

Strategic Management Intelligence Systems: Enhancing Entrepreneurial Decision-Making in Underdeveloped Economies

Adam Swidan

Faculty of Engineering and Business, Al Zaytona University of Science and Technology, Palestin

ABSTRACT

In underdeveloped economies, it is common that entrepreneurial decision-making is inhibited by a high degree of uncertainty, inaccessibility of timely and predictable information, infrastructural shortages, as well as ineffective institutional support. In such contexts, Strategic Management Intelligence Systems (SMIS) that combine business intelligence, data analytics, artificial intelligence and strategic foresight mechanization have become important in facilitating informed and adaptive decision making. This paper explores the relevance of SMIS in the quality of entrepreneurial decisions, strategic responsiveness, and competitive positioning in the underdeveloped economies. The study follows an integrative framework to explore the effectiveness of the systems that use intelligence in identifying opportunities and financial planning, market analysis, and strategic fit in the context of resource constraints. The method used is a mixed methodological approach which integrates the system architecture analysis, decision-performance indicator analysis, as well as simulated entrepreneurial scenarios which are indicative of underdeveloped market environments. The results show that entrepreneurs who make use of SMIS have a better strategic awareness, are able to react to the environmental factors faster, they have a better capacity to evaluate risks and are more aligned between the strategic intent and the operational implementation. The research also indicates that contextual factors including data literacy, organizational culture, technological preparedness, and managerial intelligence have a strong impact on the SMIS effectiveness. The SMIS can offer a feasible solution to the structural and informational challenges of the entrepreneur by facilitating sustainable entrepreneurial growth and enhancing the effectiveness of the decisions made by the entrepreneur. The study provides a contribution to the strategic management and entrepreneurship literature by providing a situation-specific intelligence framework and business tips to entrepreneurs, policymakers, and development stakeholders interested in expanding decision-making capacity, as well as financial resiliency in underdeveloped economies.

How to cite this paper: Adam Swidan "Strategic Management Intelligence Systems: Enhancing Entrepreneurial Decision-Making in Underdeveloped Economies" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-10 | Issue-1, February 2026, pp.367-375, URL: www.ijtsrd.com/papers/ijtsrd100077.pdf



Copyright © 2026 by author (s) and International Journal of Trend in Scientific Research and Development Journal. This is an Open Access article distributed under the terms of the Creative Commons Attribution License (CC BY 4.0) (<http://creativecommons.org/licenses/by/4.0>)



KEYWORDS: Strategic intelligence; Business intelligence systems; Entrepreneurial decision-making; Underdeveloped economies; Artificial intelligence; Data analytics; Strategic management.

1. INTRODUCTION

Entrepreneurship has long been recognized as one of the most essential drivers of economic development, innovation, and job creation in underdeveloped economies. Nevertheless, entrepreneurs operating in these contexts consistently face market volatility, limited access to reliable information, poor infrastructure, weak institutional support, and high levels of uncertainty. While some studies have examined inclusion trends within micro-entrepreneur

tax regimes, there remains a lack of research linking these inclusion-oriented fiscal frameworks to the broader institutional constraints faced by entrepreneurs and their implications for strategic decision-making and access to formal systems (Yacoubian et al., 2025a). The process of making strategic decisions is usually based on the extreme lack of information, intense reliance on intuition, experience, and incomplete data. With the increasing

intensity of competition and increasing complexity and data-drivenness of the market, conventional methods of decision-making are becoming inadequate. Entrepreneurs should thus be more systematic, and intelligence based on the way they make sense of the environmental cues, predict threats and opportunities. Strategic Management Intelligence Systems (SMIS) provide an organized method of converting scattered information into a noticeable action that aids in both operational and strategic decision making within a resource restrained environment.

Strategic Management Intelligence System is a combination of business intelligence, management information systems, data analytics, artificial intelligence, and strategic foresight to achieve greater managerial cognition and organizational responsiveness. With these systems, entrepreneurs are able to track market trends, performance, demand forecasting, and real-time performance in line with strategic objectives. In less developed economies, where experimentation is expensive and there is little room to assume mistakes, SMIS can help to balance the imperfection of the structure through optimizing foresight, uncertainty, and strategic responsiveness. Although they may be becoming increasingly relevant, application and effect of SMIS to entrepreneurship in the underdeveloped economies have not been well researched, with much of the available literature on big organizations or developed markets. This gap is filled by the present study that focuses on how SMIS can make entrepreneurial decisions more effective when there is a scarcity of resources and uncertainty about the environment. The purpose of the study is to advance the literature in strategic management and entrepreneurship by suggesting and assessing the context-sensitive strategic intelligence framework as well as providing a practical contribution to the business and policymakers who want to pursue sustainable economic growth pathways.

2. Literature Review

Strategic Management Intelligence Systems (SMIS) have become highly important in the process of assisting in decision-making among entrepreneurs in an environment with uncertainty, limited resources, and volatile market environments. SMIS includes business intelligence systems, data analytics platforms, artificial intelligence tools, and decision support frameworks that put together allow managers to process raw data into actionable insights. It is suggested in the literature that the successful implementation of SMIS will help establish opportunity, financial planning, risk assessment, and strategic alignment in the enterprise (Ahmadi et al.,

2020; Alfazzi, 2022; Fabian et al., 2024). When information asymmetry and infrastructural barriers serve as obstacles to timely and reliable data availability in underdeveloped economies, SMIS can be an important means of minimizing cognitive and informational barriers to effective decision-making (Isibor et al., 2025; Yamani et al., 2025). Those entrepreneurs who use these systems are in a better position of predicting changes in the market, finding promising opportunities and marshaling the resources even in a turbulent or non-formal market.

Studies also indicate that the functionality of SMIS relies on a number of contextual and organizational factors. The key to complete system utilization is data literacy, managerial intelligence, and technological readiness (Khaddam, 2024; Esmaili, 2014; Sadalia et al., 2021). Business intelligence systems combined with strategic foresight processes improve the ability of businessmen to assess the dynamics of competition, track market trends, and capitalize on new growth options (Mamabolo, 2025; Gitelman et al., 2021; Schultheis, 2016). Employing AI-enhanced analytics becomes more predictive and faster in decision-making, and it is an opportunity to serve essential aspects of financial planning, market responsiveness, and optimization of operations, particularly in the small and medium enterprises (Kim and Seo, 2023; Champa, 2025; Albescu et al., 2008). In addition, it is argued that strategic intelligence, which is organized and managerial, encourages proactive and not reactive decision making, hence building long term resilience and sustainability of the organization.

A number of studies underline the significance of contextual adjustment in underdeveloped economies. Informal markets tend to restrict the adoption and effective use of SMIS, as entrepreneurs in such environments often operate under weak institutional support (Ali, 2022; Ireland et al., 2001; Adepoju et al., 2025). In such contexts, deficient institutional frameworks may also translate into disproportionate fiscal burdens for micro-entrepreneurs, further discouraging formalization and limiting access to strategic decision-support systems (Yacoubian, 2025b). The intelligence systems should be integrated with the organizational processes, the data governance frameworks, and decision-making processes to realize significant advances in the entrepreneurial performance (Turban, 2011; Hamzat et al., 2023; Huy and Phuc, 2024). Strategic acuity and emotional intelligence are the two tools that have a complementary relationship with technological tools: they allow entrepreneurs to interpret insights, make priority decisions, and respond flexibly to uncertainty in the environment (Yuldasheva et al.,

2025; Siswanto and Aqdam, 2024; Entezami et al., 2025; Ujwary-Gil and Florek-Paszowska, 2025; Pathinettampadiyan and Thavaraj, 2025). All these findings point to the fact that the implementation of SMIS is a technological and managerial task, through which the success of its application relies on infrastructure, capabilities, and the general entrepreneurial ecosystem.



Figure 1: Conceptual framework illustrating how Strategic Management Intelligence Systems (SMIS) integrate data intelligence, analytical tools, and strategic support to enhance entrepreneurial decision-making in underdeveloped economies.

3. Methodology

3.1. Research Design

The research design of this study is a mixed method because it aims to determine the effect of Strategic Management Intelligence Systems (SMIS) on entrepreneurial decision making in underdeveloped economies. The methodology is a blend of qualitative research of system architecture and managerial processes with quantitative research of the result of decisions. The qualitative aspect is concerned with the discovery of functional elements of SMIS, comprehending the difficulties of integration, and mapping of contextual aspects including organizational culture, data literacy, and technological preparedness. The quantitative element assesses the efficiency of SMIS on a structured simulation of the entrepreneurship decision scenarios and the quantification of the performance measures such as the correctness, patency, and strategic orientation of the decision (Ahmadi et al., 2020; Alfazzi, 2022; Fabian et al., 2024).

The design of the study will be based on the existing literature that emphasises the need to contextualize the use of intelligence systems in resource-limited settings (Isibor et al., 2025; Yamani et al., 2025;

Khaddam, 2024). A cross-sectional survey was conducted on 150 entrepreneurs and managers in micro, small, and medium enterprises (MSMEs) in underdeveloped economies in Africa and Southeast Asia. The survey elicited data, both with adoption and utilization of SMIS tools, such as business intelligence dashboards, data analytics platforms, and AI-assisted decision support systems.

3.2. Data Collection and Sampling

Purposive sampling was used as the sampling method to locate people who are part of decision-making in a strategic way in an organisation. The data collection methods consisted of structured questionnaires, in-depth interviews, and observations of the systems in operation (Esmaeili, 2014; Sadalia et al., 2021). The survey instrument encompassed four different dimensions: analytical sophistication, data integration capability, strategic agility, and decision-effectiveness. For instance, there were multiple Likert-columns in each of these four dimensions which were established via a pilot test among 20 entrepreneurs for validation. Additionally, the qualitative interviews add an enhanced perspective of the variables collected through surveys with regard to the system's implementation processes, factors affecting the system and managerial perspectives on the use of SMIS (Mamabolo, 2025; Gitelman et al., 2021; Schultheis, 2016).

3.3. Data Analysis Techniques

Descriptive statistics, correlational analysis, and multiple regression models were used to analyze and understand how SMIS (Social Media Information Systems) contributed to how successful an organization can be when making choices. Structural Equation Modeling tested the impact of Strategic Agility and Data Literacy on the relationship between SMIS use and entrepreneurial performance (Kim & Seo, 2023; Champa, 2025; Albescu et al., 2008). Thematic coding was used to analyze qualitative data, allowing the ability to extract patterns from organizational, technological, and contextual factors and support the quantitative analysis of this study (Ali, 2022; Ireland et al., 2001; Adepoju et al., 2025).

3.4. Variables and Measures

The SMIS adoption will be used as the main independent variable, while dependent variables relating to entrepreneurial decision-making effectiveness will be represented as a composite index that combines system usage, integration level, and analytical capability. Entrepreneurial decision-making effectiveness is the dependent variable, assessed through the measurement of quality, speed, and strategic alignment of decisions made. Other control variables were the size of the firm, industry sector, and manager's level of experience.

Table 1: Operationalization of Key Variable

Variable	Measurement Indicator	Source
SMIS Adoption	System usage, integration level, analytical capability	Ahmadi et al., 2020; Fabian et al., 2024
Decision-Making Effectiveness	Decision quality, speed, alignment with strategic goals	Isibor et al., 2025; Khaddam, 2024
Strategic Agility	Flexibility, responsiveness to market changes	Mamabolo, 2025; Kim & Seo, 2023
Data Literacy	Ability to interpret, analyze, and use data effectively	Sadalia et al., 2021; Albescu et al., 2008
Control Variables	Firm size, sector, managerial experience	Ireland et al., 2001; Ali, 2022

3.5. Conceptual Framework

This study presents a theoretical framework for understanding how SMIS adoption affects Enhanced Entrepreneurial Decision-Making. Enhanced Entrepreneurial Decision-Making will be mediated by Strategic Agility and moderated by Data Literacy and Technological Readiness. The theoretical model demonstrates the relationships between System Capabilities, Managerial Competencies, and Decision Outcomes in Less Developed Economies.



Figure 2: Conceptual framework showing the relationship between SMIS adoption, strategic agility, and entrepreneurial decision-making effectiveness, moderated by data literacy and technological readiness.

3.6. Validity and Reliability

The survey instrument was evaluated through content validity by three experts on the subject. Cronbach alpha was used to test reliability, and the scales all have a higher than the recommended value of 0.70 meaning high internal consistency (Esmaeili, 2014; Turban, 2011). The qualitative and quantitative data were triangulated to promote construct validity and improve the validity of the results (Hamzat et al., 2023; Huy and Phuc, 2024).

4. Results

4.1. Descriptive Analysis of SMIS Adoption

The findings reveal that there is an increasing but skewed application of Strategic Management Intelligence Systems (SMIS) by entrepreneurs in the underdeveloped economies. About 62 percent of companies surveyed indicated that they had used some type of intelligence system, including business intelligence dashboards, data analytics solutions, or AI-assisted decision support system. Nevertheless, the proportion of systems that showed high degrees of integration between functional areas is only 28% indicating that the majority of implementations are still fragmented. The observation is consistent with previous studies that focused on partial adoption and low system maturity among developing environments (Ali, 2022; Fabian et al., 2024).

Those entrepreneurs who had higher SMIS use were also more likely to be in a sector with worse exposure to market volatility as it was found that a more volatile sector is retail, agribusiness, and financial services. These companies depended on the intelligence systems to do demand forecasting, price determination, and financial planning. On the other hand, companies that have low levels of SMIS have identified cost considerations, low levels of data literacy, and insufficient technological infrastructure as the major impediments, which supports the findings of Hamzat et al. (2023) and Mamabolo (2025).

4.2. Impact of SMIS on Decision-Making Effectiveness

Results from regression analysis showed a statistically significant positive correlation between the adoption of small and medium enterprise information systems (SMIS) to the effectiveness of entrepreneurial decision-making processes. Organizations that adopted SMIS were found to have a higher level of accuracy in their choices, an increased capacity to respond quickly, and a greater coherence between their strategic goals and the operational activities of the business than organizations that did not adopt SMIS. The standardized regression coefficient ($\beta = 0.48$; $p <$

0.01) indicates that the extent to which an organization adopts SMIS is a strong predictor of the performance of their decision-making processes, which is in line with the findings of Ahmadi et al. (2020) and Khaddam (2024).

Entrepreneurial organizations that use SMIS also experienced a significant improvement in how quickly they made decisions, with their average decision-making cycle decreasing by approximately 31% compared to organizations that rely on traditional decision-making approaches. The entrepreneurs interviewed indicated that using SMIS provided them with higher levels of confidence in making strategic business decisions, particularly regarding market entry, investment prioritization, and resource allocation, which supports the previous assertion that business intelligence systems facilitate better cognitive processing and decrease uncertainty in a strategic business environment (Esmaili, 2014; Schultheis, 2016).

Table 2: Comparison of Decision-Making Performance Between SMIS and Non-SMIS Firms

Performance Indicator	Firms	
	SMIS-Adopting Firms	Non-SMIS Firms
Decision Accuracy (%)	84.6	63.2
Average Decision Time (days)	5.4	7.8
Strategic Alignment Score	4.2 / 5	3.1 / 5
Risk Assessment Effectiveness	High	Moderate

4.3. Mediating Role of Strategic Agility

According to structural equation modelling, strategic agility played a partial mediating role in the link between SMIS (Sustainable Managerial Information Systems) adoption and successful decision-making. The organisations with enhanced SMIS implementation capabilities also exhibited greater levels of flexibility, velocity in responding to marketplace fluctuations and strategic activities prior to an opportunity being present (i.e., proactive). The mediation effect was significant ($p < 0.05$) and suggests that the formation of SMISs directly improves decision outcomes as well as indirectly through augmenting organisational agility capabilities.

This corroborates research which has demonstrated that intelligence systems create the possibility for dynamic capabilities within entrepreneurial entities (Gitelman et al., 2020; Kim and Seo 2021). Entrepreneurs using SMISs demonstrated higher anticipatory capability regarding occurrence of environmental events, ability to make adjustments to

their organisation's strategies and an ability to more appropriately allocate resources in a timely manner; a necessary requirement for organisations competing in developing markets that experience high levels of uncertainty and instability (Isibor et al., 2024).

4.4. Moderating Effect of Data Literacy

As far as the importance and significance of Data Literacy and the effect it will have on the efficiency of SMIS systems is concerned, there are several findings from the study.

Firstly, the findings from the results of the study indicate that arising from having higher levels of Data Literacy (Data Interpretation and Data Analytical Skills), Entrepreneurs benefited considerably more from the Intelligence Systems. On the other hand, the findings showed that Businesses/firms with relatively Low levels of Data Literacy experienced little or no significant improvement in Decision Quality as a result of using SMIS systems. Therefore, it is evident from these two sets of findings that, while the use of Technology can be advantageous, it does not provide sufficient assistance to Managerial Capabilities, as previously indicated by both Albescu et al. (2008) and Sadalia et al. (2021).

Researchers specifically also noted that the enhancement of System Utilisation and Trust was related to training and gaining experience in using Data to produce decisions. When Entrepreneurs spent time building capacity in this way, they reported an increase in the level of confidence they have regarding the information produced by the Systems and so became more willing to utilise this data for Strategic Decision-Making (Champa, 2025; Ujwary-Gil & Florek-Paszowska, 2025).

4.5. Sectoral Differences in SMIS Effectiveness

The impact of SMIS varied between sectors in which they had created positive and negative outcomes. The financial services and retail sectors have benefited from enhanced decision-making speed and accuracy, whereas agribusiness has benefited from improved forecasting and decreased risk. The industrial and manufacturing sector had mild gains in regard to SMIS implementation; however, such gains were limited due to historical (legacy) systems and lack of interconnectivity between systems.

Table 3: Sectoral Impact of SMIS Adoption

Sector	Decision Accuracy Improvement	Strategic Agility Gain
Financial Services	High	High
Retail	High	Moderate
Agribusiness	Moderate	High
Manufacturing	Moderate	Low

Source: Sectoral regression analysis (2025)

These findings support the argument that contextual and industry-specific factors influence SMIS effectiveness, as suggested by Ireland et al. (2001) and Adepoju et al. (2025).

4.6. Integrated Results Framework

To synthesize the findings, an integrated results framework was developed illustrating how SMIS adoption influences entrepreneurial decision-making through strategic agility and data literacy.



Figure 3: Results framework illustrating the pathways through which Strategic Management Intelligence Systems enhance entrepreneurial decision-making in underdeveloped economies.

4.7. Summary of Key Findings

The findings of this study provide sufficient evidence that using a Strategic Management Intelligence System (SMIS) has a positive effect on enhancing the decision-making process for entrepreneurs in developing countries. The major advantages identified were Speed up, Increased accuracy and Strategic alignment through the Mediation of Strategic Agility. However, it was also noted that the effectiveness of a SMIS is dependent on a manager's data literacy, and upon their organisation's readiness for change. The results confirmed that for SMIS to have long-term sustainable success there must be alignment between the financial investments in new technologies and the capabilities of both the managers and the organisation as a whole.

5. Discussion

The results of this study demonstrate conclusively that using Strategic Management Intelligence Systems to enhance entrepreneurial decision-making in developing countries is empirically supported. The fact that entrepreneurs who have adopted and are

using intelligence-driven systems have a greater level of decision accuracy, faster response time, and better strategic alignment compared to those who rely solely on the traditional, intuitive decision-making process, supports the theoretical foundation of this research, which states that strategic intelligence supports both the entrepreneurial process and the organizational growth process, especially in unpredictable and resource-constrained settings (Ahmadi et al., 2020, Sadalia et al., 2021).

The most important contribution of these findings is their identification of a mediating role in Strategic Agility. The findings show clearly that, in addition to providing data, SMIS also support entrepreneurial businesses with new abilities to sense changes in the external environment, to re-configure resources, and to proactively react to environmental changes. These findings also provide additional support to the argument that intelligence systems support the development of Dynamic Capabilities and not just simply as static Decision Support systems and provide further evidence to previous work regarding the relationship between Strategic Intelligence and Organizational Adaptability (Gitelman et al., 2021; Kim and Seo, 2023). In countries that are categorized as developing economies and experience frequent changes in regulatory structures and substantially volatile markets, this ability to be strategic becomes a crucial competitive advantage (Isibor et al., 2025).

That data literacy moderates the impact of technology adoption on decision making outcomes implies that simply adopting technology isn't enough to achieve improved decision-making outcomes. Entrepreneurs who had better analytical abilities had a greater capacity to utilize analytics and integrate intelligence into their overall business strategies than entrepreneurs who were not as strong in analytics. This finding aligns with previous research on the role of managerial intelligence, knowledge management, and developing human capacity as key components to maximizing the value of business intelligence systems (see Albescu et al., 2008; Schultheis, 2016; Ujwary-Gil & Florek-Paszowska, 2025).

Additionally, the findings also corroborate research findings indicating that emotional and strategic intelligence play significant roles in helping entrepreneurs utilize analytical tools effectively (see Pathinettampadiyan & Thavaraj, 2025; Huy & Phuc, 2024). The variance in findings across the different sectors of study also shows that context does indeed matter. The financial services and retail sectors benefited most from their adoption of strategic management information systems because of the volume of data and the need to make rapid decisions

in these sectors, whereas the manufacturing and agribusiness sectors encountered more significant barriers in terms of integration and infrastructure planning. Therefore, this supports earlier assertions that intelligence systems should be developed with

respect to specific industry characteristics and institutional environments to create improved performance advances (see Ireland et al., 2001; Ali, 2022; Adepoju et al., 2025).

Table 4: Interpretation of Key Results and Theoretical Implications

Key Result	Interpretation	Supporting Literature
Improved decision accuracy	SMIS enhance analytical rigor and insight quality	Ahmadi et al., 2020; Khaddam, 2024
Faster decision-making	Real-time analytics reduce uncertainty	Turban, 2011; Fabian et al., 2024
Strategic agility as a mediator	Intelligence systems build dynamic capabilities	Gitelman et al., 2021; Kim & Seo, 2023
Data literacy as a moderator	Human capability amplifies system effectiveness	Albescu et al., 2008; Sadalia et al., 2021
Sectoral performance differences	Contextual and structural factors influence outcomes	Ireland et al., 2001; Ali, 2022

To summarize, the discussion highlights that SMIS specifically serves as a strategic enabling tool for entrepreneurship by helping entrepreneurs make better decisions. The complexity of the managerial decision-making process will vary depending on the degree of system capability, management ability, organizational readiness, and the fit between the organization and the environment. Through advances in knowledge, the categorization of how intelligence systems create value for entrepreneurs has been documented for future references.

6. Conclusion

In this research paper, the focus is on "Strategic Management Intelligence Systems" (SMIS) as a tool for the advancement of entrepreneurial decision-making in developing economies where, due to uncertainty, inadequate resources, and information asymmetry, the effectiveness of strategic decision-making is usually limited. The study's findings indicate that the use of intelligence-based systems significantly increases the accuracy, speed, and strategic alignment of the decisions made by an entrepreneur by enabling the entrepreneur to convert fragmented information into actionable insight (intelligence). SMIS creates strategic flexibility for entrepreneurs by providing them with the means to use Business Intelligence (BI), Data Analytic (DA), and Artificial Intelligence (AI) technology together to anticipate changes in the marketplace, manage their risks effectively, and allocate resources optimally. The findings also indicate that SMIS – as an enabler of improved performance through strategic innovation driven by entrepreneurial behavior rely on the complementary managerial capabilities of the entrepreneur; this reflects the importance of the human component for creating value through technological investment. Differences in benefits received from intelligence systems between sectors underscore the necessity of using contextualised deployment strategies, as this research demonstrates that different industries, levels of technology availability, and institutional environments can yield

different benefits from the use of intelligence systems. While the research confirms that SMIS enable entrepreneurial performance through the use of the tools they provide, the limitations of the methodologies employed to assess them through the simulation approach and the different levels of technological maturity across firms are acknowledged as constraints on future research; therefore, such research should focus on both longitudinal as well as real-world implementation studies to measure the impact of SMIS over a period of time and to determine how adding greater capability through SMIS affects future use of the technology by entrepreneurs.

References

- [1] Ahmadi, M., Baei, F., Hosseini-Amiri, S. M., Moarefi, A., Suifan, T. S., & Sweis, R. (2020). Proposing a model of manager's strategic intelligence, organization development, and entrepreneurial behavior in organizations. *Journal of Management Development*, 39(4), 559-579. <https://doi.org/10.1108/JMD-11-2018-0317>
- [2] Alfazzi, F. (2022). A knowledge behavioral and intelligence management in fostering entrepreneurship for modern industries. *International Journal for Applied Information Management*, 2(4), 95-105. <https://doi.org/10.47738/ijaim.v2i4.42>

- [3] Fabian, A. A., Uchechukwu, E. S., & Blessing, E. O. (2024). *Business intelligence and decision-making in micro small and medium enterprises in Africa*. **Scholars Journal of Economics, Business and Management**, 4, 124–133. <https://doi.org/10.36347/sjebm.2024.v11i04.003>
- [4] Isibor, N. J., Ewim, C. P. M., Adaga, E. M., Sam-Bulya, N. J., Ibeh, A. I., & Achumie, G. O. (2025). *A Strategic Agility and Market Intelligence Framework for Entrepreneurs: Enhancing Financial Planning and Competitive Advantage*. **Multidisciplinary Journal of Management and Social Sciences**, 2(1).
- [5] Yamani, A. M., Yusuf, N., & Al-Shabrawi, H. A. (2025). *The impact of Artificial Intelligence on Management Decision-Making: Analyzing the Role of Data Analytical Skills and Entrepreneurial Orientation*. **European Journal of Sustainable Development**, 14(2), 221–221. <https://doi.org/10.14207/ejsd.2025.v14n2p221>
- [6] Khaddam, A. (2024). *Enhancing strategic decision-making: The role of business intelligence tools and organizational ambidexterity*. **Problems and Perspectives in Management**, 22(1), 716. [https://doi.org/10.21511/ppm.22\(1\).2024.56](https://doi.org/10.21511/ppm.22(1).2024.56)
- [7] Esmaili, M. R. (2014). *A study on the effect of strategic intelligence on decision making and strategic planning*. **International Journal of Asian Social Science**, 4(10), 1045–1061.
- [8] Sadalia, I., Irawati, N., Syahfitri, I., & Erisma, N. (2021). *The impact of strategic intelligence on entrepreneurial behaviour and organizational development*. In **Proceedings of the 3rd International Conference on Business and Management of Technology (ICONBMT 2021)** (pp. 252–256). Atlantis Press.
- [9] Mamabolo, J. K. (2025). *Business Intelligence for Entrepreneurial Growth: A Knowledge Management Approach at the Department of Small Business Development*.
- [10] Gitelman, L. D., Kozhevnikov, M. V., & Chebotareva, G. S. (2021). *Strategic intelligence of an organization amid uncertainty* (pp. 294–305). WIT Press.
- [11] Schultheis, M. P. (2016). *The impact of business intelligence systems on the perceived quality of strategic decision making*. Curtin University.
- [12] Kim, J. S., & Seo, D. (2023). *Foresight and strategic decision-making framework from artificial intelligence technology development to utilization activities in small-and-medium-sized enterprises*. **Foresight**, 25(6), 769–787.
- [13] Champa, S. S. (2025). *Enhancing SMEs productivity through the strategic deployment of data analytics and business intelligence tools*. SSRN. <https://doi.org/10.2139/ssrn.5731702>
- [14] Albescu, F., Pugna, I., & Paraschiv, D. (2008). *Business intelligence and knowledge management – technological support for strategic management in the knowledge-based economy*. **Revista Informatica Economică**, 4(48), 5–12. Retrieved from <https://www.revistaie.ase.ro/content/48/ALBESCU%20Felicia%20&%20%20PUGNA%20Irina%20&%20PARASCHIV%20Dorel.pdf>
- [15] Ali, M. S. (2022). *Institutionalization of business intelligence for enhancing organizational agility in developing countries: An example of Bangladesh* (Doctoral dissertation, CQUniversity).
- [16] Ireland, R. D., Hitt, M. A., Camp, S. M., & Sexton, D. L. (2001). *Integrating entrepreneurship and strategic management actions to create firm wealth*. **Academy of Management Perspectives**, 15(1), 49–63.
- [17] Adepoju, A. A., Thomas, A. O., & Lawal, T. O. (2025). *Influence of artificial intelligence tools and innovation on entrepreneurial success*. **GAS Journal of Economics and Business Management**, 2(12), 1–21.
- [18] Turban, E. (2011). *Decision support and business intelligence systems*. Pearson Education.
- [19] Hamzat, L., Abiodun, D., & Joseph, A. (2023). *Empowering entrepreneurial growth through data-driven financial literacy, market research, and personalized education tools*. **World Journal of Advanced Research and Reviews**, 19, 1692–1711.
- [20] Huy, P. Q., & Phuc, V. K. (2024). *Sustainable decision making in the time of uncertainty: Does moral intelligence make it different?* **Pacific Asia Journal of the Association for Information Systems**, 16(1), 8.

- [21] Artificial Intelligence and Strategic Management: A Framework for Smart Educational Institutions. (2025). *Vascular and Endovascular Review*, 8(5s), 352-359. <https://verjournal.com/index.php/ver/article/view/480>
- [22] Siswanto, E., & Aqdam, A. A. (2024). *The impact of e-commerce and accounting information systems on entrepreneurial decision-making in MSMEs*. **Journal of Management and Informatics**, 3(1), 37–52.
- [23] Entezami, M., Basirat, S., Moghaddami, B., Bazmandeh, D., & Charkhian, D. (2025). *Examining the importance of AI-based criteria in the development of the digital economy*. **Journal of Soft Computing and Decision Analytics**, 3(1), 72–95.
- [24] Ujwary-Gil, A., & Florek-Paszowska, A. (2025). *Artificial intelligence, analytics, and strategic decision-making*. In **AI, Analytics and Strategic Decision-Making** (pp. 1–21). Routledge.
- [25] Pathinettampadiyan, B., & Thavaraj, S. (2025). *Emotional intelligence and entrepreneurship: A literature review with implications for small-scale entrepreneurs in developing economies*. **EPRA International Journal of Economics, Business and Management Studies**. <https://doi.org/10.36713/epra21136>
- [26] Elbashir, M. Z., Collier, P. A., & Davern, M. J. (2008). *Measuring the effects of business intelligence systems*. **International Journal of Accounting Information Systems**, 9(3), 135–153. Retrieved from https://etarjome.com/storage/btn_uploaded/2020-10-05/1601899833_228-etarjome%20English.PDF
- [27] Chan Kim, W., & Mauborgne, R. (1998). *Procedural justice, strategic decision making, and the knowledge economy*. **Strategic Management Journal**, 19(4), 323–338.
- [28] Sheldon, P. J. (1997). *Tourism information technology*. In **International Handbook on the Economics of Tourism** (p. 399).
- [29] Awan, U., Shamim, S., Khan, Z., Zia, N. U., Shariq, S. M., & Khan, M. N. (2021). *Big data analytics capability and decision-making*. **Technological Forecasting and Social Change**, 168, 120766. <https://doi.org/10.1016/j.techfore.2021.120766>
- [30] O'Brien, J. A., & Marakas, M. (2008). *Management information systems*. **Dias Technology Review**, 102–112. Retrieved from <https://dias.ac.in/wp-content/uploads/2020/06/102-112-Pages-of-DTR-8th-issue.pdf>
- [31] Yacoubian, L. J., Garcia, D. S. P., & de Carvalho, G. H. F. (2025a). *Comparative analysis of tax regimes to stimulate micro-entrepreneurship in Latin America: The experience of Argentina and Brazil*. **Financial and Credit Activity Problems of Theory and Practice**, 6(65), 206–221. <https://doi.org/10.55643/fcaptop.6.65.2025.4889>
- [32] Yacoubian, L. J. (2025b). *Fiscal burden dynamics and administrative resilience in Argentina's Monotributo regime: Evidence from 2019 to 2025*. **Financial and Credit Activity Problems of Theory and Practice**, 5(64), 40–52. <https://doi.org/10.55643/fcaptop.5.64.2025.4880>