




# The Lived Experiences of BPO Executives' Adoption of Artificial Intelligence (AI): An UTAUT-Based Framework

ALLAN E. CRUZ 

Polytechnic University of the Philippines-Sta. Mesa, Manila  
College of Business-Graduate Studies

*Corresponding author: [allanecruz@gmail.com](mailto:allanecruz@gmail.com)*

Originality 100% • Grammar Check: 95% • Plagiarism: 0%

## ABSTRACT

### Article History

Received: 26 May 2025  
Revised: 09 Nov 2025  
Accepted: 06 Dec 2025  
Published: 30 Jan 2026

**Keywords**— Social Science, Artificial Intelligence (AI), Business Process Outsourcing (BPO), UTAUT, Interpretative Phenomenological Analysis, Philippines

The rapid advancements in the use of Artificial Intelligence (AI) in the BPO industry pose opportunities and challenges to BPO executives. This study explored the lived experiences of BPO executives' adoption of AI, using the Unified Theory of Acceptance and Use of Technology (UTAUT) as the guiding framework. The goal of the study is to gain insight into the experiences of BPO executives in their AI adoption journey in contact center operations. Phenomenological inquiry, purposive and snowball sampling techniques, and semi-structured interviews were used to gather data. Using Interpretative Phenomenological Analysis (IPA), findings revealed four (4) superordinate themes: 1) Key Challenges in AI Adoption; 2) Strategies for AI Adoption; 3) The Impact and Benefits of AI; and 4) The Evolving Role of People. Key challenges in AI adoption can be addressed using sound strategies. AI can drive performance and is generally easy to use,



© Cruz, A.E. (2026). Open Access. This article published by JPAIR Multidisciplinary Research is licensed under a Creative Commons Attribution-Noncommercial 4.0 International (CC BY-NC 4.0). You are free to share (copy and redistribute the material in any medium or format) and adapt (remix, transform, and build upon the material). Under the following terms, you must give appropriate credit, provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. You may not use the material for commercial purposes. To view a copy of this license, visit: <https://creativecommons.org/licenses/by-nc/4.0/>

while social influence and facilitating conditions enable effective and continued use of AI. While AI offers numerous benefits, it also poses a threat to employees. AI can create new jobs, complement some jobs, but can also lead to job insecurity. There is a need for employees to be equipped with the skills and domain expertise necessary to adapt to the changing nature of contact center operations.

## INTRODUCTION

Artificial Intelligence (AI) is a revolutionary technology that allows computers and machines to simulate human intelligence and problem-solving capabilities (Soliman et al., 2024; Khan, 2024). AI is a digital revolution transforming the global economy (Georgieva, 2024; Szczepański, 2019). AI has a substantial impact on businesses, particularly in creating value and fostering an organization's strategic advantage (Wamba-Taguimdje et al., 2020; Medaglia et al., 2021; Haefner et al., 2020). The total global spending on AI software is expected to reach \$297.9 billion by 2027, with a 19.1% compound annual growth rate (CAGR) (Gartner, 2023). This increase in AI spending underscores the development and implementation of AI across various industries. AI is forecasted to affect almost 40 percent of jobs globally, with some jobs going to be replaced by AI, while some will be complemented by AI (Georgieva, 2024). The BPO industry in India could be hit with a 14% reduction in its workforce size, while the US service industry workforce could shrink by 12%, and the UK with a modest contraction of 4% (Pillai, 2024). Overall, AI adoption has a negative effect across the ASEAN region, leading to job losses and lower wages. This effect is most pronounced in Thailand and Indonesia, where AI is seen as replacing human labor rather than complementing it, while Singapore is viewed as coping better and benefiting from AI adoption due to technology readiness, governance, and quality of education factors (Lee, 2025).

Many companies globally are investing in AI, which could potentially add \$4.4 trillion in productivity gains in the long term, but the ROI remains unclear in the short term, indicating that only one percent of business leaders believe that their companies are mature enough in the adoption of AI in their organizations and reaping substantial business gains (Mayer et al., 2025). Up to 87% of AI projects in the controlled testing environment have never been deployed in a real-world setting or production environment (Cooper, 2024).

The Philippines is a global hub for BPO operations. The Philippines' IT-Business Process Management (IT-BPM) reported \$38 billion in revenue with 1.82 million employees in 2024, while the Contact Center Association of the Philippines (CCAP) contributed \$31.5 billion in revenue with a workforce of

1.62 million headcount (Desiderio, 2025). The IT Business Process Association of the Philippines (IBPAP)'s survey shows that 67% of the member organizations have an active initiative to adopt AI across various business units and reported that 8% of the respondents have seen a drop in the number of their workforce, while 13% reported an increase in the number of employees (Desiderio, 2024). Up to 33% of the jobs in the Philippines can be impacted by AI, wherein 61% of the affected jobs are seen to be complemented by AI, meaning jobs will not be replaced but augmented to improve workers' performance, while it is expected that 14% of the labor force is feared to be displaced by AI (Cucio & Hennig, 2025).

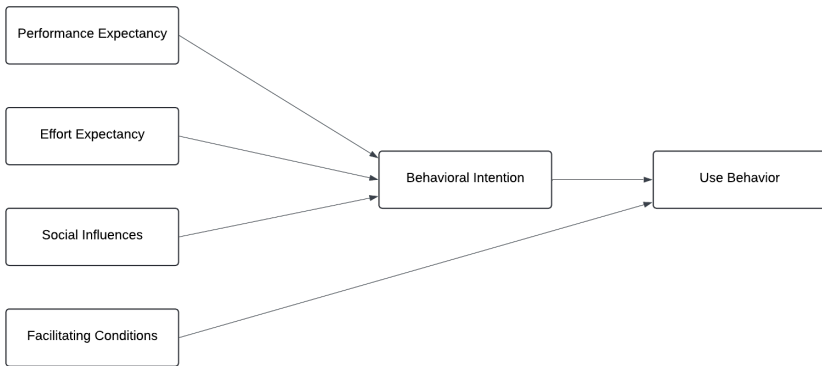
The Unified Theory of Acceptance and Use of Technology (UTAUT) framework appeared as the favorable model to measure the acceptance and use of various technologies in the education sector (Sharma & Singh, 2024; Du & Lv, 2024; Guo et al., 2025; Bayaga & du Plessis, 2024), financial industry (Al-Saedi et al., 2020; Alalwan et al., 2017; Tomić et al., 2022), in private enterprises (Müller, 2025; Vijn et al., 2023; Takahashi & Katagiri, 2025; Chatterjee et al., 2021), and public sector (Abosamaha et al., 2025; Jain et al., 2021; Hooda et al., 2022; Talukder et al., 2018), among others.

The extensive literature using the UTAUT framework was used in quantitative studies that cover specific users or the general population and failed to investigate the perspective and get an in-depth understanding of the lived experiences of BPO executives in their AI adoption journey, particularly in the Philippines' BPO industry's contact center operations where a significant number of people are employed and are currently facing opportunities and challenges in the era of AI.

## **FRAMEWORK**

This study focused on the in-depth understanding of the subjective experiences of BPO executives using the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT) framework's main constructs, namely performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) and its impact on the behavioral intention and use of technology.

**Figure 1**  
*Theoretical Framework*



PE refers to the user's perception that using a technology will enhance their performance (Tomić et al., 2023; Camilleri, 2024). The PE influences the user's behavioral intention to use technology (Tomić et al., 2023; Jain et al., 2021; Grassini et al., 2024). EE refers to the perceived ease of use and the simplicity of using a particular system (Kelly et al., 2022). The ease of use can also be defined as a person's perception of how a particular technology can easily be learned (Camilleri, 2024). EE has an impact on users' behavioral intention to use technology (Kelly et al., 2022; Wang et al., 2020). SI pertains to the impact of others' opinions or social norms in using a particular technology (Grassini et al., 2024). SI can also be referred to as an individual's feeling and sense of how others expect him or her to use or not use technology (Camilleri, 2024; Kelly et al., 2022). SI is a factor that can influence the tendency of a person's behavioral intention to use (Camilleri, 2024; Wang et al., 2020). FC refers to the availability of suitable organizational and technical infrastructure to support the use of technology (Tomić et al., 2023; Grassini et al., 2024). FC has a significant impact on the adoption of new technology (Chand & Kumar, 2024). Behavioral intention and use behavior refer to a user's inclination towards certain behavior that is measured by the willingness of a user to try a technology (Grassini et al., 2024). Behavioral intentions have a concluding impact on the actual use of technology (Tomić et al., 2023).

The moderating variables (age, gender, experience, and voluntariness) in the original UTAUT framework were excluded in this study to align with the phenomenological approach rather than testing and conducting demographic variation analysis. The moderating variables are typically used for quantitative

research to measure and explain subgroup variances (Hailu et al., 2025; Saiju et al., 2025; Yu & Chen, 2024).

## OBJECTIVE OF THE STUDY

The objective of this study is to have an in-depth understanding and give meaning to the subjective lived experiences of the BPO executives' adoption of AI in contact center operations using the lens of the UTAUT framework. This research aims to provide insights into the opportunities and challenges of AI adoption and the corresponding strategies towards successful AI adoption.

## METHODOLOGY

### Research Design

This research aimed to provide an in-depth understanding of the lived experiences of BPO executives' on AI adoption using UTAUT as a guiding framework. Qualitative research was used to investigate the BPO executives' lived experiences in AI adoption. Specifically, the phenomenological approach was employed to study the meaning of the lived experience of BPO executives in adopting AI in their organizations' contact center operations. According to Daruhadi (2024), phenomenological research focuses on understanding the motivations behind every participant's behavior and actions from an individual's standpoint. The objective of phenomenology is to give meaning to what and how a phenomenon was experienced.

Semi-structured interviews and interpretative phenomenological analysis (IPA) were used to collect and analyze data. The IPA focuses on investigating the meaning of an individual's life experiences. According to Cuthbertson (2019), the IPA focuses on revealing the unique and valuable insights from an individual's life experiences. IPA is based on the philosophical approach that examines the perception and interpretation of an individual's experiences (Cuthbertson et al., 2019; Delve & Limpaecher, 2023). IPA underscores the importance of recognizing the individual's subjective experiences and their meanings.

While IPA effectively analyzes the lived experiences of the participants, the study does not reflect the general perspective of all BPO executives or executives in other industries. This study emphasized an idiographic approach, focusing on the participants' personal experiences rather than on the generalizability of their responses.

## Participants

The participants were selected using the purposive sampling method. Also known as judgment sampling, purpose sampling allowed the researcher to specifically choose participants based on a set of criteria, ensuring the accomplishment of the objectives of the study (McCombes, 2023).

Participants from the list of IBPAP members and its affiliate organization, the CCAP. The participants were the BPO executives who had experienced AI adoption in BPO companies and across different sections of contact center operations. The BPO executives who participated in the study hold senior-level positions and are involved in planning and facilitating the execution of AI adoption. In total, one-on-one interviews were conducted with 17 BPO executives from different BPO organizations. A focus group discussion with six BPO employees from different companies was also conducted to enhance the validity of findings through data triangulation.

This study promoted inclusivity among participants and was not biased by gender, age, race, culture, nationality, or religion, among others.

## Instrumentation

This study used a semi-structured interview format with open-ended questions to gather comprehensive data from participants, focusing on their experiences in AI adoption in their respective organizations. An interview guide was prepared to support the researcher in eliciting deeper and more detailed responses from the participants by using probing and clarifying questions.

## Data Gathering Procedure

A request letter was sent to each participant. The researcher sought confirmation from each BPO executive that they have experience with AI adoption and that employees use AI in their organization's contact center operations. After receiving the acknowledgment of the participants and their voluntary participation in the study, an orientation was conducted before the start of the interview. All interviews with the BPO executives were conducted using an online platform. All interviews were recorded, and the transcripts were used for post-interview review, reflection, and analysis.

## Research Ethics Protocol

The researcher has provided a consent form containing the purpose of the study, how the interview will be conducted, how long it will last, confidentiality and data privacy, and that participation in the research is voluntary. Before the interview started, the researcher informed each participant that the interview was

being recorded for transcription and data analysis purposes and gave assurance that confidentiality would be strictly maintained and that their identity would be anonymized, meaning that no personally identifiable information would appear in any reports or publications.

**Data Analysis**

The researcher employed Interpretative Phenomenological Analysis (IPA) to investigate the lived experiences of the BPO executives. The process involved the reading of the interview transcripts line by line, and multiple times for the researcher to be immersed to the experience of the participants, used coding or labeling to identify key phrases and ideas, group the different codes to develop common themes based on the patterns, perform iterations for proper and coherent interpretation of data, and reporting of findings. After the themes have emerged, the researcher analyzed each superordinate and subordinate theme using the lens of the UTUAT framework.

**RESULTS AND DISCUSSION**

The superordinate themes represent the general ideas identified across the main portions of the experiences of the participants. The subthemes indicate the specific elements that support the overarching themes.

**Table 1**

*Superordinate and Subordinate Themes*

Superordinate Themes		Subordinate themes
1. Key Challenges in AI Adoption	1.1	Resistance to Change and Fear of Job Displacement
	1.2	Data Readiness and Security Risks
	1.3	Identifying the Right Use Cases and Clarity on ROI
2. Strategies for Driving AI Adoption	1.4	Communication and Transparency
	1.5	Training and Upskilling
	1.6	Leadership Involvement and Peer Influence
	1.7	Build vs. Buy and Data Security Considerations
3. Impact and Benefits of AI	1.8	Operational Efficiency and Performance Gains
	1.9	Limitations and Unrealized Benefits
	1.10	Ease of Use and No User Effort
	1.11	New Capabilities and Use Cases
4. The Evolving Role of People	1.12	Adaptive Workforce and Reskilling
	1.13	The Importance of Critical Thinking and Human Insight

## Theme 1: Key Challenges in AI Adoption

AI is an emerging technology being adopted by BPO companies in their contact center operations. AI's capabilities to drive better performance, establish industry leadership through innovation, and the demand by end clients for more efficient and effective services are driving BPO companies to adopt AI. Despite the numerous benefits or intended benefits of AI in driving performance improvements, optimizing costs, and providing better customer service, BPO executives have highlighted certain challenges that need to be addressed to ensure organizations reap the benefits of AI adoption.

### 1.1 Resistance to Change and Fear of Job Displacement

Change is the only constant in life. Change is certain whenever new technology is introduced. AI requires changes in the process, which would affect how employees do their jobs. Resistance to change is common, especially if an employee fears for his or her job security.

*"they're threatened with losing their job" -P5*

*"I think people are concerned about AI taking over jobs." -P8*

Employee 4 added, *"When we heard of these AI tools, we got scared because we thought we would get replaced."*

The threat of AI to job security can lead employees to engage in negative work behavior, such as choosing to be silent and intentionally withholding information, thereby affecting the adoption of AI (He, 2023; Kim & Kim, 2024). According to Fauziawati (2021) and Piccoli et al. (2019), job insecurity can negatively affect the employee's ability to have innovative behavior and creative thinking at the workplace. It can be a hindrance to satisfactory employee performance in an organization. The employees' resistance to change can affect the successful adoption of technology in organizations (Oludapo et al., 2024).

### 1.2 Data Readiness and Security Risks

Data is one of the foundations of AI. Without data, no AI systems will run. Data quality can make or break an AI adoption project. Hence, the quality or readiness of data is very important. The fundamental challenge in AI adoption is having sufficient, accurate, and reliable data to run the AI systems and make them function properly. Data security is consistently highlighted as a key challenge that the BPO executives are facing. Not only that companies need to comply with local regulations, but they also must comply with the stringent requirements of BPO companies' clients.

*"We have to consider the AI ethics, the legal considerations where we have a stringent data compliance that we must follow..." -P11*



*“Bad actors can think of the moment you start bringing in new technology. Some will use it in the right way, while some will still think of ways to circumvent the right way of doing things.” -P3*

Employee 3 stated that *“There are factors that are not being captured by AI.”*

Data is the lifeblood of any AI system. The absence of adequate trustworthy, high quality, and relevant data will affect AI systems' performance (Belghiti et al., 2025). An AI system that does not provide the appropriate information will affect the trust on the use of AI-driven tools and could lead to a perception that the tools are not easy to use (Bai & Yang, 2025; Wang et al., 2023). Data quality and security are essential to ensure the continued use of AI systems and avoid legal repercussions of data security breaches, and more so, build trust in technology and ensure it helps users improve their performance to ensure a positive attitude towards acceptance and use of AI-driven tools.

### **1.3 Identifying the Right Use Cases and Clarity on ROI**

AI adoption requires proper planning, including identifying the correct use case for its adoption. AI requires investment to implement and ensuring that AI can deliver the desired results is an important challenge that the BPO executives are confronted with. Another of the key challenges faced by the executives is the clarity on return-on-investment (ROI).

*“It is more about understanding the opportunities where the adoption is possible.” -P15*

*“The challenge is to get the ROI.” -P1*

Although many executives acknowledge the potential of AI and commit more investments in AI, evaluating the ROI for AI investments remains a challenge, and the traditional way of gauging ROI may not be applicable because of the multifaceted benefits of AI that include short-term and long-term benefits (Mouka, 2025). Implementing AI-driven tools with the right use case not only helps in ROI measurement but also ensures that the tools are best suited to business requirements and users' experience (Chugh, 2025; Goldburgh et al., 2024). A complex and not properly implemented AI-driven tool can lead to the perception that the tool is not easy to use (Restuputri et al., 2023). The unsatisfactory experience and complexity of using an AI-driven tool will have an impact on the behavioral intention and use of technology.

### **Theme 2: Strategies for Driving AI Adoption**

Many of the BPO companies are adopting AI at an early stage. A well-structured strategy is critical to ensure that AI adoption will yield to good results. The BPO executives highlighted that many challenges in AI adoption can be

addressed through a proper framework.

## 2.1 Communication and Transparency

Resistance to change and fear of job displacement can be managed through effective communication and being clear to employees on what the organization is trying to achieve and how AI can complement their jobs. Effective communication can also set the right expectations and address any fears related to job security. Communication also means transparency and making sure that employees are aware of the jobs that can be negatively affected by AI, so that the organization and employees will have proper intervention to protect jobs and create more jobs.

*“It all starts with awareness. I think people are just afraid because they don’t know how it can help and how it can enhance the quality of their work.” -P10*

*“What we need to do is create transparency, and where we are losing jobs and why, and what is required for us to get more of the jobs that are needed. So that needs to be very clear. I do think that piece sometimes gets sugarcoated.” -P13*

Communication is an important element of AI adoption strategies (Sabbagh & Elgeddawy, 2025; Müller, 2025; Sharma, 2024). According to Arora and Mittal (2024) and Yin et al. (2024), employees who are aware of the “why and how” of AI adoption can help address resistance to change. AI aversion, or the reluctance or refusal to use AI-driven tools, can affect the performance of users (Jain et al., 2022).

## 2.2 Training and Upskilling

Employees need to understand what AI is all about and develop new skills to be able to adapt and effectively use AI-driven tools. BPO executives have implemented measures to ensure that, after employees are informed of the threats and opportunities of AI, there is a way to get along with AI and be able to enhance employees’ performance through support programs. It is also important to keep on training employees in their domain knowledge, or their foundational knowledge related to their scope of work.

*“Trainings cannot be restricted only to AI, but also in improving the domain knowledge of people.” -P1*

*“Educating them on technology and including that in the training sessions, it’ll make people more comfortable about the technology” -P10*

Employee 5 indicated that *“Agents can learn those AI processes during their training periods.”*

The training program must be encompassing to include not only employees but also their respective managers. Training is an important mechanism for upskilling and promoting mental health programs to lessen the potential negative

effects of AI in the workplace (Sharma, 2024; Ali et al., 2024). Getting support from employees on AI adoption will lead to greater motivation to use AI-driven tools and can drive a more positive attitude toward learning new technology, even on their own (Pan, 2020). Prioritizing training, especially in the initial stages of AI adoption, will help boost the performance of users and will eventually affect the intention and use of AI-driven tools (Sabbagh & Elgeddawy, 2025; Kim et al., 2024).

### 2.3 Leadership Involvement and Peer Influence

The involvement of the leadership team and creating a workplace environment that has a positive attitude toward AI is a key strategy for AI adoption.

*"We have to adopt AI to remain relevant and provide better service to our clients." -P9*

*"It's a cultural shift. AI has to be embedded in the current processes and into the learning development, and also, we have identified champions who will help us socialize it." -P16*

From the BPO employees' perspective, the peer influence is not a significant factor because their company is already requiring them to use AI, it's already incorporated in their process, and their performance evaluation is also tied to how they use AI.

Employee 1 added, *"It's not the influence from workmates. It is because it's already part of our task, and we really need to use that to comply."*

Effective leadership, as well as clear communication, are important to steer successful AI adoption (Sabbagh & Elgeddawy, 2025).

The divergence of perspectives between the executives and employees on peer or social influence to drive the use of AI-driven tools is a manifestation of a strategic approach of the executives and organizational mandate and directives that were experienced by the employees. Both perspectives align with the social influence that varies at different levels within an organization. The organizational mandate requiring employees to use certain technology is a form of social influence (Venkatesh et al., 2003; Venkatesh & Davis, 2000, as cited in Marikyan & Papagiannidis, 2025). Social or peer influence has a positive impact on technology acceptance (Bayaga & du Plessis, 2024).

Leaders play a vital role in driving employees' acceptance and use of AI by ensuring that the value of AI is communicated, the organization's goal for AI adoption is aligned with employees' needs, establishing a supportive workplace, and putting in place the necessary resources and training.

## 2.4 Build vs. Buy and Data Security Considerations

Choosing to develop in-house (build) or use third-party (buy) solutions has advantages and disadvantages. In-house development can be cheaper to do, but it could affect the time-to-market or the time to make the AI tool available for use. In-house development requires certain technical expertise, and the availability of that expertise could be a challenge. Using a third-party solution could speed up the rollout of the solution and make it available for use, although it is usually more expensive than in-house development. The decision to develop the solution in-house is also driven by the integration and customization required to implement an AI tool. Third-party solution typically requires more time and are more expensive in terms of integration and customization. Data security is also a factor in choosing between in-house development and the use of third-party solutions

*“Sometimes it can save time if you just get a third-party solution. However, if firms or enterprises are developing the solution because eventually, they are going to sell the product, it’s better to do it in-house.” -P12*

*“Off-the-shelf tool will require a lot of customization.” -P14*

*“If you’re using a third-party solution and it’s an open-source technology, while they have disclaimers that they don’t ingest your data, they do.” -P2*

The two main relevant factors affecting the decision to build or buy are the strategic importance and data security aspects of the AI solution (Spreitzenbarth et al., 2024; Khan et al., 2023). Whether the decision is to build or to buy, it is essential that the AI-driven tools are developed in a manner that is easy to use and that proper support mechanisms are in place because it will influence behavioral intention and use of technology (Jain et al., 2022; Chatterjee et al., 2021; Wang et al., 2020).

## Theme 3: Impact and Benefits of AI

AI enabled call center operations to enhance their efficiency and time savings, improve the performance and quality of their team members, and develop new capabilities, identifying new use cases for AI adoption.

AI allowed call center operations to improve their efficiency and time savings, enhanced the performance and quality of its team members, and developed new capabilities and identified new use cases for AI adoption. However, due to limitations of some AI-driven tools, particularly related to data reliability, many executives believe that AI systems have yet to achieve their full potential.

## 3.1 Operational Efficiency and Performance Gains

Operational efficiency can be attributed to process optimization, which

allows contact center operations to maximize results while minimizing time, effort, and errors in the delivery of services (Ali, 2025). Operational gains are the result of operational efficiency. AI-driven tools have enabled executives to deliver improved efficiency in their contact center operations by automating repetitive tasks, resulting in time savings, which the managers can use for more strategic undertakings, such as spending more time improving their internal processes.

*"You do see about 90% reduction when it comes to errors."* -P1

*"Definitely, we have saved on costs, and then we're also able to set the standard of our agents even higher."* -P7

Employee 2 added, *"Chatbots helped us become more efficient."*

The improvements in the team's performance and operational gains contribute to employees' acceptance and use of AI-driven tools (Bayaga & du Plessis, 2024; Wang et al., 2020; Grassini et al., 2024; Mishra et al., 2022). The performance gains resulting from operational efficiency will have a positive contribution to the acceptance and use of technology (Altalhi, 2021)

### 3.2 Limitations and Unrealized Benefits

AI's current and continuously expanding capabilities offer different use cases that can be implemented across different scopes of services in the contact center. However, many organizations have yet to fully realize AI's full potential because of some of its limitations and challenges in AI adoption.

*"You need to manage other factors where the accuracy of the data, the cleanliness, and the clarity of the data are very important."* -P15

*"No model is perfect; you have snags and bugs that you have to fix."* -P2

The BPO employees offer the same observation on the limitations of the capabilities of the AI-driven tools. The failure of the AI tools brings back the manual process to ensure appropriate service is still provided to the clients

Employee 2 indicated, *"We can fully cover all of the calls of the agents but there are times that it's not fully accurate. That's why we still do it manually."* (Employee 2)

Employee 6 shared, *"It is newly developed and newly implemented, so we are experiencing issues."*

Accuracy, completeness, consistency, timeliness, and conformity contribute to data quality, which will affect how AI systems perform (Fu et al., 2024; Gong et al., 2023). Technologies that help improve performance will lead to the acceptance and use of such technology by the users (Maldonado-Canca et al., 2025; Grassini et al., 2024). Conversely, when technology fails to improve performance, users will resist using the technology (Jalo & Pirkkalainen, 2023).

### 3.3 Ease of Use and No User Effort

Despite the ease of use of many AI-driven tools, there is still some training required to maximize the benefits of those tools, particularly on how to prompt or ask the right questions to generate an appropriate answer.

*“There’s nothing techy about it. No coding. You don’t need to know any of those things. It’s about common sense.” -P4*

There are also AI implementations where there is no actual involvement or intervention required by the employees, hence, there is no training required. This includes noise cancellation software that eliminates the background noise to facilitate a more pleasant conversation between the agent and client.

*“The first intervention that we have applied is to eliminate the background noise using AI software.” -P17*

Whether an AI tool requires an intervention from an agent or not, the ease of using technology has proven to have a positive effect on the behavioral intention and use of technology (Camilleri, 2024; Kelly et al., 2022; Wang et al., 2020). The ease of use can be driven by how AI is implemented – its user-friendliness – and other interventions, particularly training programs, support mechanisms, and motivating employees, will play an important role in gaining positive behavioral intention and use of AI systems (Nguyen & Nguyen, 2024; Hermita et al., 2023).

### 3.4 New Capabilities and Use Cases

AI brings a new breath of opportunities to BPO organizations. BPO Executives have highlighted various transformative potential of AI-driven tools from content creation, training, quality audits, translation services, noise cancellation, automating repetitive tasks, and a lot more

*“There are chatbots that can answer questions” -P15*

*“With the help of an AI-based quality tool, we were able to penetrate it up to 100% of QA activities.” -P6*

The automation of routine and simple tasks through AI-driven technologies reduces the job opportunities for certain customer service representatives, especially those in low-skilled roles. It has even resulted in the displacement of some BPO employees (Pillai, 2024; Desiderio, 2024). On the other hand, AI is seen as empowering more employees to do more, thereby making many of them less susceptible to job insecurity and even creating new high-value roles (Cucio & Hennig, 2025; Koeszegi, 2024). The growth and evolving capabilities of AI will increase its potential to positively improve users’ performance, which will eventually have an impact on the behavioral intention and use of technology (Camilleri, 2024; Kelly et al., 2022; Wang et al., 2020).

## Theme 4: The Evolving Role of People

AI has brought to light many opportunities for contact center operations. Some view AI as a threat to job security, while others see it as a tool that complements employees, enabling them to be more productive and deliver quality results in less time. AI is reshaping how businesses operate and how employees perform their jobs. AI has enabled the automation of routine and rule-based tasks, leaving more complex tasks, which require critical thinking, to be handled by employees. This transition of AI and humans working together has reshaped the role of employees in the face of AI.

### 4.1 Adaptive Workforce and Reskilling

Despite the fear and strategic approach to allay the fear, it cannot be denied that some employees will be negatively affected by the adoption of AI. The fear of losing a job is not just a possibility but has been experienced by some. However, employees will eventually realize that they need to innovate, transform, and adapt to the changes in their environment and how they carry out their work.

*"We have an impact on that possible layoff because of AI." -P4*

*"You have to adapt it. You're not going to be replaced by AI, but you're going to be replaced by somebody who knows how to use AI." -P1*

Despite AI being identified as a good complement to employees, the increasing and improving capabilities of AI across different functions and sectors, including the BPO industry and contact center operations, AI can still be considered a threat to the employees' job security (Jocson, 2025). Humans have a natural tendency to find a way to survive (Sreeram, 2019). This tendency will eventually push employees to adapt to work environments powered by AI and be part of the new technological revolution. Training employees to adapt to the growing capabilities of AI will allow them to be more efficient by effectively using AI-driven tools, thereby improving their performance and affecting their behavioral intention and use of technology (Müller, 2025; Sabbagh & Elgeddawy, 2025). As more companies adopt AI in workplaces, AI's ability to empower employees, and the employees' belief that they have control over AI's effect or outcome, could lead to promoting a workplace culture of having a positive attitude and acceptance of AI (Sharma, 2024; Cheng et al., 2023).

### 4.2 The Importance of Critical Thinking and Human Insight

AI is reshaping how work is being done today. AI can automate repetitive tasks, analyze data, and provide insights for better decision-making. AI can empower employees to be more productive, delivering better results faster and with fewer errors.

*“The AI tools that are present at this point are very much catered towards efficiency and administrative tasks.” -P2*

The current limitations and inaccuracy of AI systems have made the collaborative work of AI and humans a requirement to deliver a more reliable service. Human-in-the-loop or HITL is an approach where human intelligence and domain expertise are tagged along with AI systems to enhance the quality of service (Przejalinska et al., 2025). However, there are some services where clients prefer to interact with humans rather than AI, primarily because of the criticality of interaction, such as in critical and complex healthcare services (Witkowski et al., 2024).

*“There are clients who are hesitant, and they would like to make sure that they’re speaking to an actual human being.” -P10*

The employees share the same sentiments that humans still need to run the AI systems and solve complex problems.

*Employee 1 added, “AI can only solve basic questions from the customers, but the complex ones still need to be handled by a person.”*

Combining AI and humans with adequate AI literacy has proven to help improve performance outcomes (Li et al., 2024). While AI can complement employees in many tasks, employees’ domain expertise is still needed to have a successful human-AI collaboration (Inkpen et al., 2023). AI allows employees to focus on high impact tasks provided that benefits in cost savings and operational improvement, provided that effective leadership, communication, and training are employed (Sharma, 2024).



## Simulacrum of the Study

**Figure 2**

*The Simulacrum of AI Adoption Benefits and Challenges*



AI offers numerous benefits, including operational efficiency, performance gains, cost reduction, and the ability to speed up and improve the overall quality of services to its clients. However, BPO executives face various challenges, including resistance to change, job displacement, inaccuracy of AI, data security, and uncertainty about ROI. By leveraging AI and a solid AI adoption framework, executives can take the driver's seat, enabling BPO companies and contact center agents to reach new heights.

**Table 2***Alignment of Themes with the UTAUT Constructs*

UTAUT Construct	Corresponding Superordinate & Subordinate Themes
Performance Expectancy	Theme 2: Strategies for Driving AI Adoption 2.2 Training and Upskilling  Theme 3: The Impact and Benefits of AI 3.3 Ease of Use and No User Effort 3.4 New Capabilities and Use Cases  Theme 4: The Evolving Role of People 4.1 Adaptive Workforce and Reskilling 4.2 The Importance of Critical Thinking and Human Insight
Effort Expectancy	Theme 1: Key Challenges in AI Adoption 1.1 Resistance to Change and Fear of Job Displacement 1.2 Data Readiness and Security Risks 1.3 Identifying the Right Use Cases and Clarity on ROI  Theme 2: Strategies for Driving AI Adoption 2.1 Communication and Transparency 2.2 Training and Upskilling 2.4 Build vs. Buy and Data Security Considerations  Theme 3: Impact and Benefits of AI 3.3 Ease of Use and No User Effort
Social Influence	Theme 2: Strategies for Driving AI Adoption 2.1 Communication and Transparency 2.3 Leadership Involvement and Peer Influence  Theme 4: The Evolving Role of People 4.1 Adaptive Workforce and Reskilling
Facilitating Conditions	Theme 2: Strategies for Driving AI Adoption 2.2 Training and Upskilling 2.4 Build vs. Buy and Data Security Considerations  Theme 4: The Evolving Role of People 4.1 Adaptive Workforce and Reskilling

Table 2 shows the interconnection of superordinate and subordinate themes and how each theme is related to the UTAUT constructs.

### **How does AI drive performance improvement?**

AI can drive operational efficiency and deliver performance gains. Participants described AI as easy to use, with minimal user effort required, especially when it runs in the background without needing employee intervention. Training remains a key strategy for executives to ensure employees are confident and can effectively utilize AI-driven tools. AI's capabilities are advancing and are now capable of being implemented in various use cases. However, despite the advancements in AI capabilities, it still has limitations in solving complex problems. The human-in-the-loop, or the involvement of humans working alongside AI-driven tools, addresses the gaps related to AI's limitations. The continued use of AI and its ability to improve performance in different use cases have a positive effect on the acceptance and use of technology by users.

### **What are the key challenges and enablers to ease the use of AI?**

Although AI-driven tools are relatively easy to use, training is still required to make employees comfortable with using the tools. Executives highlighted their experiences on the resistance to change and the fear of job displacement among employees, which can lead to negative behavior towards AI-driven tools. Data readiness and security risks can also cause AI-driven tools to generate improper output, potentially leading to the cessation of their use in the event of a security breach. Executives need to communicate the value of AI-driven tools not only for the company but also for the employees to promote positive behavior towards AI. Identifying the proper use case for AI adoption ensures that a real and measurable impact is achieved in the use of technology. The build vs. buy decision can make a difference in how polished an AI system functions and how data security is managed – both factors can affect the use of AI-driven tools.

### **How does organization's social environment influence the intention to use AI?**

Communication and transparency are essential strategies employed by the executives to ensure employees understand why AI is being adopted and how it can have a positive impact on employees' performance. Leadership involvement and peer influence are crucial in fostering a workplace environment that promotes a positive attitude towards AI, particularly when employees observe leaders utilizing AI-driven tools and witnessing tangible results. The executives' programs for employee reskilling will help them adapt to the changing workplace environment in the face of AI. From the employees' perspective, peer influence is not a factor that influences them to use AI-driven tools, but instead because it's required and is part of their operational processes. The divergence of perspectives

between the executives and employees shows the different manifestations of social influence across organizational levels. The organizational mandate requiring employees to use specific technology is a form of social influence.

### **What support programs and resources are necessary to use AI effectively?**

Training and upskilling remain a top priority for BPO executives to drive employee confidence and the effective use of AI-driven tools. Executives also decide whether to build vs. buy, considering the internal capabilities required to develop and support AI, maintain data integrity and security, cost factors, and time to market. Executives acknowledged the importance of empowering their employees to adapt to new working environments where AI-driven tools will be part of their service delivery. A support program plays a vital role in the safe use of AI-driven tools.

### **How do BPO executives perceive AI adoption's positive and negative effects on employees?**

The data revealed that AI has a positive and negative impact on employees. AI can complement the jobs of employees to deliver better efficiency and performance gains. However, AI is also a threat to employees because the advancements of AI allow automation of many tasks. The negative effects of AI can lead to resistance to change, which will have a negative impact on the adoption of AI-driven tools. On a positive note, executives and employees believe that, due to AI's current limitations, AI and humans must collaborate, especially in tackling complex problems. The threat of AI is also a motivation for executives and employees to work together, especially in the areas of upskilling and reskilling, to ensure an adaptive workforce amidst the emergence and increasing capabilities of AI in the workplace.

## **CONCLUSION**

This study explored the lived experiences of BPO executives' adoption of AI using the lens of the UTAUT framework. The findings revealed the alignment of the executives' experiences with the UTAUT constructs – performance expectancy, effort expectancy, social influence, and facilitating conditions. AI can help drive performance efficiency and delivery performance gains. However, the limitation of AI is still a barrier to BPO companies from reaching the full potential of AI adoption. AI is considered easy to use, and in some cases, there is no need for user intervention. However, proper training is still needed to optimize the use of AI. Social influence, such as leadership participation and organizational mandate to

use technology, helps drive the use of AI and promote a positive behavior towards AI. Support programs, such as training, upskilling, and reskilling, will empower employees and support the effective and continuous use of AI.

AI has a positive and negative impact on employees. AI is a threat to employees' job security, but it can also complement their jobs and help them improve their performance. The negative implications of AI can lead to resistance to change. On the positive note, AI still has limitations, hence AI and humans need to work together, especially in solving complex problems. The threat of AI is driving the motivations of executives and employees to upskill and learn new skills to ensure their relevance and adaptability amidst the emergence of AI in the workplace.

The study underscores the importance of an AI adoption framework to guide executives and relevant stakeholders in successful AI adoption. The framework should ensure that AI-driven tools adopted are aligned with the strategic goals and objectives of the company, the investment requirement is appropriately assessed and matched with the expected impact of AI tools for proper ROI analysis, and paving the way for adequate implementation, control, change management, support, and a sustainable adoption of AI in the contact center operations beneficial to the BPO companies, employees, and its clients.

## **TRANSLATIONAL RESEARCH**

This study adopts a translational research approach to close the gap between the theoretical framework and the practical application of AI adoption among executives. While the UTAUT framework has proven its effectiveness in determining the factors affecting behavioral intention and use of technology, it lacks real-world applicability to the decision-making and implementation of AI in BPO companies' contract center operations. This research captured the subjective lived experiences of the participants to understand the challenges, opportunities, and strategies to drive effective adoption of AI through interviews with executives and focus group discussions with employees. The study fortified both the theory and real-world practice, thereby contributing to the objectives of translational research of transforming actual experiences into actionable, practical, and specific solutions for organizations.

The findings of this study can provide the BPO industry, its workforce, policymakers, and other relevant stakeholders with pivotal insights to craft support and training programs, implementation strategies, and policies to mitigate the negative impact and maximize the benefits of AI adoption, particularly in providing better services to clients, and ensuring that the BPO industry is

protected and will continue to significantly contribute to the Philippine's economic growth, protect job security, complement the existing workforce, and create new job opportunities, especially for Filipinos.

## LITERATURE CITED

- Abosamaha, A. J., Ahmad, W., & Herzallah, F. (2025). The Status of E-Municipality Adoption in Palestine: A Dual-Factor Perspective by Integrating SQB and UTAUT. In *The Paradigm Shift from a Linear Economy to a Smart Circular Economy: The Role of Artificial Intelligence-Enabled Systems, Solutions and Legislations* (pp. 491-506). Cham: Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-87550-2\\_31](https://doi.org/10.1007/978-3-031-87550-2_31)
- Alalwan, A., Dwivedi, Y., & Rana, N. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a general extended UTAUT model for M-payment adoption. *Technology in Society*, 62, 101293. <https://doi.org/10.1016/j.techsoc.2020.10129>
- Ali, R. (2025, March 5). What is operational efficiency? A definition and guide. *Oracle NetSuite*. <https://www.netsuite.com/portal/resource/articles/financial-management/operational-efficiency.shtml>
- Ali, T., Hussain, I., Hassan, S., & Anwer, S. (2024). Examine how the rise of AI and automation affects job security, stress levels, and mental health in the workplace. *Bulletin of Business and Economics (BBE)*, 13(2), 1180-1186. <https://doi.org/10.61506/01.00506>
- Arora, M., & Mittal, A. (2025). Employees' change in perception when artificial intelligence integrates with human resource management: a mediating role of AI-tech trust. *Benchmarking: an international journal*, 32(6), 1884-1908. <https://doi.org/10.1108/bij-11-2023-0795>

- Bai, X., & Yang, L. (2025). Exploring the determinants of AIGC usage intention based on the extended AIDUA model: a multi-group structural equation modeling analysis. *Frontiers in psychology*, 16, 1589318. <https://doi.org/10.3389/fpsyg.2025.1589318>
- Bayaga, A., & Du Plessis, A. (2023). Ramifications of the Unified Theory of Acceptance and Use of Technology (UTAUT) among developing countries' higher education staffs. *Education and Information Technologies*, 29(8), 9689–9714. <https://doi.org/10.1007/s10639-023-12194-6>
- El Belghiti, A., Sbai, H., & Asri, H. (2025). AI Systems Quality: A Data-Centric Perspective. In *International Conference on intelligent systems and digital applications* (pp. 73-83). Cham: Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-95326-2\\_8](https://doi.org/10.1007/978-3-031-95326-2_8)
- Camilleri, M. A. (2024). Factors affecting performance expectancy and intentions to use ChatGPT: Using SmartPLS to advance an information technology acceptance framework. *Technological Forecasting and Social Change*, 201, 123247. <https://doi.org/10.1016/j.techfore.2024.123247>
- Chand, S. S., & Kumar, B. A. (2024). Applying the UTAUT model to understand M-payment adoption. A case study of western part of Fiji. *Journal of the Knowledge Economy*, 15(4), 15523-15549. <https://doi.org/10.1007/s13132-023-01722-x>
- Chatterjee, S., Rana, N. P., Khorana, S., Mikalef, P., & Sharma, A. (2023). Assessing organizational users' intentions and behavior to AI integrated CRM systems: A meta-UTAUT approach. *Information Systems Frontiers*, 25(4), 1299-1313. <https://doi.org/10.1007/s10796-021-10181-1>
- Cheng, B., Lin, H., & Kong, Y. (2023). Challenge or hindrance? How and when organizational artificial intelligence adoption influences employee job crafting. *Journal of Business Research*, 164, 113987. <https://doi.org/10.1016/j.jbusres.2023.113987>

- Chugh, S. (2025). Maximizing ROI with ServiceNow AI Capabilities and Avoiding Value Traps. In *ServiceNow's Intelligent IT Service Management: A Comprehensive Guide to Implementing the Platform's AI Capabilities for IT Managers* (pp. 129-158). Berkeley, CA: Apress. [https://doi.org/10.1007/979-8-8688-1706-9\\_6](https://doi.org/10.1007/979-8-8688-1706-9_6)
- Cooper, R. (2024). Why AI projects fail: Lessons from new product development. *IEEE Engineering Management Review*, 52(1), 1–8. <https://doi.org/10.1109/EMR.2024.3419268>
- Cucio, M., & Hennig, T. (2025). Artificial intelligence and the Philippine labor market (IMF Working Paper No. 2025/043). *International Monetary Fund*. <https://doi.org/10.5089/9798229001977.001>
- Cuthbertson, L. M. (2019). The journey to radiographer advanced practice: a methodological reflection on the use of interpretative phenomenological analysis to explore perceptions and experiences. *Journal of Radiotherapy in Practice*, 19(2), 116–121. <https://doi.org/10.1017/s1460396919000621>
- Cuthbertson, L., Robb, Y., & Blair, S. (2019). Theory and application of research principles and philosophical underpinning for a study utilising interpretative phenomenological analysis. *Radiography*, 26(2), e94–e102. <https://doi.org/10.1016/j.radi.2019.11.092>
- Daruhadi, G. (2024). Phenomenological method as a theoretical basis of qualitative methods. *International Journal of Social Health*, 3(9), 599–613. <https://doi.org/10.58860/ijsh.v3i9.238>
- Delve, Ho, L., & Limpaecher, A. (2023c, June 08). *What is Interpretive Phenomenological Analysis (IPA)?* <https://delvetool.com/blog/interpretive-phenomenological-analysis>
- Desiderio, L. (2024, October 3). *AI slowly taking over IT-BPM sector in Philippines*. PhilStar. <https://www.philstar.com/business/2024/10/03/2389665/ai-slowly-taking-over-it-bpm-sector-philippines>
- Desiderio, L. (2025, January 16). *IT-BPM revenues hit \$38 billion in 2024*. PhilStar. <https://www.philstar.com/business/2025/01/16/2414464/it-bpm-revenues-hit-38-billion-2024>



- Du, L., & Lv, B. (2024). Factors influencing students' acceptance and use generative artificial intelligence in elementary education: An expansion of the UTAUT model. *Education and Information Technologies*, 29(18), 24715-24734. <https://doi.org/10.1007/s10639-024-12835-4>
- Fauziawati, D. (2021). The effect of job insecurity on innovative work behavior through organizational commitment in UFO Elektronika employees. *Journal of Business and Management Review*, 2(6), 401–416. <https://doi.org/10.47153/jbmr26.1702021>
- Fu, Q., Nicholson, G. L., & Easton, J. M. (2024). Understanding data quality in a data-driven industry context: Insights from the fundamentals. *Journal of Industrial Information Integration*, 42, 100729. <https://doi.org/10.1016/j.jii.2024.100729>
- Gartner. (2023, November 9). *Invest Implications: Forecast Analysis: Artificial Intelligence Software, 2023-2027, Worldwide*. Gartner Research. <https://www.gartner.com/en/documents/4925331>
- Georgieva, K. (2024, January 14). *AI will transform the global economy*. Let's make sure it benefits humanity. IMF Blog. <https://www.imf.org/en/Blogs/Articles/2024/01/14/ai-will-transform-the-global-economy-lets-make-sure-it-benefits-humanity>
- Goldburgh, M., LaChance, M., Komissarchik, J., & others. (2025). Industry perceptions survey on AI adoption and return on investment. *Journal of Digital Imaging*, 38(3), 663–670. <https://doi.org/10.1007/s10278-024-01147-1>
- Gong, Y., Liu, G., Xue, Y., Li, R., & Meng, L. (2023). A survey on dataset quality in machine learning. *Information and Software Technology*, 162, 107268. <https://doi.org/10.1016/j.infsof.2023.107268>
- Grassini, S., Aasen, M. L., & Møgelvang, A. (2024). Understanding University Students' Acceptance of ChatGPT: Insights from the UTAUT2 Model. *Applied Artificial Intelligence*, 38(1). <https://doi.org/10.1080/08839514.2024.2371168>

- Guo, K., Zhan, C., & Li, X. (2025). Factors influencing Chinese college students' intention to use AIGC: a study based on the UTAUT model. *International Journal of Systems Assurance Engineering and Management*. <https://doi.org/10.1007/s13198-025-02772-x>
- Haefner, N., Wincent, J., Parida, V., & Gassmann, O. (2020). Artificial intelligence and innovation management: A review, framework, and research agenda. *Technological Forecasting and Social Change*, 162, 120392. <https://doi.org/10.1016/j.techfore.2020.120392>
- Hailu, D. T., Melaku, M. S., Abebe, S. A., Walle, A. D., Tilahun, K. N., & Gashu, K. D. (2025). A modified UTAUT model for acceptance to use telemedicine services and its predictors among healthcare professionals at public hospitals in North Shewa Zone of Oromia Regional State, Ethiopia. *Frontiers in Digital Health*, 7, 1469365. <https://doi.org/10.3389/fdgth.2025.1469365>
- He, X. (2023). Research on the Relationship Between Perceived AI Substitution Crisis and Employees' Negative Work Behavior: From the Perspective of Job Insecurity. In *Proceedings of the 2023 3rd International Conference on Public Management and Intelligent Society (PMIS 2023)* (Vol. 8, p. 384). Springer Nature. [https://doi.org/10.2991/978-94-6463-200-2\\_40](https://doi.org/10.2991/978-94-6463-200-2_40)
- Hermita, N., Wijaya, T. T., Yusron, E., Abidin, Y., Alim, J. A., & Putra, Z. H. (2023, February). Extending unified theory of acceptance and use of technology to understand the acceptance of digital textbook for elementary School in Indonesia. In *Frontiers in education* (Vol. 8, p. 958800). Frontiers Media SA. <https://doi.org/10.3389/feduc.2023.958800>
- Hooda, A., Gupta, P., Jeyaraj, A., Giannakis, M., & Dwivedi, Y. K. (2022). The effects of trust on behavioral intention and use behavior within e-government contexts. *International Journal of Information Management*, 67, 102553. <https://doi.org/10.1016/j.ijinfomgt.2022.102553>
- Inkpen, K., Chappidi, S., Mallari, K., Nushi, B., Ramesh, D., Michelucci, P., Mandava, V., Vepřek, L., & Quinn, G. (2023). Advancing human–AI complementarity: The impact of user expertise and algorithmic tuning on joint decision making. *ACM Transactions on Computer-Human Interaction*, 30(5), Article 54. <https://doi.org/10.1145/3534561>

- Jain, N. K., Bhaskar, K., & Jain, S. (2021). What drives adoption intention of electric vehicles in India? An integrated UTAUT model with environmental concerns, perceived risk and government support. *Research in Transportation Business & Management*, 42, 100730. <https://doi.org/10.1016/j.rtbm.2021.100730>
- Jain, R., Garg, N., & Khera, S. N. (2022). Adoption of AI-enabled tools in social development organizations in India: An extension of the UTAUT model. *Frontiers in Psychology*, 13, 893691. <https://doi.org/10.3389/fpsyg.2022.893691>
- Jocson, L. (2025, February 24). *Filipino BPO workers at risk of being displaced by AI — report*. BusinessWorld Online. <https://www.bworldonline.com/top-stories/2025/02/25/655366/filipino-bpo-workers-at-risk-of-being-displaced-by-ai-report/>
- Kelly, S., Kaye, S., & Oviedo-Trespalacios, O. (2022). What factors contribute to the acceptance of artificial intelligence? A systematic review. *Telematics and Informatics*, 77, 101925. <https://doi.org/10.1016/j.tele.2022.101925>
- Khan, A. (2024). Simulating Intelligence. In *Artificial Intelligence: A Guide for Everyone* (pp. 105-114). Cham: Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-56713-1\\_10](https://doi.org/10.1007/978-3-031-56713-1_10)
- Khan, B., Fatima, H., Qureshi, A., Kumar, S., Hanan, A., Hussain, J., & Abdullah, S. (2023). Drawbacks of artificial intelligence and their potential solutions in the healthcare sector. *Biomedical Materials & Devices*, 1(2), 731-738. <https://doi.org/10.1007/s44174-023-00063-2>
- Kim, B. J., & Kim, M. J. (2024). How artificial intelligence-induced job insecurity shapes knowledge dynamics: The mitigating role of artificial intelligence self-efficacy. *Journal of Innovation & Knowledge*, 9(4), 100590. <https://doi.org/10.1016/j.jik.2024.100590>
- Kim, Y., Blazquez, V., & Oh, T. (2024). Determinants of generative AI system adoption and usage behavior in Korean companies: Applying the UTAUT model. *Behavioral Sciences*, 14(11), 1035. <https://doi.org/10.3390/bs14111035>

- Koeszegi, S. T. (2024). AI@ work: human empowerment or disempowerment?. *Hannes Werthner· Carlo Ghezzi· Jeff Kramer· Julian Nida-Rümelin· Bashar Nuseibeh· Erich Prem.*, 175. [https://doi.org/10.1007/978-3-031-45304-5\\_12](https://doi.org/10.1007/978-3-031-45304-5_12)
- Lee, K. F. (2025). Artificial intelligence and labour markets in Southeast Asia: An empirical examination. *Asian Economics Letters*, 6, 132415. <https://doi.org/10.46557/001c.132415>
- Li, N., Zhou, H., Deng, W., Liu, J., Liu, F., & Mikel-Hong, K. (2024). When Advanced AI Isn't Enough: Human Factors as Drivers of Success in Generative AI-Human Collaborations. *Available at SSRN 4738829*. <https://doi.org/10.2139/ssrn.4738829>
- Maldonado-Canca, L., Cabrera-Sánchez, J. P., Casado-Molina, A. M., & Bermúdez-González, G. (2024). AI in Companies' Production Processes: What Do Their CEOs Think?. *Journal of Global Information Management (JGIM)*, 32(1), 1-29. <https://doi.org/10.4018/jgim.366653>
- Marikyan, M., & Papagiannidis, P. (2021). Unified theory of acceptance and use of technology. *TheoryHub book*. Available at <https://open.ncl.ac.uk> / ISBN: 9781739604400
- Mayer, H., Yee, L., Chui, M., & Roberts, R. (2025). Superagency in the Workplace. *Empowering people to unlock AI's full potential. McKinsey & Company. AI in the workplace: A report for.* <https://www.mckinsey.com/capabilities/mckinsey-digital/our-insights/superagency-in-the-workplace-empowering-people-to-unlock-ais-full-potential-at-work#/>
- Medaglia, R., Gil-Garcia, J. R., & Pardo, T. A. (2023). Artificial intelligence in government: Taking stock and moving forward. *Social Science Computer Review*, 41(1), 123-140. <https://doi.org/10.1177/08944393211034087>
- McCombes, S. (2023, June 22). *Sampling Methods | Types, Techniques & Examples. Scribbr.* from <https://www.scribbr.com/methodology/sampling-methods/>
- Mishra, S., Ewing, M. T., & Cooper, H. B. (2022). Artificial intelligence focus and firm performance. *Journal of the Academy of Marketing Science*, 50(6), 1176-1197. <https://doi.org/10.1007/s11747-022-00876-5>

- Mouka, M. (2025, January 16). *The ROI puzzle of AI investments in 2025*. The CFO. <https://the-cfo.io/2025/01/17/the-roi-puzzle-of-ai-investments-in-2025/>
- Müller, W. (2025). Determinants of smart contract adoption in supply chains: a UTAUT-based PLS-SEM analysis. *Operations Management Research*, 1-12. <https://doi.org/10.1007/s12063-025-00560-1>
- Nguyen, H.-H., & Nguyen, V. A. (2024). An application of model unified theory of acceptance and use of technology (UTAUT): A use case for a system of personalized learning based on learning styles. *International Journal of Information and Education Technology*, 14(11), 1574–1582. <https://doi.org/10.18178/ijiet.2024.14.11.2188>
- Oludapo, S., Carroll, N., & Helfert, M. (2024). Why do so many digital transformations fail? A bibliometric analysis and future research agenda. *Journal of Business Research*, 174, 114528. <https://doi.org/10.1016/j.jbusres.2024.114528>
- Pan, X. (2020). Technology acceptance, technological self-efficacy, and attitude toward technology-based self-directed learning: Learning motivation as a mediator. *Frontiers in Psychology*, 11, 564294. <https://doi.org/10.3389/fpsyg.2020.564294>
- Piccoli, B., Reisel, W. D., & De Witte, H. (2019). Understanding the relationship between job insecurity and performance: hindrance or challenge Effect? *Journal of Career Development*, 48(2), 150–165. <https://doi.org/10.1177/0894845319833189>
- Pillai, M. C. (2024). The Evolution of Customer Service: Identifying the impact of artificial intelligence on employment and management in call centres. *Journal of Business Management and Information Systems*, 11, 52–55. <https://doi.org/10.48001/jbmis.2024.si1010>
- Przegalinska, A., Triantoro, T., Kovbasiuk, A., Ciechanowski, L., Freeman, R. B., & Sowa, K. (2025). Collaborative AI in the workplace: Enhancing organizational performance through resource-based and task-technology fit perspectives. *International Journal of Information Management*, 81, 102853. <https://doi.org/10.1016/j.ijinfomgt.2024.102853>

- Restuputri, D. P., Masudin, I., Andini, A. P., Handayani, D. I., & Setiawan, M. (2023). Usability Evaluation of Artificial Intelligence for Image Recognition Features in Online Shopping Applications Using the UTAUT Method. In P. Ordóñez de Pablos, M. Almunawar, & M. Anshari (Eds.), *Perspectives on the Transition Toward Green and Climate Neutral Economies in Asia* (pp. 159-181). IGI Global Scientific Publishing. <https://doi.org/10.4018/978-1-6684-8613-9.ch010>
- Al Sabbagh, M., & Elgeddawy, M. (2025). Change Management and AI Adoption for Enhancing Employee Experience in Higher Education Institutions, Oman. In *AI and IoT: Driving Business Success and sustainability in the Digital Age: Volume 1* (pp. 307-315). Cham: Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-92240-4\\_28](https://doi.org/10.1007/978-3-031-92240-4_28)
- Saiju, N., Tamang, N., Tamang, P., Bastola, P., Bhattarai, P., & Neupane, D. (2025). A comparative study of E-books and printed books on academic performance: Perception from the university students. *International Journal of Humanities, Education, and Social Sciences*, 3(1), 295-311. <https://doi.org/10.58578/IJHESS.v3i1.4953>
- Sharma, R. (2024). AI Change Management. In *AI and the Boardroom: Insights into Governance, Strategy, and the Responsible Adoption of AI* (pp. 135-150). Berkeley, CA: Apress. [https://doi.org/10.1007/979-8-8688-0796-1\\_12](https://doi.org/10.1007/979-8-8688-0796-1_12)
- Sharma, S., & Singh, G. (2024). Adoption of artificial intelligence in higher education: an empirical study of the UTAUT model in Indian universities. *International Journal of System Assurance Engineering and Management*, 1-27. <https://doi.org/10.1007/s13198-024-02558-7>
- Soliman, M. M., Ahmed, E., Darwish, A., & Hassanien, A. E. (2024). Artificial intelligence powered Metaverse: analysis, challenges and future perspectives. *Artificial Intelligence Review*, 57(2). <https://doi.org/10.1007/s10462-023-10641-x>
- Spreitzenbarth, J. M., Bode, C., & Stuckenschmidt, H. (2024). Artificial intelligence and machine learning in purchasing and supply management: A mixed-methods review of the state-of-the-art in literature and practice. *Journal of Purchasing and Supply Management*, 30(1), 100896. <https://doi.org/10.1016/j.pursup.2024.100896>

- Sreeram, S. (2019). Artificial intelligence and jobs of the future: Adaptability is key for human evolution. *AI Matters*, 4(1), 22–28. <https://doi.org/10.1145/3299758.3300060>
- Szczepański, M. (2019, July). *Economic impacts of artificial intelligence (AI)*. European Parliament. [https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/637967/EPRS\\_BRI%282019%29637967\\_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/637967/EPRS_BRI%282019%29637967_EN.pdf)
- Takahashi, M., & Katagiri, Y. (2025, May). Promoting Digital Therapeutics in Japan: Understanding User Acceptance Through the UTAUT Model. In *International Conference on Human-Computer Interaction* (pp. 365-379). Cham: Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-93227-4\\_25](https://doi.org/10.1007/978-3-031-93227-4_25)
- Talukder, M. S., Shen, L., Talukder, M. F. H., & Bao, Y. (2018). Determinants of user acceptance and use of open government data (OGD): An empirical investigation in Bangladesh. *Technology in Society*, 56, 147–156. <https://doi.org/10.1016/j.techsoc.2018.09.013>
- Tomić, N., Kalinić, Z., & Todorović, V. (2023). Using the UTAUT model to analyze user intention to accept electronic payment systems in Serbia. *Portuguese Economic Journal*, 22(2), 251–270. <https://doi.org/10.1007/s10258-022-00210-5>
- Vijh, G., Sharma, R., & Agrawal, S. (2023). Blockchain-Enabled intelligent Solution using structured equation modelling based on the UTAUT framework. *SN Computer Science*, 4(6). <https://doi.org/10.1007/s42979-023-02150-z>
- Wamba-Taguimdje, S.-L., Fosso Wamba, S., Kala Kamdjoug, J. R., & Tchatchouang Wanko, C. E. (2020). Influence of artificial intelligence (AI) on firm performance: The business value of AI-based transformation sprojects. *Business Process Management Journal*, 26(7), 1893–1924. <https://doi.org/10.1108/BPMJ-10-2019-0411>
- Wang, C., Ahmad, S. F., Ayassrah, A. Y. B. A., Awwad, E. M., Irshad, M., Ali, Y. A., Al-Razgan, M., Khan, Y., & Han, H. (2023). An empirical evaluation of technology acceptance model for Artificial Intelligence in E-commerce. *Heliyon*, 9(8), e18349. <https://doi.org/10.1016/j.heliyon.2023.e18349>

- Wang, H., Tao, D., Yu, N., & Qu, X. (2020). Understanding consumer acceptance of healthcare wearable devices: An integrated model of UTAUT and TTF. *International journal of medical informatics*, 139, 104156. <https://doi.org/10.1016/j.ijmedinf.2020.104156>
- Witkowski, K., Okhai, R., & Neely, S. R. (2024). Public perceptions of artificial intelligence in healthcare: ethical concerns and opportunities for patient-centered care. *BMC medical ethics*, 25(1), 74. <https://doi.org/10.1186/s12910-024-01066-4>
- Yin, Z., Kong, H., Baruch, Y., Decosta, P. L., & Yuan, Y. (2024). Interactive effects of AI awareness and change-oriented leadership on employee-AI collaboration: The role of approach and avoidance motivation. *Tourism Management*, 105, 104966. <https://doi.org/10.1016/j.tourman.2024.104966>
- Yu, S., & Chen, T. (2024). Understanding older adults' acceptance of chatbots in healthcare delivery: An extended UTAUT model. *Frontiers in Public Health*, 12, 1435329. <https://doi.org/10.3389/fpubh.2024.1435329>