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ARTIFICIAL INTELLIGENCE TECHNOLOGY ADOPTION DECISION-MAKING PROCESS IN MSMES MARKETING PRACTICES

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Abstract
Artificial intelligence (AI) is a technology that transforms various aspects of life, including business marketing practices. This study aims to describe the decision-making process in adopting AI among MSMEs in DKI Jakarta and Greater Bandung. A descriptive quantitative method was used with descriptive analysis and cross-tabulation. A total of 119 MSME respondents who are digitalized and familiar with AI were analyzed to map the AI adoption process. The results show that most respondents have adopted AI, especially micro-businesses in the culinary sector. Respondents demonstrated basic knowledge of AI, along with personal characteristics and communication habits that support adoption. AI is perceived to offer relative advantages, compatibility with values and needs, ease of trial, and observable results. However, some respondents still find AI difficult to use. Improving AI training, digitalization efforts, and supportive policy-making are needed to strengthen the digital ecosystem for MSMEs.
Keywords: Artificial Intelligence, MSME's, Innovation Adoption

Abstrak
Artificial intelligence (AI) merupakan teknologi yang mengubah berbagai aspek kehidupan, termasuk praktik pemasaran bisnis. Penelitian ini bertujuan menggambarkan proses pengambilan keputusan adopsi AI pada UMKM di DKI Jakarta dan Bandung Raya. Penelitian ini menggunakan metode kuantitatif deskriptif dengan analisis deskriptif dan tabulasi silang. Sebanyak 119 responden UMKM yang telah terdigitalisasi dan mengenal AI dianalisis untuk memetakan proses adopsi AI. Hasil menunjukkan mayoritas responden telah mengadopsi AI, terutama pelaku usaha mikro di sektor kuliner. Responden memiliki pengetahuan dasar AI, karakteristik personal, dan kebiasaan komunikasi yang mendukung adopsi. AI dinilai memberikan keuntungan relatif, sesuai dengan nilai dan kebutuhan, mudah diuji, serta hasilnya terlihat jelas. Namun, beberapa responden menilai AI belum mudah digunakan. Diperlukan pelatihan, peningkatan digitalisasi, dan kebijakan pendukung guna memperkuat ekosistem digital UMKM.
Kata kunci: Artificial Intelligence, UMKM, Adopsi Inovasi

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INTRODUCTION

Artificial Intelligence (AI), or in Indonesian referred to as "*kecerdasan buatan*", brings significant changes to life in the 4.0 era. In today's world, where technology is developing at a rapid pace, AI has also experienced very fast growth in just a few short years. Since the launch of OpenAI's ChatGPT, which is one of the most widely used generative AI tools today, the development of AI has accelerated rapidly. Generative AI is a type of AI that produces new content as its final output. In line with what was stated by Feuerriegel et al. (2024), generative AI is a computational technique capable of producing meaningful new content, such as text, images, or sound, through the training data it possesses.

Marketing is one of the industries that most extensively utilizes AI in its processes. In 2023, Chui conducted a survey regarding the use of AI across industries and found that AI is most commonly applied in the fields of marketing and sales. Statista.com added that the most common activities using AI in marketing include drafting content/creative work, idea development (brainstorming), and research (Dancheva, 2023).

Not long after the launch of ChatGPT on November 30, 2022, major companies such as Google and Microsoft also applied AI in their operations as an effort to improve their service quality. Various types of AI from different tech companies are competing to provide the best services. AI has now penetrated many aspects of human life, ranging from text-generated AI, chatbots, to image and video generators.

The use of AI can provide several benefits to a company, such as helping to reduce time and costs in daily work processes through automation, and improving marketing performance by assisting in analyzing large volumes of customer and market data (Kirova & Boneva, 2024, p. 258). In line with what was explained by Watney & Auer (2021), AI can help business actors, including MSMEs, in running their businesses by reducing the costs of operational activities such as marketing, customer relationship management (CRM), and search engine optimization (SEO). AI in the form of chatbots can assist MSMEs in understanding customer needs, mapping customer purchasing behavior, and offering various features and rewards that suit their customers (Bhalerao et al., 2022).

The above explanation indicates that the issue of AI in business, especially in the MSME sector, is crucial. Nevertheless, research regarding the adoption of AI in MSMEs—particularly in Indonesia—remains rarely explored, especially in the marketing sector. Referring to Albats et al. (2023) in Schwaeke et al. (2024), this issue still requires exploration in several aspects such as marketing, networking, and technology, which collectively influence MSME performance.

The adoption of a new innovation, such as AI in a community or group, occurs through several stages that form an innovation adoption process. One communication theory that explains the process of adopting an innovation is Everett M. Rogers' Diffusion of Innovations Theory. This theory explains that the innovation adoption process occurs in a complex manner and is influenced by various factors. In Rogers' innovation adoption model, there are five stages of innovation adoption: 1) knowledge stage, 2) persuasion stage, 3) decision stage, 4) implementation stage, and 5) confirmation stage (Rogers, 1995).

However, in its application, this research will only use the first three stages of this process: the knowledge stage, the persuasion stage, and the decision stage. This research is limited to the decision stage due to the limited number of respondents who have already made a

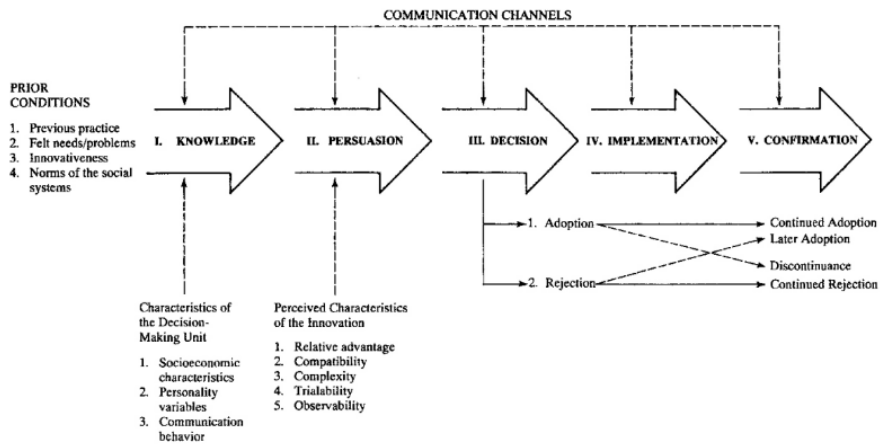
decision regarding the adoption of AI technology in their marketing practices. This study will specifically examine the decision-making process of AI adoption among MSMEs in the regions of DKI Jakarta and Greater Bandung (Bandung City, Cimahi City, Bandung Regency, and West Bandung Regency) up to the decision stage.

From the explanation above, the researcher aims to investigate how the process of AI adoption takes place among MSMEs in DKI Jakarta and Greater Bandung using Everett M. Rogers' Diffusion of Innovations Theory. This study will provide an initial mapping of AI adoption in MSME marketing practices in Indonesia, particularly in DKI Jakarta and Greater Bandung. The research will use a descriptive quantitative method, in accordance with the purpose of the study, which is to describe the decision-making process in adopting AI technology among MSMEs in these regions.

LITERATURE REVIEW

Teori Difusi Inovasi *(Diffusion of Innovation Theory)*

The Diffusion of Innovations Theory is used in this study as a fundamental reference to observe the phenomenon that occurs in reality. Diffusion itself is defined as the process of communicating an innovation through certain channels over time among members of a social system (Rogers, 1995).



Picture 1. Innovation Adoption Process
(Source: Rogers, 1995)

The diffusion of innovations occurs through a process that consists of several specific stages. This adoption process takes place in a complex manner and is influenced by various factors. As illustrated in the model above, the adoption process consists of five stages in the decision-making process of adopting an innovation. Based on the book "Diffusion of Innovations: Fifth Edition" by Rogers, these five stages are as follows:

1. Knowledge
   Knowledge is the first stage in the innovation diffusion process, where individuals begin to become aware of the existence of an innovation and gain an understanding of how the innovation works.
2. Persuasion
   Persuasion is the second stage in the innovation diffusion process model. It is the stage where individuals begin to form either a favorable or unfavorable attitude toward an innovation. After gaining knowledge about the innovation, individuals or

communities start forming attitudes toward it. The formation of this attitude is highly influenced by the perceived characteristics of the innovation.

3. Decision
   After forming an attitude toward the innovation, individuals or communities then make a decision to either adopt or reject the innovation. Adoption is a decision to fully use an innovation and consider it as the best available option. Rejection, on the other hand, is a decision not to adopt the innovation.
4. Implementation
   Implementation is the stage where individuals or groups begin to use the adopted innovation. Rogers explains in his book that implementation begins when an individual (or other decision-making unit) decides to put the innovation into use. In this stage, individuals or groups may still encounter new challenges and obstacles, such as difficulties in usage, operational problems, the search for additional information, and the occurrence of reinvention, where the innovation is eventually adapted and modified to meet user needs.
5. Confirmation
   This is the final stage in the innovation adoption process, known as the confirmation stage. At this point, individuals or groups seek reinforcement for the adoption or rejection decision that has already been made.

This study will only focus on the first three stages of the innovation adoption decision-making process, namely up to the decision stage. The main reason for choosing only these three stages is due to the limited understanding and usage of AI among MSMEs (Micro, Small, and Medium Enterprises) in Indonesia.

This lack of understanding and usage is also influenced by the relatively low digitalization rate among Indonesian MSMEs, which currently stands at only around 33.6% of the total. Given this limited awareness and application of AI—especially in marketing practices—further stages such as implementation and confirmation are considered less relevant to the actual conditions of the respondents, and therefore less suitable to be examined using a descriptive quantitative approach.

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs), according to Law Number 20 of 2008, are businesses owned by individuals and/or individual business entities that meet the criteria stipulated in the law. According to Article 6 of Law No. 20 of 2008, the criteria for MSMEs are as follows:

Table 1. MSME's Category

No	Category	Asset	Omzet
1	Micro	Max Rp. 50.000.000	Max Rp. 300.000.000
2	Small	>Rp.50.000.000 - Rp. 500.000.000	>Rp.300.000.000 - Rp. 2.500.000.000
3	Medium	>Rp.500.000.000 - Rp. 10.000.000.000	>Rp. 2.500.000.000 - Rp. 50.000.000.000

Source: (Kementrian Koperasi dan UKM RI, 2008)

AI (Artificial Intelligence) in Pemasaran (Marketing)

In marketing practices, AI plays several roles that can contribute to performance improvement. However, before discussing that further, it is important to first understand

the concept of marketing itself. Marketing is one of the essential activities within an organization or company. According to Kotler & Keller (2012), marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers, as well as managing customer relationships in ways that benefit the organization and its stakeholders.

Similarly, Ariyanto et al. (2023) state that marketing is a managerial process aimed at fulfilling the needs or desires of individuals or specific groups by creating, offering, and exchanging valuable products with others. Therefore, marketing can be understood as a managerial activity carried out by an organization or related stakeholders, with the primary goal of gaining benefits or fulfilling desires through the creation, delivery, and exchange of products with certain value.

RESEARCH METHOD

This study employs a descriptive quantitative research method. Descriptive quantitative research is aimed at analyzing one or more research variables without comparing or correlating the existing variables (Abdullah, 2015). Therefore, this study does not attempt to examine the relationship between variables or compare one variable to another. Instead, it focuses on understanding the decision-making process regarding AI adoption among MSMEs (Micro, Small, and Medium Enterprises) in Bandung Regency within the scope of marketing.

The data collection technique used in this research is a questionnaire. A questionnaire is a data collection technique that involves providing respondents with a series of written questions or statements to obtain their opinions (Sihotang, 2023). The distributed survey consists of both closed- and open-ended questions. In this study, the questionnaire will include a series of questions related to the decision-making process of AI adoption in the marketing field, addressed to MSME actors in the regions of DKI Jakarta and Greater Bandung.

Validity and reliability testing in this study was conducted using 30 respondents who are MSME actors in DKI Jakarta and Greater Bandung. These respondents were selected based on specific criteria established for the study, namely that they own businesses that have undergone digitalization and are aware of AI. The validity and reliability of the instrument were tested using item-total correlation and Cronbach's Alpha formulas through the SPSS statistical software.

This study utilizes descriptive statistical analysis techniques. Descriptive statistics involve techniques for describing or illustrating datasets as they are, without drawing generalizable conclusions. According to Abdullah (2015), descriptive statistics include several techniques, such as:

1. **Frequency Distribution**
   Frequency distribution is used to analyze data by counting how many MSMEs fall into each stage of the innovation adoption process.
2. **Central Tendency**
   Central tendency in statistics refers to methods for describing the average or midpoint of a dataset. The central tendency measure used in this study is the mean. The mean represents the average value of all data points divided by the total number of those data points.

In the end, this research successfully collected data from a total of 119 respondents from DKI Jakarta and Greater Bandung. The selection of these two regions is based on the consideration that both are active centers of economic activity, especially in the development and utilization of technology in the MSME sector. Moreover, as the capital city of Indonesia and one of the metropolitan areas in West Java, respectively, DKI Jakarta and Greater Bandung offer diverse demographic characteristics and varying levels of technology penetration, thus providing a more comprehensive picture of the AI adoption process in MSME marketing practices.

RESULTS AND DISCUSSION

The overall decision-making process regarding AI technology adoption among MSME actors in DKI Jakarta and Greater Bandung demonstrates a high-level category, ranging from the knowledge stage to the decision stage. Most respondents in this study are from DKI Jakarta, with the majority being female and holding a bachelor's degree (S1) as their highest level of education. Based on data interpretation, the majority of respondents are categorized as belonging to the middle socioeconomic class and operate micro-scale businesses.

1. Knowledge Stage Variable

The knowledge stage is the initial stage in the innovation adoption decision-making process as defined in the diffusion of innovations theory. In this section, the researcher presents the findings obtained through questionnaires distributed to respondents who met the predetermined criteria.

After defining the response categories, the researcher calculated the total score for each respondent on the knowledge variable. The respondents were then grouped into categories based on the predefined scoring scale. The results of this categorization are shown in the following table. Based on the scoring formula, the calculations are as follows:

- Minimum score : 8 x 1 = 8
- Maximum score : 8 x 5 = 40
- Total Range score : 40-8 = 32
- Interval : 32/3 = 10,67

Table 2. Knowledge Stage Category

No	Category	Range
1	Low	8 - 18,67
2	Medium	18,68 - 29,33
3	High	29,34 - 40

Source: Processed Data (2025)

After establishing these categories, the researcher calculated the total responses for the knowledge variable for each respondent. The respondents were then grouped according to the predetermined categories. The categorization results are presented in the following table:

Table 3. Overview of the Knowledge Stage

No	Category	f	%
1	Low	1	0,84
2	Medium	29	24,3
3	High	89	74,7
	Total	**119**	**100**

Source: Processed Data (2025)

Based on the analysis in the table above, the majority of respondents are in the high category for the knowledge stage, accounting for 74.7% (f=89). Another 24.3% of respondents (f=29) are in the medium category, while only one respondent, or 0.84%, falls into the low category.

The researcher also measured the respondents' cognitive level using a different instrument and scale to assess their knowledge about AI. This measurement involved nine true-or-false statements. Respondents were categorized into three groups based on their cognitive test results:

- Low (0-30)
- Medium (40-60)
- High (70-90)

The results of the cognitive level measurement are shown in the following table:

Table 4. AI Cognitive Level Category

No	Kategori	f	%
1	Rendah	0	0
2	Sedang	16	13,43
3	Tinggi	103	84,48
	Total	**119**	**100**

Source: Processed Data (2025)

Based on the analysis in the table above, almost all respondents demonstrated a high level of cognitive understanding of AI, with 103 respondents (84.4%) classified in the high category, scoring between 70–90. There were 16 respondents with a medium level of knowledge. These findings suggest that the respondents in this study generally have a good understanding of AI, particularly in the context of marketing practices.

The knowledge stage variable indicates that respondents possess a high level of knowledge. This is also reflected in other indicators such as personality traits and communication habits. Most respondents demonstrate open-mindedness toward change, tolerance for uncertainty, rational thinking, and strong motivation to grow their businesses. Their communication habits also support AI adoption decisions, as their social participation, exposure to AI-related information through mass media, and interpersonal communication are all rated highly. These results support the notion that respondents are capable of forming an objective perception of AI technology in marketing practices. Once respondents enter the stage of forming perceptions, they move on to the persuasion stage.

In the diffusion of innovations theory, the knowledge stage is the first stage in the adoption process, where individuals with higher knowledge about the innovation

tend to have greater potential to adopt it. In this study, respondents generally have a high level of knowledge about AI, with the average and median scores leaning toward "agree" responses. This is supported by the cognitive level categorization, where most respondents fall into the high category, and a smaller portion fall into the medium category. These findings provide an overview that the knowledge stage in the adoption of AI among MSMEs in DKI Jakarta and Greater Bandung is already well-developed, especially considering that the respondents' businesses are already digitalized.

Within the context of the diffusion of innovations theory, individuals with high knowledge levels are more likely to adopt the innovation. This high level of knowledge enables respondents to move on to the next stage in the adoption process—the persuasion stage, where attitudes and perceptions about the innovation begin to form. Therefore, the next analysis will focus on the persuasion stage.

2. Persuasion Stage Variable

In the persuasion stage variable, the research data is divided into three categories: low, medium, and high. The researcher calculated the total score of responses for each respondent, then categorized the results based on the minimum and maximum possible scores, as well as the interval range derived from the number of items and the Likert scale used.

Based on the calculations:

- Minimum Score: 12 × 1 = 12
- Maximum Score: 12 × 5 = 60
- Range: 60 – 12 = 48
- Interval: 48 ÷ 3 = 16

Thus, the categorization for the persuasion stage is as follows:

Table 5. Persuasion Stage Category

No	Kategori	Rentang
1	Low	12 - 27
2	Medium	28 - 43
3	High	44 - 60

Source: Processed Data (2025)

After determining the score categories, the researcher calculated the total persuasion score for each respondent and grouped them accordingly. The results are shown below:

Table 6. Distribution of Persuasion Stage

No	Category	f	%
1	Low	1	0,84
2	Medium	48	40,3
3	High	70	58,7
	Total	**119**	**100**

Source: Processed Data (2025)

The persuasion stage variable shows that respondents fall into the high category. This result indicates that the majority of respondents perceive AI as a beneficial

technology (relative advantage), sufficiently compatible (compatibility), easy to experiment with (trialability), and its results are relatively easy to observe (observability). However, respondents view AI as a technology that is neither too easy nor too difficult to use (complexity).

This finding suggests that, in general, some respondents are not particularly skilled in using AI in their marketing practices. This complexity also shows a pattern of relationship with the level of cognitive understanding of AI. The cross-tabulation results reveal that the higher the respondent's cognitive level regarding AI, the more likely they are to perceive AI as easy to use, and vice versa. The analysis of the complexity indicator of AI technology highlights the need to improve cognitive understanding and practical skills in using AI in marketing activities to ensure its optimal utilization among MSME players. The positive perception of AI among respondents also supports the potential for high adoption. This view is reinforced by the results of the decision stage variable, which indicates a high percentage of AI adoption among respondents.

This study also finds that relative advantage is the indicator with the highest combined average score, reaching 4.27. This finding indicates that relative advantage is the strongest innovation characteristic associated with AI technology. It can be said that relative advantage is the main factor influencing respondents' decisions to adopt AI.

Another interesting finding from the comparison of average scores for each indicator is the increasing average score of the complexity indicator from the planning stage to the evaluation stage of marketing strategy. This increase suggests that AI technology is perceived as more difficult to use during the implementation and evaluation stages of marketing strategies compared to the planning stage. This finding aligns with data from Statista.com, which shows that AI is most commonly used in activities related to communication strategy development, such as content drafting, brainstorming, and research (Dancheva, 2023).

3. Variabel Tahapan Keputusan (Decision)

Table 7. Decision Stage Category

No	Category	f	%
1	Reject	4	3,4
2	Hesitant	16	13,4
3	Adoption	99	83,2
	Total	**119**	**100**

Source: Processed Data (2025)

The decision stage variable indicates that the majority of respondents have decided to adopt AI in their marketing practices. However, a small portion of respondents still refuse or hesitate to adopt AI. The reasons behind this hesitation and refusal are predominantly due to the lack of foundational data needed for AI usage, such as customer data, and a limited understanding of AI technology among the respondents.

Through semi-open questions, the researcher found that respondents who refused to use AI cited reasons such as distrust in AI's data security, limited availability of AI-competent resources, and the belief that AI is not needed in their business. The most common reason for rejection was the lack of human resources who understand how to operate AI. Meanwhile, respondents who were hesitant to use AI in their business cited reasons such as the absence of initial data for AI usage, limited knowledge of AI, lack of digital technology skills, insufficient supporting tools for AI technology, and not yet feeling the need for AI. The dominant reasons for respondents' uncertainty in adopting AI were the lack of foundational data and limited understanding of AI itself.

Overall, based on the three stages of the innovation adoption process derived from the diffusion of innovation theory, the researcher found that the majority of respondents already possess adequate initial knowledge about AI at the knowledge stage. Respondents also perceive AI technology positively during the persuasion stage, although they do not necessarily view AI as an easy-to-use or fully compatible technology. Furthermore, most respondents have decided to adopt AI in their business marketing practices at the decision stage. These findings indicate a relatively high potential for AI adoption among MSMEs in DKI Jakarta and the Greater Bandung area. Despite the high level of adoption, there are still some respondents who either refuse or hesitate to adopt AI in their marketing practices. This refusal or hesitation is primarily based on concerns over data security, limited resources, and a lack of understanding about AI.

Therefore, the results of this study suggest that the adoption of AI in marketing practices among MSME actors holds significant potential. However, training is still necessary to enhance the skills and understanding of AI technology among MSMEs in order to optimize its use in marketing practices.

CONCLUSION

The analysis and discussion presented earlier show that the majority of respondents in this study have attained education at the high school and undergraduate levels, with a socioeconomic status categorized as middle class. Furthermore, most respondents own micro-enterprises, primarily operating in the culinary sector. Based on these findings, the general conclusions drawn from this study are as follows:

1. The knowledge stage among MSME actors in DKI Jakarta and Greater Bandung falls into the high category. This indicates that the majority of respondents already possess a solid foundational understanding of AI in the context of business marketing practices. Most respondents appear to be open to change, capable of dealing with uncertainty, rational, and highly motivated to improve their business efficiency. They are also generally active in social participation, receive information about AI through social media and business partners, and are engaged in technology-related social networks.
2. The persuasion stage among MSME actors in DKI Jakarta and Greater Bandung also falls into the high category. This indicates that most respondents perceive AI technology as advantageous (relative advantage) for marketing practices, fairly compatible with their values, needs, and past experiences (compatibility), easy to experiment with on a small marketing scale (trialability), and capable of producing visible and clear outcomes (observability). However, some respondents also perceive AI as not particularly easy to use (complexity).

3. The decision stage indicates that the majority of MSME respondents in DKI Jakarta and Greater Bandung have already adopted AI in their marketing practices. Cross-tabulation results related to the adoption decision show that AI adoption is higher among MSME actors in DKI Jakarta, among male respondents, and among those with a higher level of AI-related cognitive understanding. These cross-tabulation results also reveal that exposure to information through interpersonal communication is more effective in increasing AI adoption decisions compared to mass media (Chui et al., 2023).

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