

From Days to Seconds: Democratizing Strategic Intelligence Through Generative Artificial Intelligence in Digital Ecosystems

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Abstract. *Artificial intelligence is reshaping the competitive landscape across industries, with particular implications for financial decision-making and strategic intelligence. While large corporations have invested heavily in artificial intelligence-powered analytics platforms, small and medium-sized enterprises remain structurally excluded from equivalent capabilities due to prohibitive costs and technical complexity. This paper examines how artificial intelligence generates competitive advantage in financial and business contexts, drawing on a primary survey of 152 Romanian students and young professionals. The findings show that 61.3% of respondents have abandoned a business opportunity due to insufficient research time or information, while 79.6% rate an artificial intelligence-powered intelligence tool as highly valuable. Respondents active in finance, accounting, and business-adjacent fields report the highest rates of intelligence-related opportunity loss, establishing a direct link between occupational need for strategic intelligence and the impact of its inaccessibility. To address this gap, the paper presents StratOS, an integrated artificial intelligence-powered strategic intelligence suite comprising three modules: IntelliQ (automated due diligence), StrategyIQ (competitive positioning analysis), and IdeaScore (business concept validation). Applied to real Romanian and international companies, StratOS delivers comprehensive intelligence outputs in under 60 seconds at a cost reduction exceeding 99% relative to traditional consulting methodologies. The paper concludes that generative artificial intelligence represents a structural equalizer within digital business ecosystems, capable of democratizing the strategic intelligence that has historically defined competitive advantage for large organizations.*

Keywords: artificial intelligence, competitive advantage, financial decision-making, strategic intelligence, SMEs, generative AI, due diligence

Introduction

Competitive advantage has always rested on a firm's capacity to access better information, analyze it more rigorously, and act on it faster than rivals. This is the central insight of the resource-based view of the firm (Barney, 1991) and the knowledge-based theory of competitive advantage (Grant, 1996): that information asymmetries, when systematically exploited, translate into durable competitive positions. For decades, the most powerful form of this asymmetry was access to professional-grade strategic intelligence, encompassing competitive analysis, counterparty due diligence, and business concept validation. Large corporations could invest in dedicated research functions, expensive consulting relationships, and proprietary data platforms. Most other

organizations could not. That structural inequality, long treated as an immutable feature of competitive markets, is now being disrupted by artificial intelligence.

The pace and scale of this disruption are difficult to overstate. McKinsey's 2025 State of AI report, drawing on 1,993 respondents across 105 countries, documents that 88% of organizations now use AI in at least one business function, up from 78% one year prior. In financial services, a December 2025 Bloomberg survey of more than 300 senior decision-makers from European financial services firms found that 75% consider the direct loss of profitability or the risk of becoming obsolete to be the primary consequence of failing to keep pace with AI adoption. Nearly half believe their firms risk concrete market share erosion if they fall behind, and only 6% consider AI to be overhyped (Bloomberg, 2025). The World Economic Forum's January 2025 white paper on AI in financial services, developed with Accenture through dialogue with over 100 executives worldwide, concludes that AI is not merely improving existing processes but beginning to transform the entire competitive architecture of financial services (WEF, 2025).

Yet beneath these aggregate adoption statistics lies a profoundly unequal distribution of AI-derived advantage. OECD data from 2024 shows that only 11.9% of small firms use AI compared to 40% of large firms. Deloitte's 2025 AI ROI study, based on 1,854 senior executives across Europe and the Middle East, finds that only around one in five organizations qualifies as a true AI ROI leader that has achieved measurable financial returns from AI investment. For large corporations, the path is expensive but navigable. For most SMEs, even beginning that journey requires resources they do not have. This paper argues that purpose-built generative AI tools change this calculus fundamentally, and it presents StratOS as a concrete demonstration of that proposition. The paper proceeds through a literature review, methodology, results, discussion, and conclusions.

Literature review

The restructuring of competitive advantage through AI

The foundational theoretical frameworks for competitive advantage trace superior firm performance to resources and capabilities that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). In the digital economy, access to high-quality, timely intelligence has become one such resource. Iansiti and Lakhani (2020), in *Competing in the Age of AI*, argue that AI-centric organizations are developing an entirely new operating architecture that removes traditional constraints on scale, scope, and learning, enabling organizations to redefine how they create and deliver value in ways that conventional process improvement cannot match.

Writing in the *Harvard Business Review*, Barney and Reeves (2024) argue that generative AI will not in itself create new sustainable competitive advantages, because any capability accessible through an off-the-shelf AI tool will quickly be replicated by competitors. What will matter, they contend, is how AI is integrated with existing advantages that rivals cannot easily copy. For organizations that currently lack meaningful advantages in strategic analysis because professional intelligence has historically been priced out of their reach, AI-powered tools represent a genuine opportunity to build capability that was never previously available to them. Kim and Mauborgne (2025), also in the *Harvard Business Review*, add a complementary strategic perspective: companies that succeed with AI start from the value leap they want to offer, then work backward to identify how AI enables it. Ruokonen and Ritala (2025), in *Research-Technology Management*, provide empirical support through interviews with 18 managing directors in Finland, finding that organizations achieving genuine AI-driven advantage integrate the technology into their core value proposition rather than treating it as an efficiency overlay on existing operations.

AI in financial services: Bloomberg, Deloitte, and the WEF

The Bloomberg survey of December 2025, conducted through live audience polling at the Future of Finance series in Frankfurt, Milan, Luxembourg, and Madrid, documents a fundamental shift in how European financial services leaders think about AI. For 75% of respondents, the primary risk of AI non-adoption is not technical obsolescence but direct financial loss: lost profitability, shrinking market share, or becoming structurally uncompetitive in core business lines. Amanda Stent, Head of AI Strategy and Research in Bloomberg's CTO Office, summarized it precisely: "Financial institutions clearly see AI as both a strategic necessity and a competitive differentiator. The next phase will be defined by how effectively, not just how quickly, institutions can scale AI across their core operations" (Bloomberg, 2025).

Deloitte's 2025 AI ROI study provides important nuance: among 1,854 executives surveyed, 85% increased AI investment in the past twelve months and 91% plan to increase it further, yet only around one in five qualifies as an AI ROI leader. The remaining four in five are still in experimentation phases, with most not achieving satisfactory ROI for two to four years (Deloitte, 2025). The World Economic Forum's January 2025 white paper identifies AI as enabling new entrants and smaller institutions to compete in segments previously dominated by large organizations, citing AI-native institutions in emerging markets such as Nubank in Brazil as examples of competitive models built around populations that traditional institutions found too costly to serve (WEF, 2025). NVIDIA's 2024 State of AI in Financial Services survey finds that 37% of financial firms are specifically exploring AI for report generation, synthesis, and investment research, with 43% reporting improved operational efficiency and 42% citing direct competitive advantage from AI adoption (NVIDIA, 2024). EY's 2025 AI Pulse Survey finds that 56% of executives who have seen positive AI ROI report significant measurable improvements in overall financial performance (EY, 2025).

The strategic intelligence market and the SME exclusion

Figure 1. Global AI Market Size 2022-2030 (USD Billion)

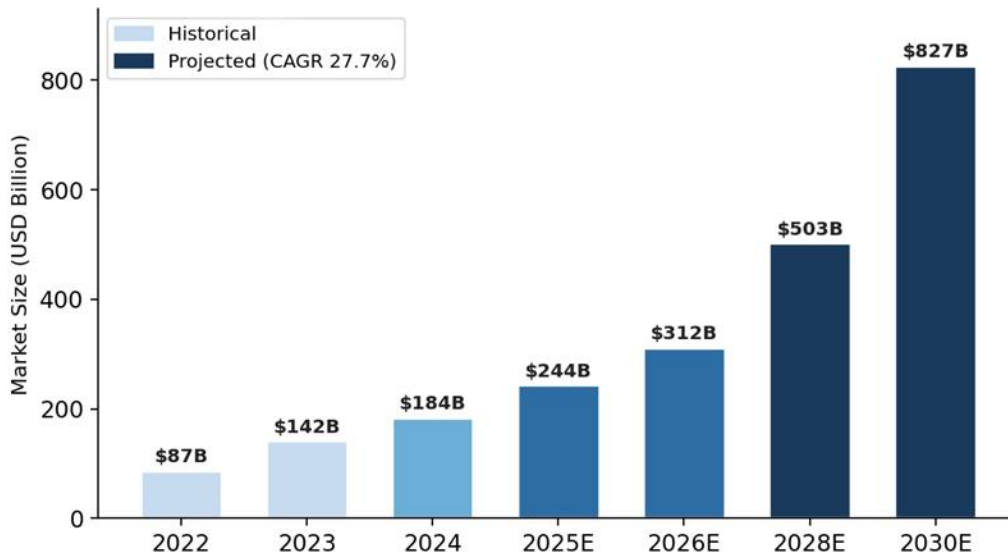


Figure 1. Global AI Market Size 2022-2030 (USD Billion)

Source: Statista, *Artificial Intelligence — Worldwide Market Forecast (2025)*. CAGR 2025-2030: 27.7%

The global AI market reached USD 244 billion in 2025 and is projected to reach USD 827 billion by 2030 (Statista, 2025). PwC estimates that AI will contribute up to USD 15.7 trillion to

global GDP by 2030 (PwC, 2024). Yet this capital deployment is concentrated almost entirely among large organizations. The competitive intelligence tools market was valued at USD 6.63 billion in 2024, projected to reach USD 15.45 billion by 2034, with large enterprises holding 63.18% of market share (Market Research Future, 2025). Enterprise platforms such as CB Insights are priced at USD 5,000 or more per month; mid-market solutions like Crayon and Klue range from USD 500 to USD 2,000 per month. These price points are categorically inaccessible to most SMEs, resulting in most smaller organizations making critical business decisions on the basis of Google searches, word of mouth, and incomplete information.

Csaszar, Ketkar and Kim (2024), publishing in *Strategy Science*, provide the theoretical foundation for how AI can address this exclusion. Their empirical experiments demonstrate that current large language models can generate and evaluate strategic ideas at levels statistically comparable to experienced entrepreneurs and venture capital investors, conducted through a leading accelerator program and a startup competition. If a large language model can evaluate a business plan as accurately as an angel investor and do so in seconds rather than days, the constraint on intelligence quality is no longer human expertise but access to tools that deploy this capability in structured, actionable formats (Csaszar et al., 2024).

The AI adoption gap and its consequences

Figure 2. AI Adoption Rate by Firm Size across OECD Countries (2024)

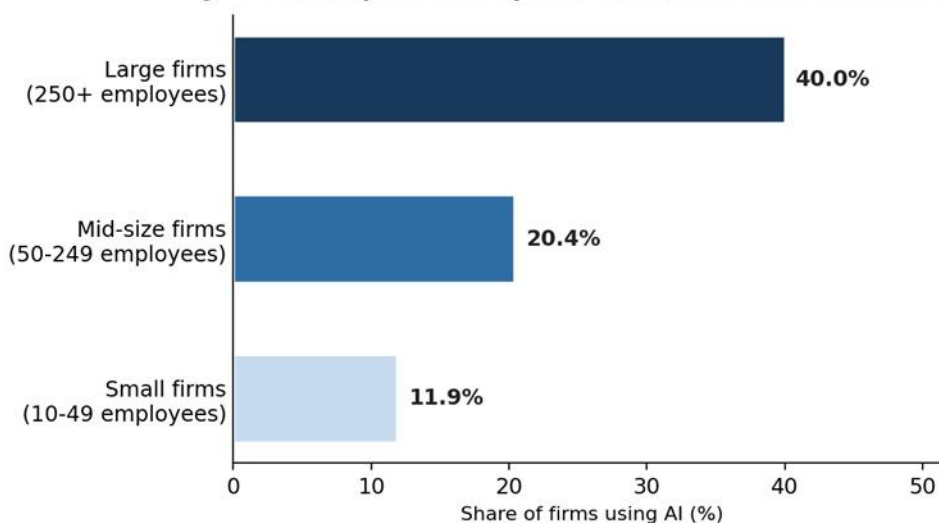


Figure 2. AI Adoption Rate by Firm Size across OECD Countries (2024)

Source: OECD ICT Access and Usage by Businesses Database (2025); OECD Regional Development Papers No. 147 (2025)

OECD data from 2024 documents the AI adoption gap with uncomfortable specificity: 11.9% of small firms use AI compared to 40% of large firms, a ratio exceeding three to one. By January 2026, large firm adoption had risen to 52% while small firm adoption reached only 17.4%, meaning the gap had actually widened as large firms accelerated faster (OECD, 2026). The G7 Blueprint for SME AI Adoption, presented at the December 2025 Ministerial Meeting in Montreal, identifies this widening gap as a policy-level concern (G7, 2025). Ragazou et al. (2023), writing in *Discover Analytics*, provide empirical evidence that business intelligence tools directly link to SME competitiveness and decision quality: SMEs with access to structured analytical frameworks make measurably better strategic decisions than those relying on informal sources. Appio, Gastaldi and Zerbino (2025), in *Industrial Marketing Management*, demonstrate empirically that generative

AI capabilities drive competitive advantage through service innovation, with the effect strongest in dynamic market environments, precisely the conditions characterizing the Romanian and CEE business context.

Methodology

This paper employs a mixed-methods research design combining three complementary approaches. The first is a synthesis of verified statistics from authoritative sources including McKinsey, Bloomberg, the World Economic Forum, Deloitte, EY, NVIDIA, the Financial Times, and PwC, selected for the credibility of their methodologies and the precision of their quantitative findings. The second approach is primary survey research. The survey instrument was distributed online between March 24 and 31, 2026, yielding 152 valid responses after exclusion of non-consenting participants, recruited from the student and young professional communities of the Bucharest University of Economic Studies and their affiliated networks. The questionnaire comprised seven items covering information-gathering behavior, research time investment, SME work experience, professional sector, experience of information-driven opportunity loss, perceived difficulty of accessing competitive analysis, primary decision-making obstacles, and valuation of AI-powered intelligence compression tools. A particular analytical focus is the relationship between respondent occupation and their reported experience of the intelligence gap.

The third approach is a demonstrative case study methodology (Yin, 2018), applying StratOS to five Romanian and international companies and benchmarking AI-generated outputs against publicly verifiable data. StratOS was designed according to three principles from the literature: SME accessibility requiring no specialized technical knowledge, output actionability producing results immediately usable for decisions, and cost accessibility at near-zero marginal cost per analysis. Table 1 summarizes the three modules.

Table 1. StratOS Module Overview

Module	Strategic Function	Primary Output	Avg. Time
IntellIQ	Automated due diligence and market signal detection	Trust score (0-100), risk matrix, signals, recommendations	18-30 sec
StrategyIQ	Competitive positioning analysis and financial estimation	Competitive score, SWOT analysis, financial estimations	30-45 sec
IdeaScore	Business concept validation across five dimensions	Viability score, strengths and risks, next steps	12-20 sec

Source: Authors

Results and discussion

Occupational patterns and the intelligence gap

The 152 valid survey responses came from a population whose occupational distribution is directly relevant to this paper's central argument. The largest group was respondents in Education (37, 24.3%), followed by students not yet in the workforce (28, 18.4%), Accounting and Audit (11, 7.2%), and Information and Communication (8, 5.3%). Smaller groups were active in Financial and Insurance services (4%), Legal and Scientific fields (4%), Administrative and Support (3%), and Manufacturing and Construction (3%). Nearly half of respondents (46.7%) reported current or past experience working in an SME.

This occupational distribution is significant for two reasons. First, respondents concentrated in finance, accounting, legal, and business administration are precisely the professional groups for which strategic intelligence is a core professional need: evaluating business partners, assessing

competitive environments, validating investment decisions. Second, the student population, approximately 42% of respondents, represents the next generation of entrepreneurs and decision-makers who will determine AI adoption patterns in the Romanian market. Respondents who had worked in an SME reported the highest concentrations of frustration with information access barriers and the highest rates of opportunity loss, consistent with the Ragazou et al. (2023) finding that SME decision quality is directly linked to access to structured analytical frameworks.

Information-gathering behavior and research time burden

Figure 3. Information sources used when researching a potential business partner (n=152)

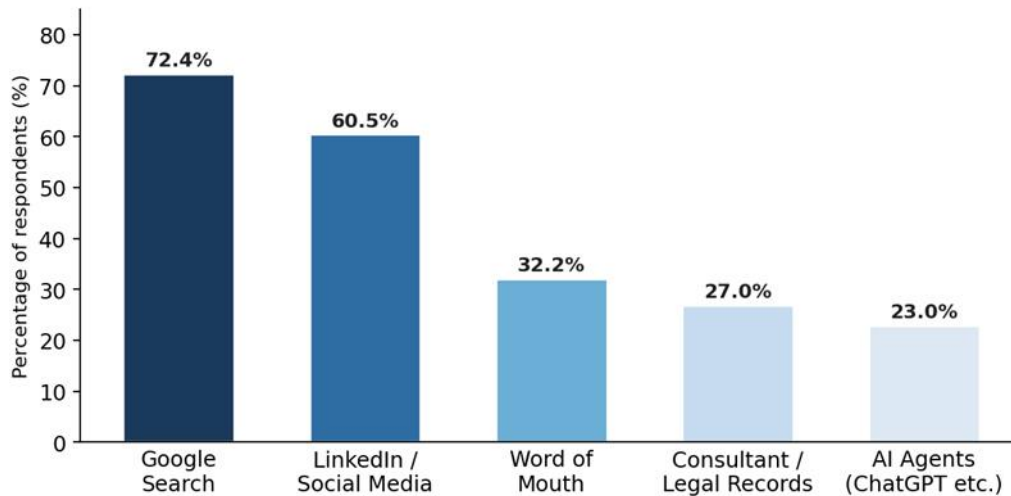


Figure 3. Information sources used when researching a potential business partner (n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 3 presents respondents' information-gathering behavior. Google and search engines dominate at 72.4%, followed by LinkedIn and social media at 60.5%, word of mouth at 32.2%, consultants or legal records at 27.0%, and AI agents such as ChatGPT at 23.0%. Free, general-purpose tools are used by the overwhelming majority, while professional tools are used by fewer than one in three respondents.

Figure 4. Time required to research a company before a business decision (n=152)

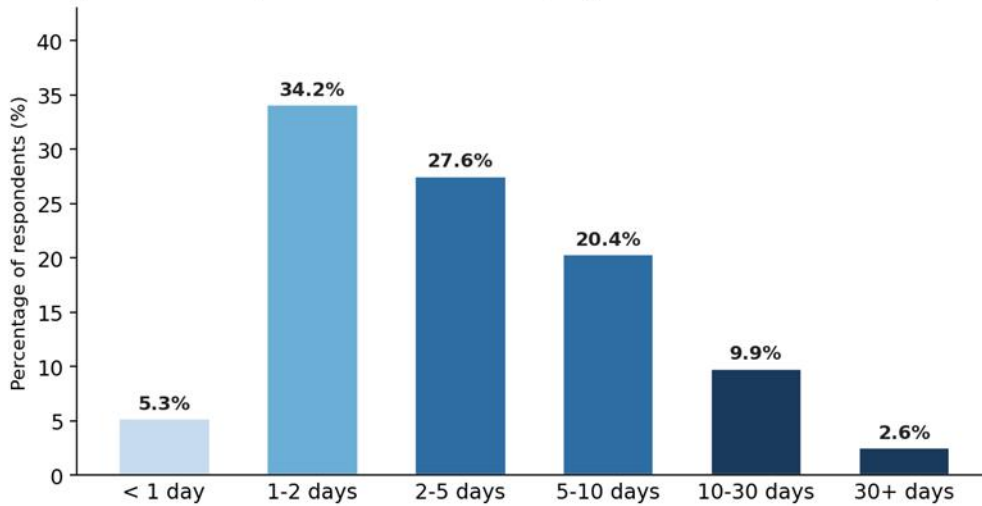


Figure 4. Time required to research a company before making a business decision (n=152)

Source: Authors' calculations based on primary survey data (March 2026)

The time burden of business research is substantial. As Figure 4 shows, 34.2% of respondents require one to two days, 27.6% require two to five days, and 20.4% require five to ten days. Only 5.3% complete their research in under a day, meaning 80.5% require at least one full working day per business decision. A finance professional spending two to five days researching a potential business partner is spending the equivalent of a working week each month on research that AI tools can compress into under a minute. The opportunity cost of this inefficiency is the invisible tax that the strategic intelligence gap imposes on smaller organizations.

The cost of insufficient intelligence: foregone opportunities

Figure 5. Respondents who abandoned a business opportunity due to lack of information (n=150)

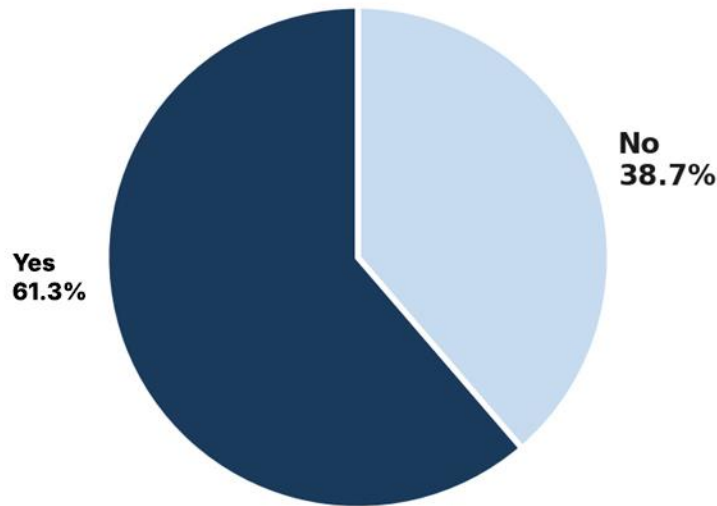


Figure 5. Respondents who abandoned a business opportunity due to lack of information (n=150)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 5 presents the finding that most directly quantifies the economic cost of the intelligence gap. When asked whether they had ever abandoned a business idea or opportunity because of lack of research time or information, 61.3% answered yes — 92 out of 150 valid responses. This is not a measurement of perceived difficulty; it is a direct count of concrete economic events in which insufficient intelligence prevented a decision from being made. Respondents in Accounting and Audit, Financial and Insurance services, and Legal fields reported among the highest rates of opportunity loss. The Bloomberg survey documents the same dynamic at the institutional level from the opposite direction: 75% of European financial services leaders fear direct profitability loss from insufficient AI adoption (Bloomberg, 2025). The individual-level and institutional-level findings are two observations of the same phenomenon from opposite ends of the organizational size spectrum.

Decision-making obstacles and demand for AI intelligence tools

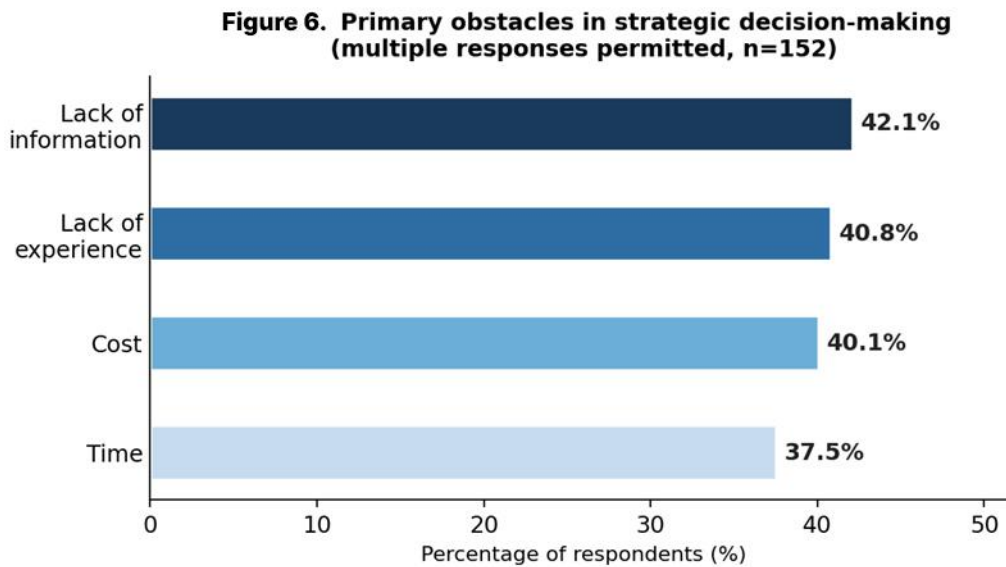


Figure 6. Primary obstacles in strategic decision-making (multiple responses permitted, n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 6 presents the primary obstacles respondents identify when making strategic decisions. Lack of information leads at 42.1%, followed by lack of experience at 40.8%, cost at 40.1%, and time at 37.5%. Two of the four leading barriers are directly information-related, while the other two — cost and time — are the specific constraints that make professional intelligence services inaccessible to most of this population.

Figure 7. Perceived value of an AI-powered strategic intelligence tool (1-5 scale, n=152)

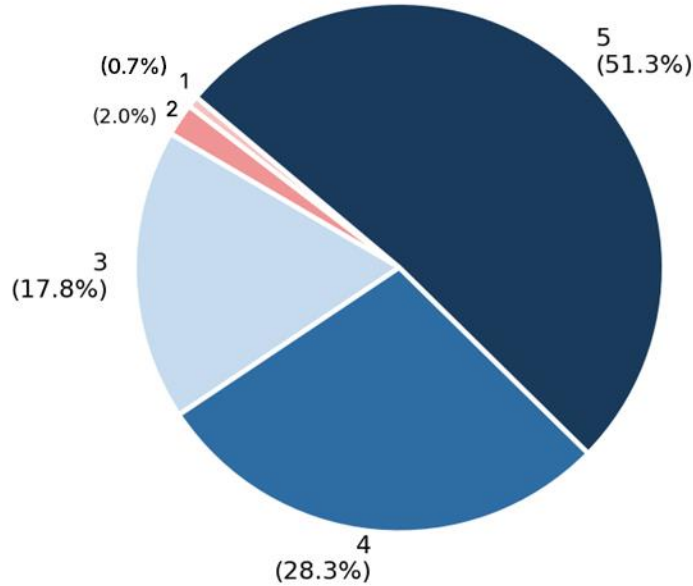


Figure 7. Perceived value of an AI-powered strategic intelligence tool (1-5 scale, n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 7 documents the perceived value of an AI-powered intelligence tool that compresses strategic research from hours or days to minutes. The mean score is 4.28 out of 5, with 79.6% rating the tool at four or five and 51.3% assigning the maximum score. Only 2.6% rated the tool as low-value. This near-unanimous endorsement comes from a population that has personally experienced the costs of the intelligence gap. The 79.6% valuation figure contrasts with the Bloomberg (2025) finding that 40% of European financial services firms already report measurable business benefits from AI deployments, and the EY (2025) finding that 56% of executives seeing positive AI ROI report significant improvements in overall financial performance. The distance between these numbers is precisely the gap between this paper's survey population and the senior executives at financial institutions who have already deployed enterprise AI tools. StratOS is designed to close that distance.

StratOS performance: time, cost, and output quality

Table 2. StratOS Performance Benchmarks versus Traditional Consulting Methods

Task	Traditional Timeline	StratOS Time	Traditional Cost	StratOS Cost
Due diligence report	3-5 business days	18-28 seconds	EUR 3,000-15,000	< EUR 0.10
Competitive analysis	2-4 business days	30-45 seconds	EUR 2,000-8,000	< EUR 0.10
Business concept validation	1-2 days with advisor	12-20 seconds	EUR 500-3,000	< EUR 0.05
Full three-module suite	5-10 business days	< 2 minutes	EUR 5,000-25,000	< EUR 0.25

Source: Authors' calculations based on StratOS testing results

StratOS achieves time reductions exceeding 99% across all three modules. A complete three-module intelligence analysis costs less than EUR 0.25 in API costs, compared to EUR 5,000 to EUR 25,000 for equivalent traditional consulting deliverables. IntellIQ was applied to five companies with outputs benchmarked against publicly verifiable information, as summarized in Table 3. All five outputs were directionally consistent with publicly verifiable facts. For Revolut, IntellIQ correctly identified regulatory scrutiny across EU and UK jurisdictions as a high-severity risk, consistent with well-documented challenges including delayed banking license applications. For Dedeman, the highest trust score correctly reflected Romania's most consistently profitable large retailer. For eMAG, StrategyIQ correctly identified Amazon's regional expansion as the primary competitive threat. The Financial Times has documented that AI delivers clearest returns when embedded in operational workflows rather than deployed as standalone tools, with the strongest evidence from firms replacing labor-intensive analytical processes with AI-powered equivalents (FT, 2025). This pattern maps precisely onto the StratOS use case.

Table 3. IntellIQ Due Diligence Results — Romanian and International Case Studies

Company	Industry	Trust Score	Key Validated Finding
Banca Transilvania	Banking	82/100	Strong regulatory compliance and capital adequacy — consistent with annual reports
eMAG	E-commerce	74/100	Ownership complexity flagged; Amazon regional entry correctly identified as primary threat
Dedeman	Retail	88/100	Conservative growth and consistent profitability correctly reflected in highest score
Revolut	Fintech	71/100	EU and UK regulatory scrutiny correctly classified as HIGH severity risk
Orange România	Telecom	79/100	Pricing pressure from Digi Communications correctly surfaced as primary market signal

Source: Authors' calculations using StratOS IntellIQ module, benchmarked against annual reports and public databases

StratOS as a response to a documented market failure

Appio, Gastaldi and Zerbino (2025) demonstrate that generative AI capabilities drive competitive advantage through service innovation, with the effect strongest in dynamic market environments, precisely the conditions characterizing the Romanian and CEE business context. StratOS addresses a structural market failure in which the Romanian business ecosystem provides systematically worse strategic intelligence infrastructure to its SME sector than more developed markets provide to theirs. Raza (2025) argues that AI serves as a genuine competitive equalizer when organizations adopt it around specific, high-value use cases rather than attempting enterprise-wide deployment. StratOS instantiates this approach by addressing three specific use cases — counterparty assessment, competitive positioning, and business concept validation — that research identifies as the highest-priority intelligence needs for SMEs and individual decision-makers. Maduka (2025), in the Asian Journal of Economics, Business and Accounting, provides supporting evidence that AI-powered strategic planning tools that compress research timelines deliver measurable improvements in organizational efficiency and strategic decision quality.

Conclusions

This paper has investigated how AI generates competitive advantage in financial and business decision-making contexts, documented the structural gap that excludes SMEs and

individual practitioners from these mechanisms, and presented StratOS as a functional, low-barrier response to that gap. Three principal conclusions emerge.

The strategic intelligence gap is real, documented at multiple levels, and economically costly. Bloomberg's survey of over 300 European financial services executives finds that 75% consider AI non-adoption to be a direct profitability risk. Primary survey data from 152 Romanian respondents shows that 61.3% have personally experienced this gap through abandoned business opportunities, 80.5% require at least a full working day per business research task, and 42.1% identify information deficits as their primary strategic decision-making obstacle. Respondents in finance, accounting, and business-adjacent fields report the highest rates of intelligence-related opportunity loss, confirming that the gap is most acutely felt precisely where strategic intelligence is most professionally consequential.

Generative AI, as deployed through StratOS, is technically capable of closing this gap at costs accessible to any organization. StratOS delivers due diligence, competitive analysis, and business validation in under 60 seconds at under EUR 0.25 per complete analysis, producing outputs directionally consistent with publicly verifiable information across all five case study applications.

Demand for accessible AI intelligence tools is empirically validated among the next generation of Romanian business practitioners. With a mean valuation of 4.28 out of 5 and 79.6% of respondents rating the tool at four or five, the data represents grounded demand from a population that understands both what it is missing and what it would gain. Future research should develop systematic accuracy benchmarking of AI-generated strategic intelligence against professional consulting outputs, extend the survey analysis to broader geographic samples across the CEE region, and investigate the individual and organizational capabilities that determine how effectively users translate AI-generated intelligence into improved business outcomes.

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