



Human-AI Collaboration in West-Romanian SMEs: A Qualitative Study of Managers' Early-Stage Adoption, Risks and Value

Miruna-Maura Trocan^{a,*}, Alexandru Nicolăiță^a, Mircea Pele^b, Cosmin-Horațiu Danciu^b

^a"Aurel Vlaicu" University of Arad, Romania

^bWest University of Timișoara, Romania

Abstract

This study focuses on Small and Medium Enterprises (SMEs) from the western side of Romania. The current research starts from the hypothesis that SMEs started to experiment with generative artificial intelligence at a growing rate, in order to reduce costs and accelerate customer communication. However, evidence from owner-managed companies in Central and Eastern Europe is limited. This study addresses this research gap by bringing evidence gathered using the qualitative methodology. Evidence on this topic was collected in Arad, Romania, and examines how managers in the service-sector SMEs adopt AI in their day-to-day work, what benefits and risks they perceive, and which routines enable a responsible, human-in-the-loop use. This research is conducted from a managerial point of view, showing the challenges that managers try to address and the backlash that some of them faced from their own employees. It is important to mention that this study focuses on how these managers and their employees use AI as a tool in their companies, not as a replacement for their human employees.

This study provides understanding of the benefits and challenges that are encountered by real-life managers and why it is important to proceed with caution and adopt new technologies responsibly. Limitations of this study include a single region and reliance on self-reported commercial outcomes. Future research should include evidence from a wider region.

Keywords: SME AI adoption, Human-AI collaboration, generative AI, customer communication.

JEL: M15, O33, O32, L86, D83.

1. Literature Review

1.1. The adoption of AI in SME's

There are recent studies conducted on SME's (Small and Medium-sized Enterprises) that emphasize on internal, digital and innovation capabilities that are the main factors that power-up the adoption of AI. Meanwhile, external support helps, but it is contingent on institutional quality (Arroyabe *et al.* (2024)). Further evidence is brought by the research of Bin-Nashwan *et al.*, which shows that adoption is shaped by the competitive pressure, vendor ecosystems, top-management support, readiness, and innovation climate, with big-data governance amplifying benefits (Bin Nashwan *et al.* (2024)). There are other technologies used by SMEs, in areas such as digital marketing, metaverse tools converges on the TOE (Technology,

*Corresponding author

E-mail address: trocan.maura@gmail.com (Miruna-Maura Trocan)

Organization, Environment) lens and institutional pressure, which can be used to reason the adoption (Awa (2018), Sharma & Sharma (2024), Rehman et al. (2024)). In the context of SMEs located in emerging markets, the management of change and the capacity of building can mediate the performance effects of AI technology readiness (Alam et al. (2025)). These researches point out to the importance of SMEs in building internal capabilities, mobilize their leadership and align external support with strong use cases.

Evidence from the healthcare and public sector can explain this furthermore. A qualitative nursing research includes the importance of ethical alignment, organizational readiness, and perceived threats to autonomy (Ramadan et al. (2024)). Further evidence shows the main barriers encountered in the Indian health-care, which are: infrastructure and policy gaps and cybersecurity concerns (Gupta & Srivastava (2024)). When it comes to tools, a chatbot readiness framework is perceived with concerns regarding subjective norms, compatibility and trust, which are especially relevant for customer-facing applications (Urbani et al. (2024)). A cross-culture study suggests that the natural culture is at fault for moderating organizational readiness factors, thus indicating a context sensitivity in “what works” for AI rollout (Zöll et al. (2024)).

1.2. Human-AI Collaboration

Research conducted across service contexts describes AI as a teammate that augments human agents rather than a fully replace them. Studies that are oriented on design contrast automation versus augmentation patterns and show that task structure and knowledge sources shape the perceived affordances and constraints (Liang et al. (2024)). There was a large randomized field experiment in the e-commerce sector that shows that AI augmentation increases sales by approximately 5.5% overall, with far larger effects for inexperienced agents. Improvements were seen in timeliness, accuracy and sentiment (Liao et al. (2024)). Other studies focused on the process-level in the hospitality sector, where they explored the orchestration concepts for co-writing responses to online reviews, arguing that full automation remains out of reach for nuanced, exception-heavy dialogues (Katsiuba et al. (2025)). Research conducted on the organizational coordination shows that direct supervision and norm standardization are enabling mechanisms for effective human-AI division of labor in digital services (Schröder et al. (2022)).

1.3. Post-adoption use

Several studies were conducted on the initial adoption of AI. Research conducted on the public sector shows the connection between the extent of use and performance. The post adoption process usually has the route of acceptance, routinization and infusion (Afonso et al. (2015), Hazen et al. (2012), Mustapa et al. (2022)). Qualitative research conducted in the mobile health documents the routinization and deeper infusion of AI, while some “third-stage” behaviors such as emergent use or feature extension may not materialize (Mutsai & Coleman (2019)).

1.4. Risks related to Customers

When it comes to customer, research shows that there is a difference between the classic front-office services which imply direct contact with customers and back-office processes which are more standardized. Because these two are different, the performance level differs (Safizadeh et al. (2003)). Furthermore, research conducted on customer control cautions that “more control” is not always better, because customers vary in desired control, with implications for satisfaction and loyalty (Joosten et al. (2016)). The human capital also matters. Employee attrition degrades customer outcomes and profitability by disrupting relational assets (Subramony & Holtom (2012)). In the context of AI, this means that there is a higher bar for unattended automation in front-office communication and a preference for AI-assisted drafting with a human review.

1.5. Governance and trustworthy AI

A great deal of work needs to be conducted before the mass-adoption of AI, especially in creating trustworthy AI frameworks and operationalized risk-based governance. Principles need to be aligned, especially when it comes to explainability, robustness, fairness, accountability and human oversight, in order for it to be usable for institutional needs (Makridis et al. (2024), Alzubaidi et al. (2023)). Research conducted in the financial sector provides guidance regarding the risk-based model governance using emerging regulation (Fritz Morgenthal et al. (2022)). A research conducted on the organizational MLOps shows the importance of multi-level governance structures that connect team-level activities with broader enterprise oversight (Neghawi et al. (2023)). In the context of generative AI being used at the workplace, research shows that employees' perceptions of privacy and their understanding of privacy controls is directly influencing how comfortable they feel in disclosing information. In other words, these findings emphasizes the need to educate the user and having clear organizational policies regarding data use (Williams et al. (2025)).

1.6. Research gap

Research conducted across SMEs and service settings converges into three key insights. The first insight is that AI adoption is mainly driven by internal capabilities and leadership commitment. The second insight is that human-AI collaboration in customer communication produces better outcomes than using fully automation, especially in complex, exception-prone front-office work. The third insight is that the sustainable, routine use of AI depends on simple governance mechanisms, such as templates and human review, in order to manage its risk in an effective manner. However, there is a research gap that is being addressed by this paper. Prior studies provide limited qualitative evidence from around the world. Little is known about how owner-managers from SMEs translate these broad principles into daily business routines or how employee attitudes, enthusiasm or resistance, affect the process of integrating AI responsibly. The present study addresses this gap through manager-level interviews conducted in Romania, offering concrete examples of how small companies implement AI-assisted drafting under human supervision. This study also introduces the Adoption Readiness $\times$ Process Criticality framework, which is tailored to small service businesses.

This qualitative, exploratory study is based on live, semi-structured interviews with 65 owner-managers of SMEs, which have between 3 to 15 employees. The fieldwork was conducted over the span of 3 months, from 14th July 2025 until 14th October 2025. Interviews were conducted in the Romanian language and translated for analysis and reporting in English. Responses were then coded and analysed. Descriptive statistics were used in order to characterize the sample and establish qualitative patterns.

The findings of this study reveal a consistent adoption pattern. AI was used as a language amplifier, under human control and supervision. Every manager that was interviewed admitted to using AI to draft replies for WhatsApp and E-mails, and to prepare website texts or social media content. Every manager requires its employees to use AI for such purpose and it also requires its employees to proof-reading before sending. Chat GPT was one of the dominant tools that was used by 56 companies, and the other 9 companies used Google Gemini. Managers were asked when they made their first contact with AI, and according to their replies, it was concluded that it happened in two waves: in 2023 for 31 managers and in 2024 for the remaining ones. Adoption of AI was in their entire organization, however, attempts to automate customer support with unattended AI chat bots were abandoned because tools looped on premade answers, and performed poorly on exceptions, and risked frustrating and losing paying customers. Regarding the benefits of implementing AI, managers reported that a lot of time was saved in their company, and there were significant improvements in client satisfaction. However, there were concerns regarding inaccuracy and frequent reports of hallucinations from AI, which led 35 managers from exploring further use of unattended

AI, thus reinforcing their belief that AI needs human review. The sentiment of their workforce was mixed. Many employees were excited of adopting AI in their working routine, while others were resistant due to the fear of being replaced by AI and losing their jobs. All 65 managers opted for special training programmes for their employees that taught them how to use AI because a learning curve was needed.

2. Research Methodology

2.1. Research design

This study employed a qualitative, exploratory design based on live semi-structured interviews conducted in the Romanian language, with owner-managers of small and medium enterprises (SMEs). The research design is based on the framework used by [Szentesi et al. \(2021\)](#). The current study explores how the manager's account of how AI/automation is being used in day-to-day work, without excluding the perceived benefits, risks, and conditions for sustained use.

The word “AI” is used in the pragmatic sense in which participants defined it, primarily, as a “text-generation and conversational tools” (e.g. ChatGPT, Google Gemini) applied to drafting messages and content, not as autonomous decision-making systems.

2.2. Setting and participants

Fieldwork took place in the Arad County, Romania. The criteria by which the respondents were chosen were: a manager, or an owner-manager of a SME which is headquartered in the Arad County, the company had to have between 3 to 15 employees, participants were aged between 35 to 70 years old and they needed to have university-level of education. Based on this selection criteria, 65 managers were found and they completed an interview. All participants managed companies in the service sector (e.g. real estate, life and home insurance, travel agencies, accounting and audit consulting, hotels, restaurants, advertising agencies). All respondents were owner-managers and reported full decision authority over technology and process changes.

2.3. Sampling and recruitment

For the sampling and recruitment process, a purposive sampling strategy was formed in order to access information-rich cases in the local SME ecosystem. Recruitment proceeded through business associations, referrals and direct outreach. Because the study focuses on early adoption and routinization of AI in SMEs, the design deliberately targeted owner-managed businesses where decision cycles are short and experimentation is visible. Recruitment continued until the planned $n = 65$ was reached and the thematic space stabilized.

2.4. Data collection procedures

The duration of the data collection process was between 14th July 2025 and 14th October 2025. Sessions were scheduled at the participant's workplace via video or audio calls, according to availability. Interviews followed a common guide: warm-up on the role and tools, first contact with AI, outcomes and limits, risk and policy, capabilities and routines, boundary conditions and future plans. Interviews were conducted in the Romanian language and they typically lasted between 45 to 60 minutes. Participation was voluntary and uncompensated. Before each session, participants were informed about the purpose of the study, confidentiality and their right to decline any question or stop the interview at any time. With permission, the researcher documented responses in detailed notes and, when available, recordings were used solely to ensure accuracy of the written record.

2.5. Data management, anonymization and translation

All materials were pseudonymized at source and personal names, company names and identifiable client details were removed or masked. A linkage key was stored separately from the data. Data was stored in an encrypted folder with restricted access. Because the paper is written in the English language, while the data was collected in Romanian, translation was performed by the author at the reporting stage. Quotations appearing in English represent faithful translations of the original Romanian words, with light edits for readability where needed. Original Romanian excerpts were retained in the researcher's notes to support audibility.

2.6. Analytic approach

The analysis process followed a reflexive thematic analysis look. At first, the researcher engaged in familiarization, reading all of the interview notes, and transcripts when available. Then, brief memos were written after each interview. Second, inductive coding was applied to a subset of interviews to surface data-proximal codes. These were then consolidated into a working codebook with labels, short definitions and inclusion/exclusion notes. Third, the codebook was applied to the full corpus, with iterative refinement as new nuances emerged. Fourth, the codes were clustered into candidate themes that directly address the research questions. Last, but not least, themes were reviewed against the raw data, including negative cases that contradicted dominant patterns, and then named and defined. Through this process, the researcher kept a data audit trail of coding and theme decisions.

2.7. Descriptive statistics to contextualize the sample

Simple descriptive statistics were used to characterize the sample and to situate qualitative themes such as, for example, the distribution of first AI contact by year, tools tried, presence or absence of paid subscriptions. No inferential statistics tests were performed as the aim was interpretive understanding rather than estimation or causality.

2.8. Saturation and purpose

The current research monitored saturation by tracking the appearance of substantively new codes as fieldwork progressed. As the interviews piled up, new codes diminished and themes stabilized. Interviews continued to the planned $n = 65$ to ensure adequate coverage across service sub-sectors and managerial tenures. Findings were analytically generalizable rather than statistically generalized to all SMEs because of the single-region design.

2.9. Trustworthiness and researcher stance

Credibility was ensured by using a consistent interview guide, while maintaining a transparent audit trail, and preserving the bilingual link between the Romanian data and the English reporting. Dependability was enhanced by systematic codebook development and iterative theme review. Confirmability was pursued through reflexive memos that documented the researcher's assumptions and decision points. Transferability is addressed by providing sufficient contextual details, such as sector, company size, managerial role, local setting, so that readers can judge the relevance to their own contexts.

2.10. Ethics and Limitations

The current research followed the standard principles for research with human participants. All participants have given their informed consent before the interview, they were unpaid, and the data was reported only in an aggregated and anonymized form. Privacy and confidentiality was provided while processing and storing the data. The research has its limitations. The data reflects self-reported perceptions of owner-managers and was not triangulated with operational records. Claims about business impact should be interpreted as perceptions. Translation from Romanian to English may compress nuance despite care to preserve meaning.

3. Results and Discussion

3.1. Descriptive overview

The current study presents the findings of a qualitative research that gathered data using the interviews collected from 65 SME owner-managers from Arad County, Romania, with decision-making power in regards to technological aspects of their companies. Following the tedious process of coding and analyzing the data, the following conclusions were formed.

Table 1. Communication Channels in Daily Use ($N = 65$). Source: Author's research

Channel	n	%
Facebook, WhatsApp, Email, Website	65	100
TikTok for promotion	13	20

The entire sample consisting of 65 respondents are owner-managers of service-sector SMEs, which activate in areas such as: real estate, life and home insurance, travel agencies, accounting and audit, consulting, hotels, restaurants and advertising. All of the respondents (100%) admitted to a day-to-day use of digital infrastructure: Facebook, WhatsApp, E-mail, and a company website. However, TikTok is used for promotion by only 13 respondents (20%) (Table 1).

- **AI exposure and tools:** The first reported contact with AI was in the year of 2023 for 31 respondents (47.7%) and in 2024 for 34 respondents (52.3%). Each manager has used AI for drafting messages or content. ChatGPT was used by 56 respondents (86.2%), and Google Gemini by 9 respondents (13.8%). Another interesting aspect is that 29 respondents reported using the free version of ChatGPT (44.6%) and 27 reported using the paid version of ChatGPT (41.5%). If we focus solely on the ChatGPT users, 51.8% use the free version and 48.2% use the paid version.
- **Decision rights and tenure:** All respondents (100%) are owner-managers and make all technology and process decisions in their companies. Regarding how long they have managed their businesses: 16 managers (24.6%) have led their companies since before 2000, 19 (29.2%) started between 2000 and 2009, 12 (18.5%) began between 2010 and 2019, and 18 (27.7%) have taken charge since 2020. This timeline shows a balanced mix of long-established and newer entrepreneurs within Arad's SME sector.
- **Use of AI in their companies:** There was a 100% reported use of AI in customer communication. This includes drafting or improving replies to customers on WhatsApp and e-mail and creating text for websites or social media posts. When answering why they began using AI, all managers (100%)

reported that their motivation was practical: to save time, reduce costs and maintain professional, polite communication, during difficult economic times. The adoption of AI was team-wide, not limited to management. Every company (100%) stated that their employees also use AI for writing tasks, often under the manager's supervision.

- **Perceived benefits of using AI:** All managers (100%) reported that they had a visible improvement in efficiency and communication quality. All managers (100%) reported that AI helped them save time, and respond faster to customers while using a better language, tone and consistency in messages. All managers (100%) reported that customer satisfaction increased after using AI.
- **A hard boundary against unattended automation:** All managers (100%) reported that each AI-generated message must be reviewed and verified by a real human before it is sent to customers. All managers (100%) reported that they previously experimented with automatic chatbots; however, the bots often repeated answers, got stuck in loops or gave incorrect information, especially when customers had complaints or other type of problems. Because of these issues, companies decided not to automate customer support entirely. All respondents agreed that keeping a person involved in customer communication is essential to prevent mistakes and maintain the trust and loyalty of its customers.
- **AI Risks and failures:** All managers (100%) reported that they underestimated the risks and failures of AI when they first started using it. 53.8% respondents reported that their AI started hallucinating and, as a result, they stopped or paused some AI uses after receiving poor answers or encountering unhelpful loops. They also reported that the only reason why they did not lose customers as a result of AI failures is because they had a real human to review and catch these issues in time in their companies, however, they strongly believe that they might have lost customers if they did not have a real human to solve these issues.
- **Workforce response and AI learning curve:** On this topic, responses are mixed. 56.9% respondents noted that their employees were excited to work with AI tools. However, 43.1% employees were resistant or sceptical, out of which 4.6% nearly started a strike driven by fear of losing their jobs and being replaced by AI. All managers (100%) highlight the importance of treating AI as a tool, not as a substitute for real people, and they reported that it is important to have clear review steps to reduce anxiety among their employees and increase the quality of their work. All managers (100%) reported that a learning curve was essential for all of their employees and that training often took the form of informal coaching and templates rather than formal courses.
- **Reported commercial impact:** All managers (100%) stated that they at least tripled their customers after using AI in the communications and marketing of their company. Because this data is self-reported and concurrent factors might exist, it is viewed as perception rather than verified causal effect.
- **Future plans:** Future plans among managers show a clear preference for stability and reliability rather than experimentation. Out of the 65 respondents, 27 managers (41.5%) already pay for the premium ChatGPT plan, while 29 managers (44.6%) currently use the free version. Among those using the free version, 23 managers (79.3%) stated that they plan to upgrade to the paid plan in the near future. When combined, this means that 50 managers (76.9%) either already pay for or intend to pay for ChatGPT Premium, while 15 managers (23.1%) do not plan any additional AI spending. The majority agreed that they would rather pay for the premium version of ChatGPT than switch

to another type of AI tool, emphasizing that reliability and control are more valuable to them than testing new or unfamiliar technologies.

3.2. Discussion

The results of this research show the reality that SMEs in the service sector from Arad County, Romania, face in their daily activities. In this context, innovation is treated with caution and curiosity. Even though all the respondents use AI in their companies, they do it in a responsible manner to not self-sabotage their customer base. For these owner-managers, AI is not just a trend or a toy, but a practical ally, one that helps them and their employees write faster, answer customers with confidence and survive in a tough economic climate. For them, AI is a tool that boosts productivity. What stands out is how deeply human judgement remains at the core of this digital transformation. Every respondent to this study made it clear that AI can assist, but it cannot be trusted to work alone, without a human. This insistence on human review (100%) shows that even the smallest companies understand the risks of fully automated systems. They have seen how chatbots can confuse or frustrate customers when left unsupervised.

The tone of adoption is owner-driven yet people-focused. Because each participant is both owner and manager, decisions happen quickly, but not recklessly. Managers experiment with AI themselves before asking employees to follow. Still, change is not easy. Nearly half the managers described resistance from staff who worried that “AI doesn’t understand real people.” These reactions reveal that digital transformation is just as emotional as it is technical. Despite the challenges, the mood is mostly optimistic. The numbers are impressive: all 65 managers (100%) say AI improved the quality and tone of communication, and many noticed a sharp rise in customer satisfaction. Yet, their excitement is tempered by realism. They are not chasing the newest apps or flashy experiments. Instead, three out of four (76.9%) prefer to invest in a paid, more reliable version of ChatGPT, valuing control and dependability over novelty (Table 2).

Table 2. AI Tools and Experiences ($N = 65$). Source: Author’s research

Item	n	%
ChatGPT (any)	56	86.2
ChatGPT Free (of all 65)	29	44.6
ChatGPT Paid (of all 65)	27	41.5
Google Gemini	9	13.8
First contact in 2023	31	47.7
First contact in 2024	34	52.3
Stopped some AI uses	35	53.8
Mandatory human review	65	100
Employees enthusiastic	37	56.9
Employees resistant	28	43.1

Taken together, these insights reveal a powerful message: successful AI adoption in small companies is not about automation, but about empowerment. The study introduces the Adoption Readiness $\times$ Process Criticality framework, which captures the careful balance observed in how small business managers integrate AI into their daily work. Managers tend to adopt AI first for simple, repetitive, and low-risk tasks, such as drafting messages or creating social media posts, where mistakes can be easily corrected. In contrast, they avoid automation in high-stakes situations where errors could damage client relationships or trust. Over time, this balanced approach has evolved into a new form of collaboration in which AI drafts, humans decide, and customers benefit.

Ultimately, the findings reveal a story of resilience and adaptation. The Romanian SMEs represented in this study are not waiting for perfect tools or large technology budgets. Instead, they are learning step by step how to make technology serve their core values: precision, trust, and human connection.

3.3. Limitations and future work

Results of this study represent the perspective of owner-managers in one Romanian county, Arad, and one broad sector, services. They rely on self-reported data and were not triangulated with operational metrics. Future work could triangulate interview themes with an empirical research on customer satisfaction and financial profits of the companies since they started using AI.

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