

جامعة ميدأوشن

كلية الإدارة

قسم / تخصص إدارة أعمال



عنوان البحث

أثر توظيف الذكاء الاصطناعي في رفع كفاءة مدراء المشاريع الصغيرة والمتوسطة في إدارة المخاطر
في فلسطين

إعداد الطالب/

ألاء جمال محمد النمر

إشراف/

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العام الدراسي:

2024

Introduction:

Small and medium-sized enterprises (SMEs) play a vital role in driving economic growth, particularly in developing economies. However, these businesses often face significant challenges due to limited resources, making them more susceptible to various administrative risks. From operational inefficiencies to compliance issues and organizational hurdles, the risks SMEs encounter can severely impact their ability to remain competitive and sustainable in a rapidly changing market. With the rise of new technologies, particularly artificial intelligence (AI), there is increasing potential to improve how risks are identified, assessed, and managed, especially by project managers responsible for ensuring organizational stability.

The decision to focus on this area stems from the growing use of AI in businesses of all sizes, which has started to reshape the way risk management is approached. Project managers, once relying heavily on traditional methods, are now looking toward AI-driven tools that offer the ability to predict risks more accurately, optimize resources, and provide insights that can help mitigate potential issues before they escalate. The specific focus on SMEs is due to their unique challenges, as they often lack the resources of larger organizations.

Historically, risk management in SMEs involved a great deal of manual effort and subjective decision-making. However, advancements in AI have introduced more systematic, data-driven approaches that can help project managers not only respond to risks but also anticipate and prevent them. This shift marks a fundamental change in the way risks are managed, offering SMEs a powerful tool to enhance their decision-making and improve business outcomes.

The significance of this research lies in its potential to provide practical guidance for SMEs seeking to adopt AI in their risk management strategies. By equipping project managers with the right tools, these businesses can improve their resilience, prevent unnecessary losses, and strengthen their long-term viability. In turn, this has broader implications for economic stability, employment, and innovation in local communities.

This study will explore how AI can be effectively integrated into administrative risk management practices within SMEs. By drawing on existing research and examining the latest developments in AI, the study aims to uncover the potential benefits and challenges of adopting such technologies. It will also provide insights into how AI can support project managers in making more informed decisions, ultimately helping SMEs better navigate the risks they face.

Problem of the Study

Small and medium-sized enterprises (SMEs) are crucial drivers of economic growth, innovation, and job creation. However, they often face significant administrative risks that threaten their operational efficiency and project success. These risks, which include operational inefficiencies, compliance challenges, human resource management issues, financial mismanagement, poor decision-making, and communication breakdowns, are particularly damaging in SMEs due to their limited resources and smaller operational capacity. Managing these risks effectively is crucial for the stability and growth of SMEs, but traditional risk management strategies often fall short, leaving organizations vulnerable to disruptions.

In this context, the integration of artificial intelligence (AI) technologies presents a promising solution. AI tools can provide SMEs with the ability to predict, monitor, and mitigate risks more efficiently than traditional methods. AI's capabilities in data analysis, automation, and decision-making can help project managers within SMEs proactively address issues like resource allocation, budget management, compliance, and communication, all of which are critical to project success. However, despite the potential benefits of AI, many SMEs still struggle to implement these technologies effectively within their risk management processes.

The problem of this study lies in the gap between the rapidly evolving capabilities of AI and its practical application within administrative risk management in SMEs. Although AI has demonstrated success in larger organizations, its use in SMEs, especially in the context of administrative risk management, remains underexplored. This study aims to investigate how AI can be employed by project managers to manage administrative risks more effectively, ultimately enhancing decision-making processes, resource allocation, and project outcomes. Specifically, the research will focus on the various administrative risks faced by SMEs—such as operational delays, compliance challenges, financial mismanagement, and human resource inefficiencies—and examine how AI can address these challenges in a way that is both practical and scalable for smaller organizations.

By bridging the knowledge gap in AI's practical application for SMEs, this study seeks to provide insights into how project managers can leverage AI tools to optimize administrative processes, reduce risk, and improve the overall effectiveness of their projects. This research will not only enhance the understanding of AI's role in SME risk management but will also offer actionable strategies for SMEs to adopt AI-driven solutions that can lead to greater efficiency, competitiveness, and long-term sustainability.

Importance of the study:

This study is important for both academic knowledge and practical applications, and it is expected to benefit several groups within the business community.

1. Theoretical Significance

From an academic perspective, this research adds to our understanding of how small and medium-sized enterprises (SMEs) manage risks, especially administrative ones. While there is growing interest in how AI is being used in business, there has been less focus on how AI can help SMEs handle administrative risks. This study fills that gap by exploring how AI tools can improve the management of risks in SMEs. It also provides a new perspective on how technology is changing the way businesses manage their operations, offering valuable insights into the role of AI in business management.

2. Practical Significance

In practical terms, the research is highly relevant to SMEs, especially those facing challenges due to limited resources. AI tools can help these businesses manage risks more efficiently, making it easier for them to anticipate and address problems before they become bigger issues. By using AI, project managers can make better decisions, streamline operations, and reduce mistakes. This can lead to more stable and sustainable businesses, which is crucial for their long-term survival and growth. The study aims to provide practical guidance on how SMEs can incorporate AI into their everyday business processes to improve overall performance and reduce risk.

3. Beneficiaries and Domains of Benefit

The study will benefit several groups:

- **Small and Medium-Sized Enterprises (SMEs):** The main beneficiaries are SMEs that often lack the resources to manage risks effectively. AI-driven solutions can help them optimize their operations, reduce the impact of risks, and improve overall efficiency.
- **Project Managers:** For project managers, this research offers valuable insights into how AI can support their risk management efforts. With better tools and knowledge, they can become more proactive and informed in their decision-making, leading to improved project outcomes.
- **Researchers and Academics:** This study also contributes to the academic community by providing a starting point for further research into the use of AI in SMEs. It opens up new areas for study and helps expand knowledge about technology's role in business management.

- **Policy Makers and Industry Leaders:** The research could also inform policymakers and industry leaders looking to encourage the adoption of AI in SMEs. By understanding the benefits of AI, they can create policies that support the integration of these technologies and help SMEs thrive.

Objectives of the study

1. Assess the current level of AI adoption in managing administrative risks in SMEs.

- This objective aims to evaluate the extent to which Small and Medium-Sized Enterprises (SMEs) are currently utilizing Artificial Intelligence (AI) tools in managing administrative risks. It will help determine how prevalent AI is in SMEs' risk management strategies and identify trends in AI adoption.

2. Evaluate the effectiveness of AI in mitigating operational, compliance, and organizational risks in SMEs.

- This objective seeks to measure the impact of AI on the effectiveness of risk management practices, particularly in the areas of operational, compliance, and organizational risks within SMEs. The goal is to understand how AI tools help SMEs identify, prevent, and mitigate these risks.

3. Investigate how AI enhances project management outcomes, including decision-making, operational efficiency, and risk reduction in SMEs.

- This objective focuses on understanding the role of AI in improving project management outcomes, such as more informed decision-making, better resource allocation, and more efficient risk mitigation in SME projects. It will highlight how AI can be a tool to optimize project execution and management.

4. Identify the challenges SMEs face when implementing AI for administrative risk management.

- This objective aims to explore the barriers and challenges SMEs encounter when integrating AI into their risk management systems. By understanding these obstacles, the study will be able to offer a clearer picture of the difficulties that hinder AI adoption in SMEs.

5. Provide practical recommendations for SMEs to integrate AI more effectively into their administrative risk management practices.

- The final objective is to offer actionable guidance for SMEs on how to adopt and optimize AI tools for administrative risk management. These recommendations will be based on the findings from the study, focusing

on practical steps that SMEs can take to improve their risk management processes using AI.

Study Questions

The main question:

How can the adoption of Artificial Intelligence (AI) improve the management of administrative risks in Small and Medium-Sized Enterprises (SMEs)?

Sub questions:

- What is the current level of AI adoption for managing administrative risks in SMEs?
- How effective is AI in preventing and mitigating administrative risks in SMEs, particularly in the areas of operational, compliance, and organizational risks?
- What role does AI play in enhancing project management outcomes, such as decision-making, operational efficiency, and risk reduction in SMEs?
- What challenges do SMEs face when adopting and implementing AI for administrative risk management?
- What practical recommendations can be made to help SMEs integrate AI more effectively into their administrative risk management practices?

Hypotheses of the study

1. The level of AI adoption in managing administrative risks is positively correlated with the effectiveness of risk mitigation in SMEs.

- **Rationale:** This hypothesis suggests that as the adoption of AI increases, the ability of SMEs to mitigate administrative risks such as operational, compliance, and organizational risks improves, leading to more efficient risk management strategies.

2. AI tools significantly enhance project management outcomes in SMEs, including improved decision-making, operational efficiency, and risk reduction.

- **Rationale:** This hypothesis posits that the use of AI tools directly contributes to better decision-making, more streamlined operations, and more proactive risk management, which results in improved project outcomes for SMEs.

3. SMEs face significant challenges in implementing AI for administrative risk management, including resource limitations, technical expertise, and organizational resistance.

- **Rationale:** This hypothesis proposes that despite the potential benefits, SMEs encounter several obstacles when integrating AI into their risk management systems, such as lack of resources, limited technical knowledge, and resistance to change within the organization.

4. SMEs that integrate AI in their administrative risk management practices report higher levels of efficiency, reduced risks, and improved overall performance compared to those that do not.

- **Rationale:** This hypothesis suggests that SMEs that effectively use AI tools in their administrative risk management practices experience better operational efficiency, fewer operational and compliance issues, and enhanced business performance when compared to SMEs that rely on traditional methods.

5. AI adoption in administrative risk management in SMEs is influenced by factors such as company size, industry, and the availability of resources.

- **Rationale:** This hypothesis suggests that factors such as the size of the SME, the specific industry it operates in, and the availability of technological resources

play a significant role in determining how widely AI is adopted for administrative risk management within SMEs.

Previous studies

In recent years, the adoption of Artificial Intelligence (AI) has proven to be a game-changer for small and medium-sized enterprises (SMEs), offering new opportunities for growth, efficiency, and competitive advantage. "AI adoption in SMEs is facilitated by leveraging AI to enhance competitive advantages and streamline operations in business-to-business contexts" (Baabdullah, Alalwan, Slade, Raman, & Khatatneh, 2021). This highlights how AI serves as a tool to drive operational efficiency in resource-constrained settings, a theme echoed by Black and van Esch, who noted that "AI tools can assist small businesses in identifying high-quality candidates more efficiently, reducing bias and improving the recruitment process in resource-limited environments" (Black & van Esch, 2020).

Moreover, AI plays a critical role in enabling SMEs to adapt to market changes. "AI adoption within SMEs can enhance their ability to adapt to new market trends, thereby creating new opportunities for innovation and competitive positioning" (Borges, Laurindo, Spínola, Gonçalves, & Mattos, 2021). This adaptability is particularly important in industries where rapid changes are the norm. Similarly, Canhoto and Clear argue that "AI can be employed by SMEs not only for risk management but also to predict and mitigate potential value destruction in business strategies" (Canhoto & Clear, 2020), reinforcing AI's role as a strategic asset.

SMEs can also rely on AI to foster resilience in challenging environments. According to Chan et al., "SMEs that demonstrate digital agility by adopting AI-based innovations can gain resilience in times of market disruption, enhancing their long-term survival" (Chan, Teoh, Yeow, & Pan, 2018). In line with this, "AI offers SMEs a robust solution for securing their digital infrastructures against evolving cybersecurity threats" (Chan, Morgan, Simon, Alshabanat, Ober, Gentry, Min, & Cao, 2019). These studies underscore AI's multifaceted contributions to risk management, digital transformation, and resilience.

In the realm of customer relationship management (CRM), AI-driven solutions have proven essential. Chatterjee et al. argue that "adopting AI-based CRM solutions has been a key driver of success for SMEs, helping them foster customer loyalty while improving marketing and sales strategies" (Chatterjee, Chaudhuri, Vrontis, & Basile, 2021). This aligns with the broader trend of AI facilitating improved business interactions, as seen in the work of Conick, who noted that "AI has already revolutionized SME marketing strategies, enhancing targeting precision, personalizing customer interactions, and optimizing marketing budgets" (Conick, 2017).

AI's predictive capabilities are particularly beneficial for financial management. Ciampi et al. assert that "AI models can be applied to improve the accuracy of predicting financial distress and default risks in SMEs, providing vital decision support" (Ciampi, Giannozzi, Marzi, & Altman, 2021). Similarly, Drydakis highlights how "AI tools played a crucial role in reducing SMEs' business risks during the COVID-19 pandemic, helping them pivot operations and secure new revenue streams" (Drydakis, 2022).

These insights collectively emphasize the significant impact of AI in enhancing the competitiveness, resilience, and innovation of SMEs. In my current research, I aim to explore the specific ways in which AI adoption in SMEs can drive not only operational improvements but also strategic transformations. The existing studies serve as a foundation for understanding AI's role in digital transformation and offer valuable perspectives on its potential to shape the future of SME operations.

The current study seeks to examine how leveraging artificial intelligence (AI) can enhance the efficiency of small and medium enterprise (SME) managers in Palestine, particularly in the context of risk management. By focusing on Palestinian SMEs, this research aims to contribute valuable insights into how AI-driven solutions can help these managers navigate and mitigate the unique challenges they face, from economic volatility to limited resources and regional instability.

This study will:

1. **Assess AI's Role in Risk Identification and Mitigation:** Building on existing studies (e.g., Canhoto & Clear, 2020) that emphasize AI's predictive capabilities, this research will explore how Palestinian SME managers can use AI tools to proactively identify, assess, and respond to emerging risks.
2. **Explore AI-Driven Decision Support for Resource Optimization:** Given the constraints in Palestine, the study will examine how AI solutions assist managers in making strategic decisions that optimize resource use, thus enhancing resilience against external pressures.
3. **Evaluate AI's Impact on Managerial Competency and Efficiency:** By focusing on the efficiency gains for managers, this study aims to provide a framework that highlights how AI adoption can empower SME leaders to manage risks more effectively, improve strategic planning, and drive operational improvements.

Theoretical Foundations of the Study

This study is grounded in several theoretical frameworks that highlight the role of artificial intelligence (AI) in enhancing risk management efficiency for managers of small and medium enterprises (SMEs), particularly within challenging contexts like Palestine. The theoretical foundations are drawn from multiple perspectives:

1. **Resource-Based View (RBV):** The RBV framework posits that organizations gain a competitive advantage by effectively utilizing their internal resources. For SMEs, particularly those with limited resources like in Palestine, AI serves as a strategic asset that helps managers optimize resource allocation, streamline operations, and mitigate risks (Barney, 1991). By implementing AI, SME managers can use data-driven insights to make informed decisions, maximizing efficiency even in resource-constrained settings.
2. **Dynamic Capabilities Theory:** This theory suggests that firms need to continually adapt to survive in volatile environments. The integration of AI in risk management aligns with the dynamic capabilities theory, as it enables managers to quickly respond to changing market conditions and emerging risks (Teece, Pisano, & Shuen, 1997). Through predictive analytics and real-time data processing, AI technologies can empower Palestinian SME managers to adjust strategies proactively, enhancing their resilience against external challenges.
3. **Technology Acceptance Model (TAM):** The TAM framework explains the factors influencing the adoption of new technologies, such as perceived usefulness and ease of use (Davis, 1989). Understanding how Palestinian SME managers perceive AI technologies can provide insight into adoption rates and highlight factors that either promote or hinder AI implementation. This model is essential in exploring how managers accept and integrate AI into their workflows, particularly in environments with limited digital infrastructure.
4. **Risk Management Frameworks:** Established risk management theories, such as the Enterprise Risk Management (ERM) framework, emphasize the importance of identifying, assessing, and managing risks to ensure organizational stability. By examining the application of AI within this framework, the study explores how AI tools can enhance the efficiency of risk management processes for SMEs (COSO, 2004). AI's ability to process large data sets and generate risk predictions provides SME managers with actionable insights, reducing uncertainties and improving strategic risk management.
5. **Digital Transformation Theory:** Digital transformation theories emphasize the role of technology in reshaping business processes,

particularly in adapting to competitive pressures and customer expectations. For Palestinian SMEs, AI represents a key driver of digital transformation, equipping managers with advanced tools for data analytics, customer relationship management, and operational optimization (Vial, 2019). The study thus examines how AI adoption contributes to the broader digital transformation of SMEs in Palestine, positioning them to be more resilient and competitive.

By applying these theoretical frameworks, this study aims to provide a comprehensive analysis of how AI can elevate the efficiency and risk management capabilities of SME managers in Palestine, ultimately contributing to their competitiveness and sustainability in a complex business environment.

The Methodology and research methods

The methodology and research methods for a study titled "The Impact of Artificial Intelligence Adoption in Enhancing Project Managers' Risk Management Efficiency in Small and Medium Enterprises in Palestine" can be outlined as follows:

1. Research Design:

The study adopts a **quantitative research design** to measure the impact of AI adoption on project managers' efficiency in managing risks in SMEs. It will use a **descriptive-correlational** approach to assess relationships between AI tools and risk management practices.

2. Population and Sample:

The research will focus on **project managers** working in SMEs in Palestine. The sample will be selected using a **stratified random sampling** technique to ensure that the sample represents various industries within the SME sector.

3. Data Collection Methods:

Primary data will be collected using a **structured questionnaire** consisting of two main sections:

- Section 1: Demographic information about the project managers.
- Section 2: Questions related to AI tools adoption and the effectiveness of risk management in SMEs.

The questionnaire will use **Likert-scale** items to measure respondents' perceptions of AI's role in improving risk management practices.

4. Data Analysis:

Data will be analyzed using **SPSS (Statistical Package for the Social Sciences)** software. The following analyses will be conducted:

- **Descriptive statistics** (mean, standard deviation) to summarize the data.
- **Correlation analysis** to examine the relationship between AI adoption and risk management efficiency.
- **Regression analysis** to determine the predictive power of AI adoption in enhancing risk management practices.

5. Reliability and Validity:

- The **Cronbach's Alpha coefficient** will be used to assess the reliability of the questionnaire.
- **Content validity** will be ensured by conducting expert reviews and pre-tests of the instrument.

6. Ethical Considerations:

- Informed consent will be obtained from all participants, ensuring confidentiality and anonymity of responses.
- Participants will be assured that their involvement is voluntary and that they can withdraw at any time without consequences.

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Tools of the study:

This survey Questionnaire will be used as a primary tool for a study aimed at exploring the extent to which project coordinators and managers in Palestine utilize artificial intelligence tools and applications in risk management within their projects. The data collected through this survey will contribute to a master's degree research study. The survey will be conducted using Google Forms and distributed electronically to ensure easy access for the targeted participants.

UNIVERSITY OF MIDOCEAN

RESEARCH ON

**THE IMPACT OF ARTIFICIAL INTELLIGENCE ADOPTION ON
ENHANCING THE EFFICIENCY OF PROJECT MANAGERS IN
SMALL AND MEDIUM ENTERPRISES (SMEs) IN RISK
MANAGEMENT IN PALESTINE**

QUESTIONNAIRE BOOKLET

MASTER'S DEGREE Candidate

Dear Respondent,

I am Master's candidate project management at the University of Midocean
Currently, I am conducting a study titled " The Impact of Artificial Intelligence
Adoption on Enhancing the Efficiency of Project Managers in Small and
Medium Enterprises (SMEs) in Risk Management in Palestine"

I would like to request your cooperation to answer this questionnaire. Any
information obtained

will be kept confidential and only used for academic purposes, your
cooperation is highly appreciated.

Thank you in advance for agreeing to participate in this study. If you have any
questions, please do not hesitate to contact my honorable supervisor, Associate
Professor Dr Fayez Jarad ,
Alaa Jamal Elnemer (Master Candidate).

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Please tick (✓) the appropriate choice

Section A:

Demographic Characteristics

1- Gender:

Male

Female

2- Age:

20 - 30 years old

31 - 39 years old

40 - 49 years old

50 years old and over

3- What is your role within the organization/ association?

Project Manager

Assistant Project Manager

Senior Project Manager

Other (please specify) _____

4- How many years of experience do you have in project management?

Less than 2 years

2-5 years

6-10 years

More than 10 years

5- What is the size of the organization/ association you work for?

Less than 10 employees

10-50 employees

51-100 employees

100+ employees

Section B

AI Awareness and Experience

1- How familiar are you with AI (artificial intelligence) in project management?

Not familiar at all

Somewhat familiar

Familiar

Very familiar

2- Have you used any AI tools or software in your project management activities?

Yes

No

3- If yes, which AI tools have you used in managing risks or projects? (Select all that apply)

AI-based project management tools (e.g., Trello, Monday.com, Asana)

Risk prediction tools

Data analytics platforms
Chatbots for team communication
Other (please specify) _____

Section C:
Risk Management in Projects

1- How would you describe the importance of risk management in your projects?

Not important
Somewhat important
Important
Very important

2- What types of risks do you typically face in your projects? (Select all that apply)

Budget overrun
Timeline delays
Resource allocation issues
Compliance and legal risks
Communication problems
External factors (e.g., market changes, economic conditions)
Other (please specify) _____

3- How do you currently identify and manage administrative risks in your projects?

Manual tracking and analysis
Spreadsheet-based risk management
Dedicated software tools
Outsourced risk management
Other (please specify) _____

Section D:
Perception of AI in Risk Management

1- Do you believe AI could help improve the efficiency of risk management in your projects?

Yes, significantly
Yes, to some extent
No, not really
I am unsure

2- What benefits do you see in using AI for administrative risk management? (Select all that apply)

Better risk prediction
Faster decision-making
More accurate data analysis
Cost savings
Reduced human error
Better resource allocation

Other (please specify) _____

**3- What concerns do you have regarding the adoption of AI in your organization?
(Select all that apply)**

High costs of AI tools
Lack of technical knowledge
Resistance to change within the organization
Privacy or data security concerns
Complexity of AI systems
Other (please specify) _____

**Section E:
Challenges in AI Implementation**

1- What barriers do you face when trying to integrate AI tools into your project management process? (Select all that apply)

Budget constraints
Lack of technical expertise
Time constraints for training
Resistance from team members or stakeholders
Lack of clarity on how to use AI effectively
Uncertainty regarding the ROI of AI
Other (please specify) _____

2- What type of AI applications do you think would be most beneficial for your projects? (Select all that apply)

Risk assessment and forecasting tools
Automated scheduling and task management
Data analysis and reporting tools
AI-driven communication and collaboration platforms
AI-based decision support systems
Other (please specify) _____

**Section F:
Future Use and Training Needs**

1- Do you plan to adopt AI tools in your future projects?

Yes, in the near future
Yes, but in the long term
No
I am unsure

2- What training or support would you need to adopt AI tools in your project management process? (Select all that apply)

Training in specific AI tools/software
Training in data analysis and interpretation
Support in integrating AI into existing systems
Access to external consultants or experts

Online resources or tutorials

Other (please specify) _____

3- What kind of support from leadership or stakeholders would help you implement AI in your risk management?

Financial support for AI tools

Support for team training

Clear strategic vision for AI adoption

Allocation of time for AI adoption and integration

Other (please specify) _____



MIDOCEAN UNIVERSITY

faculty of management

Specialization in project management

Research title

The Impact of Artificial Intelligence Adoption on Enhancing the Efficiency of Project Managers in Small and Medium Enterprises (SMEs) in Risk Management in Palestine.

Student

Alaa Jamal Mohammed Elnemer

Supervisors

Dr. Faysel Abed Elhameed

Dr. Fayez Jarad

Educational year

2024