Abstract

AI has evolved to gain both the potential and capabilities of assisting businesses in making informed decisions to support their business operations, and it can also help to make effective decisions to support Micro, Small, and Medium Enterprises (MSMEs). Although there are multiple studies in Indonesia which shows the capabilities of AI in making informed and data-driven decisions, few studies in Indonesia explored the perception of workers in MSMEs towards the benefits of AI in the decision-making process of businesses, especially in the DKI Jakarta region. This study investigates the perceived benefits of artificial intelligence (AI) in decision-making of businesses among micro, small and medium-sized enterprises (MSMEs) in Jakarta, Indonesia using Technology Acceptance Model (TAM) and extended constructs such as Organizational Readiness, Perceived Ease of Use, Perceived Benefits of AI, and Intention to Adopt AI. The results showed that respondents generally have positive perceptions towards AI in business decision-making, but needs more improvement on MSMEs' digital infrastructure and proper training for workers to learn how to use AI effectively. Perceived Ease of Use and Perceived Benefits of AI are main drivers to push MSMEs' intent to adopt AI in business decision-making, and improving Organizational Readiness helps MSMEs to see the Perceived Benefits of adopting AI in the decision-making process.

Keywords: Perceived benefits, Artificial Intelligence (AI), MSMEs, TAM, decision-mak