

AI IN MY WALLET? HOW EMPLOYEES PERCEIVE FINANCIAL DECISIONS THAT HIT CLOSE TO HOME

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Abstract:

Current literature works on artificial intelligence extensively examine trust in digital technologies, focusing mostly on general perception that employees have over integrating AI in the work environment. However, a significant gap can be identified regarding employees' perception of financial decisions assisted by AI, particularly in regards to those that directly impact their economic well-being. In this sense, this study addresses the "AI in the wallet" phenomenon, exploring the sensitivity of automated systems when intersecting with an individual's personal finance. The research utilizes a quantitative methodology, involving the use of a questionnaire in order to gather current data from the Romanian labor market. With its primary objective being focused on evaluating how employees perceive organizational financial decisions assisted by AI that have a direct impact on them, such as salary adjustments or bonus allocation. By investigating the boundaries of employee comfort and trust, the paper provides a clear picture of the psychological and professional implications of financial AI. Ultimately, the results make a significant contribution to the field by addressing a sensitive and under-researched topic, and that by highlighting perspectives not frequently encountered in literature. Conclusively, this work will create future study opportunities that offer critical insights into the acceptance of AI integration in managerial financial decisions.

Keywords: *artificial intelligence, financial decisions, employee perception, personal finance*

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