


EMPLOYEE'S ATTITUDE TOWARDS ARTIFICIAL INTELLIGENCE IN THE INDIAN BANKING SECTOR

Anuradha Dwivedi^A, Khyati Kochhar^B



ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 18 August 2023</p> <p>Accepted 22 November 2023</p>	<p>Purpose: This paper aims to examine employees' attitudes towards the utilization of Artificial Intelligence (AI) in the Indian Banking Sector. The study delves into understanding how employees perceive the integration of AI technologies and its impact on various aspects of banking operations.</p>
<p>Keywords:</p> <p>Artificial Intelligence; Indian Banking Sector; Banking Employees.</p>	<p>Theoretical framework: Built upon the significance of AI as a transformative technology, this research seeks insights into employees' perspectives on AI adoption within the Indian Banking Sector. The study is framed within the context of technological implementation and its influence on organizational processes.</p> <p>Design/Methodology/Approach: Utilizing a mixed-methods approach involving surveys and interviews, this study collects data on employees' attitudes towards AI in banking. A questionnaire captures diverse viewpoints, while interviews provide deeper insights into the reasons underlying these attitudes.</p>
	<p>Findings: The study uncovers a range of employee attitudes towards AI integration in the Indian Banking Sector. Positive responses highlight AI's contributions in areas like accounting, sales, contracts, and cybersecurity. Conversely, some employees express concerns about job security and advocate for enhanced training and upskilling opportunities.</p> <p>Research, Practical & Social implications: This research adds a unique perspective by presenting Indian banking employees' viewpoints on AI implementation. The findings hold practical implications for banking organizations aiming to effectively manage the incorporation of AI technologies while addressing employee concerns. Additionally, the study underscores the importance of facilitating adequate training to ensure a seamless transition.</p> <p>Originality/Value: This study stands out as one of the limited research endeavors focused on Indian banking employees' attitudes towards AI. By concentrating on this aspect, the research offers valuable insights into the human dimension of technological advancement, contributing both academically and practically to the banking sector.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i11.4099</p>

ATITUDE DO FUNCIONÁRIO EM RELAÇÃO À INTELIGÊNCIA ARTIFICIAL NO SETOR BANCÁRIO INDIANO

RESUMO

Objetivo: Este artigo tem como objetivo examinar as atitudes dos funcionários em relação à utilização de Inteligência Artificial (IA) no setor bancário indiano. O estudo investiga como os funcionários percebem a integração das tecnologias de IA e seu impacto em vários aspectos das operações bancárias.

^AResearch Scholar. Department of Commerce & Management, Banasthali Vidyapith, Banasthali University. Tonk, Rajasthan, India. E-mail: traptid11@gmail.com Orcid: <https://orcid.org/0009-0000-9147-1462>

^BAssistant Professor. Department of Commerce & Management, Banasthali Vidyapith, Banasthali University. Tonk, Rajasthan, India. E-mail: khyati.kochhar.12@gmail.com Orcid: <https://orcid.org/0000-0001-6272-3747>

Estrutura Teórica: Baseada na importância da IA como uma tecnologia transformadora, esta pesquisa busca insights sobre as perspectivas dos funcionários sobre a adoção da IA no setor bancário indiano. O estudo enquadra-se no contexto da implementação tecnológica e sua influência nos processos organizacionais.

Design/Metodologia/Abordagem: Utilizando uma abordagem de métodos mistos envolvendo pesquisas e entrevistas, este estudo coleta dados sobre as atitudes dos funcionários em relação à IA no setor bancário. Um questionário captura diversos pontos de vista, enquanto as entrevistas fornecem insights mais profundos sobre as razões subjacentes a essas atitudes.

Resultados: O estudo revela uma série de atitudes dos funcionários em relação à integração da IA no setor bancário indiano. As respostas positivas destacam as contribuições da IA em áreas como contabilidade, vendas, contratos e segurança cibernética. Por outro lado, alguns funcionários expressam preocupações sobre a segurança no emprego e defendem melhores oportunidades de formação e melhoria de competências.

Pesquisa, Implicações práticas e Sociais: Esta pesquisa adiciona uma perspectiva única ao apresentar os pontos de vista dos funcionários bancários indianos sobre a implementação de IA. As conclusões têm implicações práticas para as organizações bancárias que pretendem gerir eficazmente a incorporação de tecnologias de IA, ao mesmo tempo que respondem às preocupações dos funcionários. Além disso, o estudo sublinha a importância de facilitar uma formação adequada para garantir uma transição perfeita.

Originalidade/Valor: Este estudo destaca-se como um dos empreendimentos de pesquisa limitados focados nas atitudes dos funcionários bancários indianos em relação à IA. Ao concentrar-se neste aspecto, a investigação oferece informações valiosas sobre a dimensão humana do avanço tecnológico, contribuindo tanto a nível académico como prático para o sector bancário.

Palavras-chave: Inteligência Artificial, Setor Bancário Indiano, Funcionários Bancários.

ACTITUD DE LOS EMPLEADOS HACIA LA INTELIGENCIA ARTIFICIAL EN EL SECTOR BANCARIO INDIO

RESUMEN

Propósito: Este artículo tiene como objetivo examinar las actitudes de los empleados hacia la utilización de la Inteligencia Artificial (IA) en el sector bancario de la India. El estudio profundiza en comprender cómo los empleados perciben la integración de las tecnologías de IA y su impacto en diversos aspectos de las operaciones bancarias.

Marco teórico: basándose en la importancia de la IA como tecnología transformadora, esta investigación busca comprender las perspectivas de los empleados sobre la adopción de la IA dentro del sector bancario de la India. El estudio se enmarca en el contexto de la implementación tecnológica y su influencia en los procesos organizacionales.

Diseño/Metodología/Enfoque: Utilizando un enfoque de métodos mixtos que incluye encuestas y entrevistas, este estudio recopila datos sobre las actitudes de los empleados hacia la IA en la banca. Un cuestionario capta diversos puntos de vista, mientras que las entrevistas proporcionan una visión más profunda de las razones que subyacen a estas actitudes.

Hallazgos: El estudio revela una variedad de actitudes de los empleados hacia la integración de la IA en el sector bancario indio. Las respuestas positivas destacan las contribuciones de la IA en áreas como contabilidad, ventas, contratos y ciberseguridad. Por el contrario, algunos empleados expresan preocupación por la seguridad laboral y abogan por una mejor capacitación y oportunidades de mejora de habilidades.

Investigación, Implicaciones prácticas y Sociales: esta investigación agrega una perspectiva única al presentar los puntos de vista de los empleados bancarios indios sobre la implementación de la IA. Los hallazgos tienen implicaciones prácticas para las organizaciones bancarias que buscan gestionar eficazmente la incorporación de tecnologías de IA y al mismo tiempo abordar las preocupaciones de los empleados. Además, el estudio subraya la importancia de facilitar una formación adecuada para garantizar una transición fluida.

Originalidad/Valor: Este estudio se destaca como uno de los esfuerzos de investigación limitados centrados en las actitudes de los empleados bancarios indios hacia la IA. Al concentrarse en este aspecto, la investigación ofrece información valiosa sobre la dimensión humana del avance tecnológico, contribuyendo tanto académica como prácticamente al sector bancario.

Palabras clave: Inteligencia Artificial, Sector Bancario Indio, Empleados Bancários.

INTRODUCTION

The importance of employees' roles and their commitment to their jobs has been one of the critical concerns for the banking industry in the current banking environment when banks are dealing with intense competition and challenges. How effective they ultimately depend on how engaged their employees are. Artificial intelligence is ready to disrupt the globe, according to the authors of the study on the impact of AI in India in 2018 (NITI Aayog, 2018). With the development of intelligent machines that are capable of performing complex cognitive functions like thinking, perceiving, learning, problem-solving, and decision-making, as well as improvements in data collection, aggregation, analytics, and computing power, AI offers opportunities to enhance human intelligence and the way people live and work (Lozano et al., 2021). Artificial intelligence's use in banking is a significant area of study. With the use of artificial intelligence (AI) technology, it is anticipated that the financial sector will be significantly affected. Globally, the financial services sector is at a turning point as a result of consecutive waves of innovation from mainframes, databases, desktop and personal computing, business software, big data, Internet of Things (IoT), and Artificial Intelligence (AI) (Ashfaq et al., 2021). Industries may benefit significantly from AI-based recruitment techniques like resume screening, candidate matching, video interviewing, chatbots, predictive analytics, gamification, virtual reality assessments, and social media screening, including increased productivity, cost savings, and higher-quality hires. However, using AI in hiring also brings up moral and legal issues, such as the possibility of algorithmic bias and discrimination (Albassam, W. A. 20203). According to a survey by Accenture, a top global management consulting and professional services organization, four out of five bankers believe that AI will dramatically change how banking is performed. Business enterprises heavily rely on information technology to maximise revenues (Ausat et al., 20223). A study claims that artificial intelligence will affect banking by enhancing the customer experience. Digital strategy in the financial sector has become a crucial component for banks trying to maintain sustainable growth and competitiveness since the globe entered the Industry 4.0 phase (Wittmann et al., 2021). Artificial Intelligence is a rapidly expanding field of research and development (R&D) that is gaining popularity due to the enormous benefits it is expected to have for banks and customers, particularly in terms of productivity growth and creativity. It has achieved notable successes in many fields considered difficult for computers, including computer vision, natural language processing, audio analysis, intelligent sensing, and many more. The technological trend in achieving the results has been toward larger, more sophisticated AI models to address more

complicated problems at a higher level of performance and robustness. The banking and financial sectors heavily rely on Artificial Intelligence (AI) to provide dependable and inexpensive banking services. **Between 2021 and 2030, the market for AI in banking, which was assessed at \$3.88 billion in 2020, is expected to increase at a CAGR of 32.6%, reaching \$64.03 billion.**

LITERATURE REVIEW

Axis Bank, ICICI Bank, and HDFC Bank are pushing the limits of technology while using robotics to concentrate operations and for quicker turnarounds in things like loan processing and the sale of financial goods to customers. The analysis estimates that technological advancement will cause the loss of 30 percent of banking positions over the next five years. Robotics and artificial intelligence diminish the demand for staff in positions like back-office duties (Pandit, 2017) Moreover, a study claims that many businesses have already embraced Artificial Intelligence (AI) for a variety of purposes and that it is becoming better and smarter every day. It also notes that during the past few years, the banking industry has also risen to the top of the list of industries utilizing AI. And found that while AI has significant benefits for banking, including better customer service, improved banking services, the ability to identify fraud, and advanced data analytics, there are also significant drawbacks. One of these is that it is replacing human workers with machines could result in widespread unemployment. (Mali, 2018). To determine the state of machine learning and related technologies in major European businesses today. Researchers investigated the applicability of AI tools and human attitudes towards these technologies by speaking with 19 personnel from many different industry sectors. Results reveal that there are still few practical use cases for AI systems, which are still in their infancy. Most tools are custom-made and internally developed, and there is little faith in third-party service providers for off-the-shelf solutions (Schlögl et al., 2019). Watching the situation further, infer that AI will eliminate 70% of front office jobs in the banking industry, those Chatbots, voice assistants, automated authentication, and biometric technology will replace 4 85,000 tellers, 17,400 loan officers, 21,900 customer service representatives, and that AI-based anti-money laundering and anti-fraud will result in the layoff of 96,000 finance managers and compliance officers. 1.46 million Jobs altogether, 0.22 million of which were generated in the previous five years. It has been discovered that 15-20% of new work roles result from digitalization, whereas 55-60% of existing functions remain unchanged. Say that the widespread usage of digitalization has made it possible to do banking activities

such as money transfers, account opening, bill payments, account statements, ATM, debit, credit card access, chequebooks, and loan information, instead of the need to visit a bank location (Meena et al., 2020). Monitoring the state of machine learning and related technologies in significant European businesses was the study's main goal. By interacting with 19 people from various industry sectors, the researcher examined the applicability of AI tools and how people feel about these technologies. Results reveal that there are still few practical use cases for AI systems, which are still in their infancy. Most tools are custom-made and internally developed, and there is little faith in third-party service providers for off-the-shelf solutions. Employees worry about losing their jobs and frequently employers' claims that they have no intention of reducing their staff in favour of it. In conclusion, Businesses are conscious of the possible competitive advantages AI could provide for its value chain, especially in terms of automating and improved production efficiency, according to research. Yet, they are also aware of the social problems that the adoption of AI-driven solutions will bring about (Schloge et al., 2020). In order to gather data for the study, the researcher conducted an examination of AI with references to staff performance in Lagos, Nigeria's banking sector. The primary goal of this research was to analyse how well AI complements human intelligence. Procedures for determining whether employee operations in Nigerian banks are simple. The research team uses primary data and a cross-sectional descriptive research design. 127 people responded to the sample. Following examination, the researcher discovered that Artificial Intelligence (AI) was used to support and streamline labour processes in Nigerian banks. This study recommended that many other service-related businesses, in addition to banks, use AI (Elegunde et al., 2020). Further a study uses scheduled commercial banking data from India to discover this phenomenon. For this first time, generic regression analysis utilizing the ordinary least square method is used to quantify the contribution of staff to the operational profitability of banks in the case of Indian scheduled commercial banks. After that, it discussed which employee type is most at risk in the banking industry when compared to other employee types, taking into account officers, clerks & support personnel in the banking industry, as well as which sort of scheduled commercial bank employees are most at risk. Even though officers and clerks both positively contribute to the operational profitability of banks today, the analysis finds that only the number of officers is increasing while the number of clerks is decreasing. This is because profitable banks have realized that by utilizing digitalization, clerks' contribution to banks' profitability can increase with fewer clerks. Therefore banks do not require as many clerks. Additionally, it is observed that as a result of banks' use of digitalization, the number of sub-

staff has fallen because their contribution to operational profitability is negative (Hazarika S. 2020). In addition to unfavourable employee attitudes, many businesses encounter difficulties deploying AI. The notion of no-human-interaction attitudes is developed in this research to describe employees' preference to work with actual people rather than computer-generated counterparts. However, many employees have favourable views if they see an advantage from freely employing AI, giving rise to the idea of intelligent-automation attitudes. Together, these sentiments create the paradox that, depending on the circumstance, the same people may have good or negative attitudes towards AI. Because the interaction between humans and AI will be a major factor in determining competitive advantage in the future, businesses need to address these attitudes. (Lichtenthaler et al., 2020) An article explores how well Greece's banking industry has adopted digital transformation. The survey was filled out by 161 employees of Greek banks. The components of the technology acceptance models were investigated using multivariate regression analysis. This paper's researcher examines how bank employees perceive new technology. This document gives Greek financial organisation administrators a helpful tool for developing targeted educational programs to facilitate staff members' transition to the new digital era. If employees are ready to embrace and incorporate digitization into their regular work routines, executives want to know. So, executives may find answers using the technology acceptance model (Kitsios et al., 2021). Researchers create an integrated AI acceptance avoidance model to take into consideration both the favorable and unfavorable variables that together affect managers' attitudes and behavioral intentions regarding the usage of AI (IAAAM). The research methodology is tested using a detailed questionnaire survey of 269 UK firm managers. The results of this study imply that IAAAM provides a more complete model for analyzing and predicting managers' attitudes and behavioral intentions about the deployment of AI. Additionally, the research adds to the expanding body of literature on using AI in organizational decision-making by providing theoretical and empirical insights. Researchers also stress the importance of generating favorable enabling conditions, having a successful system to soothe managers' personnel anxieties, and taking into account both the positive and negative aspects of the situation and negative elements of using AI for organizational decision-making (Cao et al., 2021). To investigate the use of AI in South African banking and to learn more about how this technology affects the banking sector. This study used a qualitative, phenomenological research methodology. 12 research participants were subjected to semi-structured interviews. Data collection utilized a purposive sampling strategy. The information from the interviews was recorded on tape. Data processing & interpretation

used thematic analysis. The findings showed that AI is being employed in banks' front, middle & back offices for underwriting & fraud prevention. It is also clear that the use of AI in banking has upgraded compliance, physical security, risk management, fraud & other banking services. Unemployment, cyber-attacks, & data manipulation are a few drawbacks of Artificial Intelligence in the financial sector, though, the majority of study participants felt that using AI benefits both clients & employees which boosts productivity and revenues (Darangwa et al., 2021). With the use of a field study based on 11 interviews with wealth managers from a prominent Swiss bank's front, middle, and back offices, work seeks to fill this vacuum in the literature. This research indicates that bank personnel are generally supportive of the deployment of new technologies. The top three benefits of implementing AI in wealth management are efficiency, improved client experience, and improved customer understanding, per the research. But AI also presents banks with brand-new difficulties. Process complexity, more work required for maintenance, and increasing regulatory requirements are some of the challenges found. Nevertheless, it is anticipated that AI will transform the banking industry into a more integrated, hybrid, and leaner business with front-to-back solutions provided by digital processes (Wittmann et al., 2021). A study analyses how the COVID-19 pandemic and bank service digitization have affected the needs of retail customers for banking services using the binominal logit model and spearman's rank correlation coefficient. The scientific study's findings demonstrated how the respondents' prior use of bank advisory services and their fear of human interaction in a pandemic situation significantly influenced their demand for the financial services provided by bank branch staff. Variables that had a detrimental effect included the usage of the electronic banking platform, attitudes towards the use of artificial intelligence technology in the banking sector, and opinions of the advantages of remote communication with institutions in pandemic situations (Piotrowski, D. 2022). The implementation of chatbots and robo-advisors, two robotic platforms that are frequently utilised in banking, is covered in this chapter. Chatbots resemble front-line bank staff more since they frequently work in sales, marketing, and customer relationship management. Robo-advisors, on the other hand, are a relatively sophisticated AI tool used in investment and portfolio management. In scenarios where banking transactions are recorded on a decentralised digital ledger, blockchain will hasten the digital transition (Dewasiri et al., 2023).

RESEARCH GAP

From the above studies, some studies have been done in the context of Artificial Intelligence in the banking industry. Many studies have been done to find the application, usefulness and to find out the benefits of the advanced technology and to extract job riskiness and how job positions will reduce after AI implementation in the banking sector. More studies have yet to be done to know the attitude of banking employees after Artificial Intelligence.

OBJECTIVE

To estimate the attitude of employee in banking sector towards Artificial Intelligence.

HYPOTHESIS

H₀: Artificial Intelligence has no positive significance among the employees of banks.

H₁: Artificial Intelligence has a positive significance among the employees of banks.

SCOPE OF THE STUDY

This study covers the factor affecting employees in Banks. It includes employee's perception and attitude regarding the implication of application of Artificial Intelligence in the Banking industry.

METHODOLOGY OF STUDY

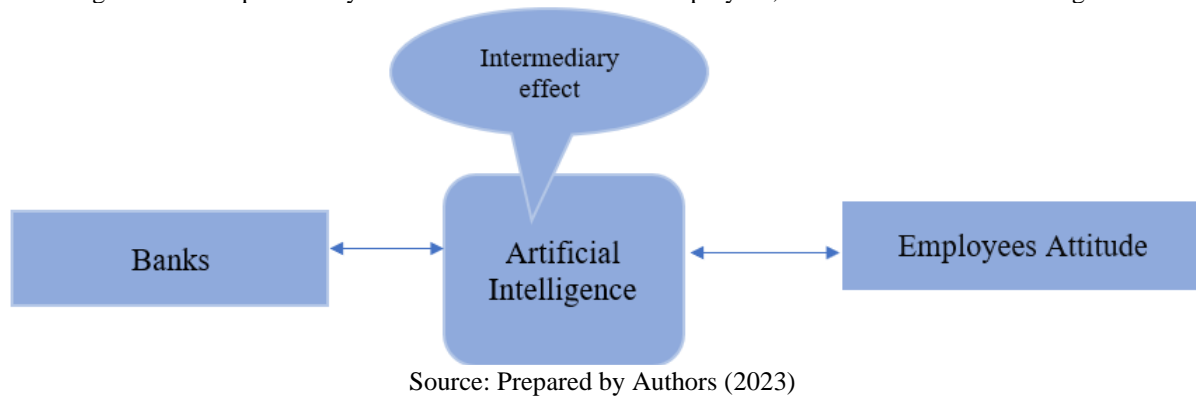
This research has been conducted and examined based on primary data. The questionnaire uses a Likert scale to obtain the preliminary data, ranging from strongly disagree to strongly agree. The questionnaire has two sections, the first one takes demographic questions, and the second is about the awareness of Artificial Intelligence among bank employees. This study used a sample to gather important quantitative data from respondents as part of its research methodology. Here data collection has been done by surveying 100 employees from public and private sector banks using the survey method the estimated population of bank employees from the selected area is 1000. The sample size will be calculated with the assistance of a sample size calculator. In the calculator, the author would be taking a confidence level of 95%, marginal of error 5%. And a formal and close-ended questionnaire was the study tool to collect quantitative data. The process included quantitative data analysis using the software SPSS. Data have been collected from Jaipur, Rajasthan. Considering that it is a top city, the researcher chooses Jaipur. To measure the employee's attitude concerning their age and gender,

the researcher used a convenient sampling technique. In ascertaining the impact on attitude, AI has on bank employees.

Research Proposed Model

The conceptual model of this study includes attitude factor of employees, banks and artificial intelligence.

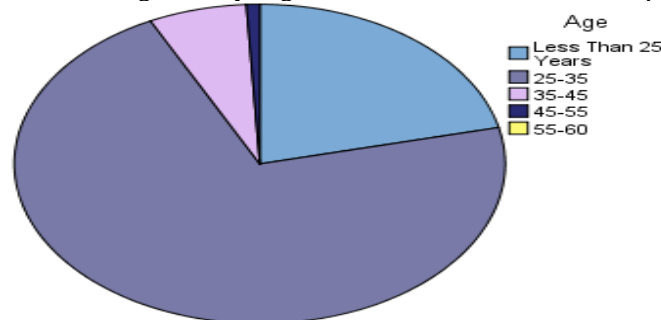
Figure 1: Conceptual study includes Attitude factor of Employees, Banks and Artificial Intelligence



Research Analysis

The 100 respondents served as the basis for this analysis. Most respondents, who are in their 25s to 30s, are those most influenced by Artificial Intelligence in the banking industry. Also, most employees think Artificial Intelligence is an incredible innovation with lots of potential in various fields. SPSS software was used for quantitative data analysis. The findings of this research are presented in tables and graphs are given below.

Figure 2: Banking Industry: Age Distribution of AI-Enabled Employees



Source: Prepared by Authors (2023)

The above graph illustrates how valuable artificial intelligence is in the banking industry, making it apparent who finds AI most helpful in this field.

Table 1 Descriptive Statistics for individuals attributes taken in this study

	Mean	Std. Deviation	N
Age	1.87	.562	100
Awareness about AI	1.58	.768	100
Satisfaction with the use of AI	2.27	.973	100
Reduction of frauds & error	1.87	.960	100
Impact of AI in work life	3.26	.960	100
Possibility to change banking sector in upcoming years	1.59	.767	100
Enhancement of employability after training with AI	1.50	.893	100
Satisfaction with the level of comfort comes from AI	2.48	.847	100
Job easiness after using AI	1.72	.944	100
Effect on work frequency due to AI	2.88	.795	100
Involvement of AI with employees	2.25	.796	100
Any negative aspects of AI	3.10	.798	100
Replacement of bank jobs in future	3.29	.808	100

Source: Prepared by Authors (2023)

Table 2 Descriptive Statistics for combined attributes taken in this study

	Mean	Std. Deviation
Age	1.87	.562
Attitude	2.3158	.49751

Source: Prepared by Authors (2023)

This is the descriptive analysis of the data, which indicated that, on average, the employees in the dataset are 0 >25 years to 45 years old and have a positive attitude towards the data being measured.

Table 3 Correlation between Age and other attitude factor

	Pearson Correlation Sig. (1-tailed)	Age -0.104 0.151
Awareness about AI	Pearson Correlation Sig. (1-tailed)	0.065 0.261
Satisfaction with the use of AI	Pearson Correlation Sig. (1-tailed)	0.062 0.27
Reduction of frauds & error	Pearson Correlation Sig. (1-tailed)	-0.124 0.11
Impact of AI in work life	Pearson Correlation Sig. (1-tailed)	-0.125 0.108
Possibility to change banking sector in upcoming years	Pearson Correlation Sig. (1-tailed)	0.01 0.46
Enhancement of employability after training with AI	Pearson Correlation Sig. (1-tailed)	-0.059 0.281
Satisfaction with the level of comfort comes from AI	Pearson Correlation Sig. (1-tailed)	0.007 0.473
Job easiness after using AI	Pearson Correlation Sig. (1-tailed)	0.146 0.074
Effect on work frequency due to AI	Pearson Correlation Sig. (1-tailed)	0.096 0.171
Involvement of AI with employees	Pearson Correlation Sig. (1-tailed)	-0.083 0.205
Any negative aspects of AI	Pearson Correlation Sig. (1-tailed)	0.017 0.433
Replacement of bank jobs in future	Pearson Correlation Sig. (1-tailed)	

Correlation is significant at the 0.05 level (1-tailed). Correlation is significant at the 0.01 level (1-tailed)

Source: Prepared by Authors (2023)

FINDINGS

This research aimed to assess Jaipur Bank employees' attitudes regarding artificial intelligence in the banking sector. Findings revealed that most employees were male, and most fell into the age category of 25–35 years. The affiliation of their banks depicts that the majority were working from 0 to 10 years, followed by 10–15 years and more. Correlation analysis shows that most employees have a neutral to positive attitude towards using artificial intelligence in the banking sector. The above table shows the significant relationship between age and other factors affecting an employee's attitude. When we try to calculate the age factor between different attitude variables separately, we can see in Table 1.2 that the age group of 25 to 45 finds artificial intelligence more appropriate in the workplace and shows a positive attitude towards artificial intelligence. As age increases, we find an adverse connection between artificial intelligence and employees. So while a group of mid-age workers (those 45 and above) believe AI is less appropriate for effectiveness in the workplace.

HYPOTHESIS

Null hypothesis has been rejected as artificial intelligence has a positive significance among bank employees in this instance.

CONCLUSION

Artificial Intelligence (AI) is gradually becoming essential to banking and financial services and automating complicated and time-consuming manual activities in banks using AI technology. AI has become increasingly important in the banking industry, providing new opportunities for banks to improve efficiency, customer experience, and risk management. As we can able to correlate age with attitude and can see, a direct positive relationship exists between artificial intelligence with the bank employees who are in their 20s, 30s, and early 40s. And also an inverse relationship between elderly employees who are in their late 40s and 50 and above. Overall, the attitude of bank employees towards AI will depend on a variety of factors, which were present in the above tables 1.1 & 1.3, including awareness and satisfaction about AI, and impact on the job role, level of easiness, and personal beliefs as Artificial Intelligence continues to evolve and become more prevalent in the banking industry. It is important for the industry to grow with the advanced technology and provide training to help employees understand the technology and its potential impact.

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