

Protection of Small-Scale Enterprises In The Era Of Artificial Intelligence For Improved Profitability In Rivers State

By

Dr. Bright, Ikechukwu Bethel
Department of Educational Psychology, Guidance and Counselling,
Faculty of Education, University of Port Harcourt
brightikechukwu22@gmail.com,
08033380312

Agbo Emmanuel Ned Ph. D
Department of Educational Management,
Faculty of Education, University of Port Harcourt.
talk2emmanuelagbo@gmail.com,
08037065134

&

IHEBOM, Bartholomew Ph. D
Teacher Development Department,
Rivers State Universal Basic Education Board
Port Harcourt.
ihebombartholomew@gmail.com ,
08038703816.

Abstract

Catching up with the transformation caused by technological advancement has been one of the major challenges of small-scale enterprises, and the advent of artificial intelligence further exacerbates this. Protecting these businesses in this era is vital as they contribute significantly to economic development. This study examines the protection of small-scale enterprises in the era of artificial intelligence for improved profitability in Rivers State. Three research questions and corresponding hypotheses were formulated to guide the study. The study adopted a survey design with a target population of 4,090 registered SMEs in Rivers State, out of which 364 SMEs were sampled through a snowballing sampling technique. The instrument deployed for data collection was a 15-item questionnaire named “Protection of Small Scale Enterprises in the Era of Artificial Intelligence for Improved Profitability Questionnaire” (PSSEEAIIPQ). It was validated both in face and content by three experts, consisting of one Educational Management lecturer and one Measurement and Evaluation expert from the Department of Educational Psychology, Guidance, and Counselling. Also, one Economist at the University of Port Harcourt. The reliability of the questionnaire was estimated using Cronbach's alpha statistic as 0.80. Out of the 364 copies of the questionnaire administered, 333 copies, representing 91.5,% were successfully retrieved. The research questions raised were answered using mean and standard deviation, while z-test statistics were used to test the hypotheses at a 0.05 level of significance. The study found that the effects of artificial intelligence on the profitability of small-scale enterprises were that it improved business

efficiency and reduced the cost of doing business. The challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability included financial constraints for massive technological transformation and a lack of enabling digital laws. The ways of protecting small-scale enterprises against the pitfalls of artificial intelligence included a partnership between business operators and AI experts and adequate legislation. Based on the outcome of the study, it was recommended that the government should make laws to protect small enterprises from harsh business competition and conditions.

Keywords: Artificial Intelligence, Business, Small Scale Enterprises, Technology, Profitability,

Introduction

Small and medium-sized enterprises (SMEs) serve as critical drivers of economic growth, particularly within local communities. They play a significant role in generating employment and providing economic opportunities for citizens (Bandari, 2019). These enterprises contribute to the local economy and often help alleviate unemployment, providing a stable source of income for individuals. In addition to their role in job creation, SMEs support the diversification of products and services within the marketplace, allowing for greater economic resilience. However, the operation and survival of SMEs are not without challenges. These include issues such as limited resources, lack of technological infrastructure, and difficulties in competing with larger organizations. In the context of rapid digitalization, SMEs face pressure to modernize their operations to remain competitive and efficient. The advent of digital technologies, particularly Artificial Intelligence (AI), offers new opportunities for overcoming these challenges and improving profitability.

The role of AI in business operations has expanded significantly in recent years. AI technologies such as machine learning, natural language processing, and data analytics are transforming business strategies and processes across various industries (Mathagu, 2024). The implementation of AI can lead to increased operational efficiency, enhanced decision-making, and more personalized customer experiences. AI can also automate mundane tasks, allowing human workers to focus on more strategic functions, thus improving overall productivity. The Malaysian government, for example, has highlighted the importance of AI skills development among SMEs, seeing AI as a strategic tool for fostering economic development (Bala *et al.*, 2024). This emphasis on AI training underlines the growing recognition of AI as a valuable asset for businesses of all sizes, including small and medium enterprises.

In the era of AI, SMEs can leverage these technologies not only to improve their efficiency but also to protect their operations. AI offers tools for optimizing supply chains, reducing waste, and enhancing customer relationships. For instance, AI-driven predictive analytics can enable SMEs to forecast demand more accurately, ensuring that they are better prepared for market fluctuations. Furthermore, AI can help SMEs protect against cybersecurity threats by using machine learning algorithms to detect and respond to potential risks in real-time. Bala *et al.* (2024) highlighted that AI can improve customer service, enhance product offerings, and optimize business processes. By streamlining operations, SMEs can reduce operational risks, leading to greater stability and protection against unexpected economic shocks or market downturns. AI's role in protecting SMEs goes beyond risk management, as it can also provide a competitive edge, allowing smaller businesses to operate at the same level of efficiency and sophistication as larger counterparts.

One of the most compelling reasons for SMEs to adopt AI is its potential to improve profitability. AI technologies can reduce costs by automating repetitive tasks, thereby lowering the need for human labor. Furthermore, AI can streamline workflows, leading to more efficient processes and faster turnaround times. As noted by Ghobakhloo and Ching (2019), AI offers significant potential for improving operational performance by automating routine functions such as inventory management, customer service, and sales forecasting. In addition to cost reduction, AI can enhance customer targeting and personalized marketing strategies, which can directly boost sales. For instance, AI algorithms can analyze consumer data to predict preferences, enabling businesses to offer tailored products or services. This not only improves customer satisfaction but also increases customer retention, leading to higher long-term profitability. Rajpurkar *et al.* (2022) emphasized that AI technologies, regardless of the sector, can bring about significant improvements in efficiency and innovation, directly contributing to bottom-line growth.

Despite the advantages of AI, there are several barriers to adoption for SMEs. One significant challenge is the substantial upfront investment required to implement AI systems, both in terms of hardware and software (Nóbrega *et al.*, 2023). Additionally, the technical complexity of AI technologies requires ongoing training and skill development among employees. Johnson (2024) pointed out that continuous employee training is essential for fostering a culture of improvement and ensuring that staff members can effectively use AI tools to enhance business operations.

Another barrier is the potential resistance to change. Many small business owners may lack awareness of the benefits of AI, or they may be hesitant to adopt new technologies due to fears of high costs or disruption to existing processes. Furthermore, SMEs may face difficulties in integrating AI systems with their current technologies, leading to operational inefficiencies during the transition period.

Some scholars have investigated how small-scale enterprises can navigate the uphill of this new experience. Schönberger (2023) explored the use of AI in SMEs, specifically focusing on the applications and challenges faced by German SMEs. The study employed a quantitative research approach and used a standardized questionnaire for data collection. The findings identified key AI applications, such as virtual assistants, recommendation systems, and machine learning, which are crucial for improving productivity and decision-making. The study highlighted that AI applications led to significant benefits, including enhanced efficiency, productivity, and improved decision-making capabilities. However, the study also pointed out several challenges, such as privacy concerns and the need for specialized skills, which can impede the smooth integration of AI in SMEs. These findings underscore the importance of addressing both the advantages and obstacles of AI to ensure successful adoption and utilization in small businesses.

Mathagu (2024) also conducted a critical empirical analysis of AI in SMEs, examining the key factors influencing AI adoption. The study surveyed 413 respondents and used structural equation modelling to analyze the data. The findings revealed that the most critical factors influencing AI adoption decisions in SMEs were regulations, perceived relative advantage, management support, technology infrastructure, and resources. These factors were found to play significant roles in the adoption process. Interestingly, the study also revealed that complexity was not a significant factor in the adoption decisions, indicating that SMEs may not find AI adoption overly complex when the necessary infrastructure and support are in place. This suggests that focusing on regulatory frameworks, resource allocation, and management backing may be more effective than addressing perceived complexity.

Similarly, Uzoamaka *et al.* (2025) investigated the impact of AI on the sustainability and operational efficiency of SMEs in South-East Nigeria. The study adopted a descriptive research design, with a sample of 379 SMEs drawn from a population of over 27,000 SMEs. Data were collected through a structured questionnaire and analysed using simple regression. The study found

that machine learning had a significant positive impact on the operational efficiency of SMEs in the region. The findings indicated that machine learning technologies help improve business processes, optimize operations, and contribute to greater sustainability. This underscores the potential of AI, specifically machine learning, to drive efficiency improvements and sustainability initiatives in SMEs, particularly in emerging markets like South-East Nigeria.

On their part, Udeogu and Okoye (2024) focused on the role of AI in the competitive advantage of Micro, Small, and Medium Enterprises (MSMEs) in Anambra State, Nigeria. The study used a survey research design, with a sample of 301 firms drawn from a population of 1,399 MSMEs. The data were analysed using both descriptive and inferential statistics. The study found a statistically significant positive relationship between data-driven targeted online adverts and increased quality lead generation for MSMEs ($r = .922$, $p\text{-value} < 0.05$). This result emphasizes that AI-powered marketing strategies, such as targeted advertising, can significantly enhance lead generation and improve competitive advantage for MSMEs. The findings highlight the potential for AI to improve the marketing capabilities of small businesses, providing them with a competitive edge in the digital economy.

Aim and Objectives of the Study

The study aimed to protect small-scale enterprises in the era of artificial intelligence for improved profitability in Rivers State. In specific terms, the objectives of the study were to:

1. determine the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State.
2. ascertain the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State.
3. Examine the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State.

Research Questions

The research questions formulated to guide this study are as follows:

1. What are the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State?

2. What are the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State?
3. What are the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State?

Hypotheses

The following hypotheses were tested using a z-test at a 0.05 level of significance:

1. There is no significant difference between the mean ratings of experienced and less experienced business owners on the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State.
2. There is no significant difference between the mean ratings of experienced and less experienced business owners on the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State.
3. There is no significant difference between the mean ratings of experienced and less experienced business owners on the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State.

Methodology

The study adopted a survey design that was descriptive as it intended to interrogate a situation that is prevailing. The target population of the study was 4,090 registered SMEs in Rivers State, from which 364 SMEs were drawn as a sample using the snowballing sampling technique. The sample size was calculated using the Taro Yamane formula for the estimation of sample size from a given population. The instrument employed for the gathering of data was a 15 item questionnaire tagged “Protection of Small Scale Enterprises in the Era of Artificial Intelligence for Improved Profitability Questionnaire” (PSSEAIIPQ) and it had two sections named Section A for the collection of respondents’ personal data and Section B which had the questionnaire items structured along the line of a four point modified Likert scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) with assigned values of 4, 3, 2 and 1 with an average score of 2.50 which was derived as the criterion mean score for deciding the aggregate of the assigned scores. Face and content validities of the instrument were determined by three experts, consisting of one Educational Management lecturer and one Measurement and Evaluation expert from the Department of Educational Psychology, Guidance, and Counselling. They also included

one Economist at the University of Port Harcourt. The reliability of the instrument was calculated using Cronbach's alpha statistics with an index of 1. 0.80. Out of the 364 copies of the questionnaire administered, 333 copies representing 91.5% were properly filled, returned, and used for analysis (149 experienced and 184 Less experienced). Those experienced are those who have been in business for over five years. The research questions raised were answered using mean and standard deviation, while the z-test statistics were used to test the hypotheses at a 0.05 level of significance.

Results

Answer to Research Questions

Research Question One: What are the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State?

Table 1: Mean and Standard Deviation Scores on the Effects of Artificial Intelligence on the Profitability of Small-Scale Enterprises in Rivers State

S/No	Items	Experienced n=149		Less Experienced n=184		Mean Set	
		Mean X ₁	SD	Mean X ₂	SD	X ₁ X ₂	Decision
1	There is improved business efficiency for profit maximization	2.84	0.74	2.58	0.85	2.71	Agree
2	The cost of doing business is significantly reduced	2.76	0.82	2.60	0.83	2.68	Agree
3	Improved decision-making process for quicker turnover	2.93	0.71	2.80	0.75	2.87	Agree
4	Personalized marketing strategies are developed for improved returns	2.82	0.75	2.65	0.81	2.74	Agree
5	Automation of repetitive business tasks to improve business traffic	2.95	0.70	2.83	0.74	2.89	Agree
	Average	2.86	0.74	2.69	0.80	2.78	Agree

Table 1 reveals that the effects of artificial intelligence on the profitability of small-scale enterprises were that it improved business efficiency, reduced the cost of doing business, improves

decision making process, enhances personalized marketing strategies. It also improves automation of repetitive business tasks.

Research Question Two: What are the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State?

Table 2: Mean and Standard Deviation Scores on the Challenges Faced by Small-Scale Enterprises in the Adoption of Artificial Intelligence for Improved Profitability in Rivers State

S/No	Items	Experienced n=149		Less Experienced n=184		Mean Set	
		Mean \bar{X}_1	SD	Mean \bar{X}_2	SD	\bar{X}	Decision
6	Small businesses lack the requisite technological competencies	2.87	0.73	2.82	0.74	2.85	Agree
7	Inadequate access to improved AI tools	2.89	0.72	2.91	0.70	2.90	Agree
8	Financial constraints for massive technological transformation	2.92	0.70	2.96	0.68	2.94	Agree
9	Lack of enabling laws to integrate small businesses into the digital space	2.47	0.98	2.74	0.79	2.61	Agree
10	Resistance to change from business operators	2.45	0.99	2.45	1.02	2.45	Disagree
	Average	2.72	0.82	2.78	0.79	2.75	Agree

Table 2 established that the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability included a lack of requisite technological competencies, inadequate access to AI tools, and financial constraints for massive technological transformation. Also, there was a lack of enabling digital laws. They, however, disagreed that resistance to change among business operators was a challenge to their adoption of artificial intelligence for improved profitability.

Research Question Three: What are the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State?

Table 3: Mean and Standard Deviation Scores on the Ways of Protecting Small-Scale Enterprises Against the Pitfalls of Artificial Intelligence for Improved Productivity in Rivers State

S/No	Items	Experienced n=149		Less Experienced n=184		Mean Set	
		Mean \bar{X}_1	SD	Mean \bar{X}_2	SD	\bar{X}	Decision
11	Partnership between business operators and AI experts	2.90	0.72	2.84	0.74	2.87	Agree
12	Engaging in need-based planning	2.89	0.73	2.93	0.69	2.91	Agree
13	Adequate legislation that will protect small businesses against digital bullying	2.83	0.77	2.80	0.78	2.82	Agree
14	Sensitization and training of small businesses through mass media	2.94	0.69	2.98	0.65	2.96	Agree
15	Establishing stronger business associations to protect interest of small businesses	2.85	0.76	2.96	0.66	2.91	Agree
	Average	2.88	0.73	2.90	0.70	2.89	Agree

Table 3 points out that the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence, which can affect their profitability included partnership between business operators and AI experts, engaging in need-based planning, adequate legislation, sensitization, and training. Also, establishing stronger business associations.

Test of Hypotheses

Hypothesis One: There is no significant difference between the mean ratings of experienced and less experienced business owners on the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State.

Table 4: z-test Analysis of No Significant Difference Between the Mean Ratings of Experienced and Less Experienced Business Owners on the Effects of Artificial Intelligence on the Profitability of Small-Scale Enterprises in Rivers State

Variable	n	Mean	SD	df	z-cal.	z-crit.	Level of Significance	Decision
Experienced	149	2.86	0.74	331	2.01	1.96	0.05	Rejected
Less Experienced	184	2.69	0.80					

Table 4 shows that with a z-cal. value of 2.01, which was more than the value of z-crit. of 1.96, the null hypothesis was rejected, and this means that there was a significant difference between the mean ratings of experienced and less experienced business owners on the effects of artificial intelligence on the profitability of small-scale enterprises in Rivers State.

Hypothesis Two: There is no significant difference between the mean ratings of experienced and less experienced business owners on the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State.

Table 5: z-test Analysis of No Significant Difference Between the Mean Ratings of Experienced and Less Experienced Business Owners on the Challenges Faced by Small Scale Enterprises in the Adoption of Artificial Intelligence for Improved Profitability in Rivers State

Variable	n	Mean	SD	df	z-cal.	z-crit.	Level of Significance	Decision
Experienced	149	2.72	0.82	331	0.67	1.96	0.05	Not Rejected
Less Experienced	184	2.78	0.79					

Table 5 reveals that with a z-cal. value of 0.67, which was more than the value of z-crit. of 1.96, the null hypothesis was rejected, and this means that there was no significant difference between the mean ratings of experienced and less experienced business owners on the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability in Rivers State.

Hypothesis Three: There is no significant difference between the mean ratings of experienced and less experienced business owners on the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State.

Table 6: z-test Analysis of No Significant Difference Between the Mean Ratings of Experienced and Less Experienced Business Owners on the Ways of Protecting Small Scale Enterprises Against the Pitfalls of Artificial Intelligence for Improved Productivity in Rivers State

Variable	n	Mean	SD	df	z-cal.	z-crit.	Level of Significance	Decision
Experienced	149	2.88	0.73	331	0.25	1.96	0.05	Not Rejected
Less Experienced	184	2.90	0.70					

Table 6 points out that with a z-cal. value of 0.25, which was more than the value of z-crit. With a p-value of 1.96, the null hypothesis was rejected, and this means that there was no significant difference between the mean ratings of experienced and less experienced business owners on the ways of protecting small-scale enterprises against the pitfalls of artificial intelligence for improved productivity in Rivers State.

Discussion of Findings

The result of the study showed that the effects of artificial intelligence on the profitability of small-scale enterprises were that it improved business efficiency, reduced the cost of doing business, improves decision making process, enhances personalized marketing strategies. It also improves automation of repetitive business tasks. This agrees with the position of Schönberger (2023), who stated that AI serves the role of a virtual assistant, which hastens the process of decision-making. Udeogu and Okoye (2024) also alluded to the fact that AI can be used for marketing, which promotes competitive advantage. Similarly, the challenges faced by small-scale enterprises in the adoption of artificial intelligence for improved profitability included a lack of requisite technological competencies, inadequate access to AI tools, and financial constraints for massive technological transformation. They also faced a lack of enabling digital laws. This aligns with the position of Mathagu (2024), who reported that the shortage of legislation was one of the major problems that businesses face in this era. They, however, disagreed that resistance to change among

business operators was a challenge to their adoption of artificial intelligence for improved profitability. The ways of protecting small-scale enterprises against the pitfalls of artificial intelligence, which can affect their profitability, included partnership between business operators and AI experts, engaging in need-based planning, adequate legislation, sensitization, and training. They also included establishing stronger business associations.

In the findings of the study, both the experienced and less experienced respondents agree that small businesses lack the necessary technological skills and competencies for AI adoption. It was identified by the respondents that this is still a significant barrier to their profitability. However, the experienced business owners perceive this issue slightly more strongly than the less experienced respondents, but they both agree that overcoming this barrier is crucial for business success in the digital age.

The issue of inadequate access to AI tools was also identified as a major barrier. This issue was highly rated, indicating a strong agreement across both categories of respondents. The less experienced group rated this challenge marginally higher, but the business owners both agree on the importance of access to advanced technological tools like AI to boost business growth and competitiveness. This suggests that many small businesses, regardless of experience, face similar barriers in accessing and utilizing AI tools.

Furthermore, the experienced and less experienced business owners both highlighted financial constraints as a primary obstacle to adopting new technologies. There are technologies that small business owners can deploy for their business (Uzoamaka *et al.*, 2025), but finance remains a challenge. There was a clear agreement that small businesses struggle to allocate resources for substantial technological transformations. The less experienced group rated this factor slightly more highly, indicating a greater perception of financial challenges in this group than the other. This finding is critical, as it underscores the financial limitations that small businesses often face in pursuing digital innovations. The lack of enabling laws to protect small businesses was also alluded to by the respondents, but they disagreed that business owners were resistant to change in adopting emerging technologies for their business.

The study showed that the respondents agreed on the importance of partnerships between business operators and AI experts. Both the experienced and less experienced business owners recognize

the value of expert collaboration in facilitating digital transformation. The business owners also recognize the need for tailored strategies to address specific technological and financial challenges they face. The less experienced business owners seem to place greater emphasis on planning as a means to overcome challenges when compared to the experienced business owners.

Furthermore, both groups agree that adequate legislation is necessary to protect small businesses against digital threats like digital bullying. Similarly, one of the strongest points of agreement was on the importance of sensitization and training for small business owners, particularly through mass media. The business owners both recognized the importance of education and awareness campaigns to help small businesses understand and adopt digital tools and technologies. They also pointed out the need for the existence of stronger business associations as a way forward.

Conclusion

It was concluded from the findings of the study that the emergence of AI provides some benefits that can enhance the profitability of small-scale businesses. Less experienced owners are affected differently from experienced owners by the emergence of AI and how it is affecting their profitability. However, these businesses lack the required capital and technical know-how to integrate these technologies, and this is stifling the profitability prospects of these businesses as the world of technology and AI continues to expand.

Recommendations

The recommendations made from the findings of the study were as follows:

1. Small business operators must engage in rigorous personal development exercises, especially in the area of AI integration into their businesses, as this will enlighten them on how they can take advantage of this technology to boost their profitability.
2. The government needs to make laws that will ensure that small and emerging businesses benefit from technological assistance through the interventions provided by the Ministry of Science and Technology and other related agencies. This will enable these small businesses to keep abreast of global trends.
3. Small-scale businesses need to create formidable unions and associations that will bring them abreast with modern technological development. They should also help to interface

with other critical business stakeholders in the face of stiff competition with larger businesses in this era of AI. This can affect their profitability.

References

- Bala, U., Hamza, A., & Lawal, A. M. (2024). Artificial intelligence for small and medium-scale enterprises (SMES) in Nigeria: Highlighting key applications (APPs), benefits and challenges. *International Journal of Business & Law Research*, 12(3), 100-104
- Bandari, V. (2019). The impact of Artificial Intelligence on the revenue growth of small businesses in developing countries: An empirical study. *Reviews of Contemporary Business Analytics*, 2(1), 33-44
- Ghobakhloo, M., & Ching, N. T. (2019). Adoption of digital technologies of smart manufacturing in SMEs: *Journal of Industrial Information Integration*, 16, 100107
- Johnson, B. (2024). The impact of training on SME Performance: *International Journal of Small Business and Enterprise Development*, 31(2), 123-138
- Mathagu, S. W. (2024). Artificial intelligence in small and medium enterprises: An empirical analysis of critical factors. *Premier Journal of Science*, 1, 100009
- Muller, P. Devnani, S., Ladher, R., Cannings, J., Murphy, E., Robin, N., Ramos, S., Aranda, F., Gorgels, S., Priem, M., Smid, S., Unlu-Bohn, N., Lefebvre, V., Frizis, I., & Hope, K. (2021). *Annual report on European SMEs 2020/2021: Digitalization of SMEs*. <https://data.europa.eu/doi/10.2826/120209>
- Nobrega, V., Costa, R. L. D., Gonçalves, R., Dias, A., Pereira, L., & Dorner, K. (2023). The impact of artificial intelligence in accounting: Application in SMEs. *International Journal of Electronic Finance*, 12(2), 192-214
- Rajpurkar, P., Chen, E., Banerjee, O., & Topol, E. J. (2022). AI in health and medicine: *Nature Medicine*, 28(1), 31-38
- Schönberger, M. (2023). Artificial intelligence for small and medium sized enterprises: Identifying key applications and challenges. *Journal of Business Management*, 21, 89-112
- Udeogu, A. C., & Okoye, I. E. (2024). Artificial intelligence and competitive advantage of micro, small and medium enterprises (MSMEs) in Anambra State. *Cross Current International Journal of Economics Management and Media Studies*, 6(1), 1-9
- Uzoamaka, N. P., Eneh, O. M., & Anyahara, I. O. (2025). The impact of artificial intelligence on sustainability and operational efficiency of small and medium scale businesses in South-East, Nigeria: *European Journal of Research and Reflection in Management Sciences*, 13(1), 1-13
- Zhang, Y., Zuo, N., He, W., Li, S., & Yu, L. (2021). Stock market liberalization and corporate green innovation: Evidence from China. *International Journal of Environmental Research and Public Health*, 18(7), 1-22