

The Technology Adoption Paradox in Spanish-Speaking Course Creators

Why “I’m Not Technical” Is the Largest Revenue Barrier in E-Learning

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Abstract

The Spanish-speaking course-creator economy is undergoing a structural shift driven by the maturation of generative artificial intelligence. The prevailing narrative across creator-marketing channels frames AI integration as primarily a technical challenge, urging creators to "learn AI" through prompting courses, certifications, or self-service platforms. This paper examines whether that framing holds up under empirical scrutiny. Drawing on peer-reviewed evidence from psychological reactance theory (Brehm, 1966; Rains, 2013; Steindl et al., 2015; Guo, 2024), AI anxiety research (Wang & Wang, 2022), algorithm aversion studies (Dietvorst et al., 2015; Logg et al., 2019), and the canonical technology-acceptance literature (Davis, 1989; Compeau & Higgins, 1995; Venkatesh et al., 2012), the analysis finds that the dominant adoption barrier is psychological rather than technical. Persuasive pressure to adopt activates reactance and amplifies rejection; AI learning anxiety and low computer self-efficacy independently predict avoidance; and cognitive load theory (Sweller, 1994) explains why high-element-interactivity learning paths are statistically improbable to complete, given that massive open online course completion rates have stabilized near 3.13% (Reich & Ruipérez-Valiente, 2019). Regional data from ECLAC and the Stanford AI Index situate Latin America as a high-consumption, low-integration AI market. The paper proposes a done-for-you implementation model — operationalized as the CursoVivo framework — that externalizes cognitive load, neutralizes reactance, and minimizes perceived effort, aligning with mass-adoption patterns observed in prior infrastructure technologies.

Keywords: *AI adoption barriers, course creator technology, Spanish-speaking educators, technology resistance, e-learning AI implementation, digital transformation education, AI fear, CursoVivo*

1. Introduction

1.1 The Prevailing Narrative

Across the Spanish-speaking creator economy, a single message has become editorially dominant: course creators must learn artificial intelligence, and they must do so quickly. Influential figures in the Latin American digital-marketing ecosystem now frame AI fluency as a precondition of professional survival. The Spanish-language consultancy *Convierte Más*, led by Vilma Núñez, markets its AI Marketing Certification under the headline "*¡Basta de resistirte a la IA! Comienza a liderar*" — "*Stop resisting AI. Start leading*" (Convierte Más, 2025). Hotmart's State of the Creator Economy reports show GMV exceeding USD 10 billion across more than 200,000 creators worldwide, with double-digit growth in Latin America and explicit emphasis on AI as a creator differentiator (Hotmart Company, 2024).

This narrative rests on a specific causal model: the creator's primary obstacle is technical competence, and the primary solution is education — courses, certifications, prompt-engineering guides, and tutorial libraries. If creators learn the tools, the reasoning goes, adoption will follow.

1.2 The Problem

The narrative is empirically fragile in three respects. First, the very fact that high-reach communicators must publicly plead with their audience to "stop resisting AI" indicates that resistance, not adoption, is the modal response among Spanish-speaking creators. Second, the assumption that more education will close the gap collides with the documented ceiling of online course completion: in the largest longitudinal study of massive open online courses to date, Reich and Ruipérez-Valiente (2019) reported that completion rates fell to approximately 3.13% in 2017–2018 across millions of MIT and Harvard enrollments, with 52% of registrants never beginning a course. The "more courses on AI" remedy is therefore prescribing a delivery format whose structural completion ceiling is in the low single digits. Third, regional data complicate the diagnosis. ECLAC's 2025 Latin American Artificial Intelligence Index reports that Latin America accounts for 14% of global visits to AI solutions — slightly over-represented relative to its 11% share of internet users — but receives only 1.12% of global AI investment, with 78% of regional traffic concentrated in end-user generative platforms rather than developer-grade tooling (ECLAC, 2025). The region is not failing to *consume* AI; it is failing to *integrate* it productively.

1.3 Research Question and Thesis

This paper asks whether the dominant framing — that course creators face a technical barrier to AI adoption — is supported by the broader behavioral and information-systems literature. It advances the alternative hypothesis that the primary barrier is psychological, composed of measurable constructs (psychological reactance, AI anxiety, low computer self-efficacy, algorithm aversion, and cognitive overload) that are well documented in peer-reviewed research and that respond poorly to educational interventions. The implication is structural rather than pedagogical: the most efficient adoption pathway for Spanish-speaking creators may be one in which the creator does not learn AI at all, but instead receives AI-driven implementation as a managed service. The paper proposes the *CursoVivo* framework as a candidate operationalization of this pathway and situates it within established theory on technology diffusion and cognitive load.

2. Literature Review

2.0 Methodological Note

This review synthesizes peer-reviewed empirical studies, validated psychometric instruments, and institutional reports published between 1966 and 2025. Sources were retrieved through Google Scholar, Semantic Scholar, PubMed, SSRN, and the official archives of MIS Quarterly, the Journal of Experimental Psychology, Frontiers in Psychology, and Science. Inclusion criteria prioritized empirical studies with measurable behavioral or attitudinal outcomes related to technology adoption, complemented by institutional reports from ECLAC, McKinsey, Stanford HAI, and the U.S. Small Business Administration's Office of Advocacy where peer-reviewed evidence on the specific creator-economy population was unavailable. Anecdotal industry communications from Spanish-language marketing channels are cited where they function as artifacts of the discourse under examination, not as evidence.

2.1 The Documented Problem: Resistance Despite Acceleration

The asymmetry between accelerating AI availability and stagnating creator-level integration is now widely documented. McKinsey's *State of AI 2024* survey reported that 65% of organizations were using generative AI regularly — nearly double the 2023 figure — but flagged Latin America as the lowest-adoption region globally at 58% (McKinsey & Company, 2024). The Stanford AI Index 2025 documented organizational adoption rising from 55% to 78% in a single year, while simultaneously noting persistent gaps in workforce-level integration (Stanford HAI, 2025).

The pattern is sharper among micro-enterprises and solo operators. The U.S. Small Business Administration's Office of Advocacy reported that the adoption gap between large and small firms narrowed from 1.8x in February 2024 to 1.2x by August 2025, with the dominant adoption barrier among firms with fewer than five employees being not skill or budget but the belief that "AI does not apply to my business" — a belief held by 82% of non-adopters (SBA Office of Advocacy, 2025). This is, by definition, a psychological rather than a technical barrier.

2.2 Cognitive and Affective Antecedents of Non-Adoption

Four constructs from the behavioral-science literature are jointly sufficient to account for the observed resistance pattern.

Psychological reactance. Brehm's (1966) theory holds that perceived threats to behavioral freedom produce an aversive motivational state that drives individuals to restore the threatened freedom — frequently by doing the opposite of what is being urged. Rains's (2013) meta-analysis of 20 studies (N = 4,942) confirmed the intertwined cognitive-affective structure of reactance, with anger emerging as a stronger indicator ($\lambda = 0.62$) than counterarguing ($\lambda = 0.52$). Steindl, Jonas, Sittenthaler, Traut-Mattausch, and Greenberg (2015) extended the framework, showing that reactance is triggered not only by explicit prohibitions but by perceived illegitimate pressure to change, and that the magnitude of reactance scales with the directness of the persuasive appeal. In a recent applied study, Guo (2024) found that psychological reactance accounted for 51% of the variance in college students' resistance to mandated sports-app use, with significant downstream effects on attitudes and behavioral intention. The implication for the AI-adoption discourse is direct: messages framing AI adoption as obligatory are theoretically predicted, and empirically observed, to amplify rejection rather than reduce it.

AI anxiety. Wang and Wang (2022) developed and validated the first standardized AI Anxiety Scale, identifying four discriminable factors: learning anxiety (fear of having to learn AI), job replacement anxiety, sociotechnical blindness (anxiety arising from inability to model how the system depends on human inputs), and configuration anxiety (humanoid-related concerns). AI anxiety negatively predicted motivated learning behavior, indicating that anxious individuals are less likely to engage with the educational materials ostensibly designed to remediate their anxiety. Grassini (2023) subsequently developed the AI Attitude Scale (AIAS-4), a brief instrument capturing general attitudinal valence toward AI, providing complementary measurement coverage for future field studies in the creator population.

Computer self-efficacy. Compeau and Higgins (1995) demonstrated that beliefs about one's ability to use computer technology — operationalized as computer self-efficacy — exert significant influence on outcome expectations, emotional reactions (affect and anxiety), and actual technology use, independent of objective skill. The expression "I'm not technical," widely heard among Spanish-speaking course creators, is best understood as a self-efficacy statement rather than a competence claim. Self-efficacy is malleable through modeling and graduated mastery experiences but is largely unresponsive to information-dense educational interventions delivered at distance.

Algorithm aversion and appreciation. Dietvorst, Simmons, and Massey (2015) demonstrated across five experiments that participants who observed an algorithm produce a single error subsequently chose worse human forecasts over better algorithmic ones, exhibiting an asymmetric penalty applied to algorithmic but not human mistakes. Logg, Minson, and Moore (2019) reported the apparent inverse — algorithm appreciation — but specified an important boundary condition: the appreciation effect attenuates and may reverse when the user considers themselves an expert in the focal domain. This boundary condition is directly relevant to the population under study. Course creators are, by definition, domain experts who have built businesses around their expertise; they are precisely the segment most predisposed to algorithm aversion under Logg et al.'s model.

2.3 Existing Solutions and Their Limitations

The dominant remedy proposed in the creator-marketing ecosystem is education: courses, certifications, prompt-engineering guides, and self-service platforms. The structural limitation of this remedy is documented in the largest available study of online course completion. Reich and Ruipérez-Valiente (2019), analyzing all MIT and Harvard massive open online courses from 2012 to 2018, reported that completion rates declined from approximately 6% in 2014–2015 to 3.13% in 2017–2018, and that 52% of registrants never began the course. Six years of platform optimization, content refinement, and pedagogical experimentation produced no recovery in completion rates. The format itself appears to have a structural ceiling.

This finding intersects with cognitive load theory. Sweller (1994) distinguished intrinsic cognitive load (inherent in the material), extraneous cognitive load (introduced by instructional design), and germane load (devoted to schema construction), and argued that working memory functions as the rate-limiting bottleneck in learning. AI integration combines high-element-interactivity content (prompt design, model selection, integration architecture, iterative refinement, and continuous adaptation to model updates) for a learner who, by self-report, has low domain familiarity. The resulting load is predicted by theory to exceed working-memory capacity in a substantial fraction of learners, producing the abandonment pattern that the MOOC data already document.

2.4 Research Gap

The literature documents each component construct in isolation: reactance, AI anxiety, self-efficacy, algorithm aversion, and cognitive load have established empirical bases in non-Hispanic populations. What is absent is an integrative analysis of how these constructs jointly govern AI adoption among Spanish-speaking course creators specifically, and a corresponding examination of whether structurally distinct adoption pathways — particularly managed-service or done-for-you implementation — can bypass the documented barriers. This paper contributes that integrative analysis and proposes the *CursoVivo* framework as a candidate pathway, situated within the established technology-diffusion literature.

3. Analysis and Discussion

3.1 The Anomaly: A High-Consumption, Low-Integration Region

The most informative anomaly in the regional data is the divergence between AI consumption and AI integration in Latin America. ECLAC's 2025 index reports that the region accounts for 14% of global visits to AI solutions, exceeding its 11% share of global internet users, but receives only 1.12% of global AI investment (ECLAC, 2025). Of regional traffic, 78% is directed to end-user generative platforms; only 22% reaches developer-grade APIs and integration tooling, compared with a 26% global average (ECLAC, 2025). Demand is not absent. Spanish-speaking creators are visiting, registering, and experimenting with AI tools at rates that exceed the regional baseline of internet usage. What is absent is the second-order step: integration into a productive workflow.

This pattern is incongruent with the technical-barrier hypothesis. If the obstacle were technical competence, demand-side curiosity would be lower. The pattern is congruent, however, with the psychological-barrier hypothesis: creators are willing to *try* AI in low-commitment, low-reactance contexts (browsing, free generative tools), but disengage when integration requires sustained learning, configuration, and exposure to algorithmic error.

3.2 Structural Causes: Why "Just Learn AI" Fails

The four behavioral constructs reviewed in Section 2 jointly produce a predictable failure mode for the prevailing remedy.

The persuasive frame itself is the first failure point. Marketing language that positions AI adoption as obligatory — "you must learn AI or become obsolete" — operates as a high-pressure directive appeal of the type that Steindl et al. (2015) and Guo (2024) identify as maximally reactance-eliciting. The communicator's perceived authority and the urgency of the framing combine to threaten the recipient's sense of autonomous choice. The predicted response is restoration of freedom through rejection, which is the response that *Convierte Más*'s headline implicitly acknowledges and attempts to override.

The educational format is the second failure point. Even creators who overcome reactance and enroll encounter the cognitive-load profile described by Sweller (1994), in a delivery format with the completion ceiling documented by Reich and Ruipérez-Valiente (2019). The probability that a randomly selected enrolled creator will complete an AI integration course and apply it productively is bounded above by the joint probability of completion ($\approx 3\%$) and downstream behavioral transfer, which is generally lower still.

The expertise paradox is the third failure point. Logg et al. (2019) showed that algorithm appreciation reverses among self-identified experts in the focal domain. Course creators are the textbook case: experts in their content domain, asked to subordinate their judgment to an algorithmic system whose outputs they cannot fully audit. Dietvorst et al.'s (2015) evidence on asymmetric error penalties further predicts that a single visible AI error — a hallucinated citation, a misattributed concept, a tone misalignment — will trigger disproportionate trust loss, even when aggregate AI performance is superior to manual production.

The opacity penalty is the fourth failure point. Wang and Wang's (2022) sociotechnical blindness factor captures the anxiety produced by inability to construct a working mental model of how the system functions. Creators who attempt to learn AI through fragmented tutorials — each demonstrating a single tool, prompt, or workflow — accumulate procedural knowledge without the system-level model required to reduce anxiety. The educational input increases procedural exposure but does not necessarily reduce sociotechnical blindness, because the underlying systems continue to update faster than the educational materials describing them.

3.3 Proposed Framework: Done-For-You Implementation as Structural Solution

The framework proposed here treats the creator's psychological state as a fixed parameter and redesigns the adoption pathway around it. The *CursoVivo* implementation model embeds AI-driven personalization within an existing course structure through a managed-service architecture: the creator transmits source materials (videos, PDFs, written content) to the implementation team and receives, within a defined service window, a functional AI-augmented course operating under the creator's brand, voice, and methodology. The creator does not interact with prompts, configurations, or APIs at any point in the workflow.

Three theoretical frameworks converge in support of this pathway.

Cognitive load theory predicts that externalizing intrinsic and extraneous cognitive load to a third party will free working-memory capacity for tasks where the creator's expertise is irreducible — content design, pedagogical sequencing, and student relationship management (Sweller, 1994). The done-for-you architecture is not a shortcut; it is an application of load theory to a market segment where the creator's working-memory budget has already been allocated to their primary craft.

Technology acceptance theory predicts that the dominant lever in voluntary-use contexts is effort expectancy — what Davis (1989) called perceived ease of use, and what Venkatesh, Thong, and Xu (2012) generalized in the UTAUT2 framework explaining 74% of the variance in behavioral intention. The done-for-you architecture collapses effort expectancy toward zero. The creator's interaction with the system reduces to a single transmission of materials and a single receipt of a functional output. No other variable in the TAM/UTAUT2 family can be optimized as aggressively.

Diffusion of innovations theory predicts that perceived complexity is the only one of Rogers's five innovation attributes that correlates negatively with adoption rate (Rogers, 2003). Mass-adopted infrastructure technologies — videoconferencing, payment processing, electricity — share a common diffusion pattern in which complexity is minimized at the user surface through abstraction layers and managed service architectures. End users adopt these technologies without modeling the underlying mechanisms. The illustrative parallel is direct: a course creator does not need to understand the network protocols underlying Zoom in order to use it daily, and the question of whether they "should" learn those protocols is structurally orthogonal to whether they will adopt the technology. AI adoption in the creator

economy is here proposed to follow the same trajectory.

3.4 Practical Implications

Three implications follow.

First, the persuasive strategy of urging creators to "learn AI" is not merely inefficient but actively counterproductive. The reactance literature predicts that increasing the directness and urgency of such appeals will widen, not narrow, the adoption gap. Communicators in the creator-marketing ecosystem are advised to reformulate appeals around autonomy preservation: framing AI integration as something the creator can choose to receive without becoming a different kind of professional.

Second, the diagnostic question for an individual creator is not "How technical am I?" but "What is my current AI-anxiety profile, and what is my computer self-efficacy?" The first question generates self-recriminatory non-adoption; the second generates a tractable design specification for an adoption pathway. The Wang and Wang (2022) and Compeau and Higgins (1995) instruments provide measurement tools that, in principle, could be deployed as creator-onboarding diagnostics in future managed-service products.

Third, the structural feature that distinguishes a viable creator-economy AI service from a non-viable one is the location of the cognitive load. Services that import the load to the creator's working memory (self-service platforms, dashboards, prompt libraries, certification programs) operate against the four psychological barriers identified in Section 2. Services that absorb the load (managed implementation, done-for-you delivery, white-glove integration) operate with those barriers. The economic implication is that the long-run market structure of AI in the Hispanic creator economy will favor service architectures over tooling architectures, in inverse proportion to the technical sophistication of the average creator.

4. Conclusions

4.1 Summary of Findings

The framing of AI adoption as a technical problem solvable through education is not supported by the evidence. The dominant adoption barrier among Spanish-speaking course creators is psychological, composed of four well-documented constructs — psychological reactance, AI anxiety, low computer self-efficacy, and algorithm aversion — operating jointly within a delivery format (online courses) whose structural completion ceiling is in the low single digits. Pressure-based persuasive appeals amplify the barrier; cognitive-load-intensive educational interventions cannot clear it; and the regional data show a population already consuming AI at high rates without integrating it productively.

The structurally optimal adoption pathway is one that does not require the creator to learn AI at all. Done-for-you implementation, operationalized as the CursoVivo framework, externalizes cognitive load, neutralizes reactance by removing the directive frame, and minimizes effort expectancy in the technology-acceptance sense. A summary insight follows from the analysis: the Spanish-speaking creator does not need to know AI; they need to have a course that AI can transform on their behalf. This reformulation is consistent with the diffusion patterns of every prior infrastructure technology that has reached mass adoption.

4.2 Limitations

This review is subject to selection bias inherent in narrative literature reviews, and the proposed framework has not yet been validated through controlled experimental studies in a Spanish-speaking creator sample. Direct measurement of AI anxiety and reactance in this population using the Wang and Wang (2022) and Steindl et al. (2015) instruments has not, to the author's knowledge, been published. The constructs reviewed have been validated in Anglophone, German-speaking, and East Asian samples; cross-cultural invariance to Spanish-speaking creator populations is plausible but not yet empirically established. Industry data on managed-service versus self-service adoption in the creator economy specifically are scarce, and the analysis relies on adjacent SMB and SaaS adoption literature for inference.

4.3 Future Research Directions

Three lines of future research are indicated. First, a primary-data study administering validated AI anxiety and reactance instruments to a representative sample of Spanish-speaking course creators ($n \geq 400$) would establish baseline psychometrics and permit direct testing of the psychological-barrier hypothesis advanced here. Second, a controlled comparison of self-service versus done-for-you AI-integration outcomes in matched creator cohorts, measured on completion of integration, time-to-first-productive-output, and twelve-month retention, would provide causal evidence on the framework's structural claims. Third, the intersection of AI integration and course completion rates — the question of whether AI-augmented courses materially raise the documented 3.13% MOOC completion ceiling, or merely shift its composition — represents an open empirical question with direct implications for the next paper in this research program.

Resumen en Español

La narrativa predominante en el ecosistema hispanohablante de creadores de cursos sostiene que la barrera para la adopción de inteligencia artificial es técnica, y que la solución es educativa: cursos, certificaciones y guías de prompting. Este artículo examina si esa premisa se sostiene bajo escrutinio empírico. Sobre la base de la teoría de la reactancia psicológica (Brehm, 1966; Rains, 2013; Steindl et al., 2015; Guo, 2024), la investigación sobre ansiedad ante la IA (Wang & Wang, 2022), los estudios de aversión al algoritmo (Dietvorst et al., 2015; Logg et al., 2019), y los marcos canónicos de aceptación tecnológica (Davis, 1989; Compeau & Higgins, 1995; Venkatesh et al., 2012), el análisis encuentra que la barrera dominante es psicológica, no técnica. La presión persuasiva activa reactancia y amplifica el rechazo; la ansiedad de aprendizaje y la baja autoeficacia computacional predicen evitación; y la teoría de la carga cognitiva (Sweller, 1994) explica por qué las trayectorias formativas de alta interactividad de elementos resultan estadísticamente improbables de completar, dado el techo documentado de finalización en cursos masivos en línea (Reich & Ruipérez-Valiente, 2019). Se propone un modelo de implementación done-for-you — operacionalizado como el marco CursoVivo — que externaliza la carga cognitiva, neutraliza la reactancia y minimiza la expectativa de esfuerzo, alineándose con los patrones de adopción masiva observados en tecnologías de infraestructura precedentes.

***Palabras clave:** barreras de adopción de IA, tecnología para creadores de cursos, educadores hispanohablantes, resistencia tecnológica, implementación de IA en e-learning, transformación digital educativa, miedo a la IA, CursoVivo*

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