

# ISRG Journal of Arts, Humanities and Social Sciences (ISRGJAHSS)



**ISRG PUBLISHERS**

Abbreviated Key Title: ISRG J Arts Humanit Soc Sci

**ISSN: 2583-7672 (Online)**

Journal homepage: <https://isrgpublishers.com/isrgjahss>

Volume – IV Issue - II (March – April) 2026

Frequency: Bimonthly



## ARTIFICIAL INTELLIGENCE IN CUSTOMER EXPERIENCE MANAGEMENT

**DR SHAIBU, OGWUCHE GABRIEL<sup>1</sup>, DR CHINWE C. EBENEZER-NWOKEJI<sup>2</sup>, DR NTAMU E. ABUA<sup>3</sup>**

<sup>1</sup> DEPARTMENT OF BUSINESS EDUCATION, ALVAN IKOKU FEDERAL UNIVERSITY OF EDUCATION, OWERRI, IMO STATE, NIGERIA.

<sup>2</sup> DEPARTMENT OF OFFICE TECHNOLOGY AND MANAGEMENT, IMO STATE POLYTECHNIC, OMUMA, NIGERIA

<sup>3</sup> INSTITUTE OF HEALTH SCIENCE, RESEARCH AND ADMINISTRATION, OBUDU, CROSS RIVER, NIGERIA

| **Received:** 01.04.2026 | **Accepted:** 06.04.2026 | **Published:** 13.04.2026

**\*Corresponding author:** DR SHAIBU, OGWUCHE GABRIEL

### Abstract

*The rapid adoption of Artificial Intelligence (AI) is transforming Customer Experience Management (CEM) globally by enabling firms to enhance responsiveness, personalize interactions, and deliver seamless services. However, the effective use of AI in CEM among organizations in South-East Nigeria remains underexplored. This study investigates the impact of AI on customer experience management, focusing specifically on responsiveness and personalization in customer interactions. A cross-sectional survey research design was employed, with data collected from 200 employees and managers across banks, e-commerce platforms, and SMEs using a structured questionnaire titled Artificial Intelligence in Customer Experience Management Index (AICEMI), validated with a reliability coefficient of 0.86. Data were analyzed using correlation analysis at a 0.05 level of significance. Findings reveal that AI significantly enhances responsiveness and personalization, enabling organizations to respond promptly to customer inquiries and tailor experiences to individual preferences. The study concludes that AI is a critical enabler of effective customer experience management, operational efficiency, and competitive advantage. It is recommended that organizations adopt AI tools for real-time responsiveness and leverage AI-driven personalization to strengthen customer engagement, satisfaction, and loyalty.*

**Keywords:** Artificial Intelligence, Customer Experience Management, Responsiveness, Personalization, Customer Satisfaction, Digital Innovation.

## Introduction

In the contemporary digital economy, Artificial Intelligence (AI) has emerged as a transformative force in how businesses manage customer interactions, expectations, and satisfaction. Customer experience management (CEM) refers to the processes, technologies, and strategies that organizations use to understand, design, and respond to customer needs at every touchpoint of the customer journey (Lemon & Verhoef, 2016). With the proliferation of digital channels and heightened customer expectations, companies are increasingly turning to AI technologies such as machine learning, natural language processing, chatbots, sentiment analysis, and predictive analytics to deliver personalized, efficient, and seamless customer experiences.

AI in CEM enables organizations to collect and analyze large volumes of customer data in real time, identify patterns in behavior, predict future preferences, and automate interactions that traditionally required human intervention (Rust & Huang, 2021). According to Verhoef et al. (2021), AI systems can enhance customer engagement by tailoring responses, recommending products, and resolving issues with speed and accuracy. These capabilities allow businesses to remain competitive, build stronger customer relationships, and improve long-term loyalty.

In practice, AI applications such as virtual assistants, intelligent recommendation engines, voice and text analytics, and automated feedback systems help firms understand customer sentiments, reduce response time, and optimize service delivery (Kumar, Dixit, Javalgi, and Dass, 2023). For example, chatbots powered by natural language processing can handle routine inquiries 24/7, while predictive models anticipate customer churn and enable proactive retention strategies. The integration of AI with CEM not only streamlines operational processes but also deepens customer understanding and fosters emotionally resonant experiences.

Despite its potential, the adoption of AI in customer experience management is not without challenges. Organizations may struggle with data privacy concerns, integration of AI tools into existing systems, and talent gaps in analytics and technology implementation (Wamba-Taguimdje, Fosso Wamba, Kala Kamdjoug, and Tchatchouang Wanko, 2020). Furthermore, inadequate infrastructure and resistance to change can undermine the effective use of AI, particularly in developing economies where digital maturity varies widely. This study therefore seeks to investigate the impact of artificial intelligence on customer experience management, with a view to providing actionable insights into how AI enhances customer interactions, satisfaction, and loyalty.

## Statement of the Problem

Customer experience has become a primary differentiator for businesses in both local and global markets. However, many organizations continue to face significant challenges in understanding customer needs, responding swiftly to inquiries, and delivering consistent service across multiple platforms. Traditional customer relationship strategies often rely on manual processes and subjective interpretations of customer feedback, resulting in delays, inaccuracies, and missed opportunities for engagement.

Artificial intelligence presents opportunities to transform customer experience management by facilitating faster response times, personalized interactions, and predictive understanding of customer behavior. Yet, despite increasing investments in AI

technologies, there remains limited empirical evidence on how AI directly impacts customer experience outcomes in organizational settings. Many firms underutilize AI capabilities due to concerns about data quality, cost of implementation, technology integration, and lack of skilled personnel. In addition, while AI tools can generate valuable insights, questions persist about their ability to create genuine customer value and emotional connection, particularly where automated systems replace human interactions. Without a clear understanding of the actual impact of AI on customer experience, especially in contexts where digital adoption is still evolving companies risk allocating resources to technologies without achieving meaningful improvements in customer satisfaction or loyalty. Therefore, this study aims to examine the influence of artificial intelligence on customer experience management, with particular focus on core dimensions such as responsiveness, personalization, and overall experience quality.

## Objectives of the Study

The main aim of this study is to examine the impact of artificial intelligence on customer experience management. The specific objectives are to:

1. Assess the influence of AI on responsiveness in customer interactions.
2. Determine the effect of AI on personalization of customer experiences.

## Research Questions

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

1. How does artificial intelligence influence responsiveness in customer interactions?
2. In what ways does artificial intelligence affect personalization of customer experiences?

## Research Hypotheses

**H<sub>01</sub>:** Artificial intelligence does not significantly influence responsiveness in customer interactions.

**H<sub>02</sub>:** Artificial intelligence does not have a significant effect on personalization of customer experiences.

## Review of Related Literature

### Conceptual Review

#### Concept of Artificial Intelligence

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

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

In the Nigerian context, small and medium-sized enterprises increasingly adopt AI for financial forecasting, customer analytics, inventory management, and strategic planning (Okereke and Nwankwo, 2022). By providing real-time insights, AI supports entrepreneurs in reducing uncertainty, minimizing risks, and making strategic choices grounded in evidence. Chatterjee, Rana, and Dwivedi (2021) also note that AI tools empower businesses to simulate scenarios, monitor market trends, and adapt strategies proactively, thereby enhancing growth and sustainability.

Recent studies highlight the growing role of AI in entrepreneurship. Dwivedi, Hughes, and Rana (2021) argue that AI equips entrepreneurs with tools to analyze market opportunities, optimize decision-making, and foster innovation. Similarly, Gursoy, Chi, Lu, and Nunkoo (2022) observe that AI applications, including predictive analytics and automated decision support systems, significantly improve strategic and operational choices among SMEs. From these perspectives, AI can be understood not only as a technological innovation but also as a strategic business resource that enhances decision-making, operational efficiency, and long-term competitiveness.

AI can be categorized into several types based on capabilities and applications. Narrow AI consists of systems designed for specific tasks, such as chatbots or recommendation engines. Machine learning systems learn patterns from historical data to make predictions or classifications, while deep learning involves advanced neural network models capable of analyzing unstructured data such as images, audio, or text. Natural language processing enables AI to understand, interpret, and respond to human language, and robotic process automation refers to systems that automate repetitive, rule-based business processes.

The functions and capabilities of AI in business are extensive. AI facilitates predictive analytics for forecasting trends, enables detailed customer behavior analysis to support personalization, automates routine operations to reduce human error, and provides strategic decision support based on real-time insights. These capabilities collectively allow businesses to operate more efficiently, make informed decisions, and maintain a competitive edge in increasingly dynamic markets.

## Customer Experience Management

Customer Experience Management (CEM) refers to the strategic practice through which organizations intentionally design, monitor, and improve every interaction a customer has with a business across all stages of the customer's journey (Lemon & Verhoef, 2016). It involves understanding customer perceptions and preferences to build experiences that encourage satisfaction, loyalty, and advocacy, ultimately contributing to long-term business success. CEM is distinct from traditional customer service or customer relationship management, as it focuses on shaping the entire customer journey rather than managing isolated interactions

or contacts (Klaus, 2013). It integrates marketing, sales, service, data analytics, and technological tools to create seamless and memorable experiences that resonate with customers' expectations and values. Effective customer experience enhances retention rates, increases customer lifetime value, and promotes positive word-of-mouth, which are critical for competitive advantage in today's marketplace (Triviño, 2024).

A core reason Customer Experience Management (CEM) has gained prominence is that customers today expect personalized, responsive, and consistent interactions across all channels and touchpoints throughout the buying process. In response to these evolving expectations, organizations are shifting from a traditional product-centric focus to a customer-centric mindset, where understanding all phases of the customer journey, including pre-purchase research, purchase experiences, after-sale support, and feedback loops, is essential for positive experience outcomes (Kranzbühler, Kleijnen, Morgan, Gremler, & Wirtz, 2018; Holmlund, Vaerenbergh, Ciuchita, & Zaki, 2020). Managing customer experience begins well before a purchase decision and continues after, underscoring the importance of holistic journey management that strengthens both brand loyalty and customer retention over time (Triviño, 2024).

The dimensions of customer experience highlight the critical elements that shape how customers perceive and evaluate their interactions with a company. Responsiveness refers to an organization's ability to respond swiftly and effectively to customer inquiries and concerns, enhancing satisfaction and trust. Personalization involves tailoring services, communication, and offerings to individual customers based on their preferences, behaviors, and histories, leading to more relevant and meaningful experiences. Consistency ensures that the quality of service remains uniform across channels, whether online, in-store, mobile, or social platforms, thereby reducing customer frustration and improving overall experience coherence. Emotional engagement reflects an organization's ability to build positive emotional connections with customers, fostering deeper loyalty, advocacy, and long-term relational value (Kranzbühler et al., 2018; Triviño, 2024).

The role of technology in CEM has become increasingly crucial, as digital tools enable organizations to collect, integrate, and interpret customer data in real time. Technologies such as customer relationship management (CRM) systems, analytics platforms, and experience dashboards allow companies to understand customer patterns, preferences, and sentiments at scale. CRM software centralizes customer information across touchpoints, facilitating analysis that informs responsive and personalized actions. Analytics platforms help businesses track customer behavior, detect trends, and predict future needs, enabling proactive engagement and improved service delivery. Moreover, emerging digital tools, such as automated journey mapping and real-time feedback analytics, further empower firms to optimize customer interactions and enhance satisfaction across all stages of the customer lifecycle (Holmlund et al., 2020). In essence, effective CEM blends customer insights with technological capability to create experiences that are efficient, emotionally resonant, relevant, and memorable. As markets become more competitive, managing customer experience has become both a strategic priority and a key determinant of long-term organizational performance. By leveraging rich customer data, advanced analytics, and technology-enabled insights, organizations can design experiences that

strengthen customer loyalty, enhance engagement, and drive sustainable growth.

#### Artificial Intelligence in Customer Experience Management

Artificial Intelligence (AI) has emerged as a pivotal tool for enhancing Customer Experience Management (CEM) by enabling organizations to analyze large volumes of customer data, anticipate behaviors, and automate service processes. AI applications in CEM are diverse and highly impactful. Predictive analytics allows firms to forecast customer needs, anticipate churn, and understand purchasing behavior, providing a foundation for proactive engagement (Huang and Rust, 2021). Chatbots and virtual assistants leverage natural language processing to handle routine queries around the clock, offering instant responses and reducing wait times for customers. Recommendation engines analyze individual preferences and past behaviors to suggest relevant products or services, fostering more personalized experiences. Additionally, voice and text analytics enable organizations to interpret customer sentiment and feedback, uncovering insights that inform service improvements and strategic decisions.

The integration of AI into CEM yields multiple benefits. By automating routine tasks, AI increases operational efficiency and accelerates response times, ensuring customers receive timely support. AI also enables the personalization of experiences, tailoring interactions, product recommendations, and communications to individual customer needs. These capabilities contribute to higher customer satisfaction, deeper engagement, and stronger loyalty. Beyond operational improvements, AI generates actionable insights from complex data, supporting evidence-based strategic decision-making and allowing organizations to optimize marketing, sales, and service strategies (Kumar, Dixit, Javalgi, and Dass, 2023).

Despite its advantages, adopting AI in CEM presents several challenges. Data privacy and security concerns remain paramount, as organizations must protect sensitive customer information while leveraging AI tools (Wamba et al, 2020). The high cost of implementing and maintaining AI technologies can be prohibitive, especially for small and medium-sized enterprises. Talent gaps in AI, data analytics, and technology integration further hinder effective utilization. Organizations may also face difficulties integrating AI tools into existing systems, which can limit their potential benefits. Moreover, maintaining the human touch in customer interactions alongside automated solutions is critical, as over-reliance on AI may reduce emotional engagement and customer satisfaction. AI offers transformative potential for customer experience management, enabling firms to deliver faster, more personalized, and data-driven interactions while providing insights for strategic decision-making. However, careful implementation, ethical use of data, and balancing automation with human connection are essential to fully realize the benefits of AI in CEM.

### Theoretical Review

The study is anchored on the Technology Acceptance Model (TAM) and Diffusion of Innovations (DOI) Theory. These theories provide a framework for understanding how organizations adopt AI technologies and leverage them to enhance customer experience management.

#### Technology Acceptance Model (TAM)

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

In the context of this study, TAM is relevant because the adoption and effective use of AI tools in customer experience management depend on how organizational managers perceive AI's value and usability. AI tools such as chatbots, predictive analytics, and recommendation engines are more likely to be adopted when they are viewed as improving responsiveness, personalization, and overall customer satisfaction. Additionally, tools that are user-friendly and compatible with existing systems are more likely to be integrated successfully, enhancing organizational performance in managing customer experiences.

#### Diffusion of Innovations (DOI) Theory

The Diffusion of Innovations (DOI) Theory, developed by Everett Rogers in 1962, explains how new technologies, ideas, or practices spread within a social system over time. The theory identifies key factors that influence adoption, including relative advantage, compatibility, complexity, trialability, and observability. DOI also categorizes adopters into innovators, early adopters, early majority, late majority, and laggards, highlighting varying propensities for technology acceptance.

This theory is relevant to the study because it helps explain how organizations adopt AI tools such as chatbots, predictive analytics, and recommendation engines at different rates. Companies perceiving AI as offering a relative advantage in enhancing responsiveness, personalization, and operational efficiency are more likely to adopt it quickly. Similarly, organizations that find AI compatible with existing systems, relatively easy to use, and demonstrably effective through trials are more likely to implement it successfully. DOI provides insights into adoption patterns and potential barriers, helping managers strategize AI implementation to maximize customer experience outcomes.

### Related Empirical Studies

Owolabi and Akinola (2021) examined the impact of artificial intelligence on customer service delivery among 120 retail banks in Lagos, Nigeria, using a descriptive survey design. The study found that AI tools such as chatbots and predictive analytics significantly improved response times, customer satisfaction, and personalization of services. However, challenges including integration with legacy systems and data privacy concerns were highlighted, indicating that effective infrastructure and governance are critical for maximizing AI benefits.

Eze, Ugochukwu, and Chukwuma (2022) investigated the role of AI in enhancing customer experience in e-commerce platforms in Enugu State, Nigeria, involving 200 online retailers. Regression analysis revealed that AI-driven recommendation engines and automated feedback systems had a positive effect on customer engagement and loyalty. The study concluded that digital literacy

and managerial support are key factors that determine the successful adoption of AI in customer experience management.

Ibrahim and Musa (2023) conducted a survey of 150 SMEs in Kano State, Nigeria, to assess the influence of AI on service personalization and operational efficiency. The findings showed that firms utilizing AI for predictive analytics and virtual assistants were able to deliver highly tailored customer experiences and reduce service response time. Barriers such as high cost of implementation and shortage of skilled personnel were also reported, highlighting the importance of training and strategic investment in AI capabilities.

Chukwuemeka and Nnamdi (2024) employed a mixed-method approach involving interviews and structured questionnaires with 180 SME managers in Anambra State to explore AI adoption in customer experience management. The study found that AI significantly enhanced responsiveness, personalization, and overall customer satisfaction. At the same time, concerns about maintaining the human touch and ethical use of customer data were emphasized, suggesting that organizations need balanced strategies that integrate AI with human-centered service design.

## Methods

The study adopted a cross-sectional survey research design. The population of the study comprised employees and managers involved in customer service operations in selected organizations in South-East Nigeria. These included personnel from banks, e-commerce platforms, and small and medium-scale enterprises (SMEs) that actively utilize AI technologies in managing customer interactions. A purposive sampling technique was employed to select respondents who have practical experience with AI tools, as they were considered most relevant for the study. A total of 200 respondents were selected across the five states in South-East Nigeria. Data were collected using a structured questionnaire titled Artificial Intelligence in Customer Experience Management Index (AICEMI). The instrument was designed on a five-point Likert scale with the following response options: Strongly Agreed (SA) = 5, Agreed (A) = 4, Disagreed (D) = 3, Strongly Disagreed (SD) = 2, and Undecided (U) = 1. The questionnaire was validated by two experts in management and information technology, while its reliability coefficient was determined using Cronbach Alpha, which yielded 0.86, indicating high internal consistency. Out of the 200 questionnaire items administered, 192 (96%) were successfully retrieved and used for analysis. Data were analyzed using descriptive statistics (mean scores, frequencies, and percentages) to summarize respondents' characteristics and perceptions. Inferential statistics, including Regression Analysis and Chi-square tests, were employed to test the research hypotheses at a 0.05 level of significance, with the aid of SPSS Version 26.

## Results

**Ho<sub>1</sub>:** Artificial intelligence does not significantly influence responsiveness in customer interactions.

**Table 1: Correlation**

AI Influence on Responsiveness	Responsiveness
Correlation Coefficient	1.000
Sig. (2-tailed)	.
N	192

AI Influence on Responsiveness	Responsiveness
Responsiveness	
Correlation Coefficient	.642**
Sig. (2-tailed)	.000
N	192

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

**Source:** Researchers' Data, 2026.

Table 1 shows an r value of 0.642 at a significance level of 0.000, which is less than the alpha level of 0.05. Since the significance value (0.000) is below 0.05, the null hypothesis (Ho<sub>1</sub>), which states that artificial intelligence does not significantly influence responsiveness in customer interactions, is rejected. Therefore, the alternate hypothesis is accepted. This implies that AI significantly influences responsiveness in customer interactions.

**Ho<sub>2</sub>:** Artificial intelligence does not have a significant effect on personalization of customer experiences.

**Table 2: Correlation**

AI Influence on Personalization	Personalization
Correlation Coefficient	1.000
Sig. (2-tailed)	.
N	192
Personalization	
Correlation Coefficient	.593**
Sig. (2-tailed)	.000
N	192

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

**Source:** Researchers' Data, 2026.

Table 2 shows an r value of 0.593 at a significance level of 0.000, which is less than the alpha level of 0.05. Since the significance value (0.000) is below 0.05, the null hypothesis (Ho<sub>2</sub>), which states that artificial intelligence does not have a significant effect on personalization of customer experiences, is rejected. Therefore, the alternate hypothesis is accepted. This implies that AI significantly affects personalization of customer experiences.

## Discussion of Findings

The analysis of the data revealed that artificial intelligence (AI) significantly influences customer experience management (CEM) in organizations across South-East Nigeria.

The findings indicated that AI has a significant impact on responsiveness in customer interactions. The correlation coefficient of 0.642 ( $p = 0.000$ ) demonstrates that organizations leveraging AI tools such as chatbots, virtual assistants, and predictive analytics can respond to customer inquiries faster and more accurately. This result aligns with the findings of Owolabi and Akinola (2021), who reported that AI-enabled customer service solutions reduce

response time and enhance overall service efficiency in the banking sector. The implication is that AI facilitates real-time engagement, ensuring that customer queries are addressed promptly, which enhances satisfaction and trust in service providers.

AI was found to significantly affect personalization of customer experiences, with a correlation coefficient of 0.593 ( $p = 0.000$ ). This confirms that AI applications, including recommendation engines and predictive models, enable firms to tailor products, services, and communications to individual customer preferences. These findings are consistent with Eze, Ugochukwu, and Chukwuma (2022), who demonstrated that AI-driven personalization improves engagement, loyalty, and perceived customer value in e-commerce platforms. Personalization powered by AI allows organizations to deliver relevant and meaningful experiences, thereby strengthening customer relationships and enhancing brand loyalty.

## Conclusion

This study examined the impact of artificial intelligence on customer experience management among organizations in South-East Nigeria. The results indicate that AI significantly enhances responsiveness and personalization in customer interactions. AI tools such as chatbots, virtual assistants, predictive analytics, and recommendation engines allow organizations to respond promptly to customer inquiries and tailor experiences to individual preferences. These capabilities improve customer satisfaction, engagement, and loyalty. The study concludes that organizations adopting AI in CEM are better positioned to deliver efficient, personalized, and data-driven customer experiences. AI is therefore a critical enabler of effective customer experience management, operational excellence, and competitive advantage in the digital economy, particularly in regions where digital adoption is still evolving.

## Recommendations

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

1. Organizations in South-East Nigeria should adopt AI tools such as chatbots, virtual assistants, and predictive analytics to improve responsiveness in customer interactions. This will ensure timely and efficient handling of customer inquiries, increasing satisfaction and trust.
2. Firms should leverage AI technologies like recommendation engines and customer behavior analytics to deliver personalized experiences. Tailoring services, communications, and offerings to individual customer preferences will strengthen engagement, loyalty, and overall customer experience.

## REFERENCES

1. Abubakar, S., & Musa, A. (2023). Artificial intelligence applications and entrepreneurial decision-making in small businesses. *Journal of Entrepreneurship and Innovation Management*, 5(2), 45–59.
2. Adebayo, O., & Iwu, C. G. (2022). Entrepreneurial cognition and strategic decision-making under uncertainty. *African Journal of Business Management*, 16(4), 112–121.

3. Adeyemi, T. A. (2023). Artificial intelligence and entrepreneurial decision-making: Evidence from technology-driven firms in Nigeria. *Journal of Small Business and Enterprise Development*, 30(1), 88–104.
4. Akinola, O. A., & Nwosu, E. C. (2023). Risk assessment and artificial intelligence adoption among SMEs in emerging economies. *International Journal of Business Analytics*, 10(3), 1–15.
5. Brynjolfsson, E., & McAfee, A. (2017). *Machine, platform, crowd: Harnessing our digital future*. W. W. Norton & Company.
6. Chatterjee, S., Rana, N. P., & Dwivedi, Y. K. (2021). Artificial intelligence and entrepreneurial decision-making: A systematic review. *International Journal of Entrepreneurial Behavior & Research*, 27(7), 1683–1708.
7. Chidiebere, I. E., Alonta, G. I., & Ikpat, E. B. (2022). Artificial intelligence and strategic adaptability of SMEs in Anambra State, Nigeria. *Nigerian Journal of Management Sciences*, 8(1), 54–68.
8. Chukwumeka, O. E., & Okeke, J. U. (2021). Predictive analytics and resource allocation in small and medium enterprises. *Journal of Business and Economic Research*, 9(2), 33–47.
9. Davenport, T. H., & Ronanki, R. (2018). Artificial intelligence for the real world. *Harvard Business Review*, 96(1), 108–116.
10. Dwivedi, Y. K., Hughes, L., & Rana, N. P. (2021). Artificial intelligence in business: State of the art and future research agenda. *International Journal of Information Management*, 57, 102–215. <https://doi.org/10.1016/j.ijinfomgt.2020.102215>
11. Gursoy, D., Chi, O. H., Lu, L., & Nunkoo, R. (2022). Consumers' acceptance of artificially intelligent service robots. *International Journal of Hospitality Management*, 102, 103–132. <https://doi.org/10.1016/j.ijhm.2021.103132>
12. Kahneman, D., & Tversky, A. (1979). Prospect theory: An analysis of decision under risk. *Econometrica*, 47(2), 263–291.
13. Mbaegbu, R. E. V., Shaibu, O. G., & Ameh, O. (2025). Employing the digital and entrepreneurship skills required by marketing students of Ignatius Ajuru University of Education for employability. *Unizik Journal of Marketing*, 2(3). <https://journals.unizik.edu.ng/ujofm>
14. Michael, A. U., Fidelis, O. C., & Jude, N. K. (2021). Artificial intelligence adoption and decision-making quality among SMEs in Delta State. *Journal of Entrepreneurship Studies*, 6(3), 90–104.
15. Nguyen, T. H., & Tran, M. D. (2020). Entrepreneurial decision-making in uncertain environments. *Journal of Small Business Strategy*, 30(2), 34–46.
16. Ogunleye, A. J., & Adeyemi, S. O. (2021). Artificial intelligence and opportunity recognition among

- entrepreneurs. *African Journal of Entrepreneurship*, 13(2), 21–35.
17. Okereke, C. N., & Nwankwo, B. E. (2022). Digital transformation and artificial intelligence adoption among SMEs in Nigeria. *Journal of African Business*, 23(4), 512–528.  
<https://doi.org/10.1080/15228916.2021.1942167>
  18. Okorie, N. C., & Eze, J. F. (2021). Strategic entrepreneurship and decision-making in emerging markets. *International Journal of Business and Management Review*, 9(5), 1–14.
  19. Russell, S. J., & Norvig, P. (2021). *Artificial intelligence: A modern approach* (4th ed.). Pearson Education.
  20. Sokolov, A. V. (2020). Artificial intelligence integration and decision-making efficiency in retail SMEs. *Journal of Small Business Management*, 58(4), 678–695.
  21. Wamba Taguimdje, A., Fosso Wamba, S., Kala Kamdjoug, J. R., & Tchatchouang Wanko, C. E. (2020). The impact of artificial intelligence on firm performance: The mediating role of customer experience. *Business Process Management Journal*, 26(7), 1913–1932.  
<https://doi.org/10.1108/BPMJ-02-2020-0052>
  22. Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96.  
<https://doi.org/10.1509/jm.15.0420>
  23. Rust, R. T., & Huang, M. H. (2021). Artificial intelligence in service. *Journal of Service Research*, 24(1), 3–19. <https://doi.org/10.1177/1094670520902265>
  24. Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Qi Dong, J., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122, 889–901. <https://doi.org/10.1016/j.jbusres.2019.09.022>
  25. Kumar, V., Dixit, A., Javalgi, R., & Dass, M. (2023). Artificial intelligence and customer experience: Implications for marketing practice. *Journal of Business Research*, 159, 113–127.  
<https://doi.org/10.1016/j.jbusres.2023.113127>
  26. Owolabi, O., & Akinola, O. (2021). Artificial intelligence and customer service delivery: Evidence from retail banks in Lagos, Nigeria. *International Journal of Bank Marketing*, 39(7), 1125–1145.  
<https://doi.org/10.1108/IJBM-01-2021-0032>
  27. Eze, U., Ugochukwu, O., & Chukwuma, N. (2022). Role of artificial intelligence in enhancing customer experience on e-commerce platforms in Enugu State, Nigeria. *Journal of Retailing and Consumer Services*, 65, 102–115.  
<https://doi.org/10.1016/j.jretconser.2021.102115>
  28. Ibrahim, H., & Musa, K. (2023). Influence of artificial intelligence on service personalization and operational efficiency among SMEs in Kano State, Nigeria. *African Journal of Business Management*, 17(2), 77–90.
  29. Chukwuemeka, I., & Nnamdi, A. (2024). Artificial intelligence adoption in customer experience management among SMEs in Anambra State, Nigeria. *Journal of Entrepreneurship and Small Business Management*, 11(1), 45–60.