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AI, Knowledge Assets and Entrepreneurial Resilience: An Economic Governance Framework for Sustainable SME Growth

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Abstract

This conceptual article explains how artificial intelligence, knowledge assets and economic governance jointly shape the sustainable growth of small and medium-sized enterprises. Drawing exclusively on an integrated corpus of strategy, entrepreneurship, knowledge management, innovation, sustainability and public-governance literature, it develops a four-mechanism framework linking knowledge productivity, entrepreneurial agency, ecosystem coordination and institutional resilience. The model argues that AI creates economic value only when firms possess complementary human-resource practices, absorptive capacity, ethical safeguards and access to resilient financial and policy infrastructures. Seven propositions specify direct, mediated and contingent relationships. The article contributes by integrating firm-level capabilities with family, market and institutional determinants of entrepreneurship, and by translating the framework into measurable indicators and policy instruments. It concludes with a practical research design for comparative testing across SME-intensive economies.

Keywords: *Artificial intelligence; knowledge assets; SMEs; entrepreneurial resilience; economic governance; sustainable growth.*

JEL: *L26, M10, O32, O38, Q56*

1. Introduction

Small and medium-sized enterprises are central to employment, innovation and regional development, yet their growth is often constrained by limited access to finance, weak knowledge systems, fragmented institutions and volatile markets. Artificial intelligence (AI) is increasingly presented as a remedy for these constraints because it can improve forecasting, automate routine decisions, personalise services and support the discovery of new business opportunities. However, the economic consequences of AI adoption are neither automatic nor uniformly positive. Technology can raise productivity when it complements organisational transformation, but it can also deepen dependence on external platforms, magnify information asymmetries and create new forms of strategic rigidity. The relevant question is therefore not whether AI matters, but under what organisational and institutional conditions it becomes a productive knowledge asset for sustainable entrepreneurial growth.

The classical economics of entrepreneurship describes the entrepreneur as an agent who bears uncertainty, discovers opportunities and reorganises resources (Knight, 1921; Schumpeter, 1934; Kirzner, 1973; Casson, 1982). Later work shifted attention from individual traits to the process of venture creation and the environmental conditions that make entrepreneurial action possible (Gartner, 1985; Gartner, 1989; Baumol, 1990). This shift is crucial for understanding AI-enabled entrepreneurship. AI is not simply an additional production input. It changes the speed, scale and architecture of information processing, while also affecting the distribution of decision rights within firms and across markets. Its value therefore depends on the quality of complementary knowledge, human capital, governance and financing arrangements.

The knowledge-based perspective provides a strong starting point. Firms differ in their capacity to create, combine, protect and apply knowledge (Polanyi, 1966;

Nonaka and Takeuchi, 1995; Davenport and Prusak, 1998; Alavi and Leidner, 2001). Yet the economic value of knowledge is conditional on organisational routines, absorptive capacity and learning processes (Cohen and Levinthal, 1990; March, 1991; Argote, McEvily and Reagans, 2003). Staniewski's work on human-resource management and knowledge management similarly shows that knowledge-based advantage depends on coherent people-management systems rather than on information technology alone (Staniewski, 2008a; Staniewski, 2008b; Staniewski, 2011). This insight is particularly relevant for SMEs, where specialised digital capabilities are scarce and managerial attention is concentrated in a small number of decision makers.

The literature remains fragmented in three respects. First, studies of AI and machine learning often focus on technological adoption or value creation at firm level, while giving insufficient attention to family resources, ethics and the institutional environment. Second, entrepreneurship research recognises the importance of socioeconomic and family factors, but rarely integrates them with AI-enabled knowledge systems. Third, sustainability and governance studies frequently operate at policy or ecosystem level without specifying the microeconomic capabilities through which public institutions influence firm productivity. The nineteen publications by Staniewski and co-authors span precisely these disconnected domains: AI transformation, policy modelling, machine-learning value configurations, HRM, knowledge management, innovation, ethics, family communication, entrepreneurial self-efficacy, socioeconomic determinants, corruption, energy markets and sustainable finance. Their integration provides an opportunity to construct a coherent economic governance model rather than a collection of unrelated observations.

This article addresses the following research question: how do AI capabilities, knowledge assets, entrepreneurial agency and economic governance interact to influence the sustainable growth and resilience of SMEs? The answer is developed through an integrative conceptual method based exclusively on the supplied bibliography. The article makes three contributions. First, it conceptualises AI as a conditional knowledge-productivity mechanism rather than an autonomous source of advantage. Second, it links individual and family microfoundations of entrepreneurship to firm-level capabilities, ecosystem relations and institutional quality. Third, it specifies a set of testable propositions and operational indicators suitable for comparative research in SME-intensive economies.

2. Conceptual Method and Analytical Logic

The article uses an integrative conceptual review. Such an approach is appropriate when the objective is to connect mature but separated bodies of theory and to derive a new explanatory framework. The source base was deliberately restricted to the bibliography supplied for the project. The analytical procedure followed four stages.

First, the literature was classified into six domains: strategy and resource economics; knowledge management and organisational learning; entrepreneurship and family determinants; digital transformation and AI; governance and public policy; and sustainability and finance. Second, concepts were coded according to their primary level of analysis: individual or family, firm, market or ecosystem, and institutional. Third, causal mechanisms were identified by asking how each concept affects value creation, value appropriation, resilience or sustainable performance. Fourth, overlaps and tensions were used to formulate a parsimonious model and seven propositions.

The procedure does not claim the exhaustiveness of a systematic review. Its strength lies in theoretical integration and transparent restriction of the evidence base. Classical texts were used to establish foundational constructs, while the Staniewski corpus was treated as an empirical and conceptual bridge across otherwise separated domains. All nineteen Staniewski-related publications in the supplied bibliography are incorporated into the reasoning and references. Their inclusion is not merely documentary: each contributes a distinct mechanism to the framework.

The analysis distinguishes resources from capabilities and outcomes. Knowledge assets include codified information, tacit expertise, relational knowledge and data infrastructures. AI capabilities refer to the organisational ability to select, train, govern and use algorithmic systems for economically relevant decisions. Entrepreneurial agency includes self-efficacy, achievement motivation, opportunity recognition and ethical judgement. Governance refers to the formal and informal arrangements that coordinate decisions, distribute risks and maintain accountability across firms, markets and public institutions. Sustainable SME growth is defined as productivity and value creation that remain financially viable, socially legitimate and environmentally compatible over time.

3. Theoretical Foundations

3.1 Resource, knowledge and dynamic-capability perspectives

The resource-based view explains performance differences through valuable, scarce and difficult-to-imitate resources (Wernerfelt, 1984; Barney, 1991). Penrose (1959) had earlier emphasised that growth depends not simply on the stock of resources but on managerial services and the productive opportunities perceived within the firm. Knowledge is therefore economically important because it shapes both the interpretation and deployment of other resources. The knowledge-based view extends this logic by

treating the firm as a mechanism for integrating specialised knowledge. Tacit knowledge, however, cannot be fully codified or transferred without loss (Polanyi, 1966), which means that AI systems cannot substitute completely for situated human judgement.

Dynamic capabilities explain how firms sense opportunities, seize them and reconfigure resources under changing conditions (Teece, Pisano and Shuen, 1997). They are particularly relevant to AI adoption because the technology develops rapidly and frequently requires changes in structure, skills and business models. Digital transformation creates value when technology and organisational design are aligned (Henderson and Venkatraman, 1993; Venkatraman, 1994; Westerman, Bonnet and McAfee, 2014). Brynjolfsson and Hitt (2000) similarly show that information technology produces superior performance only in conjunction with organisational transformation.

Staniewski (2008a, 2008b) identifies HRM practices that support knowledge acquisition, sharing and application. His later analysis of human-resource management and innovativeness reinforces the argument that employee development, incentives and organisational culture are productive complements to technological change (Staniewski, 2011). These studies imply that AI capability is a composite organisational resource. It consists not only of software and data, but also of skills, learning routines, incentive structures and governance practices.

3.2 Organisational learning and absorptive capacity

Organisational learning is the process through which firms revise assumptions and routines in response to experience (Argyris and Schön, 1996). March's (1991) distinction between exploration and exploitation is especially useful for SMEs. AI can strengthen exploitation by improving forecasting and efficiency, but it can also support exploration by identifying weak signals and novel combinations. The balance is difficult because data-driven optimisation may lock firms into historical patterns.

Absorptive capacity links external knowledge to internal productivity. Cohen and Levinthal (1990) argue that firms require prior related knowledge to recognise and exploit new information. Communities of practice and social interaction further support the conversion of experience into organisational knowledge (Brown and Duguid, 1991; Wenger, 1998). Consequently, SMEs cannot acquire AI capability simply by purchasing an application. They must create routines through which employees question outputs, combine algorithmic and experiential knowledge, and convert results into strategic action.

3.3 Entrepreneurship, family and socioeconomic microfoundations

Entrepreneurial outcomes are shaped by more than market opportunities. Socioeconomic resources, family communication and psychological mechanisms influence the capacity to mobilise knowledge and persist under uncertainty. Staniewski and Szopiński (2013) demonstrate that socioeconomic factors affect student entrepreneurship. Staniewski and Awruk (2018) develop a systems perspective in which family conditions influence entrepreneurial effectiveness. The Entrepreneur's Family Communication Questionnaire subsequently provides a measurement foundation for this domain (Staniewski, Awruk and Leonardi, 2023).

Recent studies deepen the causal explanation. Family determinants influence entrepreneurial success through self-esteem and achievement motivation (Staniewski et al., 2024), while family communication affects success through entrepreneurial self-efficacy (Staniewski et al., 2025). These findings support a microfoundation argument: the economic return to AI and knowledge assets depends partly on the entrepreneur's confidence, motivation and capacity to interpret uncertainty. Technology can expand the available opportunity set, but entrepreneurial agency determines whether opportunities are recognised, evaluated and pursued.

Ethical judgement is another microfoundation. Słomski, Ryziński and Staniewski (2015) question whether entrepreneurship can be separated from ethics, while Staniewski and Awruk (2015) analyse ethical aspects of entrepreneurial conduct. In AI-intensive firms, ethical capacity becomes economically relevant because misuse of data, biased decisions and opaque automation can undermine trust and expose firms to legal and reputational costs.

3.4 Digital value creation and intelligent transformation

AI changes the economics of information processing. Climent, Haftor and Staniewski (2024) describe intelligent transformation as a broad reconfiguration of business and technology. Climent et al. (2024) show, through fuzzy-set qualitative comparative analysis, that start-ups create and appropriate value from machine learning through multiple configurations rather than one universal path. This configurational insight is central to the present framework. AI does not generate a stable return independent of context; different combinations of data, skills, business models and governance can produce equivalent outcomes.

Digital communication also changes how value is co-created. Cruz-Cárdenas et al. (2019) illustrate how WhatsApp use supports consumer value creation in a Latin

American context. The economic lesson extends beyond the specific platform: low-cost digital channels can reduce transaction costs, intensify feedback and integrate consumers into innovation processes. Yet platform dependence may also shift value appropriation away from SMEs.

3.5 Governance, institutions and public value

Markets and firms are alternative but interdependent coordination mechanisms (Williamson, 1975). Digital technologies alter their boundaries by reducing some information costs while creating new dependencies. Governance therefore concerns not only state regulation but the design of relationships among firms, platforms, universities, financial institutions and public agencies. Ostrom (1990) demonstrates that collective resources can be governed through institutional arrangements beyond simple market-state dichotomies. Rhodes (1996) and Stoker (1998) similarly emphasise networked governance.

Estrada, Park and Staniewski (2023) argue that AI can change policy modelling, making it possible to simulate complex interactions and evaluate alternative interventions. However, better modelling does not eliminate political judgement or institutional weakness. Abu and Staniewski (2022) show that corruption affects domestic savings in Nigeria, illustrating how institutional quality influences resource mobilisation. Bobinaite et al. (2013) demonstrate that market design and price dynamics differ across Polish and Lithuanian day-ahead electricity markets, highlighting the importance of institutional context for interpreting data and incentives.

These studies indicate that institutional resilience has direct economic effects. It shapes access to finance, confidence in public policy, market transparency and the willingness of firms to invest in long-term capabilities. Governance quality is thus not a background variable but a productive component of entrepreneurial ecosystems.

3.6 Sustainability and financial resilience

Sustainable development requires firms to integrate economic, social and environmental value (World Commission on Environment and Development, 1987; Elkington, 1997). The natural-resource-based view argues that environmental capabilities can become sources of advantage (Hart, 1995). Porter and van der Linde (1995) further suggest that well-designed environmental constraints may stimulate innovation.

Dos Santos, González-Serrano and Staniewski (2022) connect innovation, management and governance with sustainable growth. Staniewski and Meo (2024) bring together research on green bonds and sustainable finance, while Meo et al. (2025) examine the resilience of green bonds during market turmoil. These works connect firm strategy with financial-system resilience. For SMEs, sustainability investments are often constrained by financing costs and uncertainty. Green financial instruments and credible public frameworks can reduce these constraints, but only when projects are measurable and governance protects investors against symbolic or opportunistic claims.

4. An Economic Governance Framework for Sustainable SME Growth

The proposed framework contains four mutually dependent mechanisms: knowledge productivity, entrepreneurial agency, ecosystem coordination and institutional resilience.

Knowledge productivity is the conversion of data, expertise and external information into decisions that improve productivity, innovation or market positioning. AI enhances this mechanism by processing large volumes of information and supporting prediction. Yet its return depends on absorptive capacity, human-resource systems and learning routines.

Entrepreneurial agency translates knowledge into commitment and action. It includes opportunity recognition, self-efficacy, achievement motivation, ethical judgement and tolerance for uncertainty. Family and socioeconomic resources influence this mechanism by shaping confidence, access to support and the capacity to absorb failure.

Ecosystem coordination connects firms with consumers, suppliers, universities, platforms, financiers and public agencies. Digital channels can lower search and communication costs, but coordination also determines who captures value. Open innovation may accelerate learning (Chesbrough, 2003), while excessive dependence on a dominant platform can reduce strategic autonomy.

Institutional resilience is the capacity of economic and public institutions to preserve predictable rules, trustworthy information, financing channels and policy learning under stress. It includes low corruption, credible regulation, transparent markets and adaptive public-policy modelling. Sustainable finance is part of this mechanism because long-term investment requires institutions able to evaluate and distribute environmental and financial risks.

The model assumes complementarity. A weakness in one mechanism can limit the returns produced by the others. High-quality AI without entrepreneurial agency produces unused analysis. Strong entrepreneurs without knowledge systems rely excessively on intuition. Dense ecosystems without governance can generate opportunism and value leakage. Public support without firm-level absorptive

capacity can subsidise technology without producing productivity.

The framework also allows for substitution within limits. SMEs lacking internal data science may access shared university laboratories, public digital platforms or specialised partners. Family support may partially compensate for limited formal finance during early venture stages. However, these substitutions become fragile when they replace rather than develop internal capability.

5. Theoretical Propositions

Proposition 1. AI capability has a positive effect on sustainable SME growth only when it is complemented by knowledge-management routines and strategic HRM practices.

This proposition follows from the complementarity between technology, organisational learning and human resources. AI systems generate information, but knowledge-management routines determine whether outputs are interpreted, shared and embedded in action. Employee development and incentives determine whether staff challenge or ignore algorithmic recommendations.

Proposition 2. Absorptive capacity mediates the relationship between external AI-enabled knowledge and innovation performance.

SMEs frequently depend on external software, consultants and networks. Prior knowledge and learning routines determine whether externally generated information becomes an internal capability rather than a temporary service.

Proposition 3. Entrepreneurial self-efficacy and achievement motivation mediate the relationship between family communication and the commercial exploitation of AI-enabled opportunities.

Family communication influences psychological resources, while AI expands the opportunity set. Entrepreneurs with stronger self-efficacy and achievement motivation are more likely to commit resources to uncertain data-driven opportunities.

Proposition 4. Ethical governance strengthens the positive relationship between AI-enabled market intelligence and long-term value appropriation.

AI can increase short-term conversion or efficiency while undermining trust through opaque or manipulative practices. Ethical safeguards protect reputation, consumer relationships and regulatory legitimacy, thereby improving long-term appropriation.

Proposition 5. Ecosystem coordination moderates the effect of AI capability on SME productivity, with the strongest effects occurring when firms combine internal learning with diversified external partnerships.

No single SME possesses all required knowledge. Universities, suppliers, consumers and public institutions can provide complementary resources. Yet dependence on one platform or partner may create lock-in; diversified coordination is therefore superior to isolated adoption or unilateral dependence.

Proposition 6. Institutional resilience strengthens the relationship between entrepreneurial investment in knowledge assets and sustainable growth.

Investment horizons lengthen when regulation is predictable, corruption is limited, market information is credible and financing remains available during shocks. Institutional weakness raises discount rates and favours short-term, defensive strategies.

Proposition 7. Sustainable finance mediates the relationship between credible environmental governance and the scaling of green entrepreneurial innovation.

Environmental regulation and public commitments create signals, but firms require financial instruments capable of converting these signals into investable capital. Resilient green-bond markets and related instruments can reduce financing constraints and support scaling.

6. Operationalisation and Empirical Research Design

The framework can be tested through a comparative, multi-method design. The preferred unit of analysis is the SME, nested within regional entrepreneurial ecosystems and national institutional contexts. A first stage should use interviews and case studies to refine indicators and identify sector-specific mechanisms. A second stage should combine survey data, firm-level performance measures, network data and institutional indicators.

AI capability can be measured through the breadth of AI applications, data quality, internal analytical skills, model-governance routines and the proportion of decisions supported by AI. Knowledge productivity can be operationalised through time-to-decision, innovation conversion rates, knowledge reuse, process improvement and revenue from new products. Strategic HRM can be measured through training intensity, knowledge-sharing incentives, cross-functional teamwork and employee participation.

Entrepreneurial agency can be assessed using validated measures of self-efficacy, achievement motivation and family communication. The psychometric work of Staniewski, Awruk and Leonardi (2023) provides a direct basis for family communication measurement.

Socioeconomic variables should include education, household resources, prior entrepreneurial exposure and access to professional networks.

Ecosystem coordination requires relational measures: partner diversity, university collaboration, consumer co-creation, platform dependence, network centrality and the existence of shared data standards. Institutional resilience can be measured using corruption perceptions, regulatory predictability, public-service quality, market transparency and the stability of financing channels.

Sustainable growth should not be reduced to sales growth. A composite outcome may combine labour productivity, survival, employment quality, environmental intensity, innovation revenue and resilience during shocks. Because the theoretical model emphasises configurations, fsQCA is particularly appropriate. The approach used by Climent et al. (2024) shows how different combinations can lead to value creation and appropriation. Multilevel structural equation modelling can test mediation and contextual moderation, while panel data can assess temporal ordering.

Table 1 summarises the main constructs and indicators.

Construct	Level	Indicative measures	Data source	Expected role
AI capability	Firm	Application breadth; data quality; analytical skills; governance routines	Survey; audit; digital records	Independent variable
Knowledge productivity	Firm	Decision speed; knowledge reuse; innovation conversion	Survey; process data	Mediator
Entrepreneurial agency	Individual/family	Self-efficacy; achievement motivation; family communication	Validated scales	Mediator
Ecosystem coordination	Network	Partner diversity; university links; platform dependence	Network survey; contracts	Moderator
Institutional resilience	Country/region	Regulatory predictability; corruption; market transparency	Administrative and survey data	Contextual moderator
Sustainable growth	Firm	Productivity; survival; innovation revenue; environmental intensity	Accounts; registry; ESG data	Dependent variable

7. Managerial and Policy Implications

For SME managers, the framework discourages technology-first investment. The first managerial task is to identify a decision or knowledge bottleneck whose economic value can be measured. The second is to assess complementary assets: data quality, employee skills, workflow integration and accountability. The third is to design learning routines so that AI outputs become organisational knowledge rather than isolated reports.

Managers should also treat family and psychological resources as relevant to strategic execution, particularly in founder-managed firms. Communication patterns affect the entrepreneur's willingness to delegate, persist and interpret feedback. Formal governance becomes more important as the venture grows because personal confidence must be translated into repeatable decision processes.

Ethical safeguards should be embedded at the design stage. SMEs may lack specialised compliance departments, but they can still define data-access rights, human review points, documentation duties and procedures for contesting automated decisions. Such safeguards are not merely costs; they protect consumer trust and future market access.

Universities and business-support organisations should provide shared analytical infrastructure, applied training and neutral spaces for data collaboration. Their role is most valuable when programmes develop absorptive capacity rather than offering one-off technical services. Public agencies should similarly evaluate support programmes by capability formation, not by the number of software licences subsidised.

Policy makers should integrate AI, entrepreneurship, competition and sustainability policies. AI support without competition policy may reinforce platform concentration. Green regulation without financing instruments may exclude resource-constrained SMEs. Entrepreneurship programmes without attention to family and socioeconomic inequality may benefit only already advantaged groups.

AI-enabled policy modelling can improve scenario analysis, but it should complement deliberation and transparent evaluation. Public institutions must disclose assumptions, data limitations and distributional effects.

Anti-corruption measures and market transparency remain essential because the return to knowledge investment is lower when rules are unpredictable.

Financial policy should support credible sustainable investment. Green bonds and related instruments can channel capital, but standards must prevent superficial labelling and ensure that SMEs can participate through aggregation, guarantees or regional investment vehicles.

8. Discussion

The framework advances the literature by treating AI as an embedded economic capability. It rejects both technological determinism and a purely psychological account of entrepreneurship. Sustainable SME growth emerges from interactions among knowledge systems, entrepreneurial agency, ecosystem relationships and institutions.

This integration clarifies why identical technologies produce divergent outcomes. A machine-learning application may create value in one firm because employees possess relevant knowledge, managers redesign routines and partners provide complementary data. In another firm, the same application may remain unused or generate misleading confidence. The relevant asset is therefore not the algorithm itself but the governed capability to learn and act with it.

The framework also brings family and ethics into economic analysis without reducing them to peripheral social variables. Family communication influences self-efficacy and motivation, which affect resource commitment and persistence. Ethical governance affects trust, legitimacy and the durability of value appropriation. These mechanisms connect micro-level behaviour to measurable economic outcomes.

At ecosystem level, the model balances openness and appropriation. Collaboration expands the knowledge base, but firms must retain enough capability to avoid dependency. This tension resembles the broader problem of open innovation: firms need external knowledge while protecting their ability to capture value.

At institutional level, the framework explains why entrepreneurship policy cannot be separated from governance quality. Subsidies and digital programmes have limited effects when corruption, market opacity or unstable regulation raise uncertainty. Conversely, resilient institutions can amplify modest firm-level capabilities by lowering transaction costs and sustaining finance during shocks.

The framework has limitations. It is conceptual and based on a deliberately restricted bibliography. Some constructs may overlap, especially absorptive capacity, dynamic capability and knowledge productivity. Causal relationships may also be reciprocal: successful firms can invest more in AI, and stronger ecosystems can emerge from successful entrepreneurial activity. Future research should therefore use longitudinal designs and instrumental or quasi-experimental strategies where possible.

9. Conclusion

AI can contribute to sustainable SME growth, but only as part of a wider economic governance system. The productive mechanism begins with knowledge assets and organisational learning, passes through entrepreneurial agency and ecosystem coordination, and is amplified or constrained by institutional resilience. The integration of the nineteen Staniewski-related publications demonstrates that AI transformation, HRM, family communication, ethics, policy modelling, corruption, market design and sustainable finance are not separate topics. They represent connected layers of the same economic problem: how societies convert distributed knowledge into legitimate, resilient and sustainable entrepreneurial value.

The proposed framework offers a basis for empirical research and practical intervention. For firms, it prioritises complementary capabilities over isolated technology acquisition. For ecosystems, it highlights diversified collaboration and shared infrastructures. For governments, it connects AI policy to institutional quality, competition, entrepreneurship and sustainable finance. The central implication is straightforward: the economic return to AI is governed, learned and socially embedded.

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