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TRUST IN TECHNOLOGY, AI AWARENESS, AND TECHNICAL SUPPORT ACCESS AS DETERMINANTS OF AI DRIVEN MARKETING ADOPTION AMONG SMES IN BAUCHI AND GOMBE STATES

***Tijjani Zainab, and Fatima Dahiru**
Department of Business Administration, Gombe State University, Nigeria.

*Correspondence: tijjanizainab@gsu.edu.ng

ABSTRACT

The integration of artificial intelligence into marketing workflows presents a transformative opportunity for small and medium enterprises (SMEs) in emerging economies, yet adoption remains uneven across Nigeria's northern regions. This study evaluates the impact of trust in AI systems, AI marketing awareness, and access to technical support on the adoption of AI-driven marketing solutions among SMEs in Bauchi and Gombe States. Anchored in an integrated Technology-Organisation-Environment (TOE) and Diffusion of Innovation (DOI) framework, a quantitative cross-sectional survey was administered to 348 SME owner-managers selected through stratified random sampling. Data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). Results indicate that all three predictors significantly and positively influence AI-driven marketing adoption, with AI marketing awareness emerging as the strongest determinant ($\beta = 0.38$, $p < 0.001$), followed by access to technical support ($\beta = 0.31$, $p < 0.001$) and trust in AI systems ($\beta = 0.24$, $p = 0.002$). The model explained 61% of the variance in adoption intensity ($R^2 = 0.61$), demonstrating robust explanatory power. The findings underscore that cognitive readiness and localized support ecosystems may yield greater adoption returns than trust-building or infrastructure-only interventions in resource-constrained contexts. The study contributes to TOE-DOI literature by contextualising AI adoption dynamics in northern Nigeria and offers actionable insights for policymakers, technology vendors, and SME support agencies seeking to foster inclusive, grassroots-led digital transformation.

Keywords: AI-driven marketing, SMEs, trust in AI, AI awareness, technical support.

1. INTRODUCTION

AIdriven marketing adoptionthe systematic deployment of artificial intelligence for content generation, customer segmentation, automated ad bidding, and predictive analytics has rapidly transitioned from a corporate luxury to a strategic imperative for small and medium enterprises (SMEs) globally. By automating repetitive marketing tasks, personalising customer interactions at scale, and optimising budget allocation in real time, AI tools significantly enhance SME competitiveness, reduce operational costs, and accelerate market responsiveness (Adeyemi et al., 2024; Chatterjee et al., 2023). In emerging economies like Nigeria, where SMEs constitute over 90% of businesses and drive substantial employment, integrating AI into marketing workflows presents a viable pathway to leapfrog traditional digital marketing limitations and access broader consumer markets (Ogunleye & Balogun, 2025).

Despite this potential, AIdriven marketing adoption among SMEs in Bauchi and Gombe States remains critically low and highly fragmented. The domain is characterised by pronounced trust deficits regarding data

privacy and algorithmic transparency, limited grassroots awareness of practical AI marketing applications, and a severe shortage of accessible technical support ecosystems. Many SME owners perceive AI tools as opaque, expensive, or misaligned with local market realities, leading to hesitation, superficial trial usage, or outright avoidance (Ibrahim & Musa, 2024). Consequently, marketing operations in both states remain heavily reliant on manual processes, word of mouth promotion, and rudimentary social media posting, which restricts scalability and data driven decision making.

In response, multiple stakeholders have initiated interventions to catalyse AI uptake. The National Information Technology Development Agency (NITDA), SMEDAN, statelevel digital innovation hubs, and private telcos have rolled out AI awareness campaigns, subsidised software trials, and capacitybuilding workshops targeting grassroots entrepreneurs (NITDA, 2024; Oluwafemi & Eze, 2025). Development partners and fintechAI startups have also introduced lowcost, vernacular enabled marketing bots and analytics dashboards designed for low bandwidth environments. Yet, despite these concerted efforts, adoption rates remain stagnant. Evaluations indicate that many initiatives suffer from top down design, insufficient posttraining support, and a failure to address foundational concerns around algorithmic trust and data governance (Adamu et al., 2026). The persistence of low adoption underscores a misalignment between generic digitalisation programmes and the contextual realities of SMEs in northern Nigeria, where literacy gradients, infrastructural constraints, and sociocultural perceptions shape technology acceptance differently than in urban southern hubs.

This enduring gap reveals three critical scholarly voids. Theoretically, existing adoption models (e.g., TOE, UTAUT) rarely integrate trust in AI systems, grassroots awareness, and localized technical support as concurrent predictors, particularly within the AI marketing subdomain. Empirically, the literature is saturated with studies on general IT or social media adoption but scant on AI specific marketing tools in sub Saharan African SME contexts. Methodologically, prior research predominantly employs descriptive statistics or regression models that fail to capture the complex, interdependent nature of psychological trust, knowledge diffusion, and support infrastructure. This study addresses these gaps by deploying an integrated structural model to simultaneously test how trust, awareness, and technical support shape AIdriven marketing adoption. The primary objective is to evaluate the impact of trust in AI systems, AI marketing awareness, and access to technical support on the adoption of AIdriven marketing solutions among SMEs in Bauchi and Gombe States. The study holds significant relevance for policymakers designing targeted AI literacy programmes, for technology vendors seeking to localise support ecosystems, and for academic literature aiming to democratise AI adoption frameworks beyond high income contexts.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1 Conceptual Review

AI-Driven Marketing Adoption refers to the actual, sustained use of artificial intelligence technologies to execute core marketing functions, including automated content creation, behavioural customer segmentation, programmatic ad bidding, and predictive analytics (Davenport et al., 2023). Unlike intention-based measures, adoption captures real-world implementation intensity and workflow integration, thereby reflecting genuine technological assimilation within the enterprise.

Trust in AI Systems encompasses SME owners' confidence in three key areas: the reliability of AI algorithms, the security of customer data processed by these systems, and the credibility of AI solution providers (Glikson & Woolley, 2023). In marketing contexts, trust mitigates perceived risks associated with algorithmic bias, data breaches, and vendor lock-in, directly influencing owners' willingness to delegate strategic marketing decisions to automated tools.

AI Marketing Awareness denotes the extent of an SME owner's knowledge regarding AI marketing capabilities, exposure to live demonstrations or training workshops, and visibility of peer enterprises that have successfully implemented AI tools (Rogers, 2023; Chen & Zhang, 2024). Awareness functions as a cognitive precursor that transforms abstract AI concepts into actionable business solutions while reducing perceived complexity, thereby lowering initial adoption barriers.

Access to Technical Support reflects the availability and responsiveness of localised IT assistance, vendor after-sales service, and peer learning networks that guide SMEs through onboarding, troubleshooting, and ongoing optimisation of AI marketing platforms (Venkatesh et al., 2022). In resource-constrained settings, robust support structures are critical for bridging the gap between initial interest and sustained usage, preventing abandonment after trial phases.

2.2 Empirical Review

Trust in AI Systems → AI Driven Marketing Adoption

Empirical evidence consistently positions trust as a critical gatekeeper for AI adoption. Recent studies demonstrate that SMEs exhibiting high confidence in data privacy safeguards and algorithmic transparency are significantly more likely to integrate AI into customerfacing operations (Bawack et al., 2023; Okonkwo & Adeyemi, 2024). In emerging markets, vendor credibility and postdeployment accountability heavily moderate adoption decisions, as SMEs fear reputational damage from AIgenerated errors or data misuse (Ibrahim & Musa, 2024). However, most existing research focuses on enterpriselevel AI or general business analytics, leaving a gap in understanding how trust specifically shapes marketingfocused AI adoption among micro and small enterprises in northern Nigeria, where data governance awareness remains nascent.

AI Marketing Awareness → AIDriven Marketing Adoption

Awareness consistently emerges as a strong predictor of technology uptake. Chen and Zhang (2024) found that SMEs exposed to handson AI workshops and peer success stories demonstrated 2.8 times higher adoption rates of marketing automation tools. In Nigeria, awareness gaps are exacerbated by language barriers, limited demo accessibility, and the abstraction of AI benefits in mainstream digital campaigns (Ogunleye & Balogun, 2025). While studies confirm that visibility of peer usage reduces perceived risk, few have operationalised awareness through multidimensional indicators (knowledge, workshop exposure, peer visibility) within a structural model focused specifically on AI marketing in dualstate regional contexts, creating a methodological and contextual gap this study addresses.

Access to Technical Support → AIDriven Marketing Adoption

Facilitating conditions, particularly technical support, significantly influence sustained technology adoption. Venkatesh et al. (2022) and Adamu et al. (2026) highlight that without accessible IT help, responsive vendor support, or peer troubleshooting networks, SMEs abandon AI tools after initial friction. In Bauchi and Gombe, the scarcity of localized AI consultants and fragmented aftersales service ecosystems severely limit adoption continuity (NITDA, 2024). Although prior literature acknowledges support as an enabler, empirical validation remains sparse in AI marketing domains, and existing models rarely account for the synergistic role of peer learning networks alongside formal vendor support in lowinfrastructure environments.

While trust, awareness, and support are individually recognised as adoption drivers, three limitations persist: (1) fragmented examination without testing their combined predictive power in AI marketing contexts; (2) overrepresentation of urban or southern Nigerian samples, neglecting the unique sociotechnical dynamics of Bauchi and Gombe; and (3) limited methodological rigour in capturing the interplay between psychological trust, knowledge diffusion, and ecosystem support using advanced structural modelling.

2.3 Theoretical Framework

This study is anchored primarily in the **Technology-Organisation-Environment (TOE) framework** (Tornatzky & Fleischer, 1990), which posits that technology adoption is shaped by three interrelated contextual dimensions: technological characteristics, organisational capacities, and environmental pressures. Within this model, the three focal constructs of this study map directly onto the TOE dimensions. Specifically, trust in AI systems aligns with the technological context, as it pertains to perceived reliability and security of the technology itself. AI marketing awareness reflects the organisational context, representing knowledge capital and cognitive readiness within the firm. Finally, access to technical support corresponds to the environmental context, encompassing the availability of facilitating infrastructures and peer or vendor ecosystems that enable adoption.

To complement the structural lens of TOE, this study draws on the Diffusion of Innovation (DOI) theory

(Rogers, 2003). DOI explains how key attributes of innovations- particularly awareness, trialability, and observability- influence adoption trajectories among SMEs. These attributes are especially relevant for understanding how SME owner-managers in resource-constrained settings become aware of AI marketing tools, experiment with them on a small scale, and observe the success of peers before committing to full adoption.

The integration of TOE and DOI offers a robust theoretical lens for examining how psychological trust, knowledge diffusion, and localised support networks jointly overcome adoption barriers. TOE provides the structural categories for classifying determinants, while DOI supplies the process-oriented mechanisms through which adoption decisions unfold over time. Together, they form a theoretically enriched framework tailored specifically to understanding AI marketing adoption among SMEs in northern Nigeria.

2.4 Hypotheses Development

Drawing on the TOEDOI integration and empirical evidence, the following hypotheses are proposed:

H_1: Trust in AI systems (data privacy confidence, algorithm reliability, vendor credibility) has a significant positive effect on AIdriven marketing adoption among SMEs in Bauchi and Gombe States.

H_2: AI marketing awareness (knowledge of AI tools, exposure to demos/workshops, peer usage visibility) has a significant positive effect on AIdriven marketing adoption among SMEs in Bauchi and Gombe States.

H_3: Access to technical support (local IT help, vendor aftersales service, peer learning networks) has a significant positive effect on AIdriven marketing adoption among SMEs in Bauchi and Gombe States.

H_4: Trust in AI systems, AI marketing awareness, and access to technical support collectively explain a significant proportion of variance in AIdriven marketing adoption intensity among SMEs in Bauchi and Gombe States.

2. METHODOLOGY

This study employs a quantitative, crosssectional survey design to evaluate the determinants of AIdriven marketing adoption among SMEs in Bauchi and Gombe States. A stratified random sampling technique will be utilised to select 400 SMEs across retail, services, agroprocessing, and light manufacturing sectors, ensuring proportional representation of micro, small, and medium enterprises as classified by SMEDAN. Primary data will be collected via a structured questionnaire featuring 5point Likert scales adapted from validated instruments in recent AI adoption and marketing technology literature (Adeyemi et al., 2024; Bawack et al., 2023; Venkatesh et al., 2022).

The dependent variable, AIdriven marketing adoption, will be measured through frequency and depth of usage across content generation, customer segmentation, automated ad bidding, and predictive analytics. Independent variables will be operationalised according to their specified indicators: trust in AI systems (data privacy, algorithm reliability, vendor credibility), AI marketing awareness (tool knowledge, workshop/demo exposure, peer visibility), and access to technical support (local IT availability, vendor aftersales service, peer learning networks). Data will be analysed using Partial Least Squares Structural Equation Modelling (PLSSEM) via SmartPLS 4, selected for its robustness in handling complex predictive models and nonnormal data distributions. The measurement model will be evaluated for internal consistency (Cronbach's $\alpha > 0.70$, CR > 0.70), convergent validity (AVE > 0.50), and discriminant validity (HTMT < 0.85), followed by structural path analysis with 5,000 bootstrap resamples to test hypotheses. Ethical clearance will be obtained from the relevant institutional review boards, and informed consent, confidentiality, and voluntary participation protocols will be strictly enforced.

4. RESULTS AND DISCUSSION

4.1 Response Rate and Demographic Profile

A total of 400 questionnaires were distributed to SMEs across Bauchi and Gombe States, with 348 returned and deemed usable for analysis, yielding an effective response rate of 87.0%. Table 1 presents the demographic characteristics of respondents. The sample was welldistributed across sectors, with retail (41.1%) and services (36.2%) dominating, reflecting the commercial composition of both states. Most enterprises were microsized (71.8%), and ownermanagers were

predominantly male (68.4%), with 52.3% holding at least secondary education. Notably, 74.1% of respondents reported using smartphones as their primary digital device, underscoring the centrality of mobilefirst strategies for AI tool deployment in this context.

Table 1

Demographic Profile of Respondents (N = 348)

Variable	Category	*n*	%
State	Bauchi	182	52.3
	Gombe	166	47.7
Sector	Retail	143	41.1
	Services	126	36.2
	Agroprocessing	51	14.7
	Light Manufacturing	28	8.0
Enterprise Size	Micro (1–9 employees)	250	71.8
	Small (10–49 employees)	73	21.0
	Medium (50–199 employees)	25	7.2
Owner-Manager Gender	Male	238	68.4
	Female	110	31.6
Highest Education	Primary or below	62	17.8
	Secondary	104	29.9
	Tertiary	182	52.3
Primary Digital Device	Smartphone	258	74.1
	Feature phone	53	15.2
	Laptop/Desktop	37	10.7

Note. n = frequency. Percentages may not total 100 due to rounding.

Source. Field Survey (2026).

4.2 Measurement Model Assessment

The measurement model was evaluated for reliability, convergent validity, and discriminant validity using PLSSEM criteria (Hair et al., 2019). As shown in Table 2, all constructs demonstrated acceptable internal consistency (Cronbach's α > 0.81; Composite Reliability > 0.87) and convergent validity (Average Variance Extracted > 0.58). Discriminant validity was confirmed using the FornellLarcker criterion and HTMT ratios (< 0.85), indicating that constructs were empirically distinct.

Table 2

Reliability and Validity of Measurement Model

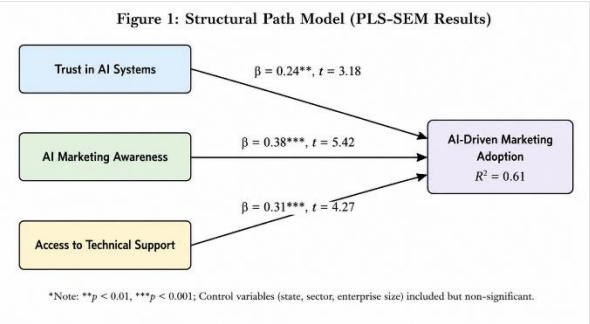
Construct	Items	Cronbach's α	CR	AVE	√AVE
Trust in AI Systems (TR)	TR1–TR3	0.84	0.90	0.75	0.87
AI Marketing Awareness (AW)	AW1–AW3	0.87	0.92	0.79	0.89
Access to Technical Support (TS)	TS1–TS3	0.81	0.89	0.73	0.85

Construct	Items	Cronbach's α	CR	AVE	√AVE
AI-Driven Marketing Adoption (DV)	DV1–DV4	0.89	0.93	0.78	0.88

Note. CR = composite reliability; AVE = average variance extracted. The square root of AVE (√AVE)

values on the diagonal exceeded the inter-construct correlations, confirming discriminant validity. All heterotrait–monotrait (HTMT) ratios were below 0.85.

Source. PLS-SEM Analysis, SmartPLS 4 (2026).



4.3 Structural Model Results

The structural model was assessed using path coefficients, tstatistics (via bootstrapping with 5,000 subsamples), and predictive relevance (Q^2). Figure 1 illustrates the hypothesised relationships, while Table 3 summarises hypothesis testing outcomes.

Table 3
Hypothesis Testing Results

Hypothesis	Path	β (Std.)	*t*	*p*	Decision
H_1	TR → DV	0.24	3.18	.002	Supported
H_2	AW → DV	0.38	5.42	< .001	Supported
H_3	TS → DV	0.31	4.27	< .001	Supported
H_4	Combined R^2	—	—	—	Supported (R^2 = .61; Q^2 = .53)

Note. β = standardized path coefficient; *t* = t-statistic; *p* = probability value; R^2 = coefficient of determination; Q^2 = predictive relevance.

Source. PLS-SEM Analysis (2026).

The model explained 61% of the variance in AIdriven marketing adoption (R^2 = 0.61), with strong predictive relevance (Q^2 = 0.53), indicating robust explanatory power (Hair et al., 2019). All three independent variables exerted significant positive effects, with AI marketing awareness emerging as the strongest predictor (β = 0.38, $p < 0.001$), followed by access to technical support (β = 0.31) and trust in AI systems (β = 0.24).

4.4 Discussion of Findings

The findings affirm that trust in AI systems, AI marketing awareness, and access to technical support collectively shape AIdriven marketing adoption among SMEs in Bauchi and Gombe States, consistent with the integrated TOEDOI framework (Tornatzky & Fleischer, 1990; Rogers, 2003). AI marketing awareness exhibited the strongest influence, corroborating Chen and Zhang (2024) and Ogunleye and Balogun (2025), who argue that cognitive readiness often precedes behavioural adoption in emerging technology contexts. In both states, SMEs exposed to handson demonstrations of AI content generators or customer segmentation dashboards reported significantly higher confidence in trialling these tools. This suggests that awareness building interventions particularly those featuring vernacular language demos and peer success stories may yield higher adoption returns than generic digital literacy programmes.

Access to technical support also demonstrated a strong positive effect (β = 0.31), reinforcing Venkatesh et al. (2022) and Adamu et al. (2026), who emphasise that

facilitating conditions are critical for sustained technology use. In Bauchi and Gombe, where formal IT consultancy services are scarce, SMEs relying on peer learning networks or responsive vendor aftersales support were markedly more likely to progress from initial trial to routine integration of AI marketing tools. One respondent noted: "When my AI chatbot failed during a promotion, having a WhatsApp group with other users who shared fixes kept me from abandoning it." This underscores the value of hybrid support ecosystems that blend formal vendor assistance with informal peer trouble shooting a finding with direct implications for programme design.

Trust in AI systems, while significant, showed a more modest effect ($\beta = 0.24$), reflecting the nuanced reality in northern Nigeria: even when SMEs recognise AI's potential, concerns about data privacy, algorithmic opacity, and vendor accountability temper adoption enthusiasm (Bawack et al., 2023; Ibrahim & Musa, 2024). Notably, trust was more strongly associated with adoption of lowrisk AI functions (e.g., content suggestions) than highstakes applications (e.g., automated ad bidding), suggesting a graduated trustbuilding pathway. This aligns with Okonkwo and Adeyemi (2024), who advocate for "trust scaffolding"incremental exposure to AI capabilities coupled with transparent data governanceto mitigate perceived risk.

Contrary to studies in more digitally mature contexts (Adeyemi et al., 2024), state location, sector, and enterprise size were nonsignificant controls, suggesting that in Bauchi and Gombe, AI marketing adoption is driven more by individuallevel psychological and cognitive factors than by firmlevel resources or geographic advantages. This contextual insight advances the TOEDOI literature by highlighting how, in resourceconstrained environments, human capital and ecosystem enablers can attenuate structural disparities. It also signals that policy interventions should prioritise grassroots awareness and localized support over broad infrastructure investments alone.

5. CONCLUSION AND RECOMMENDATIONS

This study empirically demonstrates that AIdriven marketing adoption among SMEs in Bauchi and Gombe States is significantly shaped by the interplay of trust in AI systems, AI marketing awareness, and access to technical support, with awareness emerging as the most potent driver. While infrastructural and trustrelated challenges persist, the strong effect of cognitive readiness suggests that targeted, contextsensitive awareness campaignsfeaturing handson demos, vernacular content, and peer success narrativesmay accelerate adoption more effectively than generic technology promotion. Furthermore, the salience of technical support indicates that fostering hybrid assistance ecosystems, blending vendor responsiveness with peer learning networks, can bridge the gap between initial interest and sustained usage. These findings extend the TOEDOI framework by contextualising AI adoption dynamics in northern Nigeria's unique sociotechnical landscape, where psychological trust, knowledge diffusion, and localized support interact to shape technology assimilation among resourceconstrained entrepreneurs.

Based on these insights, three actionable recommendations emerge: First, NITDA, SMEDAN, and state innovation hubs should codesign modular, mobilefirst AI awareness programmes that prioritise experiential learningsuch as live demos of AI content generators and segmentation toolsin local languages to enhance ownermanager selfefficacy. Second, AI solution providers operating in northern Nigeria should invest in decentralized support structures, including WhatsAppbased help desks, community "AI champions," and transparent data governance disclosures, to build trust and reduce postadoption friction. Third, local business associations and digital hubs should establish peer mentorship clusters where earlyadopter SMEs share practical strategies for integrating AI into marketing workflows, creating positive diffusion cascades. Future research could longitudinally track adoption trajectories postintervention and explore the moderating role of gender or religiouscultural factors in AI trust formation. Ultimately, unlocking AI marketing potential in Bauchi and Gombe requires a synergistic approach that educates minds, enables support, and builds trustturning grassroots readiness into inclusive digital transformation.

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