, natural language processing, and artificial neural networks, with the goal of achieving performance similar to or better than that of humans. Several definitions of artificial intelligence have been proposed, including:*

*-It is the science of creating computer systems and programs capable of thinking in the same way as the human brain. It involves simulating human intelligence through complex computer systems. Modern artificial intelligence (AI) is a broad topic that uses advanced techniques to extract insights and perspectives from vast amounts of data. The basic principle behind it is training machines to learn and solve problems we deal with daily. The emergence of machine learning in the early 20th century accelerated the development of artificial intelligence. (Thilagavathy & Praveen Kumar, 2021)*

*-Artificial intelligence is a part of computer science aimed at designing intelligent systems that exhibit the same characteristics as human intelligence in behavior. It relies on the principle of mimicking formations that can describe objects, events, and processes using their qualitative properties, logical*

*relationships, and mathematical calculations. (Hussein & Ahmed, 2012)*

*-Grewal defines artificial intelligence as a mechanical simulation system that collects knowledge and information related to various sectors worldwide, processes it, and disseminates it for practical intelligence utilization. (Almuqiti, 2021)*

*-O Bien views artificial intelligence as a science and technology based on a number of cognitive fields such as computer science, mathematics, biology, philosophy, and engineering, which aims to develop computer functions to simulate human intelligence. (Nouri, 2012)*

### ***Operational Efficiency:***

*Operational efficiency is a term used to describe an organization or company's ability to achieve specified goals with the highest possible efficiency and effectiveness. Management researchers and thinkers have proposed various definitions of efficiency. One of the prominent definitions is provided by Peter F. Drucker, where he referred to efficiency as "doing things right." According to this definition, Peter F. Drucker focuses on the aspect of activities and inputs. (Roghanian et al, 2012)*

*The Asian Productivity Organization provides a similar definition of efficiency as "doing the right things at the right time and place, by qualified people." Efficiency is concerned with accomplishing work economically in terms of effort, time, labor, and money. (S. Simpas et al, 1981)*

*Sayed El-Harari defines efficiency as a concept that expresses the degree of*

*economy in the use of inputs. It is a relationship between the quantity of inputs and the quantity of outputs. Sayed El-Harari distinguishes between optimal and economic use of resources, where he sees that economic use leads to an increase or improvement in efficiency, while optimal resource use is a theoretical concept that represents the maximum attainable endpoint. (El-Harari, 1966)*

### ***Small and Medium Enterprises (SMEs)***

*The term "small projects" is a widely used term that has recently gained popularity. This term encompasses activities ranging from those undertaken by self-employed individuals or small establishments employing a certain number of workers. This term is not limited to private sector establishments, owners, business operators, and employees, but also includes cooperatives and family or home production groups. (Al-Asraj, 2007)*

*The definition and concept of small and medium enterprises vary from one country to another according to their capabilities and economic and social conditions, such as the degree of manufacturing, the nature of industrial production components and factors, the type of traditional craft industries existing before modern industry, population density, the availability and qualification of the workforce, the general level of wages and income, and other economic and social aspects that determine the characteristics and nature of the enterprises established therein. The definition varies according to the purpose, whether it is for statistical purposes, financial purposes, or any other purposes.*

*(Al-Asraj, 2007)*

*The World Bank adopts a definition of small enterprises as those employing up to 50 workers and with total assets and sales up to 3 million dollars, while medium-sized enterprises employ up to 300 workers and have total assets and sales up to 10 million dollars. (Meghana et al, 2005:2,3)*

***Performance Evaluation.***

*It is a series of activities related to a specific function, department, or unit that an employee or manager carries out to achieve a specific goal.*

*Performance is "the level at which the outputs of the organization are positioned after operations are conducted on its inputs. Performance is the output of activities and events that take place within the organization." (Idris & Al-Ghali, 2007)*

### ***Study Approach.***

*In this study, a descriptive-analytical approach will be followed alongside reviewing previous studies related to the research topic. Additionally, an analytical study will be conducted to survey the opinions of leaders and department managers related to small and medium enterprises (SMEs) in Riyadh, Saudi Arabia, in addition to the community. The research methodology will involve several steps summarized as follows.*

*1 .Review and collect data from studies and research papers related to the research field.*

*2 .Review previous experiences and practical and scientific studies of the researcher.*

*3 .Collect data through a questionnaire to survey the opinions of a group of department leaders and managers related to the research field.*

*4 .Monitor responses and statistically process them using appropriate statistical methods.*

*5 .Interpret and discuss the research results related to answering its questions, and provide recommendations and suggestions based on the research findings.*

*The aim is to explore the relationship between the study variables, which include:*

### ***Independent Variable:***

*-Adoption of artificial intelligence technologies in small and medium enterprises.*

### ***Dependent Variables:***

- 1 .Efficiency of operations in small and medium enterprises.*
- 2 .Challenges facing companies in adopting and implementing artificial intelligence technologies.*
- 3 .Available opportunities for companies to use artificial intelligence technologies.*
- 4 .Expected impacts of adopting artificial intelligence technologies on production, marketing, and sales operations.*
- 5 .Strategies and practices used to achieve success in adopting artificial intelligence technologies.*

### ***Data Collection Tool:***

*A questionnaire will be used as a data collection tool in this study. This questionnaire will target leaders and department managers in small and medium enterprises in Riyadh to understand and evaluate the impact of using artificial intelligence on operational efficiency in Saudi Arabia.*

### ***Study Population:***

*The study population comprises small and medium enterprises in Riyadh, Saudi Arabia, encompassing various sectors and industries, including manufacturing, services, and commerce. These companies can contribute differently to understanding and applying artificial intelligence technologies in SMEs.*

### ***Study Sample:***

*It is difficult for the researcher to reach all individuals concerned with the study to ask them questions and obtain the required answers regarding the problem to be solved. Therefore, resorting to the sampling method, which represents the original community, is inevitable to obtain a miniaturized picture of the general thinking among the institution's individuals.*

*A representative sample has been selected from various small and medium enterprises in Riyadh, Saudi Arabia, comprising a diverse group of participants such as leaders, executive managers, department heads, and experts in the field to ensure comprehensive representation of their opinions and experiences regarding the impact of using artificial intelligence on operational efficiency in these companies.*

## *The fourth chapter : General study conclusions and recommendations*

### *Conclusions.*

*Based on the results derived from the previous axes regarding the impact of using artificial intelligence in small and medium enterprises (SMEs), the following general conclusions can be drawn:*

*-There is a growing trend towards using artificial intelligence technologies in the daily operations of SMEs, with 77.5% of the companies confirming their usage.*

*-It appears that the use of artificial intelligence has contributed to improving operational efficiency and increasing productivity, as most companies agreed on this point.*

*-The use of smart technologies is considered essential for the success of companies in the current market and for enhancing their competitiveness, with significant recognition of the importance of artificial intelligence in this regard.*

*-The results show that the use of artificial intelligence has led to enhancing the customer experience with the company, which is crucial for the success of companies and maintaining their customer base.*

*-However, there are challenges facing companies in adopting smart technologies, such as financial resource constraints, technical skills shortages, lack of awareness of the benefits of artificial intelligence, and fear of job loss due to its implementation.*

*-The results indicate that artificial intelligence will be an indispensable part of the future of SMEs, reflecting confidence in their transformative capabilities and technological advancement.*

*Based on this, it can be said that the use of artificial intelligence and smart technologies is a critical factor in the success of SMEs, with specific challenges that need to be overcome to fully realize the benefits of artificial intelligence for small and medium enterprises.*

## **Conclusion.**

*In conclusion, artificial intelligence is not just a new technology; it is a transformative factor that can change the way companies operate and think, contributing to their success and prosperity in the market. By exploring the impact of artificial intelligence usage on small and medium enterprises (SMEs) through data analysis and the results presented in the study, important conclusions were reached regarding the benefits and challenges facing these companies in adopting smart technologies.*

*The results have shown that the use of smart technologies is a critical factor in improving operational efficiency, increasing employee productivity, reducing operational costs, and enhancing customer experience. The study also demonstrated that smart technologies and artificial intelligence contribute to enhancing the competitiveness of SMEs in the market and achieving success.*

*However, despite the numerous advantages achieved by SMEs in using artificial intelligence, the study also revealed specific challenges facing these companies in adopting artificial intelligence and smart technologies, such as financial resource constraints, technical skills shortages, lack of awareness of the benefits of artificial intelligence, and fear of job loss due to its implementation.*

*Based on the results obtained, it can be considered that the transition to using smart technologies, including artificial intelligence, as an integral part of the business strategy for SMEs in the future is essential. It represents a significant opportunity to improve operational efficiency in SMEs in Riyadh, supporting*

*their operations and enhancing their overall performance.*

## ***Recommendations:***

*Based on the conclusions drawn from this study, the researcher is pleased to present some recommendations and suggestions that can assist decision-makers within small and medium-sized enterprises (SMEs) in adopting artificial intelligence usage and maximizing the benefits of smart technologies, including:*

*1 .Allocate sufficient financial resources for developing and implementing artificial intelligence projects, including costs for training, development, information technology, and investing in analytics infrastructure.*

*2 .SMEs should prioritize training and developing the skills of their employees to effectively deal with smart technologies through tailored training programs.*

*3 .Implement procedures to ensure transparency and accountability in the use of smart technologies and artificial intelligence, contributing to building trust with customers and employees.*

*4 .Increase awareness of the benefits and applications of artificial intelligence within SMEs through awareness campaigns and educational programs.*

*5 .Encourage SMEs to innovate new uses for artificial intelligence in their operations, and encourage experimentation and learning from successful experiences.*

*6 .SMEs can benefit from collaborating with larger companies, universities, or research institutions to obtain support and additional resources in the field of artificial intelligence.*

*7 .SMEs should provide mechanisms for monitoring and evaluating the*

*performance of artificial intelligence usage.*

*8. Finally, the researcher recommends conducting further studies and research on the importance and impact of artificial intelligence usage to expand understanding of these effects, identify more opportunities and challenges, and better understand how companies adopt artificial intelligence technologies and use them effectively to improve business performance and achieve success in the market.*

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.Dear Sirs and Madams

.Greetings

I am conducting a study entitled "The Impact of Artificial Intelligence Usage on Operational Efficiency in Small and Medium-Sized Enterprises (SMEs) in Riyadh." This study is part of the requirements for obtaining a Master's degree .[in [Your Field of Study] from [Your University

Recognizing the value of scientific research and its importance and relevance to real-world issues, and considering that the topic is related to your institution, which represents one of the SMEs in Riyadh, Saudi Arabia, the success of this study depends on your contribution by carefully reading and .responding to its sections by marking (√) in the appropriate box

I would like to express my gratitude in advance for your appreciation of the importance of this study and your cooperation in providing responses. Please be informed that the information provided in the questionnaire will be used solely for scientific research purposes and will be treated with utmost

.confidentiality

**.Accept my sincere regards and appreciation**

Requester:

Email:

**Personal Information:**

1 .Gender:

- Male
  - Female
- 

**2 .Educational Qualification:**

- Diploma
  - Bachelor's Degree
  - Postgraduate Studies
- 

**3 .Age:**

- Under 25 years old
  - 25 - under 30 years old
  - 30 - under 35 years old
  - 35 - under 40 years old
  - 40 - years old and above
- 

**4 .Years of Experience:**

5 - 0 - years

10 - 6 - years

15 - 11 - years

20 - 16 - years

- More than 20 years

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**5 Job Level.**

- Senior Management

- Middle Management

- Executive Management

## Survey questions

The first axis: The impact of the use of artificial intelligence on the company's operations						
Strongly Disagree	I do not agree	neutral	I agree	I totally agree	Phrase	M
					Does your company use AI technologies in its daily operations?	1
					Has the use of artificial intelligence contributed to improving the efficiency of company operations?	2
					Is the use of artificial intelligence essential to your company's success in today's market?	3
					Is there an improvement in the accuracy of decisions thanks to the use of artificial intelligence?	4
					Has the use of artificial intelligence contributed to reducing your company's operational costs?	5
					Using artificial intelligence has increased your	6

					company's ability to compete in the local market?	
					Has the use of AI improved customers' experience with your company?	7
					Is there an increase in productivity among company employees thanks to artificial intelligence technologies?	8
					Artificial Intelligence will be an indispensable part of the future of SMEs?	9

The second axis: Challenges related to the use of artificial intelligence in small and medium-sized companies

Strongly Disagree	I do not agree	neutral	I agree	I totally agree	Phrase	M
					Does your company use procedures to protect customer data and confidential information when using AI technologies?	1
					Does your company use procedures to ensure transparency and accountability in the use of AI technologies?	2
					Is the training and development necessary to adopt smart technologies sufficiently available to SMEs?	3
					Is there a greater trend towards using smart technologies in SMEs in the future?	4
					Is lack of financial resources a major challenge in adopting AI	5

					technologies?	
					Is the lack of technical skills an obstacle to implementing artificial intelligence projects in your company?	6
					Is lack of awareness of the benefits of artificial intelligence considered an obstacle to adopting these technologies in SMEs?	7
					Is fear of job losses due to artificial intelligence affecting companies' willingness to adopt these technologies?	8