



Employee Experiences with AI and Automation in Banks: A Qualitative Exploration



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Abstract

The paper focuses on the impacts of the increasing use of artificial intelligence (AI) and automation on employees in the banking industry. With the growing number of banks implementing technologies in their operations, including chatbots, automated loan assessment tools, fraud detection systems, and robotic process automation, they introduce new roles, skills, and daily work habits to their employees. Although most of the literature emphasises efficiency, accuracy, and cost-saving, little focus is placed on how employees perceive it and their experiences.



Problem Statement

Banks today face two challenges because they have adopted artificial intelligence yet lack knowledge about how AI impacts their workforce. The research fails to provide solutions for two specific problems which involve measuring the impact of technology adoption on work performance and employee health and required competencies in environments that operate with high efficiency. The research demonstrates how practical business applications together with human resource processes will create real negative effects on organizational research methods. The study shows that practical business applications together with human resource processes will create actual negative impacts on organizational research methods.

Research Questions



How do bank employees describe AI/RPA's impact on their daily work activities?



The different departments experience different ways of working which includes their operational activities and their information technology functions.



The existing training programs together with support mechanisms currently available need to be evaluated for their effectiveness.



The automation process requires different strategies which help to decrease both social hazards and psychological dangers.

Literature Review



Operational effects of RPA and AI in banking



Human–AI collaboration and explainability



Reskilling, upskilling, and learning strategies



Job reconfiguration, insecurity, and the duality of automation



Algorithmic management and psychosocial risks

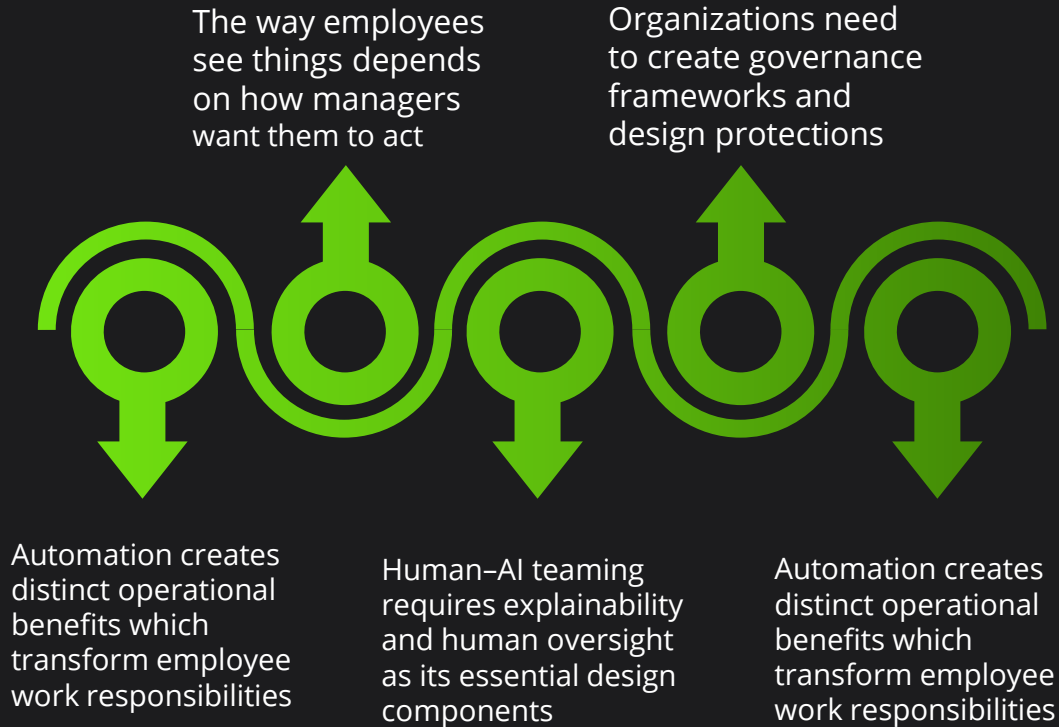


Governance, ethics, and regulatory pressures

Contextual particularities: the Dubai case

The digital development projects which **Dubai** pursues at an increased speed create special conditions which affect all of its operations. National initiatives and municipal programs prioritize AI deployment in public services and the private sector, which increases customer expectations for banks and creates competitive pressure between banks (Digital Dubai Authority, 2025; DFSA surveys 2025).

Research gaps



Methodology: Design & Sampling

Research design: exploratory qualitative

Data collection: Semi-structured interviews

Sampling : Purposive, N = 25 participants

Main Themes

Skill Development and Reskilling

Decision-Making and Autonomy

Job Insecurity and Role Duality

Job Reconfiguration and Task
Automation

Learning Culture and Continuous
Improvement



Theme 1 — Job Reconfiguration and Task Automation

The study participants reported that multiple routine activities which included data entry and initial verifications and basic reporting had become automated. This development caused employees to spend their work time on system monitoring and exception management and increased time spent with clients. Selected quotations (Participant 2) The automation of my daily reporting tasks enables me to spend more time working with clients.

Theme 2 — Job Insecurity and Role Duality

The study showed mixed reactions from employees. Some employees appreciated the increased efficiency but others showed worries about potential job losses. Employees presented their work as two separate parts: they operated automated equipment yet they needed human judgment to make difficult choices. Selected quotations "I sometimes worry that AI might replace parts of my role even though it also helps me perform better." (Participant 1) "While I gain efficiency I feel the need to constantly prove my value in areas AI cannot handle." (Participant 6) "There is a tension between relying on automated systems and maintaining personal judgment in client decisions."

Theme 3 — Skill Development and Reskilling

The participants showed that automation creates new requirements which employees must learn. The training programs provide assistance to employees but fail to meet their needs because employees need to learn through self-study.

Selected quotations

"The training workshops showed me how to operate the new digital transaction system which I had to learn during the last two weeks." (Participant 4)

"The training provided by management helped me understand how to handle automated processes better, but I need more time to get used to some of the new functions."

Theme 4 — Decision-Making and Autonomy

The system delivers AI-powered analyses which create recommendations that impact decision-making processes. The participants experienced faster results with better assistance yet they emphasized that human oversight is necessary for making decisions which require deep understanding or involve serious consequences.

The selected quotations show two participants from the study who present their viewpoints about the system through their firsthand experiences with its functionalities. The participant states that AI systems create recommendations which he uses to make judgments but he needs to take responsibility for his choices. The participant explains that AI systems create restrictions on his freedom which he has learned to handle through using AI together with his own knowledge.

Theme 5 — Learning Culture and Continuous Improvement

The organization establishes a culture that promotes continuous learning together with knowledge sharing among coworkers which enables employees to adopt new technologies while decreasing their resistance to these changes. The selected quotations show the following two statements. The bank supports my professional development by funding my participation in workshops and my use of online courses to learn about new technological advances and industry regulations. The participant learned about automation applications to his work through knowledge-sharing events which he attended with his coworkers. The environment in which learning occurs provides people with the power to learn about artificial intelligence because it builds their capacity to use this technology.

Recommendations

- The company automated all standard tasks which staff members performed according to established guidelines.
- Participants who received advantages experienced job security threats because they needed to work with both automated systems and manual decision-making processes.
- Employees found formal training programs helpful; however, they needed to complete self-directed learning to develop their skills.

Future Research

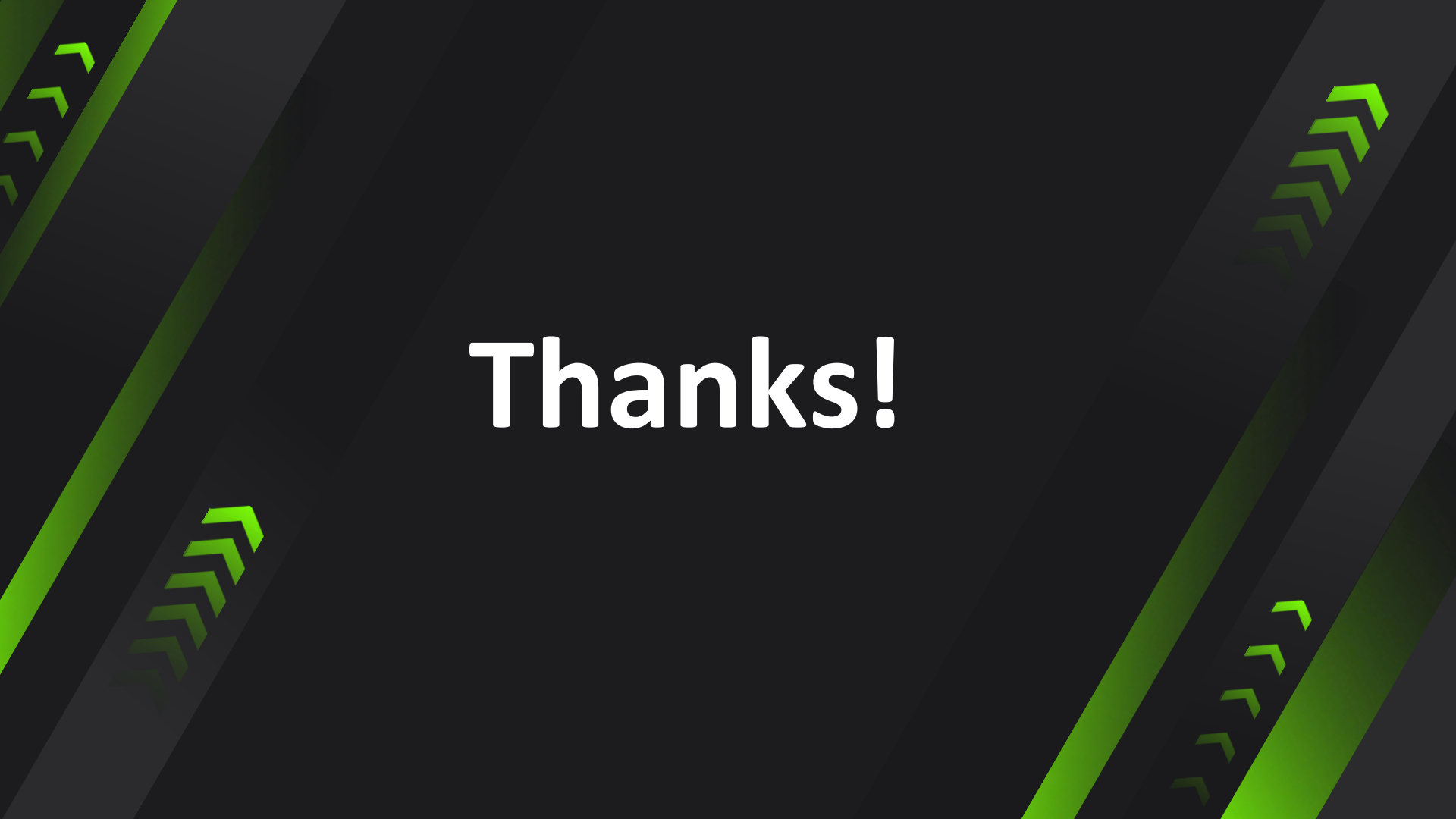
- ▶ The research uses longitudinal designs to study job development and skill acquisition throughout different time periods.
- ▶ The study uses comparative research methods to analyze institutional differences between banks and their corresponding regulatory environments.
- ▶ The research employs mixed-methods approach to use interview data together with system logs and performance metrics and objective task redistribution measurements.

Conclusion

The study captured actual work experiences of employees who worked in automated banking environments. The study results demonstrate that AI and automation technologies transform work processes which lead to efficiency improvements but create multiple problems including role uncertainty and requirements for employee training and power conflicts between decision-making authorities and essential business learning needs. Employees experience automation as a dual transformation because it decreases their regular work responsibilities while it frees them to perform more critical business duties which create anxiety about job security and make it necessary for employees to gain new abilities and companies to provide extensive support.

References

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Thanks!



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