

Exploring the personal adoption and use of generative artificial intelligence in work and decision-making by employees of multinational corporations: a technology acceptance model perspective

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Abstract

Multinational corporations (MNCs) are increasingly leveraging the use of artificial intelligence (AI) tools to enhance decision-making and create efficiencies. This study aims to explore how employees of MNCs are adopting and utilising generative AI in their work and decision-making. The researcher approaches the study from the perspective of the technology acceptance model (TAM) which provides a theoretical framework to explore the nuanced perceptions and experiences of the research participants, thus extending the model into the qualitative paradigm.

The findings of the research reveal that generative AI is perceived as a valuable tool in enhancing work tasks and supporting decision-making. Participants reported significant benefits and gains. However, despite the opportunities it presents, wide-ranging challenges to the adoption of generative AI were identified, and strategies to address these challenges were presented by the participants. Organisational culture and social influences through colleagues and managers were also found to greatly influence adoption. Finally, professional identity of the employees utilising generative AI was explored and the need for robust governance and organisational use policies to protect human agency came under scrutiny.

The researchers' findings presented herein provide valuable insights for academia and business as they highlight the need for a supportive and enabling professional environment to foster the best conditions for adoption. The research concludes with the theoretical and practical implications, for both academia and business respectively, in integrating generative AI tools in MNCs, and recommends directions for future research.

Keywords

Keyword	Definition	Synonym
Generative artificial intelligence	A sub-set of AI that leverages large language models and can produce human-like text and creative content	Generative AI GenAI GPT Creative AI
Perceived usefulness	The extent to which users believe that the technology will improve their performance on the job or make their tasks easier	Perceived benefit
Perceived ease of use	The degree to which users believe that using the technology would be free from effort	Perceived user-friendliness
Organisational culture	The shared values, beliefs, norms and practices that shape the behaviour and performance of an organisation	Corporate culture
Social dynamics	The interactions and relationships between stakeholders involved in the adoption and use of a technology	Social interactions

Declaration

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Philosophy in International Business at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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Name & Surname

Signature

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Chapter 1: Introduction

1.1 Introduction to the research

Artificial intelligence (AI) technologies are increasingly being incorporated into business processes of organisations (Javaid et al., 2021). Multinational corporations (MNCs) are usually early adopters of AI due to the access they have to financial resources, which allows them to upgrade existing technologies (Anzolin et al., n.d). However, their acceptance of new technologies is also due to the variety of benefits AI technologies and tools can offer organisations (Feijóo et al., 2020). These benefits range from task automation and content generation to decision making and strategy crafting. Still the success of implementing these new technologies and tools depends heavily on how the employees or users of these technologies perceive them (Akpan et al., 2022). How these tools are adopted and used by employees in their work and decision-making to improve their personal effectiveness is a subject of interest. Therefore, while artificial intelligence (AI) is much studied in business and academia, the purpose of this study is to explore the personal adoption and use of generative artificial intelligence (generative AI), a branch of AI, in work and decision-making by employees of MNCs (AI Naqbi et al., 2024). The research is informed by the technology acceptance model (TAM) which traditionally emphasises perceived usefulness and ease of use as key factors of technology adoption (Davis, 1989). The research extends the TAM into the qualitative paradigm as it seeks to explore the nuanced perceptions and experiences of generative AI adopters. This qualitative approach to studying the subject aims to provide a richer understanding of the factors influencing the personal adoption and use of generative AI.

The research explores how employees who have personally adopted and used generative AI perceive the usefulness and ease of use of the technology. Furthermore, it explores the associated perceived challenges to adoption and adoption strategies employees have used to address their perceived challenges. The research also explores organisational and social influences, from the perspective of the employee, to use generative AI, and the perceived personal impact it has on their work and professional identity.

By focusing on generative AI and the personal adoption thereof, the research addresses a critical aspect of the digital transformation journey. This study is significant as it advances the literature on this subject of adoption and offers practical insights to aid AI integration within MNC's.

1.2 Background to the research problem

The rapid incorporation of emerging technologies (ETs) into the business operations of corporates presents both opportunities and challenges (Wanasinghe et al., 2020). How ET technologies and tools are being adopted and used by employees in their work and decision-making processes is a topic of particular interest. And while ETs offer organisations multiple benefits that support the enhancement of productivity and innovation capabilities (Dana et al., 2022), the successful implementation thereof depends on the ability and willingness of employees to integrate ET tools and technologies into their workflows (Cetindamar et al., 2024).

Particularly in complex and diverse environments of MNCs, there is a deficit in the understanding of the personal factors, and organisational and social contexts that influence employees' adoption of generative AI (Rožman et al., 2023). Informed by the TAM, this research seeks to explore the phenomenon, by extending the TAM into the qualitative paradigm to understand the nuanced personal perceptions and experiences of employees as they engage with generative AI at work.

1.3 Research problem

1.3.1 Practical problem

MNCs operate in dynamic and competitive environments (Xu & Abdullah, 2024). It foremost requires agility, adaptability, and continuous innovation and improvement to maintain their global competitiveness and presence. One of the challenges they face is the vast amounts of information and data amassed (Shang & You, 2019), and complex decision-making processes and strategic choices they make (Schippers & Rus, 2021). These span across and impact diverse regions, cultures, markets and regulatory environments (Saittakari et al., 2023). Traditionally decision-making and strategic choices in organisations has relied on human expertise, supported by data analysis and related decision-support tools (Tang & Liao, 2021). Since the dependency on data and AI and automation characterise the future of work (Bhattacharyya & Nair, 2019), ETs like AI and generative AI are practically unavoidable and the integration of these tools into businesses processes and workflows is rapidly transforming how businesses operate (Samala et al., 2024).

For many years, AI machines have been able to do things once considered uniquely human such as seeing, reading, and writing (Huang et al., 2023). Understandably, ETs offer a variety of benefits to MNCs (Li et al., 2024). These benefits range from task automation and content generation to decision making and strategy crafting. An observation by Zhu et al. (2017), and Omol (2024) is that emerging and advanced technologies are being integrated into business and transforming operations through innovative processes, which are transforming markets and industries by creating value propositions, customer segments, or competitive advantages. Additionally, ETs aid in improving communication and collaboration across cultures, regions, and industries, enhancing efficiency, innovation, creativity and productivity of organisations while increasing their competitiveness and customer satisfaction (Vinuesa et al., 2020; Wamba-Taguimdje et al., 2020; Wu et al., 2022).

Generative AI, with its capability to change the landscape of work dramatically through task automation, data-driven insights, and enhancement of complex decision-making processes, has presented a new shift in intelligence where machines can now generate solutions and make decisions (Sedkaoui & Benaichouba, 2024). Generative AI is a branch of AI and includes generative pre-trained transformer models (GPTs) (Glotzbach, 2024). GPTs refer to computational techniques that can produce human-like text, generate creative content, and assist with decision making (Feuerriegel et al., 2024). MNCs are adopting these models to assist with strategic decision-making, research and innovation, and in general to enhance organisational productivity (Dencik et al., 2023; Marshall et al., 2024).

Employees within MNCs are the primary users of AI tools which MNC may implement. While ETs offer organisations multiple benefits that support the enhancement of productivity and innovation capabilities, the successful implementation thereof depends on the ability and willingness of employees to integrate ET tools and technologies into their workflows (Cetindamar et al., 2024). Therefore, their willingness to adopt and use AI technologies effectively is a key step in organisations realising the potential benefit of AI technologies (Bhattacharjee & Sanford, 2006). It therefore validates the importance of academia and business understanding the factors which influence acceptance and adoption. These factors include their perceived usefulness and perceived ease of use, and their comfort with the technology (Venkatesh et al., 2000; Venkatesh et al., 2024).

Furthermore, the personal and professional impact of generative AI adoption on employees warrants detailed exploration because integration of AI tools and

technologies into work processes can influence decision-making authority, influence employees' professional identity, and affect job security (Capraro et al., 2024). To ensure the positive contribution of the adoption of technologies like generative AI on employee well-being and performance, it is critical that these human factors are thoroughly explored and understood.

An observation by Van Ittersum et al. (2006) is that organisation size consistently emerges as the most reliable predictor of technology acceptance. Usually, smaller organisations face challenges with new technology adoption due to the complexity involved in adopting advanced systems and the associated costs (Yao et al., 2003). In contrast, technology adoption is more readily enabled by the availability of financial resources, expertise and management support more accessible in larger organisations (Sharma & Rai, 2003). However, large organisations have other complexities which can complicate the adoption of new technologies such as diversity of the workforce in terms of regional, locational, cultural and organisational norms, and varying levels of technology literacy. Employees in different regions of the same organisation, for instance, may have different experiences with the levels of training received or support given by the organisation in learning how to use new implementations thus perceptions may vary significantly (Gupta et al., 2024). Thus, a **gap** exists in **understanding what drives employee adoption of AI technologies in the specific context of MNCs** or large organisations with operations in multiple countries - the perceptions and attitudes that have an influence on employees within MNCs to adopt AI (Rožman et al., 2023).

1.3.2 Academic problem

The integration of ETs like generative AI into MNCs processes and business models is still an emerging phenomenon (Fosso Wamba et al., 2024). As a result, there are gaps in the research on the subject. Most studies on adoption approach the topic from a quantitative study perspective, and generalise findings and patterns of adoption across large population groups (Ahuja & Thatcher, 2005; Al-Gahtani & King, 1999; Chang & Cheung, 2001; Cheung et al., 2000; Cubric, 2020; Jasperson et al., 2005; Lewis et al., 2003; Lutfi et al., 2023; Schepers & Wetzels, 2007; Stornelli et al., 2021; Van der Heijden, 2004; Venkatesh & Davis, 2000; Venkatesh et al., 2024). Although the insights provided by these studies have contributed greatly to the body of academic knowledge on how individuals perceive and adopt technology, the quantitative approach usually lacks the depths which qualitative studies are able to reach. Through a qualitative investigation, researchers can dig deep into individual user experiences to retrieve more complex and

nuanced understandings, providing a unique richness to the research (Wang et al., 2024b). Furthermore, qualitative research allows the researcher to observe emotions, non-verbal cues, and language behaviours.

Davis (1989) developed the TAM which is one of the most widely used adoption frameworks. It posits that perceived usefulness and perceived ease of use are key factors impacting individuals' adoption of a technology. They directly impact individuals' intention to use a technology and influence usage behaviour. Generative AI, a branch of AI, is a new technology which gained popularity with the introduction of ChatGPT by OpenAI (Khan et al., 2024). This technology therefore raises new questions about how **TAM** can be applied. DeBoer (2020) mentioned, among others, privacy, job displacement, and fairness concerns which ETs have created. **The interaction between human and AI-generated content therefore gives rise to previously unstudied considerations. These nuances are best explored through detailed qualitative study of the phenomenon.**

Moreover, technology adoption is shaped by the organisational context as briefly mentioned above (Santos et al., 2024). MNCs have diverse socio-cultural and organisational norms, varying levels of technology literacy and readiness, and different management styles across the organisations (Saittakari et al., 2023). These real-world complexities and factors can significantly affect how new technologies are perceived and received by users. However, most studies usually look at adoption from the perspective of a homogeneous organisational entity, focusing on organisation-wide adoption behaviour and less on individual adoption behaviour and the unique experience of the individual (Heinze & Heinze, 2018; Venkatesh & Davis 2000). **Understanding these organisational influences and the individual's perspective towards them is necessary in developing the knowledge on the theory of technology adoption.**

Additionally, the rapid adoption and integration of AI technologies by MNCs into decision-making processes like strategy formulation (Kitsios & Kamariotou, 2021) necessitates a new study of traditional technology adoption models (Borges et al., 2021). Due to the intelligent nature of AI, human and digital connectedness is at a point of fusion with machines being able to do things once uniquely human (see, read, and write), and the need for humans to learn to work alongside machines (Huang et al., 2023). Generative AI therefore cannot be seen as a simple tool but a co-creator and decision-support system that has the potential to significantly impact an organisations' critical processes (Moura, 2024). This raises new perceptions about how humans or employees negotiate

their roles alongside AI. It also raises critical questions about the balance between human judgement and AI-generated insights. These factors further impact individual adoption and use.

1.4 Research purpose

The research explores the personal adoption and use of generative artificial intelligence in work and decision-making by employees of complex, global corporations, aiming to provide rich, nuanced insights into factors influencing technology adoption. The findings aim to contribute to a better understanding of how ETs like AI and generative AI are integrated into organisations and how they are perceived or experienced by employees who use them. By exploring the aforementioned gaps in the literature, this research extends the TAM into the qualitative paradigm. The researcher intends for the findings of this study to help refine existing adoption models and inform future research on the topic of adoption of generative AI in MNCs. Furthermore, by approaching this study using qualitative research methods, the researcher allows for a comprehensive exploration of generative AI adoption. Given that generative AI is still an emerging technology, this study is timely and essential for providing insights to both business and academia.

The study aims to add insights by answering the following primary research question:

How are employees of multinational corporations adopting and using generative artificial intelligence in work and decision-making?

Four secondary research questions have been identified to answer the primary question

Research question 1: *How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?*

Research question 2: *What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?*

Research question 3: *How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?*

Research question 4: What impact does the use of generative AI have on employees' work and professional Identity?

These research questions are designed to explore perceived usefulness and ease of use, challenges and strategies for adoption, organisational culture and social influence, and work and professional Identity. Therefore, they aim to delve deeper into the factors that influence adoption and use of generative AI by exploring the participants individual experiences and perceptions of this phenomenon.

1.5 Scope of the study

The research explores how employees who have personally adopted and used generative AI perceive the usefulness and ease of use of the technology. Furthermore, it explores the associated perceived challenges to adoption and adoption strategies employees have used to address their perceived challenges. The research also explores organisational and social influences, from the perspective of the employee, to use generative AI, and the perceived personal impact it has on their work and professional identity. The study explores the lived experiences of employees from various departments and hierarchical levels across different global businesses, providing a comprehensive exploration of the phenomenon generative AI adoption.

1.6 Research outline

The research paper is structured as follows:

Chapter 1: Introduction

This chapter contextualises the research problem and purpose. It explains the relevance of the research from a business and academic perspective before positioning the research questions.

Chapter 2: Literature review

The literature review provides an overview of ETs with particular focus on AI and generative AI. It also examines the construct of adoption and models of technology adoption, identifying the main factors that have been found to influence adoption of ETs. Finally, it highlights the gaps in the existing body of research and limitations which motivate the need for this study.

Chapter 3: Research questions

This chapter outlines the research questions.

Chapter 4: Research methodology

This chapter describes the qualitative research method, the data collection, and the data analysis procedures that are employed in this study.

Chapter 5: Findings

The findings of the qualitative research are presented.

Chapter 6: Discussion

The findings interpret the main themes and patterns that emerged from the data analysis. The findings are discussed in relation to the literature and research questions

Chapter 7: Conclusion

This chapter summarises the main findings of the research and the contributions of the study. It discusses the limitations and implications of the study. Lastly it recommends suggestions for future research.

Chapter 2: Literature review

2.1 Introduction

This literature review provides a review of the current academic literature on the personal adoption and use of generative artificial intelligence in work and decision-making by employees of MNCs. Peer reviewed journals by accredited scholars and researchers were studied to understand what has already been published on the subject and to document the state of the field of the subject. This enabled the researcher to understand the knowns and unknowns of the subject, how the understanding has developed over time through the contribution of other researchers and scholars, and to establish a research gap or area for further research. As the basis for this study, high quality and peer-reviewed literature was considered to ensure that the most relevant literature was used to explore the topic.

The researcher has utilised the TAM (Davis, 1989) as a theoretical framework in exploring the phenomenon. The TAM is an information systems theory that, through a model, explains and predicts the acceptance and usage of technology by individuals and organisations. It proposes that the factors of perceived use and perceived ease of use determine an individual's intention to use a technology, which in turn influences the actual usage behaviour. The TAM also suggests that the perceived usefulness and perceived ease of use can be affected by external factors such as social influence, organisational support and system characteristics.

In summary, the following literature review therefore provides a brief overview of the theory to guide the research. This is followed by a review of the literature related to the research topic on generative AI adoption in the context of MNCs and the two main constructs of perceived usefulness and perceived ease of use, and external factors impacting adoption. Furthermore, it considers the unique AI technology adoption challenges faced by global corporations. Lastly, this literature review summarises the main findings and implications and suggests direction for future research.

2.2 Theory

Originally developed to explain user acceptance, the TAM (Davis, 1989) has emerged as the most frequently used theory to assess user acceptance of AI technology (Kelly et al., 2023) and is therefore better suited in the context of this study compared to Ajzen's

theory of planned behaviour (TPB) (Ajzen, 2011). The TPB focuses on how attitudes, subjective norms, and perceived behavioural control influence behavioural intention. Its more general focus does not fully capture the technology-specific nuances that the TAM allows for, thus making it suitable for studies of a more general nature. On the other hand, the TAM focuses on users' perceptions and attitudes toward the adoption of a new technology, and captures more technology-specific nuances, therefore making it an apt framework to examine the adoption of generative AI by employees in complex organisational settings such as MNCs. The TAM is based on Fishbein and Ajzen's (1975), theory of reasoned action which assumes that human behaviour is determined by behavioural intention. Behavioural intention is, in turn, influenced by attitude and subjective norms. The TAM applies this logic to technology adoption.

The TAM says that the intention to use a technology is determined by two factors: perceived usefulness and perceived ease of use (Davis, 1989). Perceived usefulness refers to "the degree to which a person believes that using a particular system would enhance his or her job performance", while the perceived ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989, p. 320). The TAM also posits that perceived ease of use influences perceived usefulness because a technology that is easier to use will be more likely to be perceived as useful. Consequently, these factors are important for researchers and business practitioners in understanding the adoption of generative AI.

The researcher has used the TAM as a theoretical framework to understand, interpret and explain the phenomena, as it is better suited in the context of this study. By extending the model into the qualitative paradigm, the researcher aims to get a more in-depth understanding of the factors that influence generative AI adoption through in-depth exploration of their personal perceptions of the phenomena. This approach leads to insights that may inform adoptions strategies within MNCs.

2.3 Generative AI adoption in multinational corporations

"The use of Generative AI technology in businesses is increasing every day" (Gupta & Rathore, 2024, p.2). The increasing adoption of generative AI technologies by employees of MNCs demonstrates a significant shift in how organisations are allowing employees to approach work tasks and decision-making processes (Al Naqbi et al., 2024). Generative AI is a sub-set of AI that leverages large language models and can produce human-like text and creative content, in response to prompts, based on the data

that it has been trained on (Khan et al., 2024). AI technologies can work with large data sets and interpret endless amounts of information (Borges et al., 2021). MNCs are organisations which have operations in additional countries to their home location (Isaac et al., 2020). They operate in dynamic and complex global settings where their strategic agility and macroeconomic adaptability are crucial to maintain competitive advantage (Wu & Vahlne, 2020). Furthermore, operating globally creates numerous geographical, regulatory, and cultural challenges for MNCs to contend with (Saittakari et al., 2023).

2.3.1 Emerging technologies

According to Wang et al. (2023) emerging technologies (ETs) are new or developing technologies that play an important role in innovation and industry modernisation. They can potentially influence significant changes on societies, communities, markets, and environments by optimising operations, supporting cost reductions, reducing potential risks and bolstering innovation (Mithas et al., 2022). Since sustainability in the digital age is crucial for organisations to thrive, organisations can integrate these technologies into their operations effectively to secure a competitive advantage (Chaudhuri et al., 2024). ETs therefore have a profound and multi-faceted impact on MNCs, and this is evidenced in the adoption of ETs such as AI increasing for some time (Dubey et al., 2020; Javaid et al., 2021). The benefits are numerous (Li et al., 2024). They enable new opportunities for efficiency, innovation, and competitiveness when used to optimise operational processes, reduce costs and risks, create new products and services and improve customer experience and satisfaction (Deloitte, 2019). Feijóo et al. (2020) notes that AI and, in particular, machine learning are being utilised by organisations to optimise processes, improve strategic decision-making capabilities, improve the customer experience and enhance predictive analytics.

2.3.2 Artificial intelligence

Artificial intelligence (AI) is the ability of machines to perform tasks which traditionally require human intelligence (Zhang & Lu, 2021). These tasks include learning information and recognising patterns, problem solving and decision-making, to name a few. Over the past few decades, AI technology has advanced exponentially and can now support more sophisticated tasks such as machine learning, neural networks and more recently generative AI models (Khan et al., 2024; Pérez-Gomariz et al., 2023).

Through AI, machines can imitate cognitive processes. This involves creating computer systems and algorithms that are then able to perform tasks that usually require human intelligence (McKinsey & Company, 2023; Wang et al., 2024a). The field of AI is evolving rapidly and has the potential to not only enhance, but also revolutionise human capabilities. Application of AI is found in numerous domains including finance (Weber et al., 2023), healthcare (Mello-Thoms & Mello, 2023), manufacturing (Elahi et al., 2023), transportation (Oladimeji et al., 2023), customer services (Leocádio et al., 2024), offering benefits that include cost reduction, enhanced efficiencies and increased productivity. Brynjolfsson and McAfee (2014) talk about organisations being able to automate routine tasks and processes because of AI, freeing up their employees to focus on activities that require high-order thinking. Thus, AI has become a key enabler for businesses to adapt to evolving environmental changes in recent years (Davidsson et al., 2020).

When OpenAI launched ChatGPT in 2022, AI attracted more noticeable attention (Dwivedi et al., 2023). According to McLean et al., (2021) there are two primary types of AI: narrow AI and general AI. The first, narrow AI or artificial narrow intelligence is also known as weak AI and refers to systems that are designed for a set of specific tasks. These systems are capable of performing these tasks just as well, if not better than humans are able to. However, they have scope limitations and are not able to generalise to other tasks. Examples of artificial narrow intelligence include voice assistants Siri and Alexa, facial recognition systems and chat bots. It also includes algorithms used by streaming services such as Netflix and online retailers such as Shein to recommend specific products. General AI, artificial general intelligence, or strong AI is AI that possesses human-like intelligence. Like human beings, it is capable of performing intellectual tasks. Artificial super intelligence or super AI is still emerging and is in the conceptual stage. (IBM, 2023). Super AI is intended to exceed human intellectual capacity and, if achieved, the changes it could potential bring on society will be radical.

AI has multiple benefits across various domains. According to Vinuesa et al. (2020), these include increased productivity, cost reductions, operational efficiency, and enhanced decision-making. In labour-intensive industries, AI technologies and tools have the potential to transform business operations, which traditionally rely on human physical labour, through automation (Wu et al., 2022). Through AI-powered data analytics, MNCs are able to automate processes which in turn results in optimised resource allocation and employee engagement (Borges et al., 2021).

MNCs are using AI to revolutionise decision-making processes as it can enhance diagnostics, efficiency, accuracy and competitiveness (Wamba-Taguimdje et al., 2020). This is because of AI's capabilities to analyse large datasets, identify patterns and generate insights. Customer services and support sectors have for some time leveraged AI technologies in their use of chatbots and virtual assistants (Riikinen et al., 2018). This has enabled organisations to provide more personalised and efficient customer experiences as these bots and assistants interact with clients in new ways, all while leveraging large amounts of data they are able to store. According to Luo et al. (2023), generative AI is the latest breakthrough in AI. Using models that are able to learn patterns and structures, it is capable of generating new data. The following section delves further into generative AI.

2.3.3 Generative AI

Generative AI is a subset of AI that is built on large language and other machine learning models and is capable of generating different types of original content (Sengar et al., 2024). It generates content on command, in response to a prompt, based on data sets it has been trained on. The technology includes popular tools such as Microsoft's Copilot which boasts recent rapid adoption in the corporate sector (Wheatley & Hervieux, 2024). Open AI's ChatGPT and DALL-E are other examples. According to Sedkaoui and Benaichouba (2024) generative AI can work with enormous amounts of information, is able to develop innovative ideas and ways of thinking, which can expand human creativity and act as a supplement to innovative processes. "Its ability to analyse massive datasets, produce innovative combinations, and foster diverse thinking presents exciting opportunities for idea generation" (Sedkaoui & Benaichouba, 2024, p.20). It can also assist with complex decision-making (Wang et al., 2022). The capabilities of generative AI tools are increasingly being leveraged by MNCs to enhance strategic decision making, productivity, and innovation.

Generative AI is rapidly being integrated by MNCs as a tool to enhance work performance and decision-making (Al Naqbi et al., 2024). With application across various domains including healthcare, finance, education, marketing, design, and entertainment, it has capabilities to revolutionise these different industries. At work, employees who have adopted generative AI use it to enhance their writing of letters and emails, create promotional materials, sales proposals, and to run other routine tasks quickly, thereby improving their individual efficiency at a very low cost to the organisations they work for (Ochotny & Morel, 2024). A study by Liao et al. (2024) found it to be efficient in

automating technical tasks such as structural design work. The generative AI, learning from existing data, can understand rules. It recognises patterns and structures which enable the structural designs outputs. The result of adoption has been efficiency benefits and gains, and optimised quality output. The content that the models are capable of producing is realistic and human-like, extending its use to automation of customer service responses, marketing, advertising, and other creative tasks (Amankwah-Amoah et al., 2024). Users found it to improve decision-making in the banking industry as it can produce forecasts and recommendations (Wang et al., 2022).

Generative AI therefore helps MNCs to gain a competitive edge, by offering unique and differentiated value propositions and experiences to their customers and stakeholders (Fosso Wamba et al., 2024). Furthermore, it can help MNCs to increase their customer satisfaction and loyalty by providing personalised and relevant content and solutions that can enhance their engagement and satisfaction (Gupta et al., 2024).

However, one must acknowledge that generative AI has its limitations. Among other biases, its shortcomings were summarised by Currie et al. (2024, p.2) as “susceptible to incomplete or outdated knowledge, lack of contextual awareness, limitations to both ethical and moral reasoning, limited domain-specific expertise and depth of knowledge, limitations in interpreting pragmatics, ambiguity and nonliteral language, and variable quality, accuracy and creativity”. Nevertheless, as Al-kfairy (2024) found, if balanced with human oversight, it is an extremely valuable tool for businesses.

2.3.4 Adoption of generative AI in business

As established, the benefits offered by AI and generative AI across various domains from healthcare to finance to construction are numerous (Wu et al., 2022). Consequently, understanding and leveraging the factors that influence its adoption can significantly enhance successful adoption of AI technologies within organisations (Conway et al., 2023).

Generative AI itself has advanced and is presently able to produce content that speeds up time of delivery of tasks, complex decision-making and innovation (Sedkaoui & Benaichouba, 2024). MNCs are adopting generative AI tools to assist with strategic decision-making, research and innovation, and in general to enhance organisational productivity (Dencik et al., 2023; Marshall et al., 2024; Samala et al., 2024). It helps MNCs to overcome regulatory and cultural hurdles through AI-driven automated

compliance features and localised insights. Zeydan et al. (2024) noted that MNCs use AI technologies to streamline processes, automate activities within workflows, and optimise strategic decision-making capabilities.

In the context of MNCs which often have geographical limitations, AI adoption supports collaborative working across virtual platforms (Wang et al., 2024a). It supports employees across location barriers to work cohesively with few challenges to collaboration efforts. Where employees or users perceive that they are able to fit AI tools seamlessly into their daily tasks with minimal disruption, it becomes less of an effort to adopt them as the user recognises the value the tools hold in enhancing individual performance (Dwivedi et al., 2023). Therefore, when employees easily integrate the technology into their professional environment, they start to improve their personal work tasks and capabilities through data-driven insights, reduce errors in their work, improve the speed of delivery of pieces of work, and overall optimise their performance on the job (Al Naqbi et al., 2024).

Consequently, successful adoption and use of the technology and tools benefits not only the employee using them but also the organisation (Jackson & Allen, 2024). This underscores the need for MNCs to understand how employees perceive AI so as to better align the organisations implementation strategies to the needs and challenges of their employees for successful outcomes. For instance, it was found that employees see emerging technologies like AI as a threat to their personal job security and have displayed a lack of trust towards it (Glikson & Woolley, 2020). This creates a barrier to adoption for organisations. However, by being aware of their employees' perceptions, MNCs can identify potential challenges to adoption and create targeted interventions that can build their employees confidence in the technology instead of mistrust (Ahire & Sinha, 2022). This will lead them to see the technology as an opportunity for work augmentation rather than a threat for replacement (Moore & Woodcock, 2021). Then the benefits to organisations ultimately enhance their competitive advantage, because they will have leveraged the innovative capabilities of AI to build differentiating capabilities (Bécue et al., 2024).

Thus, the influence of organisational culture and social dynamics, on adoption, present unique challenges MNCs face in adopting AI technologies (Jain et al., 2006). Organisational culture is the shared values, beliefs, norms and practices that shape the behaviour and performance of an organisation (Williams, 2022). Social dynamics are the interactions and relationships between stakeholders involved in the adoption and use of

generative AI (Kostova & Roth, 2003). These stakeholders include managers and employees. The unique challenges faced by MNCs in adopting AI tools and technologies are numerous and include the complex and diverse nature of global organisational environments; the coordination and integration challenges across multiple subsidiaries, business units, and functions; the management of knowledge and innovation across geographical and national borders; and the ethical and legal implications of generative AI (Saittakari et al., 2023).

While there are significant potential benefits to using generative AI, there are human factors involved in its adoption and use (Xia & Chen, 2024). Successful adoption and implementation of generative AI requires consideration of the human factors involved.

2.4 Subjective factors in technology adoption

Subjective factors play a key role in technology adoption. Perceived usefulness and perceived ease of use directly influence adoption. Understanding and leveraging subjective factors can significantly enhance successful adoption of AI technologies within organisations, enabling them to better align technology implementations with user expectations which fosters greater adoption and utilisation of technology (Kelly et al., 2023).

2.4.1 The technology acceptance model

The technology acceptance model or TAM, proposed by Davis in 1989, is an information systems theory that, through a model, explains and predicts the acceptance and usage of technology by individuals and organisations (Davis, 1989). It is one of the most influential and widely used models of technology adoption. According to the original TAM, employees' acceptance and use of technology are influenced directly by their perceived usefulness and perceived ease of use, and the extent to which it fits into existing work practices. Consequently, these factors are central to researchers and business practitioners in understanding the adoption of generative AI.

The TAM has undergone empirical testing and validation across various contexts and technologies since 1989. Venkatesh and Davis introduced TAM2 in 2000. They extended and modified the model to include additional factors such as perceived enjoyment, subjective norm, and perceived risk (Venkatesh & Davis, 2000). The unified theory of acceptance and use of technology (UTAUT), proposed by Venkatesh et al. (2003),

integrates elements of the TAM and other models to propose a unified framework explaining technology acceptance and use. Venkatesh and Bala (2008) extended the TAM further, TAM3, by incorporating additional factors such as social influence and facilitating conditions, acknowledging that technology adoption is influenced by the broader organisational and social context and does not occur in a vacuum. Thus TAM2, UTAUT, and TAM3 have introduced new constructs and theoretical perspectives. Context-specific adaptations of the TAM addressed the unique characteristics of emerging technologies. The model has therefore more recently also been applied to the adoption of information systems, mobile technologies and AI-driven tools (Kelly et al., 2023). The continuous evolution of the TAM is reflective of the dynamic nature of technology and the efforts by researchers to understand and predict user behaviour.

2.4.2 Perceived usefulness and perceived ease of use

Research on technology acceptance and the TAM represented in figure 1 suggest that when new technologies are introduced, use or acceptance to use a technology are influenced by two primary factors; perceived usefulness, which is the extent to which users believe that the technology will improve their performance on the job or make their tasks easier, and perceived ease of use, which is the degree to which users believe that using the technology would be free from effort (Davis, 1989). These two factors influence users' attitudes (Davis, 1993) and behavioural intentions toward adopting or rejecting a technology, with 'actual system use' being the eventual outcome or the point of adoption. Behavioural intention to use leads users to actual system use. Attitude toward using influences behavioural intention. External variables such as system design features trigger perceived usefulness and perceived ease of use responses which in turn inform attitude toward using and behavioural intention.

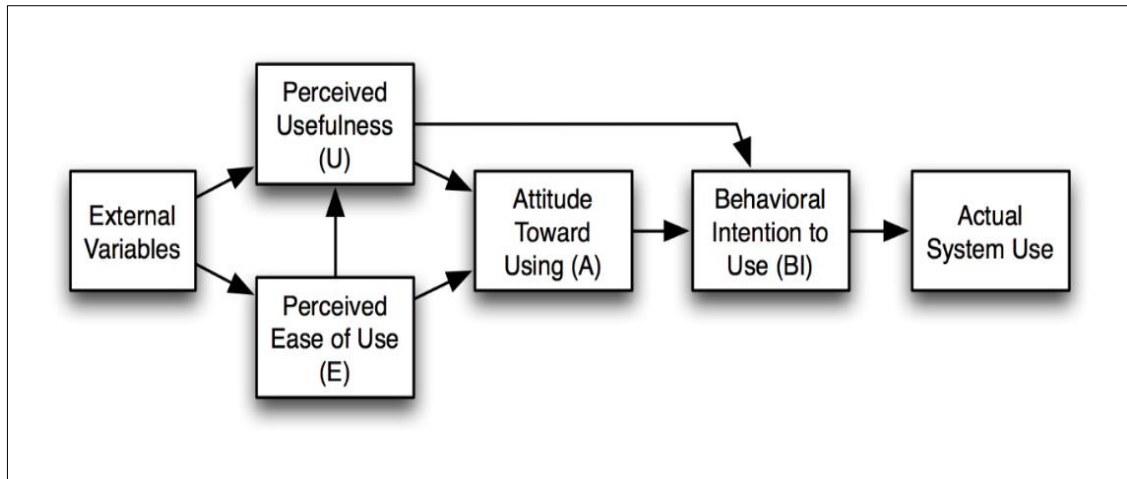


Figure 1: The technology acceptance model (TAM)

Source: (Davis, 1989)

Perceived use and ease of use are therefore important in understanding the adoption of generative AI in MNCs. Dwivedi et al. (2023) reinforced that employees in MNCs are more likely to adopt the technology when they believe that it will improve their productivity and decision-making capabilities. As established, generative AI can automate routine tasks and generate output that can quickly enhance employee performance, freeing up time for more strategic focusses for the employee. In the context of generative AI, the TAM is thus a useful lens for exploring how employees perceive tools such as generative AI and what drives their adoption of them.

Thus, understanding and leveraging the factors outlined by the TAM can significantly enhance successful adoption of AI technologies within organisations, enabling them to better align technology implementations with user expectations which fosters greater adoption and utilisation of technology (Kelly et al., 2023). However, external or environmental factors also play a role in shaping perceptions of AI adoption (Al-kfairy, 2024). Some are discussed below.

2.5 External factors

External factors also play a role in shaping perceptions of AI adoption as they provide more context within which individuals or employees of MNCs will evaluate their perceived use and perceived ease of use. Organisational culture, social influence and leadership encouragement, and access to resources and training, among other discussed in literature, directly influence how employees perceive and engage with AI.

2.5.1 Organisational culture

Playing a key role in shaping employees' attitudes towards new technologies is organisational culture. Studies have found that employees of MNCs are more likely to adopt new technologies when facilitating condition such as organisational support through training and technical support is present (Venkatesh et al., 2003). Thus, as Leidner and Kayworth (2006) established, organisational culture can either help or hinder technology adoption, depending on how well the technology complements the organisations values, norms and practices. In MNCs where organisational culture is influenced by a blend of global corporate values and local cultural norms, the adoption of ETs like AI was found to be particularly complex.

2.5.2 Social influence

Venkatesh et al. (2003) discussed the social influence component of technology adoption. The UTAUT integrates elements of the TAM and other models to propose a unified framework explaining technology acceptance and use. It suggests that use of technology is often influenced by social influence, the behaviours and attitudes of peers and superiors which can affect one's decision to use technology. Social influence is diverse and can vary significantly in MNCs where teams are usually distributed globally, across different regions and cultures. This has been found to affect how technology is perceived and adopted across different parts of the organisation.

A study by Aziz et al. (2020) found that there was a positive correlation between "authentic leadership style and perceived usefulness" (p.222), contributing positively to employee's behaviour towards and perceptions of changes taking place in the workplace, including technology applications. Furthermore, authentic leadership also had a positive influence on perceived ease of use, influencing positive motivation in employees when leadership portrayed a "positive attitude, mindset, and high self-confidence..." (p.222). Conversely when organisations and leaders see technology, such as AI, as a threat to job security, or where the change capability, including clear communication about the benefits of the change, is poor, adoption rates are lower (Kurup & Gupta, 2022).

2.5.3 Access to resources and training

Training emerged as an important consideration for organisations to effectively empower employees to use generative AI tools (Gunther et al., 2022). Without training, employees may feel inadequate and underqualified to utilise advanced technology which can hinder adoption. However, when learning opportunities such as workshops and training modules are provided, organisations tend to see higher levels of adoption.

Therefore, the adoption of ETs such as generative AI by employees of MNCs is influenced by human factors as well as external factors such as organisational culture, social influence and leadership encouragement, and access to resources and training. By employing a qualitative approach to explore the personal adoption and use of generative AI by employees of MNCs, future studies can address gaps in research, offering insights that can inform both theoretical advancements and practical strategies for AI integration in global business settings. However, the adoption of ETs and tools is not without challenges.

2.6 Challenges and risks of AI adoption in multinational corporations

Despite its benefits, research shows that there are challenges and risks to the adoption of generative AI technologies. In MNCs it can be especially complex due to the diverse nature of global organisations, including different processes, values and cultural norms across geographical regions (Saittakari et al., 2023). These challenges and risks are primarily evident when it comes to integrating AI into workflows, which already exist in the organisation, and ensuring that employees or users of these new technologies are given the support they need to use these tools effectively (Parry & Battista, 2019). Thus, the adoption of generative AI in MNCs presents unique challenges that transcend those faced by smaller and less complex organisations.

MNCs operate in diverse regulatory environments which also complicate the deployment of AI technologies (Abdul-Azeez et al., 2024). Regulatory and ethical issues, data security and privacy risks, skills gaps, talent shortages, and organisational and cultural changes are some of the challenges and threats MNCs need to be aware of (Reshetnikova et al., 2021). Data privacy regulations, such as GDPR in Europe, and POPIA in South Africa can impact how AI is implemented and used across different regions (Farayola et al., 2024).

The perception of generative AI can also vary across geographic and cultural settings within MNCs resulting in variations in how the technology is perceived and adopted. A study by Baird and Maruping (2021) found that employees in different regions may have varying levels of trust in AI technologies. This is influenced by local cultural attitudes towards automation and technology. Therefore, research recommends that diversity in MNCs necessitates a tailored approach to AI adoption that considers the specific needs and concerns of employees in different parts of the organisation.

Since the adoption of ETs such as generative AI comes with challenges, there is a need to follow a careful and strategic approach which can balance not only the benefits, but also the risks, bringing the stakeholders needs and preferences into focus – especially the employees who are expected to utilise these new technologies and tools (Project Management Institute, 2017). Organisations must also navigate regulatory and ethical considerations, address data security, privacy concerns, and skills gaps (Benmamoun, 2024). By taking a balanced view of both the benefits and risks and aligning with the needs and preferences of all stakeholders impacted, MNCs can harness the full potential of ETs to foster sustainable and long-term organisational and individual success.

Thus, while ETs offer potentially transformative capabilities for MNCs in driving efficiencies, innovation and competitive advantage, it is important that their adoption be approached with strategic foresight. While the TAM provides a useful framework from which to explore adoption, there is a need to extend the model into the qualitative paradigm to capture the rich and nuanced experiences conceptualised by individual employees within MNCs.

2.7 Gaps in the literature and justification for the qualitative study

This literature review has established that the interaction between human and generative AI or AI-generated gives rise to previously unstudied considerations. Consequently, a gap exists in understanding what drives employee adoption of generative AI technologies in the specific context of MNCs (Rožman et al., 2023). Understanding the individual's perspective is necessary in developing the knowledge on the theory of technology adoption. Therefore, more studies are needed to capture the employees' subjective experiences, which nuances are best explored through detailed qualitative study of the phenomenon.

2.7.1 Qualitative study

Although quantitative research has provided valuable insights into the factors influencing technology adoption, there is growing recognition of the need for qualitative studies to explore the nuanced and context-specific experiences of employees. Unlike quantitative research, in qualitative research, “meanings are derived from words and images, not numbers” (Saunders et al., 2023, p. 186). Qualitative research approaches enable a deeper understanding of a phenomenon based on individual perceptions, organisational culture and social dynamics, and how these interact to shape the adoption and use of generative AI.

In the context of generative AI adoption, qualitative research is necessary for capturing the complexities of human-AI interaction, particularly in large and diverse organisations like MNCs. By extending the TAM framework into the qualitative paradigm, researchers can uncover the subjective meanings that employees attach to their use of AI, providing richer insights into the factors that influence adoption, and hidden drivers and barriers that may not result from numerical data alone (Gerlich, 2023).

Therefore, as AI and generative AI continue to evolve, to ensure its benefits are realised across sectors, ongoing research on the subject is crucial in understanding its impact on work and decision-making processes. The literature regarding generative AI adoption in MNCs, although not extensive as the technology is nascent, highlights the importance of understanding the human factors such as organisational culture, social influence, and access to resources and training, that influence technology adoption. While the TAM provides a useful framework from which to explore these human factors, there is a need to extend the model into the qualitative paradigm in order to capture the rich and nuanced experiences conceptualised by individual employees within MNCs.

By employing a qualitative approach to explore the personal adoption and use of generative AI by employees of MNCs, future studies can address gaps in research, offering insights that can inform both theoretical advancements and practical strategies for AI integration in global business settings.

2.8 Conceptual framework of the key constructs

The literature reviewed centres on the personal adoption and use of generative artificial intelligence in work and decision-making by employees of MNCs from the perspective of the TAM. Therefore, the literature review is summarised by a conceptual framework which is illustrated in figure 2. This conceptual framework represents the literature presented in this literature review, within the MNC context, under two main constructs: perceived use and perceived ease of use. Additionally, external factors influence the perceptions of employees.



Figure 2: Conceptual framework of generative AI adoption in multinational corporations

Source: Author's own

2.9 Conclusion of the literature review

AI and more specifically generative AI represent significant advancements in technology that are revolutionising how organisations and employees perform tasks and make decisions. And while benefits are diverse, spanning industries, studies have highlighted the adoption and integration challenges encountered. Adoption of generative AI is influenced by a range of factors including perceived usefulness and perceived ease of use, organisational support and training, and social and cultural influences. As the technology evolves and starts to take up a more prominent position in work processes and decision-making, organisations need to address the human, along with the technological, factors driving adoption. This will enable organisations to foster greater acceptance and integration of these tools and technologies among employees as organisations will be able to provide stronger support, promote a culture of innovation and ensure ethical practices. Future research is therefore expected to explore organisational and cultural factors influencing adoption of generative AI in MNCs in more depth.

Chapter 3: Research questions

3.1 Primary research question

The research explores the personal adoption and use of generative artificial intelligence in work and decision-making by employees of complex, global corporations. It aims to provide rich, nuanced insights into factors influencing technology adoption. The findings aim to contribute to a better understanding of how ETs like AI and generative AI are integrated into organisations and how they are perceived or experienced by employees who use them. By exploring the gaps in the literature, this research extends the TAM into the qualitative paradigm. The researcher intends for the findings of this study to help refine existing adoption models and inform future research on the topic of adoption of generative AI in MNCs. Furthermore, by approaching this study using qualitative research methods, the researcher allows for a richer and more nuanced exploration of generative AI adoption. Given that generative AI is still an emerging technology, this study is timely and essential for providing insights to both business and academia.

The research questions for this study are therefore designed to explore perceived usefulness and ease of use, challenges and strategies for adoption, and organisational culture and social influence. The study aims to add insights by answering the following primary research question:

How are employees of multinational corporations adopting and using generative artificial intelligence in work and decision-making?

Four secondary research questions have been identified to answer the primary question.

3.2 Research question 1

How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?

The first research question is rooted in the TAM. It focuses on the primary drivers of technology adoption: perceived usefulness and perceived ease of use (Davis, 1989). This question aims to explore the employees' personally perceived effectiveness and user-friendliness of generative AI. It seeks to understand how employees view the impact

of generative AI on their job performance (personally perceived benefits) and whether the technology meets their expectations for efficiency and effectiveness improvement.

3.3 Research question 2

What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?

This question will help the researcher to uncover how employees adapt to new technologies and the practicalities faced by them when AI is integrated into work processes (Gupta et al., 2024). This research questions allows the researcher to explore the obstacles employees encounter when adopting and using generative AI. Obstacles can include technical difficulties or insufficient training and learning opportunities. This question also seeks to establish the strategies employees employ to overcome the challenges encountered, whether through personal efforts, organisational help or by other means.

3.4 Research question 3

How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?

The cultural and social dimensions of technology adoption are explored by means of this question. It goes beyond individual perceptions and considers the broader context within which employees operate (Heinze & Heinze, 2018; Venkatesh & Davis, 2000). The question explores the role of the organisational environment in shaping how its employees perceive and use generative AI.

3.5 Research question 4

What impact does the use of generative AI have on employees' work and professional Identity?

The personal and professional impact of generative AI adoption on employees warrants detailed exploration. This is because integration of AI tools and technologies into work processes can affect job roles, influence decision-making authority, and influence employee's professional identity and job security (Wu et al., 2022). This question

explores the perceived effect that generative AI has on an individual's role, responsibilities, and sense of professional identity. It also explores how employees feel about the balance between human judgment and AI-generated insights in their work.

These research questions aim to delve deeper into the factors that influence the adoption and use of generative AI by exploring the participants' perceptions and individual experiences of this phenomenon.

Chapter 4: Research methodology

4.1 Introduction

The purpose of this research was to explore the personal adoption and use of generative AI in work and decision-making by employees of MNCs, from the perspective of the TAM. While the adoption of ETs including AI is well studied in academia and in business, a gap existed in understanding how adoption varied across countries and cultural contexts (Rožman et al., 2023). Accordingly, the scope of this study focused on the perceptions and the lived experiences of individual employees within the context of MNCs. It examined how employees perceive the usefulness and ease of use of generative AI, the challenge they face, and the strategies they employ to integrate generative AI into their daily work tasks and decision-making processes. The study also considered the influence of organisational culture and social dynamics in the adoption of generative AI.

Studies on user acceptance of technology software products usually apply quantitative methods, however, these have limitations when translating findings into practical implementation (Kelly et al., 2023). Qualitative research, on the other hand, provides in-depth and contextualised insights, rather than quantitative and generalised measurements. Therefore, the researcher found it a suitable approach for this study. Furthermore, the research is informed by the TAM (Davis, 1989), and as a foundational framework, this study aimed to extend the TAM into the qualitative paradigm by capturing nuanced and contextualised experiences of employees as they interact with generative AI in their work task and decision-making processes. Compared to Ajzen's theory of planned behaviour (TPB) (Ajzen, 2011) which focuses on how attitudes, subjective norms, and perceived behavioural control influence behavioural intention, the TAM is better suited in the context of this study. The TPB's more general focus does not fully capture the technology-specific nuances that the TAM allows for. The research therefore aimed to generate new and rich data that could compliment and extend the existing quantitative data on the TAM.

The data collection process involved employees from various departments and hierarchical levels across different MNCs, thus providing a comprehensive understanding of the phenomenon in complex and global business environments. The research sought to offer insights that were not only theoretically significant but also practically applicable, contributing to both the academic body of knowledge and the

development of effective practical strategies for generative AI integration in the workplace.

4.2 Research philosophy

The research philosophy for this qualitative research was interpretivism. Interpretivism recognises that “humans are different from physical phenomena because they create meaning” (Saunders et al., 2023, p.150), and that reality is a social construct that is subjective, shaped by individual experiences, perceptions, and interactions with their environments. The philosophy aligned with the qualitative nature of this research as it aimed to understand and interpret the subjective experiences, perceptions, and meanings that employees attribute to generative AI adoption.

By adopting an interpretivist approach, the study explored the lived experiences of people with knowledge and experience of the phenomena. It uncovered the complex and nuanced factors that influence the unique experiences of employees with generative AI, while recognising the influence that personal perceptions, organisational culture and social contexts have on the user. The goal was not to generalise findings across all users but to provide rich, qualitative insights from across the participant group, into how individuals perceive and interact with generative AI.

4.3 Research assumptions

The ontological research assumption is grounded in the belief that the perception of reality is shaped by social constructs and is subjective (Saunders et al., 2023). This assumption aligns with an interpretivist research paradigm. This paradigm maintains that, based on their unique experiences, perceptions and interactions, individuals create their own understanding of the world. In the context of this research, the ontological assumption implied that the perceptions, attitudes and behaviours of employees towards the adoption of AI tools and technologies are shaped by their cultural and social contexts, in addition to the individual experiences and beliefs.

Introduced into phenomenology by Alfred Schuetz, the assumption of multiple realities underpins this research (Schuetz, 1945). Reflecting the ontological research assumption and the interpretivist research philosophy, the assumption of multiple realities acknowledges the diversity and complexity of individual human experiences and

meanings. This study therefore assumed that there was multiple socially constructed and context dependent realities, instead of a single objective reality. The study did not seek to generalise or predict the adoption of generative AI by employees, but instead it provided a rich and in-depth understanding of their perspectives and experiences. This assumption guided the qualitative research design and methodology.

4.4 Research design

The purpose of the exploratory research design was to gain a deeper understanding of the phenomena being studied. Exploratory research is useful particularly when the phenomenon is complex and not well understood, such as with emerging or dynamic technologies like AI and their increasing popularity among employees in MNCs. Through exploratory research, researchers “seek new insights into phenomena, to ask questions, and to assess the phenomena in a new light” (Saunders et al., 2023, p. 819), thus allowing the researcher to collect detailed data that, as in the case of this research, inform the development of more focused research questions and methodologies.

Therefore, the purpose of exploratory research in this context was to explore and then gain a comprehensive and nuanced understanding of the factors influencing generative AI adoption by employees of MNCs, to inform future research and practical interventions. This was achieved through the researcher gathering rich data and detailed insights from the participants who were employees across different levels and departments within MNCs and had voluntarily participated in the research. The data was gathered through semi-structured interviews.

Semi-structured interviews enabled the researcher to uncover any unexpected or unexplored factors that may influence attitudes and behaviours towards the phenomenon. Through a qualitative approach, the researcher was also able to generate new and emergent insights and themes that may not be captured by existing theories and technology adoption models. The qualitative approach was suitable for the research questions posed in this study as it allowed the researcher to explore generative AI adoption in depth and detail, and to capture the richness and complexity of the protagonists’ experiences and perceptions.

4.5 Research strategy

Data was collected via semi-structured interviews with employees of MNCs to explore their perceptions and experiences with generative AI adoption. The interviews followed a phenomenological approach as the researcher intended to explore the perceptions and lived experience of the participants. Phenomenology, introduced by Edmund Husserl circa 1913 is a philosophical approach that studies human experience and how people make sense of the world (Husserl, 1913). In qualitative research, phenomenology is used to explore the meanings and interpretations of phenomena such as events, situations, emotions, or experiences, from the participants perspective (Finlay, 2009). Phenomenology therefore aims to understand the core of a phenomenon through describing and interpreting it as opposed to measuring or testing. This allows the researcher to explore and reveal the lived experiences of the participants, their feelings, thoughts, actions, meanings, and the contexts and situations in which they occur.

In this research, the interviews were guided by an interview protocol which is a schedule of open-ended questions to guide the interview (Edmondson & McManus, 2007). Since, according to Josselson (2013), successful interviews depend on effective structuring, the protocol helped the researcher to structure the interview, ensure all relevant topics were covered and that the interview remained focused on the research objectives. The interviews were conducted online, using Microsoft teams video conferencing, and lasted on average 40 minutes. The virtual format has benefits in interview efficiency as discussed by Bergelson et al, (2022). The interviews were recorded by the researcher and transcribed for data analysis purposes. The interview protocol ensured that the data was consistent and could be compared across the interviews. After the interview process, the researcher analysed the data, looking for themes and insights that addressed the research questions.

4.6 Research method

The research design for the study was a qualitative approach using semi-structured interviews and content analysis. This was suitable for exploring the complexity of human experiences and the contextual factors that influenced behaviour of the participants. Unlike quantitative research, in qualitative research, “meanings are derived from words and images, not numbers” (Saunders et al., 2023, p. 186). This approach allowed for deep, detailed exploration of how the participants perceived, adopted, and used generative AI in their work tasks and decision-making processes. The qualitative design

is particularly appropriate for extending the TAM into a new paradigm, capturing the risk and context-specific insights that quantitative methods might overlook.

4.7 Time horizon

The time horizon for this study did not allow for a longitudinal study but favoured a cross-sectional approach (Saunders et al., 2023). The cross-sectional time horizon involved collecting data over a short period of time rather than over an extended period. This approach allowed the researcher to capture a snapshot of the participants experiences, behaviours, and perceptions of the phenomenon. By employing a cross-sectional time horizon, the research was able to explore how the participants are currently adopting and using generative AI within the window of three months which was allocated for data collection and analysis. Therefore, the data collected from participants through semi-structured interviews was analysed and interpreted within a tight timeframe.

4.8 Population

According to Saunders et al. (2023, p.289) “the full set of cases or elements from which a sample is taken is called a population”. The literature review suggested that there is a need for more empirical studies that examine the adoption of generative AI in the context of multinational and cross-cultural settings. Thus, the population for this study consisted of employees working in MNCs who had experience with or exposure to generative AI technologies in their work tasks and decision-making processes. As the research aimed to capture a broad range of perspectives and experiences to provide rich and detailed insights on the phenomenon, the population for this research was employees of MNCs.

4.9 Target population

For the research questions to be answered adequately, Saunders et al. (2023) posited that the data must be obtained from the correct sources. Therefore, the study focused on the target population which was employees who worked in various departments, different hierarchical levels, and diverse geographies of MNCs with varying degrees of interaction with generative AI.

Employees working in various departments and functions of MNCs, included individuals working in different functional areas such as administration, strategy, finance, risk management and other relevant functions where generative AI was utilised. The target

population was selected from various hierarchical levels (entry-level employees, managers, executives) within MNCs as the range allowed the researcher to capture diverse perspectives on the phenomenon, as experiences and challenges tend to differ depending on one's role and level of responsibility. The target population also included employees from diverse geographical backgrounds, given the multinational nature of MNCs. This dimension was crucial for understanding the phenomenon across different regions and in exploring how cultural and organisational contexts influence these processes. Lastly, participants in the study were employees with varying degrees of interaction with generative AI.

Individuals were invited to participate in the study through LinkedIn and direct email however final selection of target subjects of interest was by the researcher and based on the subjects' direct personal experience with generative AI in the workplace, ensuring that the insights gathered would be relevant to the study's research questions. This approach disqualified individuals who were not suitable for the study.

4.10 Unit of analysis

Each participant's experience, perception and interaction with generative AI technologies in work tasks and decision-making processes was the primary unit of analysis. Therefore, the study analysed how individual employees perceived the usefulness and ease of use of generative AI, the challenges they encountered, and the strategies they employed to integrate these tools into their work. By concentrating on individual employees, the research aimed to uncover detailed insights into the factors that influenced technology adoption at a personal level within the broader context of MNCs. The analysis explored how these factors varied across different employees depending on their roles, departments, and organisational environments, and explored the diversity of experiences and perspectives within the population which allowed for a nuanced understanding of phenomenon.

4.11 Sampling

Saunders et al. (2023) identified two types of sampling techniques - probability or representative sampling, and non-probability sampling. There are advantages and disadvantages to both techniques, therefore the choice of sampling method should be based on factors such as the research objectives, the population, resource constraints, and the desired level of generalisability of the findings. The researcher employed non-

probability sampling for this study. Non-probability sampling methods select individuals from a population in a non-random or systematic manner, based on criteria that are convenient or relevant to the research objectives. Non-probability sampling techniques are quota sampling, purposive sampling, volunteer sampling (self-selection or snowball sampling), and convenience or haphazard sampling (Saunders et al., 2023). While non-probability sampling is often more feasible and cost-effective than probability sampling, it may introduce bias and limit the generalisability of the research findings to the broader population.

Saunders et al. (2023) describes the sample as a subset of the population that suitably represents the population (Black, 2010). The researcher used purposive sampling to select the sample which consisted of participants who had direct experience with generative AI in the workplace. Purposive sampling according to Saunders et al. (2023, p.830), is “non-probability sampling procedures in which the judgement of the researcher is used to select the cases that make up the sample”. Accordingly, the researcher deliberately selected participants who met certain criteria relevant to the research question. Purposive sampling is useful where the goal is to gain deep, contextual insights, as with qualitative research, rather than to generalise findings across a broader population. By selecting participants who would be able to provide rich, relevant data, this method enhanced the ability of the researcher to explore the nuanced and context-specific factors which influenced the adoption and use of generative AI within MNCs.

Thus, individuals from the sample frame were invited to participate in the study, however final selection of the sample participants with the required knowledge and experience of the phenomena in the workplace was made by the researcher, ensuring that the insights gathered were relevant to the study's research questions. The researcher intended to conduct the maximum number of interviews as recommended for qualitative data research however getting access to suitable individuals in the sample proved challenging due to the three-month window for the data collection process and the availability of participants. The researcher also intended to reach data saturation with the sample size (Tietjen & Sharma, 2017). The final sample size for this study was therefore eleven interviews. The criteria for selection were participants who had experience with generative AI tools. Given the multinational context of the study, participants were from diverse organisational roles and departments, and from different geographical locations and cultural backgrounds. This ensured a diverse range of perspectives through heterogeneous sampling.

The sample frame, a list or a representation of the entire population from which the sample was drawn was MNCs; companies with business operations in at least one country other than their home country (Saittakari et al., 2023). The focus on MNCs in the sample frame was essential in capturing the complexity, diversity, and strategic significance of generative AI adoption in global business environments, offering insights that would be relevant for understanding broader trends in AI integration across industries and regions. This focus ensured that the study addressed the full spectrum of factors influencing the personal adoption and use of generative AI in the context of complex, global organisations.

The selected sample frame was therefore designed to ensure that the study captured a wide range of experiences and perspectives related to the adoption and use of generative AI within MNCs. By focusing on employees who were directly involved with AI technologies and ensuring diversity across roles, departments, and geographic locations, the study aimed to provide a comprehensive understanding of the factors that influenced AI adoption. This approach aligned with the study's qualitative research design, which sought to explore the complex, context-dependent experiences of employees in a way that could inform both theory and practice. The researcher noted that a comprehensive and up-to-date sample frame was necessary to guarantee the accuracy and inclusiveness of the sample and the reliability of the research findings.

4.12 Data collection

The data collection method for the study was semi-structured interviews. Semi-structured interviews are characterised by a flexible and open-ended questioning approach. The interviews were conducted with employees from varying hierarchical levels and functions of MNCs who had the required knowledge and experience of the phenomena in the workplace. The researcher was therefore able to tap into a rich data source through in-depth exploration and captured the participants individual experiences and points of view (Myers, 2013). Table 1 lists the final group of participants in chronological order.

Table 1: Interview participants in chronological order

Participant	Gender	Participant profile	Type of multinational corporation	Years working experience in role (IR) / total (T)	Educational background	Years genAI experience in work	Types of genAI	Interview length in minutes
1	Female	Senior manager Governance and controls for South Africa and Africa, regional operations for group Treasury	Banking	IR: 8 years T: 24 years	BCompt Management professional diploma – CIMA Short programmes and courses – Financial Management, Leadership	18 months	ChatGPT Copilot	00:48:59
2	Male	Senior manager Non-traded market risk Treasury / funding side of exposures	Banking	T: 10 years	BCOM Economics Finance and Statistics Actuarial studies	2 years	ChatGPT Copilot Microsoft teams BloombergGPT Reuters Eikon by Iseg	00:54:33
3	Male	Middle management Head execution of initiatives	Banking	IR: 2 years T: 20 years	High school with a series of certifications	3 years	ChatGPT Copilot SUNO	00:53:30
4	Female	Junior management Fund associate	Health Insurance	IR: 9 months T: 9 years	Diploma in Accounting CIPM with the Institute of Project management	6 months	Copilot	00:31:18
5	Male	Data quality manager, Banking	Banking	IR: 2,5 years T: 18 years	Bachelor of commerce	1 year	ChatGPT	00:29:04
6	Male	Senior manager Accounting and tax leader sub-Saharan Africa and East Africa Africa leadership team	Manufacturing of chemicals for consumer and industrial, plastics, coatings (sold), polyurethanes	IR: 3,5 years T: 15 years	WITS – Bachelors and honours in taxes Articles at EY Academic articles WITS CA CIMA MBA	2 years	ChatGPT Copilot	00:36:31
7	Male	Middle manager Project Management, Banking	Banking	IR: 2 years T: 2 years	Civil engineering but did not complete Short courses Design thinking	2 years	ChatGPT Copilot SUNO Mid-journey	00:27:41
8	Male	Middle management Strategic ecosystems	Banking	IR: 13 months T: 13 years	Masters in digital business Advanced diploma in business analysis Postgraduate diploma in management Undergraduate BCOM degree	1 year	ChatGPT Copilot CB Insights	00:38:59
9	Female	Middle management Learning and development specialist looking after the learning, talent and performance processes	Energy - Oil and gas	IR: 5 months T: 20 years	Industrial Psychology honours Certifications in change management Enterprise agility Instructional design certifications.	1 year	ChatGPT Copilot Gemini form Google	00:32:10
10	Male	Accountant - Senior manager Finance and client technical services responsible for the financial reporting, accounting, shared service, accounting services for sub-Saharan African continent as well as the Indian Ocean Islands Business Development	Insurance and reinsurance	IR: 1 year T: 20 years	Business Management, General Management, Masters in International Business	2 years	ChatGPT MS Teams	00:50:45
11	Male	Senior manager Non-traded Market Risk	Banking	IR: 6 years T: 20 years	Chartered Accountant	18 months	ChatGPT Copilot	00:33:47
							Total interview time	7:17:17
							Average interview time	0:39:45

Source: Author's own

The interviews were guided by an interview schedule, containing “meaningful prompts that generate complex, nuanced thoughts and descriptions of the phenomenon of interest” (Bearman, 2019, p.4). The questions, presented in Appendix 4 of this document, were relevant to the participants and allowed them to respond non-defensively and with ease as the subject was familiar to them. The research questions versus the interview

guide are presented in table 2 below. Open-ended questions allowed for a free exchange of views, and improvisation from the interviewer at their discretion (Brinkmann & Kvale 2018). Therefore, although the interviewer followed a predetermined set of questions or topics, the interviewer had the flexibility to probe further, exploring emerging themes, and asking additional questions based on the participants responses. The participants could express their thoughts and experiences freely in their own words. The interview guide was informed by the constructs of the TAM—perceived usefulness and perceived ease of use—while also being open to emerging themes related to the adoption and use of generative AI.

Table 2: research questions versus the interview guide

Research question	Interview guide question
<p>Research question 1: How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?</p>	<p>How do you personally perceive the usefulness of generative AI in enhancing your work tasks? Can you provide specific examples?</p>
	<p>From your personal perspective, in what ways has generative AI influenced your decision-making processes? Have you noticed any improvements or challenges?</p>
	<p>How easy or difficult do you personally find it to use generative AI tools in your work? Can you describe any factors that make the technology easier or harder to use?</p>
<p>Research question 2: What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?</p>	<p>What kind of training or support did you receive when you started using generative AI? Was it sufficient?</p>
	<p>What personally perceived challenges or obstacles have you encountered in adopting and using generative AI in your work? How have you addressed these challenges? What strategies or resources have been most helpful?</p>

<p>Research question 3: How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?</p>	<p>From your perspective how do you think organisational culture has influenced your personal use of generative AI? Are there specific practices or attitudes, from your individual perspective, that encourage or discourage its use?</p>
	<p>From your perspective to what extent do your colleagues and managers influence your use of generative AI? Do you feel, from your perspective, there is a social expectation to adopt these technologies?</p>
<p>Research question 4: What impact does the use of generative AI have on employees' work and professional Identity?</p>	<p>From your personal perspective, has using generative AI affected your role, responsibilities, or sense of professional identity? If so, in what ways?</p>
	<p>How do you personally feel about the balance between human judgment and AI-generated insights in your work? Has this balance changed since you began using generative AI?</p>
	<p>Looking forward, how do you personally see generative AI evolving in your role or industry? What are your hopes or concerns about its future impact?</p>

Source: Author's own

To allow participants to share their experiences openly and in detail, the interviews were conducted on a one-on-one basis. The interviews were scheduled according to the availability of participants and conducted online, using Microsoft Teams video conferencing tool. The interviews lasted on average 40 minutes which allowed sufficient time for the researcher to explore the participants experiences. The interviews were recorded and transcribed for data analysis. The primary are the transcripts of the interviews.

There are both advantages and disadvantages to any preferred data collection method. While one method may offer tailored benefits aligned with specific research objectives, it may also present drawbacks such as the risk of bias. For example, during interviews, it is imperative for the interviewer to avoid fixating solely on one emotional state expressed by the interviewee, but rather to empathise with the entirety of the emotional spectrum being conveyed. This approach ensures that the participants narrative is accurately represented, avoiding any distortion or bias in its portrayal (Josselson, 2013).

4.13 Data analysis

Phenomenology requires a rigorous and systematic analysis of the data, using techniques such as thematic analysis, phenomenological reduction, or eidetic analysis, to identify the key themes, patterns, and structures of the phenomena. Thematic analysis was used by the researcher to bring meaning to the qualitative data collected (Braun & Clarke 2021). Audio recordings from the interviews were transcribed to text, verbatim, for further analysis. Transcription notation was also employed to note the tone of the respondents' words and non-verbal communication where possible.

The collected data was analysed using thematic analysis methods. Thematic analysis is a method which involves developing patterns of meaning through coding (Braun & Clarke 2006; 2023). Therefore codes, categories, and themes within the data were isolated to allow the researcher to systematically explore how the constructs of the TAM - perceived usefulness and ease of use - manifested in the experiences of the participants, as well as to identify new themes related to the adoption and use of generative AI.

The thematic analysis followed the six phases proposed by Braun and Clarke (2006, p.87), which are:

1. Familiarising yourself with your data
2. Generating initial codes
3. Searching for themes
4. Reviewing themes
5. Defining and naming themes
6. Producing the report

A five-step hybrid coding process was employed by the researcher using both inductive and deductive analysis.

- Step 1: Select quotations in ATLAS.ti
- Step 2: Create codes in ATLAS.ti
- Step 3: Create categories in ATLAS.ti
- Step 4: Create sub-categories in Microsoft Excel
- Step 5: Create themes linked to the theory in Microsoft Excel

Inductive analysis works from the data to the explanation of the theory used when developing or extending theory and deductive analysis works from the theoretical explanation to analyse the data. A combination of the two approaches is discussed by Klag and Langley (2013, p.149) which supported the “conceptual leap” from inductive to deductive.

The thematic analysis was conducted using ATLAS.ti, a software tool that supports qualitative data analysis. The thematic analysis resulted in a set of codes, categories, and themes that answered the research questions and addressed the research objectives. Saunders et al. (2023, p.665) recommend “rigorous”, “concurrent”, and “recursive” analysis, “going back over earlier data and analysis as you refine the way in which you code and categorise newly collected data and search for analytical themes”. The researcher analysed the data as it was collected and iteratively sorted through the data during the coding process, refining the categories and themes. The coding process is depicted in figure 3.

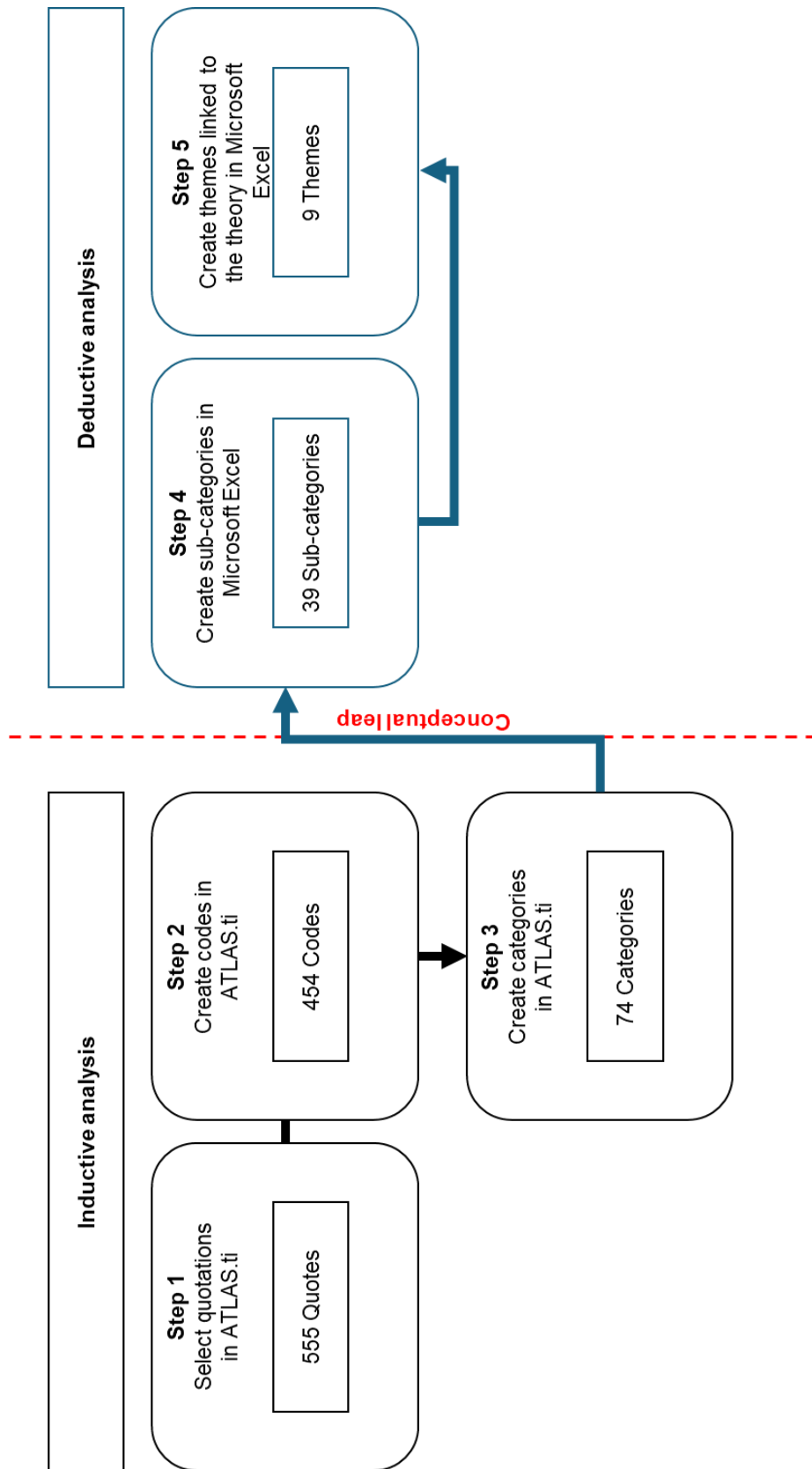


Figure 3: Hybrid coding process

Source: Author's own

The list of codes, final categories and themes is in Appendix 5 of this document. The final categories and themes are depicted in table 3 below.

Table 3: Themes, categories, and sub-categories

Themes	Categories	Sub-categories
1. Usefulness	1. Uses of generative AI	1. Artwork and design
		2. Automation
		3. Data analysis
		4. Drafting documents and contracts
		5. Ideation
		6. Meeting minutes and summaries
		7. Outlines
		8. Presentations
		9. Research
		10. Sentiment analysis
		11. Supports decision-making
		12. Task management
		13. Technical analysis
		14. Trend analysis
		15. Writing enhancement
	2. Benefits and gains	16. Access to an information hub
		17. Automation
		18. Creates capacity
		19. Creates efficiency
		20. Data security with Copilot
		21. Enhances collaboration
		22. Enhances work quality
		23. Innovation
		24. Peace of mind
		25. Personal assistant
		26. Process improvement
		27. Time savings
2. Ease of use	3. User-friendliness	28. Capabilities are version dependent
		29. Easy to use
		30. Importance of prompting
		31. Integration with MS suite
		32. Mixed sentiments
		33. Professional
		34. Results generate speedily
		4. Support
	36. Knowledge sharing	
	37. Microsoft learning clinic	
	38. Online resources	
	39. Self-trained	
	3. Challenges to adoption	5. Accessibility
6. Colleague resistance to change		
7. Cost		
8. Data security and privacy concerns		

	9. Insufficient training	
	10. Lack of awareness	
	11. Limited in capability	
	12. Organisational resistance to change	
	13. Organisational use policy not defined	
	14. Procurement processes	
	15. Systems Integration	
	16. Trust	
4. Adoption strategies	17. Compatible generative AI tools	
	18. Define guardrails	
	19. Drive from the top-down	
	20. Engaging initiatives	
	21. Escalation for developer support	
	22. Escalation for organisational support	
	23. Forced adoption	
	24. IT Support	
	25. Mindset change	
	26. One-on-one support	
	27. Self-help	
	28. Training	
	29. Tutorials	
5. Organisational culture	30. Discourage use	
	31. Increasing support	
	32. Lagging	
	33. Resistant to change	
	34. Restrictive	
	35. Supportive	
	36. Unsupportive	
6. Colleague influence	37. Accepting	
	38. Apprehensive	
	39. Increasing support	
	40. Indifferent	
	41. Insufficient leadership and colleague support	
	42. Lagging	
	43. Sceptical	
	44. Social influence	
	45. Younger generations are more accepting	
7. Professional identity	46. Accountability	
	47. Balance necessary	
	48. Co-creation	
	49. Disruptive	
	50. Enabler	
	51. Human oversight still essential	
	52. Inextricable	
	53. Integration of worlds	
	54. Low impact	
	55. No affect	
	56. Opportunities	
	57. Process optimisation	
	58. Purposeful use	
	59. Reliance	
	60. Risks	
	61. Secrecy towards generative AI use	

8. Ethics	62. Human agency	
	63. Losing humanity concerns	
	64. Morality and values	
9. Future outlook	65. AI could replace some jobs	
	66. Automation	
	67. Fears of redundancies	
	68. Mature in intelligence	
	69. Opportunities	
	70. Process optimisation	
	71. Quantum computing	
	72. Robots	
	73. Strategic focus area	
74. Threat		

Source: Author's own

4.14 Data storage

The researcher used interviews the means to collect the data which allowed the researcher to gain a thorough understanding of the phenomena through the direct accounts of the participants (Patton, 1999). The researcher considers these accounts to be the intellectual property of the participants. Confidentiality and anonymity were therefore guaranteed to the participants by ensuring that neither their names nor the names of the MNCs they work for are identifiable. The data was stored without identifiers and is therefore anonymous. Informed consent letters were stored separately from the data collected. The data collected was stored on a private computer accessible only through two-factor authentication, with a backup to a secure cloud environment, ensuring secure access. This will prevent the data from being overwritten, damaged, decayed or corrupted (Given, 2008). Cloud storage audit logs were enabled to track access and modifications to the data, ensuring transparency and accountability in data handling. The researcher is the only person who will be able to access the raw data, and the researcher will not share the raw data for any purposes outside of the MPhil integrated business research project. The raw data will be stored for the required period of 10 years as per the requirements of the Gordon Institute of Business Science.

4.15 Research bias, reliability, and validity

Research bias, reliability, and validity are important considerations in qualitative research. Reliability refers to the consistency and repeatability of research findings over time and across different contexts. Validity is the accuracy, truthfulness, and meaningfulness of research findings. The subjective nature of qualitative research may

introduce bias in the data collection and analysis processes due to factors such as researcher subjectivity, participant characteristics or flaws in methodology. This may raise concerns around reliability and validity.

To enhance the validity and reliability of the researchers' findings, member checking was employed to ensure findings accurately represented the phenomena under investigation. To enhance credibility and involve participants in the research process, some participants may be given the opportunity to review transcripts of the interview and provide feedback on the findings (Varpio et al., 2017). However, this was not necessary during this data collection processes. The findings were reported in a detailed and transparent manner, following the guidelines for qualitative research reporting (Tong et al., 2007).

4.16 Limitations

Despite efforts to mitigate bias through rigorous methods as discussed by Anderson (2010), the subjective nature of qualitative research may introduce bias in data collection and analysis. The researcher mitigated bias by opening participation up to all members of her professional network and selecting participants who met the criteria for participation. The sample met the following criteria:

- 1) Employees of a multinational corporation
- 2) Individuals who had used generative AI in their work tasks

The researcher was mindful that participants could have been influenced by social desirability (Dodou & de Winter, 2014). Social desirability can skew participant responses if interview participants try to come across in what they believe to be a more socially acceptable manner, instead of genuinely expressing their true perceptions and lived experiences. The researcher therefore ensured the interviews were guided by an interview protocol which provided effective structuring of the interviews and questions on a subject the participants were familiar with. Furthermore, the interviewees' confidentiality was ensured which made them feel comfortable during the interview process. This approach allowed for deep, detailed exploration of how the participants perceived, adopted, and used generative AI in their work tasks and decision-making processes.

The researcher allocated three months for the data collection and analysis which afforded the researcher an opportunity to perfect their efficient data collection and

analysis skills. Although it provided a short window within which to interview participants and analyse the findings of the data collected, potentially affecting the richness of the findings, it allowed the researcher to focus more intensely on the research and to put concentrated effort into data collection and interpretation. Furthermore, the researcher was not able to conduct follow-up interviews or more iterations of data analysis which could potentially have benefited the research further. However, this opens opportunities for future research.

The study primarily explored employees' personal perceptions of generative AI, focusing on how they perceived its usefulness, ease of use, and impact on their work. While these perceptions were critical, they may not have fully captured the objective outcomes of generative AI adoption such as actual decision-making accuracy, or long-term organisational impacts. Thus, the study may provide a limited view of the overall effectiveness of generative AI.

Another limitation of this research was the challenge in generalising findings beyond the specific context of the study's participants (Anderson, 2010). MNCs operate across diverse cultural and organisational contexts, which can significantly influence how generative AI is adopted and used. The study will not fully account for these differences as the final sample was from a limited number of locations and organisational settings. As a result, the findings will not be easily transferable to other cultural or organisational contexts.

Generative AI is a rapidly evolving technology, and the tools and applications available today may, in the near future, differ significantly. This rapid evolution may limit the long-term relevance of the study's findings, as new developments in AI could change how employees interact with and perceive these technologies.

Efforts were made by the researcher to mitigate the impact of the limitations on the study. Transparent reporting of the research process and careful consideration of context-specific factors helped ensure that the study's insights were meaningful and valuable (Quinlan et al., 2019).

4.17 Ethical considerations

The study adhered to ethical guidelines to ensure voluntary participation, informed consent, and confidentiality of participants. Ethical clearance was obtained from the

research ethics committee and only after ethical clearance was granted did the researcher commence with data collection. All participants were fully informed about the purpose of the study, their role in it, and their rights, including the right to withdraw at any time without penalty. Any potential conflicts of interest were disclosed and managed appropriately. Research participants were required to sign a consent form as evidence of their consent to participate in the research study. The study ensured the confidentiality of all participants by anonymising interview data and securely storing any personal information. Findings were reported in a way that did not reveal the identities of individual participants or the organisations they work for.

4.18 Conclusion of the methodology

The research methodology outlined in this study was carefully designed to explore the personal adoption and use of generative AI by employees within MNCs. By employing a qualitative approach, specifically through semi-structured interviews, the study aimed to capture the nuanced and context-specific experiences of the participants as they interacted with generative AI technologies in their work tasks and decision-making processes. The use of purposive sampling ensured that only participants with relevant experience are selected. This provided rich, detailed data that was analysed using thematic analysis to uncover key themes and insights.

The methodology was informed by the interpretivist research philosophy, which emphasises understanding the subjective meanings and experiences of individuals within their organisational contexts. Recognising the inherent limitations of qualitative research, such as potential biases and the challenges of generalisability, the research process demonstrated the credibility and validity of the findings.

Overall, this methodology was well-suited to achieving the study's objectives of exploring the personal adoption and use of generative artificial intelligence in work and decision-making by employees of multinational corporations and extending the TAM into the qualitative paradigm to provide valuable insights that can inform both theoretical advancements and practical strategies for AI integration in global business settings.

The chapter which follows will discuss the research findings.

Chapter 5: Findings

5.1 Introduction

The research questions and the data collected from interview participants was analysed using qualitative data analysis methods. The data analysis tool, ATLAS.ti, was used for the coding and categorising of the data. Additionally, the researcher utilised Microsoft Excel to conduct further sorting of data to create sub-categories and themes for thematic analysis purposes. Several themes emerged from the data analysis process. These are documented in this chapter, as they relate to the research questions. This chapter therefore introduces of the interview participants before delving into the research findings. It articulates the voices of each of the participants, sharing their diverse perspectives and lived experiences of the phenomenon. By means of detailed descriptions and verbatim quotes, key insights and themes which emerged from the interviews are illuminated, reflecting the nuances of generative AI adoption, and a foundation for the ensuing discussion in Chapter 6 and theoretical implications.

The rich and intricate data collected by the researcher was by means of semi-structured interviews with eleven participants. The interviews provided a vital source of qualitative data. The researcher was able to capture the nuanced personal perceptions and experiences of the employees interviewed with regards to their adoption of generative AI within the context of the MNCs they all worked for. The primary aim was to delve deep into the subjective realities of these employees, revealing the multifaceted factors influencing their attitudes and interactions with this emerging technology. Table 4 below summarises the participants interviewed according to the sector of MNC for which they worked.

Table 4: Number of participants by multinational corporation sector

Sector	Final number of participants
Banking	7
Energy - Oil and gas	1
Health Insurance	1
Insurance and reinsurance	1
Manufacturing - chemicals	1
Grand Total	11

Source: Author's own

The aim of the researcher was to interview a range of employees from various departments and hierarchical levels across different MNCs. This objective was achieved by the researcher as the participants proved to be diverse in nature in terms of industry, hierarchical level, educational background and personal attributes, therefore providing the researcher with the required understanding of the phenomenon in complex, global business environments. All participants had between 6 months and 3 years' experience using generative AI technologies and tools and worked for MNCs. Experience using generative AI and being an employee of an MNC were prerequisites for participation. Table 5 summarises the generative AI tools used by the research participants from the various sectors.

Table 5: Types of generative AI tools by sector

Sector	Generative AI tool
Banking	ChatGPT
	Copilot
	CB Insights
	Microsoft teams
	BloombergGPT
	Reuters Eikon by Iseg
	SUNO
	Mid-journey
Energy - Oil and gas	ChatGPT
	Copilot
	Gemini from Google
Health Insurance	Copilot
Insurance and reinsurance	ChatGPT
	Microsoft teams
Manufacturing of chemicals	ChatGPT
	Copilot

Source: Author's own

The virtual format of the interviews was facilitated by Microsoft Teams which enabled the researcher to record and transcribe each interview. The interviews took place over the period of one month due, having been scheduled around the availability of the participants. The informed consent process was explained to each participant by the

researcher, prior to the commencement of interviews. Subsequently, the participants' informed consent was given to the researcher prior to each interview.

This chapter of the research report clearly and comprehensively describes each participant while respectfully maintaining their confidentiality. The findings are presented in alignment with the documented research questions, ensuring a coherent and systematic presentation of the findings, maintaining a clear linkage to the study's objectives.

Primary research question

How are employees of multinational corporations adopting and using generative artificial intelligence in work and decision-making?

Research questions

Research question 1: *How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?*

Research question 2: *What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?*

Research question 3: *How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?*

Research question 4: *What impact does the use of generative AI have on employees' work and professional identity?*

5.2 Research question 1

How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?

The first of the secondary research questions of this study was to explore how employees of MNCs personally perceive the usefulness and ease of use of generative AI

technologies and tools in enhancing their work tasks and decision-making. The interview questions specific to this research question are presented in Table 6.

Participants were asked how they personally perceived the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making. The responses given by the participants, who were from different organisations and hierarchical levels, were of their real-life personal perceptions and experiences of the phenomenon, bringing diverse perspectives to the researcher.

Table 6: Research question 1 versus interview questions

Research question	Interview question
<p>Research question 1: How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?</p>	<p>How do you personally perceive the usefulness of generative AI in enhancing your work tasks? Can you provide specific examples?</p>
	<p>From your personal perspective, in what ways has generative AI influenced your decision-making processes? Have you noticed any improvements or challenges?</p>
	<p>How easy or difficult do you personally find it to use generative AI tools in your work? Can you describe any factors that make the technology easier or harder to use?</p>
	<p>What kind of training or support did you receive when you started using generative AI? Was it sufficient?</p>

Source: Author's own

Each theme explored below will begin with a tabulated representation of the codes and categories of the applicable themes, followed by a presentation of the related findings. Table 7 lists the sub-categories, categories, and themes related to research question 1.

Table 7: Research question 1 – Sub-categories, categories, and themes

Sub-categories	Categories	Themes
Artwork and design Automation Data analysis Drafting documents and contracts Ideation Meeting minutes and summaries Outlines Presentations Research Sentiment analysis Supports decision-making Task management Technical analysis Trend analysis Writing enhancement	Uses of generative AI	Theme 1: Usefulness
Access to an information hub Automation Creates capacity Creates efficiency Data security with Copilot Enhances collaboration Enhances work quality Innovation Peace of mind Personal assistant Process improvement Time savings	Benefits and gains	
Capabilities are version dependent Easy to use Importance of prompting Integration with MS suite Mixed sentiments Professional Results generate speedily	User-friendliness	Theme 2: Ease of use
Dedicated Microsoft support for the organisation Knowledge sharing Microsoft learning clinic Online resources Self-trained	Support	

Source: Author's own

5.2.1 Theme 1: Usefulness

The researcher extracted the data presented below from the participants interviewed regarding their personally perceived usefulness of generative AI in multinational corporations. The following sub-categories, categories, and themes in table 8 are representative of the feedback from participants in response to the interview questions posed.

Table 8: Sub-categories, categories, and themes related to theme: Usefulness

Sub-categories	Categories	Themes
Artwork and design Automation Data analysis Drafting documents and contracts Ideation Meeting minutes and summaries Outlines Presentations Research Sentiment analysis Supports decision-making Task management Technical analysis Trend analysis Writing enhancement	Uses of generative AI	Theme 1: Usefulness
Access to an information hub Automation Creates capacity Creates efficiency Data security with Copilot Enhances collaboration Enhances work quality Innovation Peace of mind Personal assistant Process improvement Time savings	Benefits and gains	

Source: Author's own

The findings show the wide-ranging usefulness of generative AI in enhancing the work and decision-making processes of the participants interviewed, and the benefits and gains realised by the participants. This has been presented in figures 4 and 5 which illustrate the distribution of sub-categories across the theme of usefulness. Application in meeting minutes and summaries, research, decision-making, and writing enhancement was reported most frequently by the participants in terms of their uses of

the technology, with the benefits and gains of time savings, work quality enhancements, and creation of efficiency reported. Other areas of usefulness and benefits also emerged, as listed in Table 8.

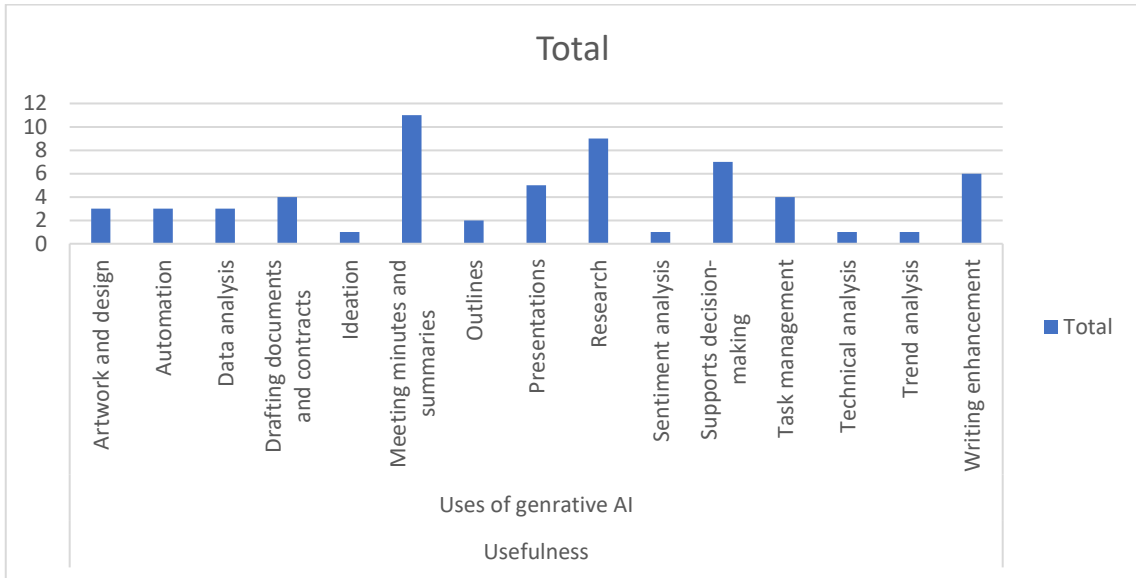


Figure 4: Distribution of sub-categories for uses of generative AI across theme: Usefulness

Source: Author's own

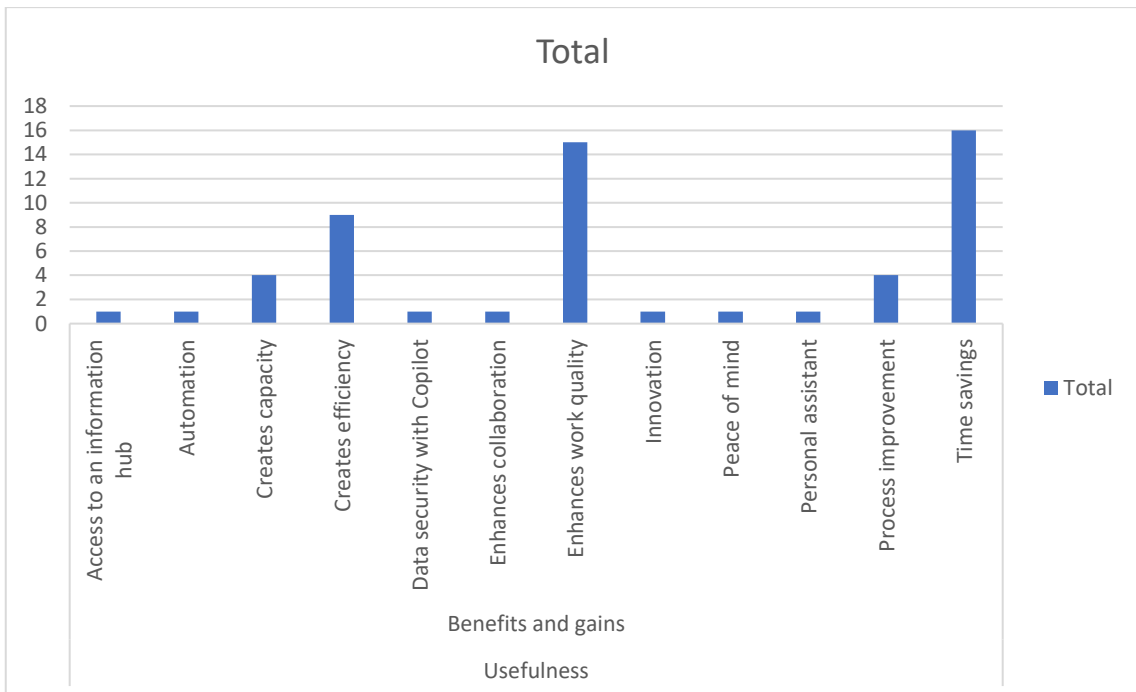


Figure 5: Distribution of sub-categories for benefits and gains of generative AI across theme: Usefulness

Source: Author's own

The evidence to support the findings is presented in table 9 below. These are direct quotations by participants related to the theme discussed and specifically relating to the more frequently occurring sub-categories of information.

Table 9: Quotations related to usefulness

Participant	Quotation
MK	<p>"...mostly for meeting minutes because my meetings are like 4 hours long. So I input the transcript for example and it will help populate or summarise the information for me."</p> <p>"So it helps quite a lot, because it trims down the amount of time that I'd spend on typing up the Minutes myself. It helps a lot in that regard".</p>
JP	"...we make frequent use of Copilot and that's mainly, you know, in the different forums meetings we use that as a tool to generate the minutes. Of course that saves time".
DN	<p>"I think the meeting summaries are extremely critical as well because you have these transcripts that you can apply copilot to".</p> <p>"...it reduces time, increases efficiency. And that alludes to so many things, from reading for you, from summarising for you, and even research for you".</p>
SM	"I also use Gen AI in one of our platforms that we use within the organisation which is called CB Insights and we basically use it to research different technologies or partners that informs, you know, our scarcity that we developed and basically what CB Insights has done, which is also something that they released".
VH	"...the Bloomberg Professional service... uses the AI engine within the Bloomberg Terminal to actually like, you know, go through articles, go through recent events, talk about bids and ask prices within the market futures market, the spot market, the options market, all of these things and it just gives you like a list of everything that's going on right now".
SM	"...you still have to go back, step back, consume the information that you know it's either produced by the AI. But and then you can make an informed decision on what to use and what not to use and what is relevant for you and your purposes".
TT	<p>"I've used this to steer my decision just to get more facts".</p> <p>"...the benefits of using generative AI and AI in my mind brings A level of efficiency and effectiveness".</p> <p>"Being in an environment where governance, minute taking, et cetera is at the centre of what we do because of the nature of regulatory audits that we go through. Especially at the board subcommittee, like I mentioned, it's welcomed, you know, it's about creating efficiency for us as individuals..."</p>
VM	"I'll take the general idea and personalise it or I would take what I've written and just ask ChatGPT or copilot to rephrase it for me".
HL	"...ask the AI, can you improve on or just give a bit of just state it in a different way that's actually more to the point or some more, in the summarised version. So that's what the AI is quite good for".
SK	"...sometimes I use it just to structure my own thinking..."
RC	"Another way that I've utilised generative AI is assisting in drafting standard operating procedure manuals in basically getting the groundwork, you know, formats and so on".

	<p><i>"Generative AI helps us not just with, you know, sorting out and making sure sentences make sense, and spelling and all of that, but also ensuring that we are using proper terminology and so on in, in in those documents".</i></p> <p><i>"This allows you to add that real quality to your work".</i></p>
SK	<p><i>"...started using it immediately to help me draught emails. Finding ways to phrase things you know in a in a professional way and also it would help me with the tone and writing and just..."</i></p>
VH	<p><i>"...it's amazing... where this task in the past would take me two weeks maybe you know 33% through it now having worked 4 hours yesterday. So yeah, it's amazing".</i></p>
VM	<p><i>"It's extremely useful because it saves time".</i></p> <p><i>"...for example, it would take me a good eight hours, if not more, to do research and to validate the research from different global business schools. And since I've discovered the ability of the generative AI to help me collate that information within seconds".</i></p>

Source: Author's own

The following discussion expands on the main findings associated with the theme.

5.2.1.1 Uses of generative AI

Meeting minutes and summaries

The interview participants praised generative AI's ability to support their meeting minute and summarisation processes. Through transcription tools, participants explained that they could transcribe discussions, and extract key points and highlights of the meetings, and generate concise summaries which could be translated into meeting minutes using a combination of tools from Microsoft teams and copilot. This functionality reportedly saved time and improved accuracy of the meeting minuting process, reducing the number of reviews and iterations required.

Research

Participants reported that their research was significantly enhanced by generative AI. They expressed that it could sift through vast amounts of information from various sources and extract relevant data for their research purposes. This allowed them to gather insights and compile reports much faster than traditional methods. This was especially beneficial for employees who worked in partnership functions that used researching technologies and partners to run proof of concepts with, to solve a business need identified. Through bespoke tools they were able to extract insights on potential partners. Other participants noted the usefulness of generative AI research capabilities to aid in investigating market moves, forecasting and back-testing data in market risk environments.

Supporting decision-making

Generative AI played an important role in supporting decision-making. The tools were reported to be able to provide insights and predictions which the participants used to inform decision-making. This was noted as being particularly useful for strategic planning, risk management and operational efficiency.

Writing enhancements

The participants expressed that generative AI tools were excellent for enhancing their writing of email and reports. They used it to improve the professionalism, clarity, and overall quality of their work. Additional observations the researcher found insightful was the use of generative AI to create frameworks to structure the flow and thinking of their reporting or presentations through its ability to provide templates and suggestions that streamlined the process for writing and maintaining procedure documents.

5.2.1.2 Benefits and gains

Time savings

Time savings achieved through the use of generative AI were substantial. Participants used generative AI to automate repetitive tasks, access information for research purposes and other general searches quickly which enhanced their efficiency. Collectively this resulted in reportedly significant reduction in time spent on routine tasks and activities. This allowed the participants to allocate more time to what they considered more high-value tasks instead.

Enhances work quality

The participants reported that the adoption of generative AI resulted in general improvement in the quality of their work. Through AI-driven insights and recommendations they enhanced the accuracy and depth of their analyses resulting in more informed and impactful decision-making. Furthermore, the quality of their presentations, reports and other documents improved, resulting in more professional output with fewer errors.

Creates efficiency

Efficiency gains were commonly reported with participants expressing that generative AI helped them to streamline workflows and reduce bottlenecks, while reducing capacity. This translated into shorter turnaround time of deliverables of critical tasks contributing to their and their team's overall agility.

5.2.1.3 Conclusion on the theme of usefulness

The findings from the research interviews clearly demonstrate the wide-ranging usefulness of generative AI across various domains. The benefits and gains realised were numerous which underscores the transformative potential of generative AI in enhancing efficiency and decision-making across various MNCs.

5.2.2 Theme 2: Ease of use

The researcher extracted the data presented below from the participants interviewed regarding their personally perceived ease of use of generative AI. The following sub-categories, categories, and themes in table 10 are representative of the feedback from participants in response to the interview questions posed.

Table 10: Sub-categories and categories related to theme: Ease of use

Sub-categories	Categories	Themes
Capabilities are version dependent Easy to use Importance of prompting Integration with MS suite Mixed sentiments Professional Results generate speedily	User-friendliness	Theme 2: Ease of use
Dedicated Microsoft support for the organisation Knowledge sharing Microsoft learning clinic Online resources Self-trained	Support for adoption	

Source: Author's own

The findings show nuances related to the perceived ease of use of generative AI by the participants and has organised these findings into the main categories of user-friendliness and support. The findings have been presented in figures 6 and 7 which illustrate the distribution of sub-categories across the theme of ease of use.

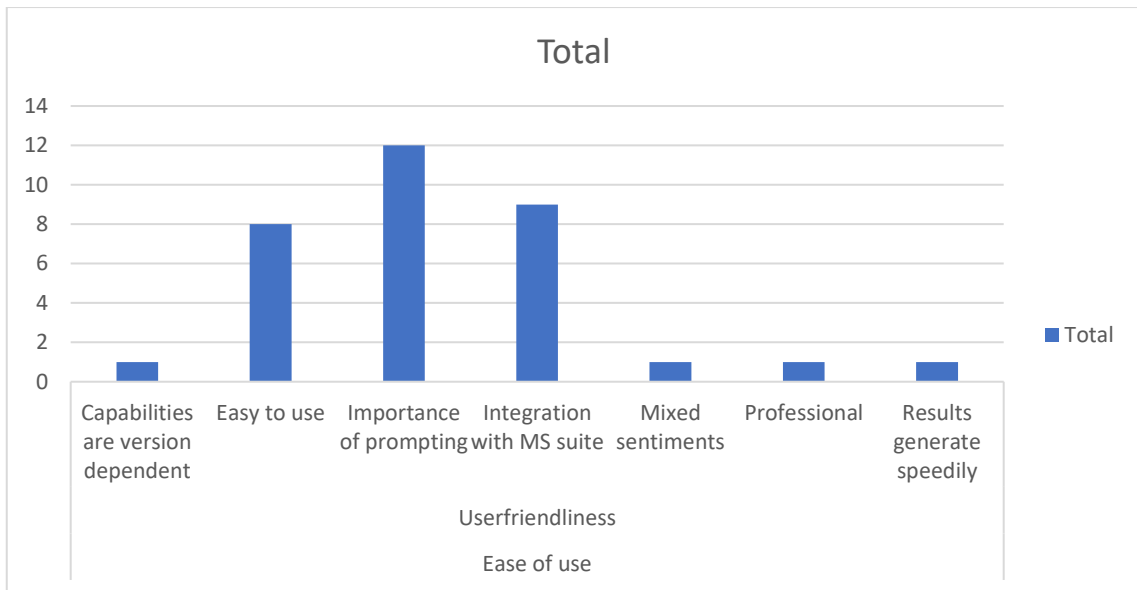


Figure 6: Distribution of sub-categories for user-friendliness of generative AI across theme: Ease of use

Source: Author's own

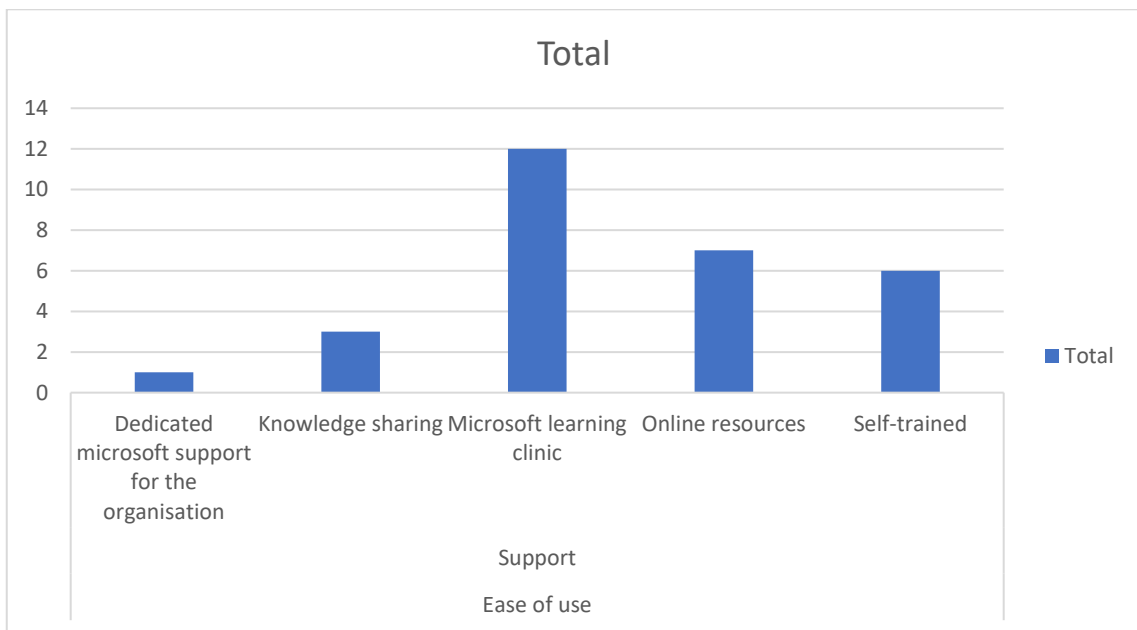


Figure 7: Distribution of sub-categories for support for generative AI adoption across theme: Ease of use

Source: Author's own

The evidence to support the findings is presented in table 11 below. These are direct quotations by participants related to the theme discussed and specifically relating to the more frequently occurring sub-categories of information.

Table 11: Quotations related to ease of use

Participant	Quotation
JP	<p><i>"I think it's very easy to use. I think you know outside of even in your personal life, I mean, you know you've now got ChatGPT or open AI meta that's even built into our chat tools like WhatsApp that we use. So, it's very easy to use".</i></p> <p><i>"there's a big difference between a free version and a premium version, you know, and it unlocks a lot of the capabilities of the tool, you know, and that you that you don't get in a free version".</i></p>
SC	<p><i>"I think it is quite easy to use".</i></p> <p><i>"...Microsoft has really made quite a nice product. This copilot icons everywhere across the Microsoft suites of products, and you can just click on it and ask a question. So, I really think it's easy".</i></p>
SK	<p><i>"...Copilot is integrated obviously in everything in the Microsoft Office suite. So, you can just click review your e-mail and then it basically tells you it points out the gaps maybe in the toll in the way whatever it is you're writing".</i></p> <p><i>"...with the integration to the Microsoft suite and knowing that everything is approved in the organisation with Microsoft, and we can freely use it. That's made adoption a lot easier. So, it's now seamless. It's not. It's not a challenge anymore. If I want to use copilot to get my work done to extract information. Etcetera".</i></p> <p><i>"And also, just go online, go to YouTube, see how the people are using it".</i></p>
VH	<p><i>"... sometimes it doesn't actually understand certain words, but again, you know you tell it this is what this means. And then it says OK, thanks. And then you ask him the question again and then it will answer the question. So, it does learn..."</i></p> <p><i>"I do find ChatGPT far friendlier than copilot".</i></p> <p><i>"...your Microsoft Teams recordings where it summarises those, but again, you can't rely on it 100%".</i></p> <p><i>"Obviously, there's still verification and validation that I tend to do just to Fact Check the information".</i></p>
DN	<p><i>"...if you are using copilot or any AI tool specifically for a routine set of events and actions. I would then customise the AI prompts"</i></p> <p><i>"I keep stressing that those clinics and those pilots that we keep having as internal learning sessions, those have been phenomenal".</i></p> <p><i>"You know you could learn and grow your skills by watching what other people are doing and I've personally learnt quite a few things from other users which is only going to make me better..."</i></p>
TT	<p><i>"I've used it for referencing components, and you got to ask and prompt the generative transformer what is it that you want because they can give you a very direct answer and I think the magic in ChatGPT or in any of these</i></p>

	<p><i>tools like Copilot as well is the way you ask. It's the way the prompt comes about".</i></p> <p><i>"...Microsoft has been very generous in also providing our organisation learning clinics on how to use copilot".</i></p>
SM	<i>"I think the nice thing about these technologies that they become embedded in everyday tool that you'd normally use, which is I think that's sort of a game changer for me in terms of just the user interface and the user experience".</i>
RC	<i>"There is so much information available to us for free. There's a lot of academies as well that are online that have their own video content and courses and so on that are free".</i>
HL	<p><i>"I would go into YouTube, and I would watch the guys, or other guys do that and then also some of the Udemy courses".</i></p> <p><i>"GPT 4, It's so much better and it's so much more interactive".</i></p>
MK	<i>"...it will take information from the web, and it will input it into my information which is incorrect. Sometimes I think it gets a little bit confused".</i>

The following discussion expands on the main findings associated with the theme.

5.2.2.1 User-friendliness

Easy to use

While generative AI tools are widely seen as easy to use, nuances were noted when comparing the different applications and versions, and the quality of prompts that influence the overall effectiveness of the tools. The user experience was largely positive with a significant number of participants finding generative AI tools easy to operate due to their user-friendly interfaces and simplified workflows. Mixed sentiments were expressed by some regarding their overall effectiveness and reliability as some participants expressed that they had concerns about the consistency and predictability of the AI-generated outputs which still required human oversight by means of validation.

Importance of prompting

It emerged from the interviews that the effectiveness of generative AI tools depended largely on the quality and specificity of the users prompts. Several users highlighted the AIs capability to understand and adapt to new information as it is constantly learning. However, it was also expressed that occasionally the AI needs clarification on certain terms and prompts. Participants highlighted the need for instructions inputted to be clear and concise in order to maximise the relevance and accuracy of the outputs.

Integration with MS suite

The integration of AI tools with widely used software suites like Microsoft Office enhanced their operability. This was frequently mentioned as a key factor in enhancing usability as it allows for easier incorporation of AI into everyday tasks.

[5.2.2.2 Support for adoption](#)

Microsoft learning clinic

Some organisations hosted Microsoft Copilot clinics as part of the organisational learning to support adoption. Although not mandated for use across organisations, participants appreciated the availability of structured learning opportunities such as these. These sessions provided participants with the opportunity to deepen their knowledge and abilities in using the application improving their skillsets.

Online resources

The availability and accessibility of online resources such as tutorials, you-tube videos and other snippets from social media reels to be crucial self-help. These allowed participants to explore and resolve issues independently.

Self-trained

Some participants said that they had taken the initiative to train themselves on generative AI, indicative of high levels of engagement and willingness to invest personal time into the mastery of new technologies. This contributes overall to the competency within the organisation.

[5.2.2.3 Conclusion on the theme of ease of ease of use](#)

The user-friendliness of ChatGPT and Microsoft's Copilot was widely appreciated by the participants. They found that they were easily accessible and easily integrated into existing platforms, making them easy to use. Participants found the interfaces to be intuitive and the ability to prompt the AI was regarded as critical in directing responses and simplifying their workflows. Several users highlighted the ease of learning for adoption support. Online tutorials, you-tube videos and other snippets made self-learning easy. Overall, the integration of generative AI into everyday tools such as mobile smart phones, Microsoft, and Google applications is seen as a significant advantage for users in enhancing their experience of the tools and making them a valuable asset in work as well as in personal contexts.

5.3 Research question 2

What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?

This research question was to explore the perceived challenges employees faced when adopting and integrating generative AI into their work and further explored strategies they employed to address the challenges. The interview questions specific to this research question appear in table 12.

Table 12: Research question 2 versus interview questions

Research question	Interview question
Secondary research question 2: What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?	What personally perceived challenges or obstacles have you encountered in adopting and using generative AI in your work?
	How have you addressed these challenges? What strategies or resources have been most helpful?

Source: Author's own

The researcher asked the participants two questions: “what personally perceived challenges or obstacles have you encountered in adopting and using generative AI in your work” and “how have you addressed these challenges” to explore their perceptions of the challenges faced. The responses to these questions resulted in two themes emerging.

The emergent themes and responses from the participants are shared in table 13 and will be discussed in detail.

Table 13: Research question 2 – Categories and themes

Categories	Themes
Accessibility Colleague resistance to change Cost Data security and privacy concerns Insufficient training Lack of awareness Limited in capability Organisational resistance to change Organisational use policy not defined Procurement processes Systems Integration Trust	Theme 3: Challenges to adoption
Compatible generative AI tools Define guardrails Drive from the top-down Engaging initiatives Escalation for developer support Escalation for organisational support Forced adoption IT Support Mindset change One-on-one support Self-help Training Tutorials	Theme 4: Adoption strategies

Source: Author's own

5.3.1 Theme 3: Challenges to adoption

The researcher extracted the data presented below from the participants interviewed regarding their personally perceived challenges related to the adoption of generative AI. The following categories and theme in table 14 are representative of the feedback from participants in response to the interview questions posed.

Table 14: Categories related to theme: Challenges to adoption

Categories	Themes
Accessibility Colleague resistance to change Cost Data security and privacy concerns Insufficient training Lack of awareness Limited in capability Organisational resistance to change Organisational use policy not defined	Theme 3: Challenges to adoption

Procurement processes	
Systems Integration	
Trust	

Source: Author's own

The findings show the multifaceted difficulties that participants faced when trying to adopt and integrate generative AI into their professional environments. These been presented in figure 8 which illustrates the distribution of categories across the theme of Challenges to adoption.

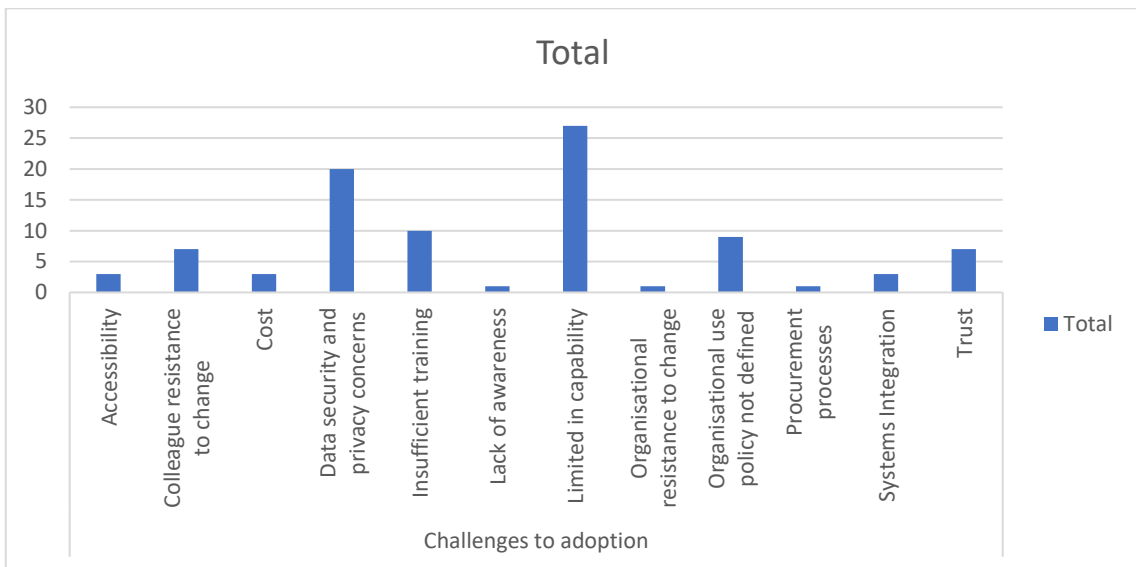


Figure 8: Distribution of categories for generative AI adoption across theme: Challenges to adoption

Source: Author's own

Limited capability, data security and privacy, insufficient training, and undefined organisational use policy ranked highest among the challenges to adoption. The evidence to support the findings is presented in table 15 below. These are direct quotations by participants related to the theme discussed and specifically relating to the more frequently occurring sub-categories of information.

Table 15: Quotations related to challenges to adoption

Participant	Quotation
MK	<i>"...the concern around its security. Just the security around it, right, and just information not being shared with other parties".</i>
RC	<i>"...being part of a multinational, you know, data privacy and data security are a top priority for our organisation in order to remain compliant within the different regions that we operate in. So, it's from a company perspective, it's been quite a challenge trying to get these tools available to us, but we are using them right now".</i>
VH	<i>"...Data security concerns".</i> <i>"Microsoft will give us assurances, but again, like how, how, how good are those assurances"?</i> <i>"...you can't rely on it 100%".</i> <i>"...it's like maybe a 12 year old child in terms of you know you have to hold its hand, you have to like tell it what to do and then it gets answers wrong".</i>
VM	<i>"I haven't had formal training to see just how big and wide the scope is of AI my particular role, to be able to shape a new identity for me as a professional, so it's something that I'm looking forward to but currently I can't say that it has".</i>
DN	<i>"You are giving someone Copilot and you know you don't give them the right training as well to maximise that capability".</i> <i>"I found it was very limited in what we were doing, and I think that was not expected".</i>
SC	<i>"So if I was working in Absa, the slide deck would probably look red right? So, we have a similar style, right? And ... unfortunately Copilot doesn't do it at the moment".</i>

Source: Author's own

Participants expressed adoption challenges experienced either personally or those observed among colleagues and subordinates which presented challenges to adoption. The following discussion expands on the main findings associated with the theme.

Data security and privacy concerns

Participants expressed concerns about the security and privacy of data when using AI, especially free and online versions of the generative AI tools. They feared potential breaches in organisational data policies and unintentional misuse of sensitive information.

Insufficient training

Participants expressed that a lack of formal training prevented them from utilising generative AI tools optimally, and as such they were unprepared to integrate these technologies into their work.

Limitations in capability

While acknowledging that the technology is maturing, some participants felt that the current generative AI tools available were limited in their capabilities to do more to meet their needs. Limitations included inaccurate responses to prompts and a need to still validate the data afterwards, difficulty with technical commands, and the functionality on Copilot not being able to generate presentations using company specific graphic language.

Organisational use policy not defined

The absence of organisational policy on generative AI use posed a further limitation to adoption for participants. This created uncertainty and slowed down adoption rates among participants and their colleagues.

5.3.1.1 Conclusion on the theme of challenges to adoption

The challenges explored by the researcher illustrate the multifaceted difficulties employees face when trying to adopt and integrate generative AI technologies into their professional environments.

5.3.2 Theme 4: Adoption strategies

The researcher extracted the data presented below from the participants interviewed regarding the strategies and resources they found most helpful in addressing the challenge to adoption of generative AI encountered personally and observed. The following categories and theme in table 16 are representative of the feedback from participants in response to the interview questions posed.

Table 16: Categories related to theme: Adoption strategies

Categories	Themes
Compatible generative AI tools Define guardrails Drive from the top-down Engaging initiatives Escalation for developer support Escalation for organisational support Forced adoption IT Support Mindset change One-on-one support Self-help	Theme 4: Adoption strategies

Training Tutorials	
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Source: Author's own

The findings show that a multifaceted approach to solving adoption challenges is effective in overcoming the multifaceted difficulties that participants faced when trying to adopt and integrate generative AI into their professional environments. These have been presented in figure 9 which illustrates the distribution of categories across the theme of adoption strategies.

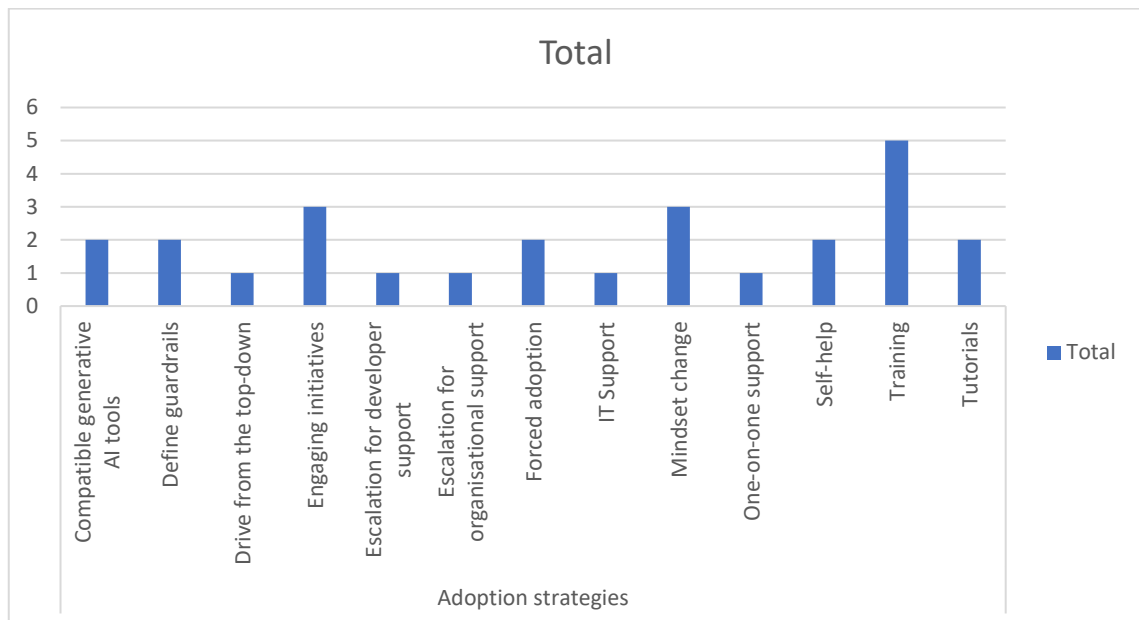


Figure 9: Distribution of categories for generative AI adoption across theme: Adoption strategies

Source: Author's own

Several key adoption strategies emerged from the interviews with participants however training, engaging initiatives and mindset change emerged as the main ways to address challenges to adoption. The evidence to support the findings is presented in table 17. These are direct quotations by participants related to the theme discussed and specifically relating to the more frequently occurring sub-categories of information.

Table 17: Quotations related to adoption strategies

Participant	Quotation
SC	<p><i>"But actually, to change in my opinion, to change a culture, we need something that is more 21st century. We need something that is more engaging. And short videos should be the way to go ..."</i></p> <p><i>"I think that if we were going to train individuals, we should actually create short snippets of what copilots could do, and then people who are interested in that particular function can then watch that particular video or attend that particular session".</i></p>
DN	<p><i>"...this prompt a thon is in a room full of tables represented by a business units, and they want us to have a team. So, I'll be a champion in a team around a table. To develop some prompts to see the output. That can be very effective. And other tables will do the same thing, and I think that's going to encourage positivity".</i></p>
RC	<p><i>"We need to be at the forefront ... we want to be the leaders in a lot of these tasks".</i></p> <p><i>"We want to be the ones driving it and in on top of that, driving the change..."</i></p> <p><i>"...if ever anyone needed on a one-on-one basis, I would sit with the staff to help them use those tools".</i></p>
VM	<p><i>"...there has to be, you know, guidelines in terms of how to use it and some level of restriction, but not to the point that you would rather go to another tool to get what you needed done more efficiently. More effectively. So that's been my primary challenge around this".</i></p>

Source: Author's own

Participants expressed to the researcher that an effective adoption strategy is driving adoption from the top-down as this approach ensures leadership engagement and commitment to the implementation of a new tool, setting the precedent for the organisation. When senior leadership demonstrates visible support of generative AI, it will encourage a culture of acceptance and enthusiasm across all levels. Some participants, being leaders within their organisations themselves are using this approach to see better adoption among colleagues and subordinates within their teams.

Participants also said that having defined guardrails to manage the use of generative AI would improve adoption as it would help to mitigate risks and ensure that the applications are used ethically and effectively. This would provide a solution to concerns around data security and privacy as well as a framework within which employees can safely innovate.

Training

Training was identified as a critical component in overcoming adoption challenges. By presenting more opportunities for learning, organisations can empower their employees with all the skills and knowledge necessary to leverage generative AI in their daily tasks.

Coupled with on-on-one support and self-help resources, participants expressed that adoption barriers can be overcome as observed through their personal experiences of the phenomenon.

Engaging initiatives and mindset change

In addition to more training initiatives, participants expressed that learning should be engaging in order to foster a mindset change. Engaging initiative would include short targeted or specific snippets of content and interactive workshops that demonstrate practical benefits of technology, building a positive and open attitude towards generative AI use.

5.3.2.1 Conclusion on the theme of adoption strategies

The findings of this theme show that participants see a multifaceted approach to addressing adoption challenges as the solution. Based on their experience, adoption is best supported by, among other less critical tactics, top-down commitment from leadership, clear guardrails, comprehensive training and engaging initiatives to foster a positive mindset.

5.4 Research question 3

How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?

This research question was to explore the organisational culture and social influences employees faced when adopting generative AI into their work. The interview questions specific to this research question are presented in table 18.

Table 18: Research question 3 versus interview questions

Research question	Interview question
Secondary research question 3: How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?	From your perspective how do you think organisational culture has influenced your personal use of generative AI? Are there specific practices or attitudes, from your individual perspective, that encourage or discourage its use?

	From your perspective to what extent do your colleagues and managers influence your use of generative AI? Do you feel, from your perspective, there is a social expectation to adopt these technologies?
--	--

Source: Author's own

The participants responses to the interview questions posed by the researcher resulted in two themes: organisational culture and colleague influence. The emergent themes and participant responses are shared in table 19 and will be discussed in detail.

Table 19: Research question 3 - Categories and themes

Categories	Themes
Discourage use Increasing support Lagging Resistant to change Restrictive Supportive Unsupportive	Theme 5: Organisational culture
Accepting Apprehensive Increasing support Indifferent Insufficient leadership and colleague support Lagging Sceptical Social influence Younger generations are more accepting	Theme 6: Colleague influence

Source: Author's own

5.4.1 Theme 5: Organisational culture

The researcher extracted the data presented below from the participants interviewed regarding their perceptions of organisational culture towards their adoption of generative AI. The following categories and theme in table 20 are representative of the feedback from participants in response to the interview questions posed.

Table 20: Categories related to theme: Organisational culture

Categories	Themes
Discourage use Increasing support Lagging Resistant to change Restrictive Supportive Unsupportive	Theme 5: Organisational culture

Source: Author's own

The findings show the profound impact of organisational culture on employees' willingness and ability to adopt to generative AI technologies. This has been presented in figure 10 which illustrates the distribution of categories across the theme of adoption strategies.

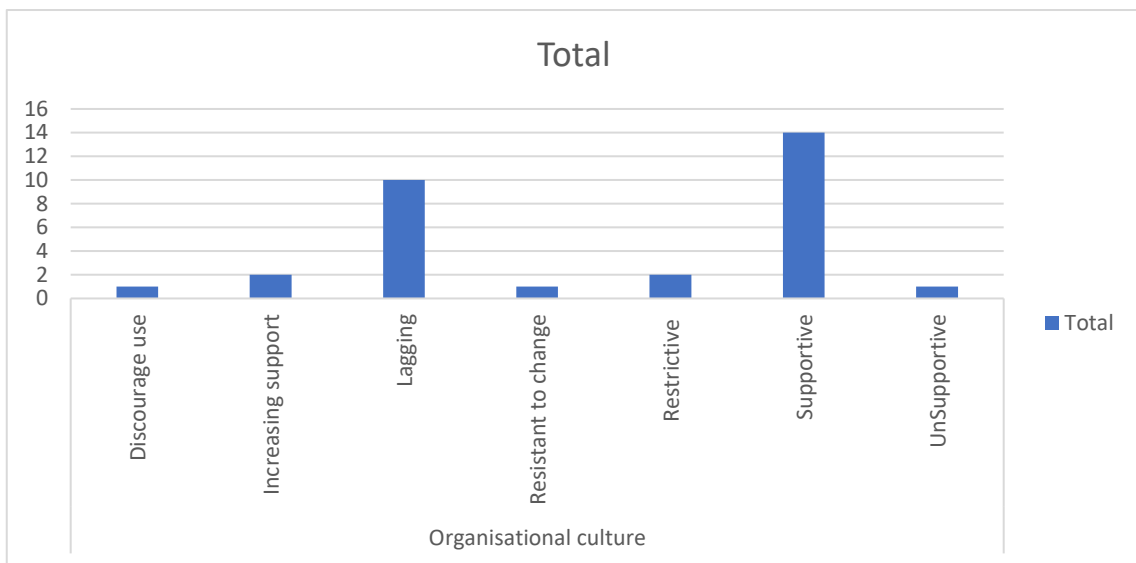


Figure 10: Distribution of categories for generative AI adoption across theme: Organisational culture

Source: Author's own

The data reveals insights on how organisational culture influences employee adoption of generative AI technologies. Table 21 presents direct quotations from the participants interviewed.

Table 21: Quotations related to organisational culture

Participant	Quotation
JP	<i>"There is still a bit of a way for the organisation to travel. I think you know in a big organisation I still find myself sometimes trapped in a culture of people wanting to do things very manually".</i>
TT	<i>"I think our organisation is open and has an open-minded culture".</i>
RC	<i>"...company culture was definitely not pro-technology at all. Was definitely not pro-anything innovative at all".</i>
SC	<i>"...the culture of the company is where they want to, they want to push copilot or in a professional way".</i>
SK	<i>"I think as the platform is technology has matured, the culture and organisation has shifted from scepticism and maybe even fear to more often embrace inside a controlled environment. That's really facilitated adoption on my side where it's like".</i> <i>"...there's been a lot of positive support here rated five star, five out of five there is organisation support".</i>

Source: Author's own

While organisations were largely reported as being supportive or increasing in support, many still demonstrated restrictive and lagging cultures which impacted adoption.

Supportive

On one hand, a large number of participants reported that their organisations were supportive of AI adoption. These organisations demonstrated support by providing resources, training and promoted a culture of innovation. This encouraged employees to integrate AI technologies into their work.

Lagging

Some participants perceived their organisational culture as rigid and traditional, preferring established and often-times manual processes instead of exploring new technologies to advance their capabilities. Coupled with stringent policies and regulations to limit experimentation with AI, many organisations were described as lagging in terms of their support of AI adoption. Participants from these organisations felt that their corporate culture was not adapting and evolving to embrace new technologies. Participants expressed that this has resulted in slow adoption and frustration.

5.4.1.1 Conclusion on the theme of Organisational culture

The findings of this theme underscore the profound impact that organisational culture has on employees' willingness and ability to adopt generative AI technologies. Successful integration and adoption of new technologies requires an organisational

culture that promotes experimentation, supports innovation, and provides support to accompany adoption initiatives.

5.4.2 Theme 6: Colleague influence

The researcher extracted the data presented below from the participants interviewed regarding their perceptions of colleague influence towards their adoption of generative AI. The following categories and theme in table 22 are representative of the feedback from participants in response to the interview questions posed.

Table 22: Categories related to theme: Colleague influence

Categories	Themes
Accepting Apprehensive Increasing support Indifferent Insufficient leadership and colleague support Lagging Sceptical Social influence Younger generations are more accepting	Theme 6: Colleague influence

Source: Author's own

The findings show that colleagues and peers play an important role in shaping employees' attitudes towards generative AI adoption. This has been presented in figure 11 which illustrates the distribution of categories across the theme of adoption strategies. The findings focus on the observations of participants which leaned towards accepting.

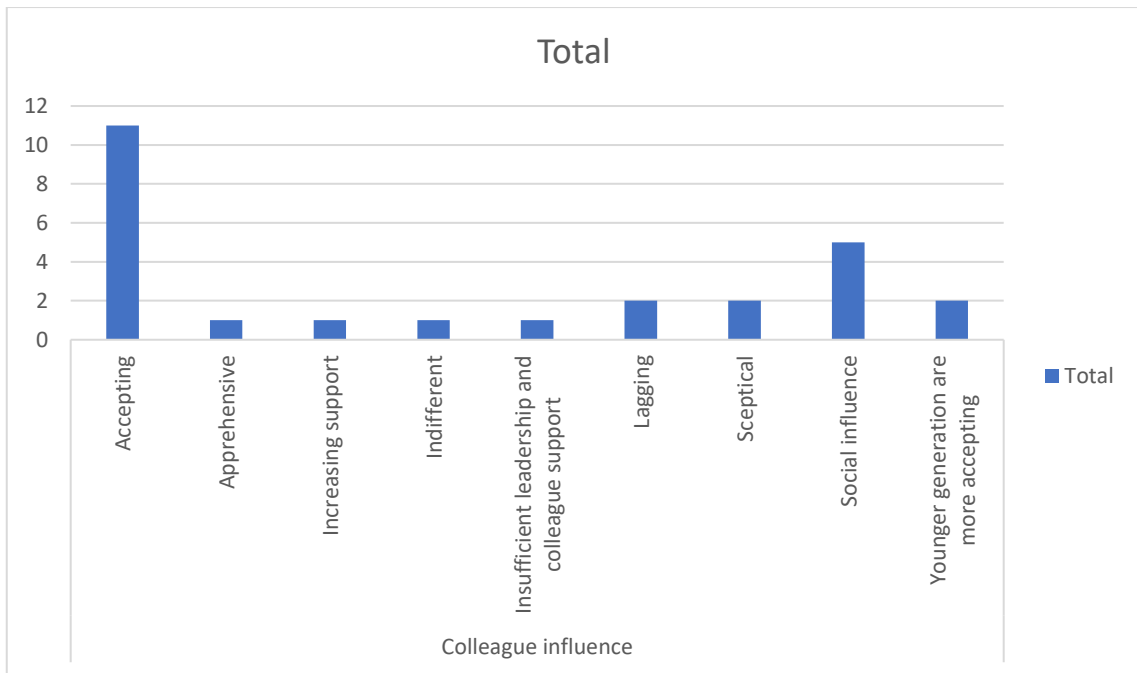


Figure 11: Distribution of categories for generative AI adoption across theme: Colleague influence

Source: Author's own

The data reveals insights on how colleagues and peers influence employee adoption of generative AI technologies. This is presented in table 23.

Table 23: Quotations related to colleague influence

Participant	Quotation
RC	<p>"So, my manager, ... he's always accepted, you know, and been excited about the things that I've done".</p> <p>"I think my colleagues have a long way to go".</p> <p>"I think also some of the leadership as well also have a long way to go".</p>
JP	<p>"I think the culture at this stage is also that many people don't understand the benefits of AI. They are still reluctant to learn, or to go and use it, you know".</p>
VM	<p>"...what I do see though is some of the younger employees using AI, but very quietly".</p> <p>"I would say I probably don't publicise either that I use generative AI to make my work life easier, because at the moment there's still, you know, it's unclear whether this is an acceptable way of doing things".</p>

Source: Author's own

Accepting

Although some were reportedly apprehensive, indifferent and quite sceptical of AI, the participants interviewed largely observed that their managers and peers were accepting of generative AI, showing an open and positive attitude towards the employees' adoption of new technologies. Participants reported that they viewed their colleagues' acceptance as reinforcement and motivation for them to embrace these technologies. It was also noted that, where participants reported a lack of support and scepticism, employee's willingness to integrate AI into their work was hindered. Some admitted to secretly using the technology in certain instances. It was further reported that the younger generation of colleagues tend to be more accepting of generative AI and this positive influence had an effect in positively influencing others.

5.4.2.1 Conclusion on the theme of colleague influence

The findings show that the opinions and behaviours of colleagues and managers significantly sways employee adoption. Positive support and reinforcement can drive adoption while a sceptical attitude and lack of support has the tendency to impede it. Thus, the social dynamics of an environment cannot be ignored as they are vital in understanding and facilitating the integration of generative AI in MNCs.

5.5 Research question 4

What impact does the use of generative AI have on employees' work and professional Identity?

The final research question aimed to establish the how the use of generative AI affected the participants work and professional identity. The interview questions specific to this research question are presented in table 24.

Table 24: Research question 4 versus interview questions

Research question	Interview question
Secondary research question 4: What impact does the use of generative AI have on employees' work and professional Identity?	From your personal perspective, has using generative AI affected your role, responsibilities, or sense of professional identity? If so, in what ways?

	How do you personally feel about the balance between human judgment and AI-generated insights in your work? Has this balance changed since you began using generative AI?
	Looking forward, how do you personally see generative AI evolving in your role or industry? What are your hopes or concerns about its future impact?

Source: Author's own

The participants responses to the interview questions posed by the researcher resulted in three themes: professional identity, ethics, and future outlook. The emergent themes and participant responses are shared in table 25 and will be discussed in detail.

Table 25: Research question 4 - Categories and themes

Categories	Themes
Accountability Balance necessary Co-creation Disruptive Enabler Human oversight still essential Inextricable Integration of worlds Low impact No affect Opportunities Process optimisation Purposeful use Reliance Risks Secrecy towards generative AI use	Theme 7: Professional identity
Human agency Losing humanity concerns Morality and values	Theme 8: Ethics
AI could replace some jobs Automation Fears of redundancies Mature in intelligence Opportunities Process optimisation Quantum computing Robots Strategic focus area Threat	Theme 9: Future outlook

Source: Author's own

5.5.1 Theme 7: Professional identity

The researcher extracted the data presented below from the participants interviewed regarding their perceptions of the impact of generative AI on their professional identity. The following categories and theme in table 26 are representative of the feedback from participants in response to the interview questions posed.

Table 26: Categories related to theme: Professional identity

Categories	Themes
Accountability Balance necessary Co-creation Disruptive Enabler Human oversight still essential Inextricable Integration of worlds Low impact No affect Opportunities Process optimisation Purposeful use Reliance Risks Secrecy towards generative AI use	Theme 7: Professional identity

Source: Author's own

The data is reflective of the perspectives of employees regarding the integration of generative AI in their professional environment, with particular focus on the professional identity. This has been presented in figure 12 which illustrates the distribution of categories across the theme of professional identity. Supporting quotations from participants is presented in table 27.

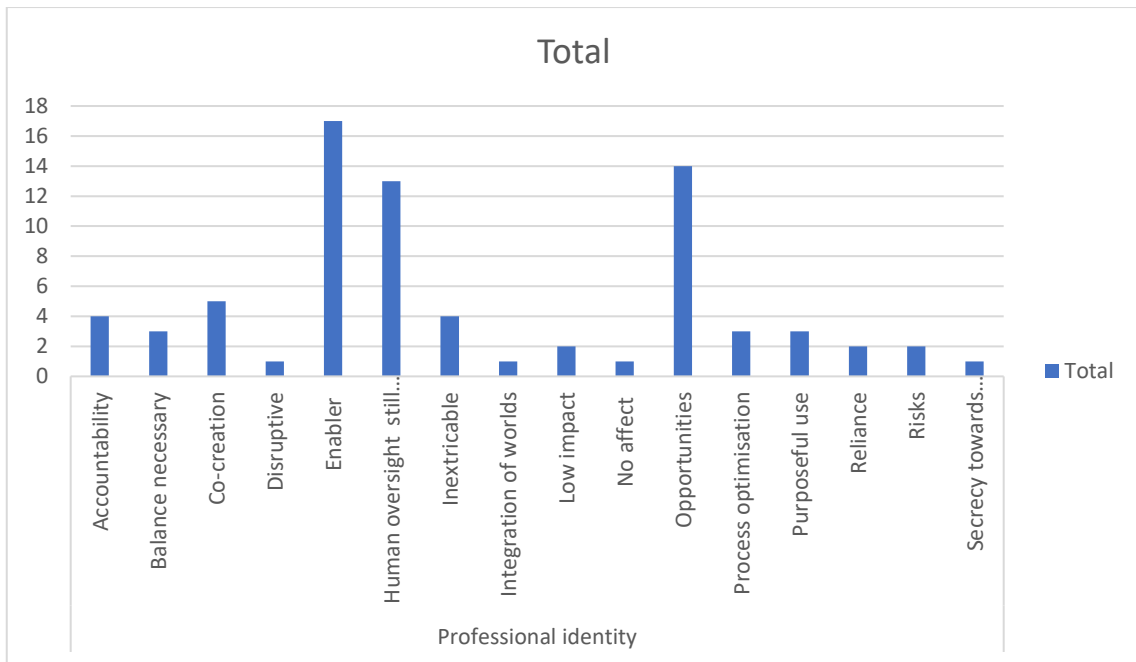


Figure 12: Distribution of categories for generative AI adoption across theme: Professional identity

Source: Author's own

Table 27: Quotations related to professional identity

Participant	Quotation
SC	<p><i>"I don't think my current role can be replaced by generative AI because it is not really an admin type of role. I think that if the rules are clear right and you find provisions where the rules are black and white, the case in points is the legal profession or even doctors in some respects because you know doctors are practising in science and science isn't exact".</i></p> <p><i>"...there is a concern that people will lose their jobs, people who are selling in other positions that might be more manual. Like maybe a factory worker or a scientist who works for our company. They might be the ones that will lose their job. Even a lawyer who works for our company might lose their job".</i></p>
SM	<p><i>"So, the balance it it's still very human judgement based, but AI has infused that human judgement with quite some nice insights that an ordinary brain wouldn't be able to process, you know very quickly".</i></p>
VM	<p><i>"Where it makes sense for the AI to do the work, obviously, to save time that makes sense. But I just think that we still need to use our human element to influence business outcomes and just use it as a tool, not as the tool that does the work for us, if that makes sense".</i></p> <p><i>"We should not allow the tool to make us lazy or complacent. In other words, I do feel that we still need to, as human beings, apply ourselves to what we want as an outcome, and then leverage the AI to help us get there faster, in whatever way it can".</i></p>
JP	<p><i>"I think that all gives you the ability to showcase your professionalism in a different way "</i></p> <p><i>"I don't think there should be a complete reliance on that. It can guide and it should be used as that tool to guide and to provide that effective benefit".</i></p>

	<p><i>"...there's a lot of psychology which I still think the human the human takes, takes charge over"</i></p> <p><i>"I think there is a lot of fear and apprehension at this stage because you know, if you think about, you know, if you if you start dissecting life and you start dissecting roles at banks and big organisations and you then think of the capabilities of AI and what you can achieve with it, I think there is apprehension because people normally think this is going to replace me".</i></p>
HL	<i>"As human beings we can do so much more"</i>

Source: Author's own

The findings show the use of generative AI inextricably linked to the evolving professional identity of the employees. Participants expressed a significant concern over accountability when using generative AI. They also mentioned a need for balance between leveraging AI capabilities and maintaining human oversight, to ensure that AI remains a tool rather than a controlling decision-maker. Participants regarded generative AI as a co-creator with employees. While it is regarded as a disruptive force it is also an enabler of creativity and innovation. Working along with it, employees are able to explore new ways of optimising their work and performance, while not losing their professional identity. The following section focuses on the main categories of Enablement, human oversight, and the opportunities participants see in generative AI technologies and tools.

Enabler

Participants saw generative AI as an enabler and stressed that it should aim to enhance rather than replace human judgement and expertise. This will ensure ethical considerations and nuanced decision-making are upheld.

Human oversight still essential

Participants generally perceived the integration of AI into professional tasks as positive as it offered multiple benefits and numerous opportunities for employees to grow professionally and optimise processes. While participants saw generative AI as an enabler of efficiency and innovation, they recognised the role that human oversight has as being indispensable.

Opportunities

Participants saw AI as a tool which can be utilised to streamline operational processes, allowing the user or employee to focus on more meaningful tasks of higher value. Time

to focus on strategic and more creative aspects of their roles was regarded as an opportunity by participants that are enabled by generative AI.

However, despite the positive perceptions and opportunities perceived by participants, there were concerns around the associated risks and secrecy of use. Furthermore, participants were wary of overreliance on AI and the potential AI-driven decision-making presented to obscure the rationale behind certain decisions. This calls for greater transparency in its application.

5.5.1.1 Conclusion on the theme of professional identity

The use of generative AI was perceived to be inextricably linked to the evolving professional identity of the participants. Although many opportunities and benefits were perceived to be derived from generative AI, it prompted a reevaluation of job roles. This highlighted the importance of using the technology purposefully and ethically. These insights demonstrate the complex relationship between generative AI and professional identity. Participants saw a future where AI and human expertise can coexist in a productive and ethical workplace.

5.5.2 Theme 8: Ethics

The researcher extracted the data presented below from the participants interviewed regarding their perceptions of ethics in generative AI adoption. The following categories and theme in table 28 are representative of the feedback from participants in response to the interview questions posed.

Table 28: Categories related to theme: Ethics

Categories	Themes
Human agency Losing humanity concerns Morality and values	Theme 8: Ethics

Source: Author's own

The data collected reveals the perceptions held by the interview participants regarding the deployment and implications of generative AI in their work environment. This has been presented in figure 13 which illustrates the distribution of categories across the theme of ethics. Supporting quotations from participants is presented in table 29.

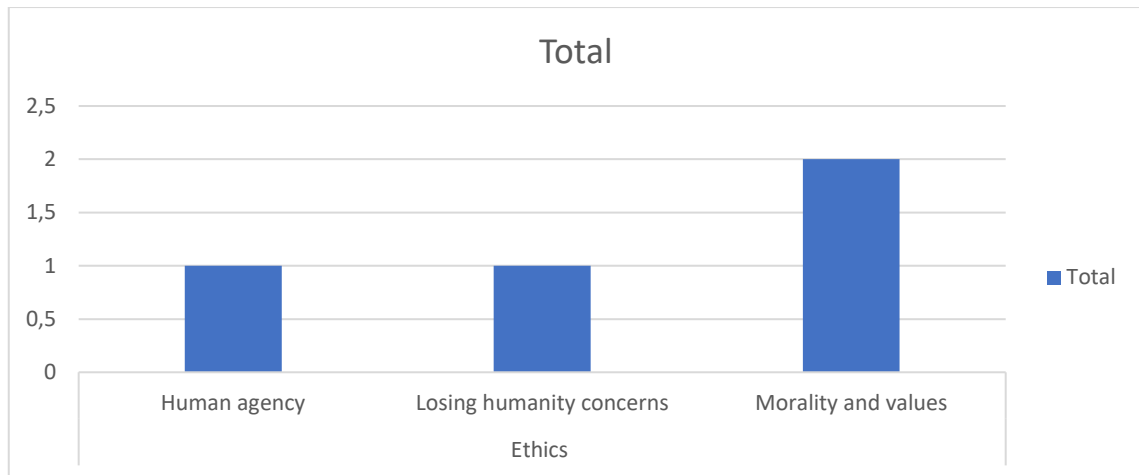


Figure 13: Distribution of categories for generative AI adoption across theme: Ethics

Source: Author's own

Table 29: Quotations related to ethics

Participant	Quotation
VH	<i>"...we can lose our humanity to the thing, and I don't know if I want to be part of a world"</i>
VM	<i>"...keep in mind the ethical component of using AI so you know respecting the integrity of the company, respecting the integrity of information, keeping data privacy in mind".</i>
SM	<i>"I do feel that even though human beings are, you know, the primary generates of information and you know and data, I hope that we don't get to a point where we have to rely, you know, on synthetic data and we can keep on producing new material and then then, you know, keep having that human ingenuity that machines can't recreate I think, yeah".</i>
JP	<i>"I think the future of AI is a bright future if you pair it with the morality and the culture and the values of human beings, you know so".</i>
TT	<i>"...some of the governance legal and the reputational considerations and how that will need to be navigated and permitted through in my organisation... that's key. If we don't get it right, then ... the governance around this will fail because we don't have those fundamentals to help us evolve".</i>

Source: Author's own

The findings for this theme were categorised into three groups; human agency, losing humanity, and morality and values; reflecting the nuanced views of the participants.

Human agency

Some participants expressed concerns about the role of human judgement and control diminishing as AI becomes more integrated into decision-making. They expressed concerns that reliance on AI might erode human expertise and autonomy, especially if

users allow it to make them lazy and complacent, placing overreliance on the technology and its generated 'synthetic' expressions.

Losing humanity

The potential risks of dehumanisation in interactions and processes should AI systems take on roles traditionally occupied by humans were flagged by participants. They perceived this as a concern, not only about job displacement, but also the potential is had to change the nature of human relationships and the emotional aspects of creativity and work. They feared it would create an impersonal and mechanical work environment.

Morality and values

Morality and values emerged as a significant matter. Participants spoke about the ethical and moral implications of AI-driven decisions especially regarding accountability, transparency, and fairness. There was anxiety around whether AI can truly align with human moral standards and whether the algorithms decision-making processes can be transparent to ensure ethical compliance.

5.5.2.1 Conclusion on the theme of ethics

Although there are many ethical considerations in using generative AI, especially in high-stakes applications such as medicine or law (Ning et al., 2024), which touch on matters related to fairness, privacy, accountability and so on, participants highlighted human agency, humanity, and morality and values as key areas of concern which look to preserving an individuals' professional identity instead of losing it in technology. They suggested a complex and cautious perspective on the use of generative AI while still seeing it as something human must coexist with since it has become inextricably connected to multiple dimensions in society such as WhatsApp predictive text, integration of Copilot into Microsoft systems, and other useful day to day tools. They recognise the opportunities and benefits it presents to enhance efficiency and innovation however, participants call for careful consideration of ethical principles to ensure that human values and morals are not compromised in corporate decision-making. This calls on policymakers, developers, ethicists and users of generative AI to collectively create frameworks that prioritise human agency, humanity, and morality and values, among other ethical considerations.

5.5.3 Theme 9: Future outlook

The researcher extracted the data presented below from the participants interviewed regarding their perceptions of generative AI evolving in their role or industry. The following categories and theme in table 30 are representative of the feedback from participants in response to the interview questions posed.

Table 30: Categories related to theme: Future outlook

Categories	Themes
AI could replace some jobs Automation Fears of redundancies Mature in intelligence Opportunities Process optimisation Quantum computing Robots Strategic focus area Threat	Theme 9: Future outlook

Source: Author's own

The data collected reveals a multi-faceted perspective of the future. This has been presented in figure 14 which illustrates the distribution of categories across the theme of ethics, supported by participant quotations in table 31.

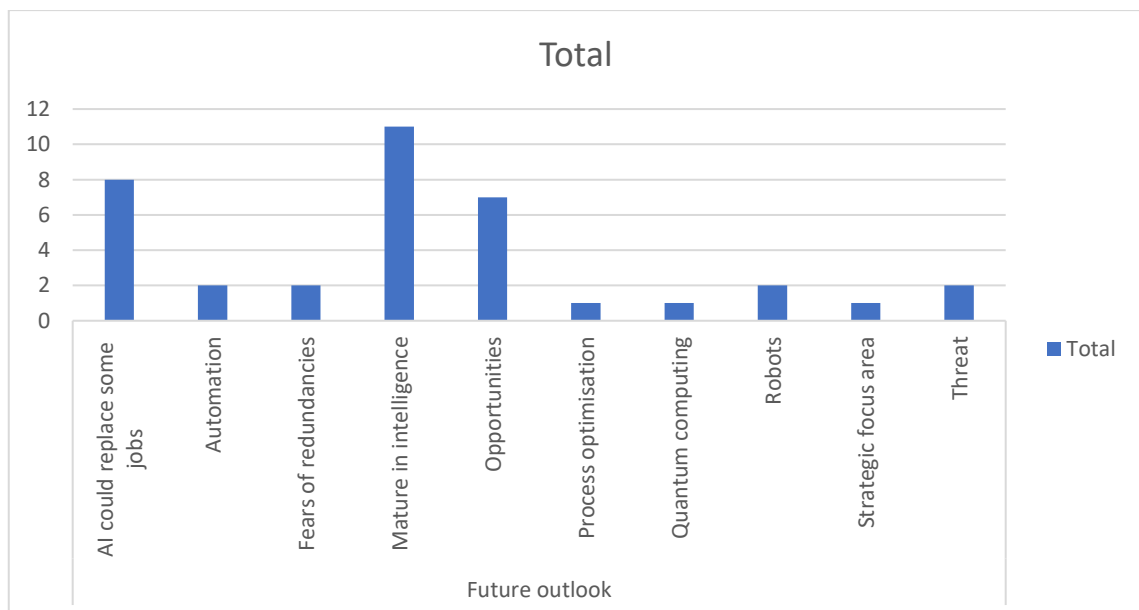


Figure 14: Distribution of categories for generative AI adoption across theme: Future outlook

Source: Author's own

Table 31: Quotations related to future outlook

Participant	Quotation
VH	<i>"I know a lot of my colleagues in the actuarial professional stressed out, but you know they've chosen things like insurance and life like pension funds and that sort of thing".</i>
DN	<i>"I do see a very big play there in robotics. I see a massive play in some form of machinery coded with AI to human intelligence".</i> <i>"Some people might be extremely resistant towards having robots around".</i>
JP	<i>"But like I said, I think you know it's never going to be just the case of AI replacing humans. But it's us working with AI, you know, to solve complex issues, you know".</i> <i>"AI can be a tool for innovation as well".</i> <i>"... as humans, must just make sure that we put the guardrails there to limit the bad".</i>
RC	<i>"I think where we going to with the technology is very positive".</i> <i>"Elon Musk and so on are busy doing you know to try and develop these tools as we move into the age of quantum computing and so on. You know, these are conversations that we mustn't ignore. People mustn't ignore these conversations".</i> <i>"The technology is coming. And if we look at how fast it's coming, yeah, we don't want to be left behind, you know, as a country also in terms of our development and as a player on the global stage".</i> <i>"We're going to have a robotic aspect, right, that is going to fulfil the transactional operational level".</i>
SC	<i>"I think generative AI will probably get really good. And it will have an impact on the chemical industry. Because chemistry is a science. And the more you know, the AI could probably come up with more chemicals. And instead of our scientists discovering chemicals right now for us, if they could use generative AI and use it to discover new molecule molecules and new properties of these molecules".</i> <i>"I think they should explore as much as possible until the capabilities of generative AI see what it can do for you. See how it can benefit you. Maybe I can make your job and your life much more efficient".</i>

Source: Author's own

While there is excitement about the future, there is also recognition of the threats AI poses. There is the potential that it could become a dominant force and that raises questions about the ethical implications and the need for robust governance frameworks to ensure responsible deployment.

AI replacing jobs

A concern raised by some is that of some jobs being replaced by AI. Participants expressed that automation and process optimisation would lead to redundancies and the

AI systems mature and become more capable of performing human tasks. This fear was prevalent across the sectors interviewed with specific reference to jobs that are transactional and operational in nature and that required computational processing.

Opportunities

There was however a strong sense of optimism in the future around the opportunities that generative AI presented. Participants expressed positivity towards automation and optimisation that would enhance efficiencies in their work and the organisations they work for. Leveraging AI for innovation was regarded as a pathway to maintaining a competitive edge in the market.

Maturity of intelligence

The discussions with participants also touched on the subject of the maturation of intelligence in AI and the emergence of sophisticated technologies such as robots and quantum computing. These developments would be transformative to society and business, opening up new avenues for complex problem-solving tasks.

5.5.3.1 Conclusion on the theme of future outlook

The researchers' findings from interviews with participants show a nuanced view of generative AI technologies. There is recognition of the opportunities for innovation generative AI brings and the efficiency gains. Mostly participants see generative AI and other emerging technology as opportunity for personal, organisational and state growth and development. However, there is also recognition of the challenges and threats that need to be carefully managed.

5.6 Conclusion of the findings

The findings from the research interviews clearly demonstrate the wide-ranging usefulness of generative AI across various domains. The benefits and gains yielded were numerous which underscores the transformative potential of generative AI in enhancing efficiency, and decision-making across various MNCs. The user-friendliness of ChatGPT and Microsoft's Copilot was widely appreciated by the participants. They found that they were easily accessible and easily integrated into existing platforms, making them easy to use. Participants found the interfaces to be intuitive and the ability to prompt the AI was regarded as critical in directing responses and simplifying their workflows. Several users highlighted the ease of learning for adoption support. Online tutorials, you-

tube videos and other snippets made self-learning easy. Overall, the integration of generative AI into everyday tools such as mobile smart phones, Microsoft, and Google applications is seen as a significant advantage for users in enhancing their experience of the tools and making them an asset in work as well as personal contexts.

The challenges explored by the researcher illustrate the multifaceted difficulties employees face when trying to adopt and integrate generative AI technologies into their professional environments. The findings of this theme show that participants see a multifaceted approach to addressing adoption challenges as the solution. Based on their experienced, adoption is best supported by, among other less critical tactics, top-down commitment from leadership, clear guardrails, comprehensive training and engaging initiatives to foster a positive mindset. These finding underscore the profound impact that organisational culture has on employees' willingness and ability to adopt to generative AI technologies.

Successful integration and adoption of new technologies requires an organisational culture that promotes experimentation, supports innovation, and provides support to accompany adoption initiatives. The findings show that the opinions and behaviours of colleagues and managers significantly sways employee adoption. Positive support and reinforcement can drive adoption while a sceptical attitude and lack of support has the tendency to impede it. Thus, the social dynamics of an environment cannot be ignored as they are vital in understanding and facilitating the integration of generative AI in MNCs. The use of generative AI was perceived to be inextricably linked to the evolving professional identity of the participants. Although many opportunities and benefits were perceived to be derived from generative AI, it prompted a reevaluation of job roles. This highlighted the importance of using the technology purposefully and ethically. These insights demonstrate the complex relationship between generative AI and professional identity.

Participants saw a future where AI and human expertise can coexist in a productive and ethical workplace. Overall, the participants suggested a complex and cautious perspective on the use of generative AI. There is recognition of the opportunities for innovation and efficiency gains generative AI brings. Mostly participants see generative AI and other emerging technology as opportunity for personal, organisational and state growth and development. However, there is also recognition of the challenges and threats. Participants call for careful consideration of ethical principles to ensure that human values and morals are not compromised in corporate decision-making.

Chapter 6: Discussion

6.1 Introduction

This chapter discusses the findings from the qualitative interviews with the existing literature and theoretical frameworks as presented in the literature review. The purpose of this chapter is to interpret the findings and draw connections between the findings in the data collected and the literature and explore what this means for academia and for business.

The primary purpose of this research study was to explore the personal adoption and use of generative AI in work and decision-making by employees of multinational corporations. The focus was on understanding the factors influencing technology adoption in the multinational context. The TAM served as a theoretical framework for this study. By extending the TAM model into the qualitative paradigm, the researcher aimed to get a more in-depth understanding of the factors that influence generative AI adoption through in-depth exploration of their personal perceptions of the phenomena. The purpose of the study supported the four research questions as outlined in chapter 3. These research questions were the basis for the interview questions outlined in the interview guide referenced in the methodology, chapter 4.

This chapter follows the same structure as chapter 5. The chapter is presented logically and systematically following the research questions. The themes will serve as subsections to the related research questions. A conceptual framework was developed by the researcher. As the chapter develops, parts or elements of the conceptual framework emerge before the researcher presents a holistic view of the new conceptual framework in chapter 7, conclusion.

6.2 Research question 1

How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?

This research question was rooted in the TAM and focused on the fundamental drivers of technology adoption – perceived usefulness and perceived ease of use (Davis, 1989). This question aimed to explore the employees' personally perceived effectiveness and user-friendliness of generative AI. It sought to understand how employees view the

impact of generative AI on their job performance (personally perceived benefits) and whether the technology met their expectations for efficiency and effectiveness improvement. For this research question, two themes emerged from the data: Usefulness and ease of use.

6.2.1 Theme 1: Usefulness

Usefulness for technology adoption emerged as a factor by both the literature on the subject as well as the participants interviewed. The TAM emphasised perceived usefulness as a key factor of technology adoption (Davis, 1989). This was further validated by Venkatesh et al. (2000 & 2024).

The findings of this study showed the wide-ranging usefulness of generative AI across multiple domains, as listed in Table 8. The participants interviewed highlighted several key areas where they had found generative AI useful. This included meeting minutes and summaries, research, decision-making support, and in enhancing their writing. This aligned in similarities to the literature on the subject. Feijóo et al. (2020) spoke about the variety of uses AI technologies and tools offered organisations. These ranged from task automation and content generation to decision making and strategy crafting. Brynjolfsson and McAfee (2014) found that AI-enabled technologies enabled organisations to automate routine tasks and processes, freeing up employees to focus on activities that require high-order thinking. Therefore, the improvements in productivity and efficiency reported by participants were consistent with the literature.

The benefits reported by interview participants were time savings, generally enhanced quality of work and improved efficiency. When comparing to the literature in the literature review, the researcher linked these benefits to previously reported benefits by Vinuesa et al. (2020) who found that the benefits AI offered across various domains were numerous and included operational efficiency, enhanced decision-making processes, increased productivity, and cost reductions. They aid in improving communication and collaboration across cultures, regions, and industries, enhancing efficiency, innovation, creativity and productivity of organisations while increasing their competitiveness and customer satisfaction (Vinuesa et al., 2020; Wamba-Taguimdje et al., 2020; Wu et al., 2022). The benefits reported and documented in literature are especially transformative for MNCs as they operate globally which creates numerous geographical, regulatory, and cultural challenges (Saittakari et al., 2023).

The findings on the theme of usefulness therefore reinforce the view that generative AI can serve as a valuable tool for enhancing productivity and performance for individuals and in turn for the MNCs in which they work (Jackson & Allen, 2024).

6.2.2 Theme 2: Ease of use

Ease of use for technology adoption also emerged as a factor in both the literature on the subject as well as the participants interviewed. This aligns with the TAM which posited that perceived ease of use, is the degree to which users believe that using the technology would be free from effort, is a critical factor of technology adoption (Davis, 1989). Perceived ease of use was also found to influence perceived usefulness because a technology that is easier to use will be more likely to be perceived as useful. This was further validated by Venkatesh et al. (2000 & 2024).

The participants interviewed appreciated the user-friendliness of generative AI tools. They made predominant reference to ChatGPT and Copilot which emerged as the popular GPT modules. Participants found these tools to be easy to access and navigate, especially Copilot as it is integrated into existing Microsoft software. The integration enhanced useability and encouraged adoption for employees could seamlessly incorporate the GPT into their daily work tasks. This matched the literature which found that when employees can fit AI tools seamlessly into their daily tasks with minimal disruption, they are more likely to adopt the tools (Dwivedi et al., 2023). When discussing the importance of prompting, participants emphasised the need to be clear and concise to maximise the relevance and accuracy of the outputs. The findings by the researcher align with the literature by Venkatesh and Bala (2008), and Kelly et al. (2023) which posited that ease of use is a significant enabler of AI adoption.

The findings also showed that the support employees received either through initiatives arranged by their organisations of self-guided learning through online tutorials, you-tube videos and other snippets supported their perceived ease of use of generative AI. This is in line with the literature which found that adequate support and training encourages employee use of technology (Venkatesh et al., 2003).

Therefore, ease of use, facilitated by intuitive interfaces and integration with familiar tools, was found to increase adoption and influence perceived usefulness, encouraging widespread adoption.

6.2.3 Extending the TAM

The insights which emerged from this study offer an extension of the TAM as they introduce new factors which influence technology adoption. The new factors which emerged are generative AI integration with existing systems, training and support, task relevance, and user feedback to enhance the user experience. With the integration of GPTs into existing systems such as Copilot into Microsoft office, the perceived usefulness and perceived ease of use of the technology is enhanced. This suggests that the TAM has been useful in exploring the compatibility of new technologies with established systems and future iterations of the model could be extended with these insights. Organisational support and access to training resources emerged as key in influencing perceived ease of use. Thus, future iterations of the TAM could be extended with the incorporation of organisational support interventions. Participants emphasised the use of generative AI in tasks such as meeting minutes and summaries, research, and to enhance writing of professional documents. This highlighted the importance of task relevance to the researcher. Future iterations of the TAM could be extended with linkages to specific tasks for which the technology is designed for and its related effectiveness. Lastly, participants raised the importance of prompting the generative AI tools concisely in order to generate the best results. This highlighted the importance of iterative feedback loops between generative AI and the user in order to improve its generative capabilities. Future iterations of the TAM could be extended with user feedback mechanisms to enhance its ability to predict adoption.

6.2.4 Summary of discussion: Research question 1

This research question explored the perceptions of the participants who were employees of MNCs. Their perceptions aligned to this question related to usefulness and ease of use of generative AI in enhancing their work and decision-making. Two main themes were defined: Usefulness and ease of use. These align with existing literature on the primary factors which influence adoption of technologies (Davis, 1989). Generative AI was found to be highly useful in simple tasks and benefits and gains were noted by the participants. These findings align with existing literature. Participants also found the technology easy to use which further drove their usefulness of the technology. They appreciated the seamless integration of the technology with existing tools and the support they received from their organisations as well as free online learning tools further enhanced their user experience and adoption. These findings align with existing literature.

6.3 Research question 2

What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?

The aim of this research question was to help the researcher to uncover how employees adapt to new technologies and the practical realities faced by them when AI is integrated into work processes (Gupta et al., 2024). By means of this question, the researcher was able to explore the obstacles, such as technical difficulties or insufficient training, employees encounter when adopting and using generative AI. This question also sought to establish the strategies employees employ to overcome the challenges they encounter, whether through personal efforts, organisational help or by other means. For this research question, two themes emerged from the data: Challenges to adoption and adoption strategies.

6.3.1 Theme 3: Challenges to adoption

The challenges to adoption identified by the participants included data security and privacy, insufficient training, the GPTs limitations in capability and undefined organisational use policies. These challenges reflect the complexities noted from literature. Reshetnikova et al. (2021) wrote of regulatory and ethical issues, data security and privacy risks, skills gaps, talent shortages, and organisational and cultural changes. Parry and Battista (2019) spoke about the challenges and risks which emerge when AI is integrated into workflows which already exist in the organisation. They further emphasised the importance of giving employees or users the support they need to use these new technologies and tools effectively.

Data security and privacy concerns are particularly noteworthy given the sensitive nature of the information held by multinationals in the financial services sector for instance and the diverse regulatory controls in the different regions in which they operate which can impact how AI is implemented and used across different regions (Farayola et al., 2024). The literature reviewed highlights the importance for MNCs address these (Benmamoun, 2024), highlighting the need for robust governance frameworks and policies to ensure ethical and secure use to mitigate risks.

Regarding the challenge perceived of insufficient training, participants expressed that a lack of formal training prevented them from utilising generative AI tools optimally, and as

such they were unprepared to integrate these technologies into their work. Training emerged as an important consideration for organisations to effectively empower employees to use generative AI tools in the works of Gunther et al. (2022) and other authors. A lack of training has been found to hinder adoption. However, Gupta et al. (2024) found that employees in different regions of the same organisation may have differing experiences with the levels of training received or support given by the organisation in learning how to use new implementations thus perceptions may vary significantly. This aligns to the researchers finds as insufficient training which may seem contradictory to the perceptions from participants related to ease of use. Many reported that training opportunities though Microsoft learning clinics and online resource were adequate.

While acknowledging that the technology is maturing, some participants felt that the current generative AI tools available were limited in their capabilities and the responses it generates should not be relied on 100% but needed fact checking and validating. This aligns with literature findings by Currie et al. (2024) who found it to have shortcomings and biases.

6.3.2 Theme 4: Adoption strategies

The findings of this theme showed that participants see a multifaceted approach to addressing adoption challenges as the solution. Based on their experience, adoption is best supported by top-down commitment from leadership, clear guardrails, comprehensive training and engaging initiatives to foster a positive mindset. This aligns with findings in literature. According to Gunther et al. (2022) without training, employees may feel inadequate and underqualified to utilise advanced technology. This has been found to hinder adoption.

6.3.3 Summary of discussion: Research question 2

The participants in the study identified key challenges from their personal perceptions. These were data security and privacy concerns, insufficient training, limitations in the current capabilities of generative AI, and undefined organisational use policies. These findings were found to be consistent with existing literature. From the perspective of the participants interviewed, a multifaceted approach to addressing the identified challenges was recommended. This included a top-down approach to commitment driven by leadership, clear guardrails, comprehensive training and engaging initiatives to foster a

positive mindset. This too aligns with existing literature which stresses the importance of training to empower employees. The research therefore highlights the need to address challenges through strategic support and training in order to realise successful integration of generative AI within MNCs.

6.4 Research question 3

How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?

The cultural and social dimensions of technology adoption were explored by means of this question, as it goes beyond individual perceptions and considers the broader context within which employees operate (Heinze & Heinze, 2018; Venkatesh & Davis, 2000). The question explored the role of the organisational environment in shaping how its employees perceive and use generative AI. The organisational environment includes leadership, company policy, and peer influence. For this research question, two themes emerged from the data: Organisational culture and colleague influence.

6.4.1 Theme 5: Organisational culture

The findings of this theme underscore the profound impact that organisational culture has on employees' willingness and ability to adopt generative AI technologies. Successful integration and adoption of new technologies requires an organisational culture that promotes experimentation, supports innovation, and provides support to accompany adoption initiatives.

Organisational culture was found to play an important role in shaping the attitudes of the participants towards adoption of generative. Cultures that supported the promotion of innovation and provided their employees with resources for AI integration saw more positive expressions toward adoption. Similarly, where organisations were perceived as rigid and traditional, adoption lagged or was hindered completely. This aligned with the literature on the subject of organisational change and technology adoption which says that organisational culture can either help or hinder technology adoption, depending on how well the technology complements the organisations values, norms and practices. Where organisational support was evident in training and technical support, employees of MNCs were more likely to adopt new technologies. Thus, the findings suggest that

organisational culture needs to evolve to support innovation and experimentation and foster a professional environment that is conducive to adoption of technology.

6.4.2 Theme 6: Colleague influence

The findings showed that the social dynamics of an environment cannot be ignored in theory and in practise as they are vital in understanding and facilitating the integration of generative AI in MNCs. The opinions and behaviours of colleagues and managers significantly swayed employee adoption. Positive support and reinforcement can drive adoption while a sceptical attitude and lack of support has the tendency to impede it. Colleague influence therefore was found to be another emergent factor of significance. Positive support and reinforcement from peers and senior leadership was found to positively impact adoption. This is consistent with the concept of social influence in the UTAUT wherein the researchers (Venkatesh & Davis, 2000; Venkatesh et al., 2003) highlight the impact of social norms and behaviours of peers on technology adoption. Aziz et al. (2020, p.222) also found that authentic leadership had a positive influence on perceived ease of use, influencing positive motivation in employees when leadership portrayed a “positive attitude, mindset, and high self-confidence...”.

6.4.3 Summary of discussion: Research question 3

The findings show that organisational culture significantly impacts employee adoption. Supportive environments which encourage experimentation and innovation see higher adoption rates while rigid traditional cultures hinder employee adoption. This was found to be consistent with existing literature which emphasises that the culture of an organisation and its support systems are necessary for successful technology acceptance and adoption (Leidner & Kayworth, 2006; Venkatesh et al., 2003). Social influence from peers and leaders also plays an important role in technology adoption. The findings show that positive support drives adoption while scepticism and insufficient support impedes adoption. The existing literature supports these findings on social norms and peer behaviours as reflected in the UTAUT model (Venkatesh & Davis, 2000; Venkatesh et al., 2003). Leaders who are authentic has a positive influence on employee motivation and ease of use as noted in the literature (Aziz et al., 2020). Thus, the findings from the data gathered as well as existing literature show organisational culture and colleague influence to be critical for successful generative AI adoption in the MNC context.

6.5 Research question 4

What impact does the use of generative AI have on employees' work and professional Identity?

The purpose of this research question was to explore the perceived personal and professional impact of generative AI adoption on employees because integration of AI tools and technologies into work processes can affect job roles, influence decision-making authority, and influence employee's professional identity and job security according to Wu et al. (2022). This question explored the perceived effect that generative AI has on an individual's role, responsibilities, and sense of professional identity. It also explored how employees feel about the balance between human judgment and AI-generated insights in their work.

6.5.1 Theme 7: Professional identity

According to the data findings, the use of generative AI was perceived to be inextricably linked to the evolving professional identity of the participants. This correlates to literature on ETs which finds application of AI across multiple domains including finance (Weber et al., 2023), healthcare (Mello-Thoms & Mello, 2023), manufacturing (Elahi et al., 2023), transportation (Oladimeji et al., 2023), customer services (Leocádio et al., 2024) and other domains. Therefore, as noted by Davidsson et al. (2020), AI has become a key enabler for businesses to adapt to evolving environmental changes. Although generative AI was seen as an enabler, participants did raise concerns about overreliance on the technology and the potential erosion of human expertise. Therefore, as aligned with literature findings, the need for human oversight is crucial in guiding the use of AI technologies (AI-kfairy, 2024).

Participants perceived opportunities and benefits from the use of generative AI but noted that it prompted a reevaluation of job roles. This aligns with findings in literature that jobs in some industries could potentially become redundant through automation of certain operations which previously relied on human labour (Wu et al., 2022). These insights demonstrated the complex relationship between generative AI and professional identity.

Participants also saw a future where AI and human expertise can coexist in a productive and ethical workplace. As the literature discovered, organisations can automate routine tasks and processes such as, among others, reading and writing (Huang et al., 2023),

freeing up employees to focus on activities that require high-order thinking (Brynjolfsson & McAfee, 2014). Observations by Zhu et al. (2017) and Omol (2024) were that the integration of these advanced technologies into business transformed operations through innovative processes, which are transforming markets and industries by creating value propositions, customer segments, or competitive advantages. Thus, there is a need for a balanced approach that sees AI being augmented with human judgement and decision-making, and not as replacing them, advocating for synergies that leverage the strengths found in both humans and AI. Therefore, there are similarities in the data findings and the literature showing that AI has become a key enabler for businesses to adapt to evolving environmental changes in recent years (Davidsson et al., 2020).

6.5.2 Theme 8: Ethics

In the data findings, the participants suggested a complex and cautious perspective on the use of generative AI. They recognised the opportunities and benefits it presents to enhance efficiency and innovation however, participants called for careful consideration of ethical principles to ensure that human values and morals are not compromised in corporate decision-making.

Therefore, ethical considerations emerged as an important theme linked to the dehumanisation of work and the moral implications of AI-driven decisions. Participants expressed the need for guardrails and policy to guide the use of AI technologies. This matches the literature which highlighted the technologies ethical and moral limitations (Currie et al., 2024) and the importance of ethical frameworks and governance structures to ensure the responsible use of AI technologies and the alignment with human values (Benmamoun, 2024).

Participants echoed the principles of ethical AI as outlined in studies by McLean et al. (2021) and Weber et al. (2023) of transparency, accountability, and fairness, underscoring the need for dialogue and collaboration to develop ethical guidelines and best practices.

6.5.3 Theme 9: Future outlook

The researchers' findings from interviews with participants showed a nuanced view of generative AI technologies. Participants saw generative AI and other emerging technology as opportunity for personal, organisational and state growth and

development but also recognised the challenges and threats that need to be carefully managed. These views are reflected in the literature by Borges et al. (2021) and Dubey et al. (2020) who emphasised the need for proactive strategies to exploit the opportunities and benefits of AI while mitigating the risks.

Therefore, participants were optimistic about the future of generative AI and its maturation. They also see the emergence of advanced technologies such as robots and quantum computing as not so distant realities. The innovativeness and complex problem-solving potential of these possibilities are seen as transformative opportunities, in line with literature findings (Mithas et al., 2022; Wang et al., 2023).

6.5.4 Summary of discussion: Research question 4

The findings show that the integration of generative AI does have an influence on an employees' professional identity and job role. Although generative AI is seen as an enabler, and improves efficiency and innovation, participants were concerned about becoming over-reliant on technology and the possibility of human expertise gradually diminishing. They expressed that balance is needed in matters of AI-generated insights and human judgement. AI should complement human judgement and not replace it. These findings align with findings in existing literature which found that AI integration in the workplace does have an impact on jobs. Furthermore, it was found to enhance efficiency across various domains. To ensure responsible use of AI, the findings and literature recognise the need for ethical frameworks and use policies to guide appropriate use that maintains human expertise.

6.6 Unexpected findings

An unexpected finding emerged in the data collected. The unexpected finding was the significant role which younger employees played in driving generative AI adoption. This emerged in the data supporting the theme colleague influence. The researcher found that younger employees were perceived to use generative AI tools secretly. This was prompted by uncertainty about company policy and the acceptability of generative AI. Participants perceived a lack of support and scepticism from colleagues which hindered them from integrating generative AI into their work and the admission to secretly using the technology. It was further perceived by participants that the younger generation of colleagues tend to be more accepting of generative AI.

These unexpected findings align with a study by Dunnigan et al. (2023) which explored the perspectives of school leaders on the rapid integration of generative AI in education. Leaders were positive about the potential of the technology but were concerned about the lack of training and policy around use of the technology. The article further suggested that some teachers were using the technology secretly, possibly due to lack of policy or fear of scrutiny, to explore its benefits.

An article by Grossman et al. (2023) pointed to the covert use of generative AI in the legal field and the risks in false or fabricated information it can spread if generated content is not properly verified. It gave examples of court documents containing fictitious legal citations generated by the tools which use of was not disclosed.

These unexpected research findings suggests that younger employees maybe more adaptable to technology changes thus indicating a generational divide in the acceptance and use of technology. Additionally, the findings revealed the need for use policies and clear communication from management to ensure that employees feel supported and guided in their use of ETs. The findings, when compared with literature, are also reflective of a broader uncertainty around the technology and a quiet experimentation which exists. Lastly, the findings imply that secretly using generative AI tools carries significant risks to employees and the organisations they work for.

Chapter 7: Conclusion

7.1 Introduction

In this chapter, the principal conclusions of each research question are answered. The aim of the research was to explore the personal adoption and use of generative AI in work and decision-making by employees of MNCs, complex, global corporations. The research was informed by the TAM (Davis, 1989), and as a foundational framework, this study aimed to extend the TAM into the qualitative paradigm, with the intention of providing rich, nuanced insights into factors influencing technology adoption.

Based on the findings through a qualitative analysis of participants perceptions, all the research questions have been answered. The answers are documented herein and are presented following a structured flow. The researcher also presents implications of the study for both academia and business and concludes with recommendations for future studies on the topic.

7.2 Primary research question

The primary research question was: *How are employees of multinational corporations adopting and using generative artificial intelligence in work and decision-making?*

The primary research question was supported by four secondary questions

- 1) *How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?*
- 2) *What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?*
- 3) *How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?*
- 4) *What impact does the use of generative AI have on employees' work and professional identity?*

The answers to these questions appear are presented next.

7.3 Answers to research question 1

How do employees of MNCs perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes?

The first research, rooted in the TAM (Davis, 1989) aimed to explore the employees' personally perceived effectiveness and user-friendliness of generative AI. It sought to understand how employees view the impact of generative AI on their job performance (personally perceived benefits) and whether the technology met their expectations for efficiency and effectiveness improvement.

The two main themes relating to this question, discussed in chapter 6 and concluded in this chapter, are: Usefulness, and ease of use. These two themes both appeared in existing literature and were found to align with the literature findings as discussed in chapter 6.

In terms of the first theme, usefulness, the general perception of employees of MNCs is that generative AI is highly useful in enhancing their work and decision-making. The predominant areas of usefulness that emerged in the study were generating meeting minutes and summarisation of information, conducting research, supporting decision-making, and enhancing writing tasks. These findings align with existing literature which shows how AI improves communication and decision-making processes, among other things, within organisations (Brynjolfsson and McAfee, 2014; Vinuesa et al., 2020). In terms of the benefits and gains realised from generative AI, participants reported time savings, improved work quality, and increased efficiency as the key benefits and gains realised. Other areas of usefulness and benefits also emerged, as listed in Table 8. Although appearing less frequently than the key uses and benefits, they are not to be ignored. Additionally, the literature supported the transformative impact of AI on MNCs who benefit from the improved processes and efficiency gains of their employees. These benefits include improved operational efficiency, and overcoming geographical limitations, regulatory and cultural challenges unique to MNCs (Saittakari et al., 2023).

In terms of the second theme, perceived ease of use of generative AI, the user-friendliness of ChatGPT and Microsoft Copilot in particular was widely appreciated by the participants. Their intuitive interfaces and their easy integration to existing software platforms, as is the case with Copilot, made them easy to navigate and accessible for everyday tasks. The seamless integration of the technology with existing tools and the

support they received from their organisations, as well as free online learning tools further enhanced their user experience and adoption. These findings align with existing literature which emphasises the importance of adequate training in technology adoption, and the benefits of intuitive user interfaces (Dwivedi et al., 2023; Venkatesh et al., 2003).

Therefore, it is evident that employees relate positively to generative AI and reported improvement in certain job tasks, attributable to generative AI. Thus, the technology met their expectations for efficiency and effectiveness improvement.

7.4 Answers to research question 2

What challenges do employees of MNCs face in adopting and integrating generative AI into their daily work, and how do they overcome these challenges?

The aim of this research question was to help the researcher to uncover how employees adapt to new technologies in the work environment, when AI is integrated into work processes (Gupta et al., 2024). By means of this question, the researcher was able to explore the obstacles employees encounter when adopting and using generative AI. This question also sought to establish the strategies applied to overcome the challenges encountered.

The two main themes relating to this question, discussed in chapter 6 and concluded in this chapter, are: Challenges to adoption and adoption strategies. These two themes both appeared in existing literature and were found to align with the literature findings as discussed in chapter 6.

The participants in the study identified key challenges from their personal perceptions. These were data security and privacy concerns, insufficient training, limitations in the current capabilities of generative AI, and undefined organisational use policies. These findings were found to be consistent with existing literature (Benmamoun, 2024; Farayola et al., 2024; Reshetnikova et al., 2021). From the perspective of the participants interviewed, a multifaceted approach to addressing the identified challenges was recommended. This included a top-down approach to commitment driven by leadership, clear guardrails, comprehensive training and engaging initiatives to foster a positive mindset. This too aligns with existing literature which stresses the importance of training to empower employees (Gunther et al., 2022).

Therefore, it is evident that employees face several challenges when adopting and integrating generative AI into their work lives, and to overcome these challenges, both employees and organisations have adopted various strategies which include strategic support and training in order to realise successful integration of generative AI within MNCs.

7.5 Answers to research question 3

How does organisational culture and social influence affect employee adoption and use of generative AI within MNCs?

The cultural and social dimensions of technology adoption were explored by means of this question, as it goes beyond individual perceptions and considers the broader context within which employees operate (Heinze & Heinze, 2018; Venkatesh & Davis, 2000). The question explored the role of the organisational environment in shaping how its employees perceive and use generative AI. The organisational environment includes leadership, company policy, and peer influence. For this research question, two themes emerged from the data: Organisational culture and colleague influence.

The findings show that organisational culture significantly impacts employee adoption. Supportive environments which encourage experimentation and innovation see higher adoption rates while rigid traditional cultures hinder employee adoption. This was found to be consistent with existing literature which emphasises that the culture of an organisation and its support systems are necessary for successful technology acceptance and adoption (Leidner & Kayworth, 2006; Venkatesh et al., 2003). Social influence from peers and leaders also plays an important role in technology adoption. The findings show that positive support drives adoption. Scepticism and insufficient support were found to impede adoption. The existing literature supports these findings on social norms and peer behaviours as reflected in the UTAUT model (Venkatesh et al., 2003; Venkatesh & Davis, 2000). Leaders who are authentic has a positive influence on employee motivation and ease of use as noted in the literature (Aziz et al., 2020).

Thus, the findings from the data gathered as well as existing literature show organisational culture and colleague influence to be critical for successful generative AI adoption in the MNC context.

7.6 Answers to research question 4

What impact does the use of generative AI have on employees' work and professional Identity?

The purpose of this research question was to explore the perceived personal and professional impact of generative AI adoption on employees because integration of AI tools and technologies into work processes can affect job roles, influence decision-making authority, and influence employee's professional identity and job security according to Wu et al. (2022). This question explored the perceived effect that generative AI has on an individual's role, responsibilities, and sense of professional identity. It also explored how employees feel about the balance between human judgment and AI-generated insights in their work.

The findings show that the integration of generative AI does have an influence on an employees' professional identify and job role. Although generative AI is seen as an enabler, and improves efficiency and innovation (Huang et al., 2023), findings show concerns about becoming over-reliant on technology and the possibility of human expertise gradually diminishing. They expressed that balance is needed in matters of AI-generated insights and human judgement. AI should complement human judgement and not replace it (Brynjolfsson & McAfee, 2014). These findings align with findings in existing literature which found that AI integration in the workplace does have an impact on jobs. Furthermore, it was found to enhance efficiency across various domains. To ensure responsible use of AI, the findings and literature recognise the need for ethical frameworks and use policies to guide appropriate use that maintains human expertise (AI-kfairy, 2024; Benmamoun, 2024).

Therefore, the findings show the inextricable link between AI and employees' professional identity, one that cannot be ignored. Instead, the findings emphasise a need to balance AI-generated insights with human judgement to allow the two to coexist and prevent the erosion of human expertise. Ethical considerations also emerged as critical for organisations to manage through sound use policies and governance to ensure transparency, accountability, and fairness.

7.7 Conclusion on answers to research questions

The researchers' findings underscore the transformative nature of generative AI and its potential in enhancing efficiency, decision-making and innovation. The data also highlights the need for supportive organisational cultures, comprehensive training programmes, guidelines for use and ethical frameworks in order to achieve successful integration in professional environments. The nature of AI adoption is complex and multifaceted. Thus, an interplay between organisational and social factors, professional identity and ethical considerations is to be expected. By MNCs addressing the challenges that are presented herein and leveraging the opportunities identified, they can create a professional environment where human judgement and AI-driven insights can coexist.

7.8 Principal theoretical conclusions

The findings of this study validate existing literature on the importance of perceived usefulness and perceived ease of use in technology adoption as posited in the TAM by Davis (1989). The roles that organisational culture and social influence play extend the TAM and thus align with Venkatesh and Davis' (2000) UTAUT which highlights social influence as a key determinant of adoption.

The findings around the challenges to adoption and the adoption strategies also align with existing literature (Benmamoun, 2024; Currie et al., 2024; Farayola et al., 2024; Gunther et al., 2022; Gupta et al., 2024; Parry and Battista, 2019; Reshetnikova et al., 2021)

The final conceptual framework presented in the figure 15 attempts to conceptualise the interplay between the subjective factors and the external factors which influence adoption. The path to adoption for employees of MNCs is not without challenges which can be overcome through various interventions as discussed in the findings. The conceptual framework also displays professional identity, ethics and future outlook as important considerations for academia and business.

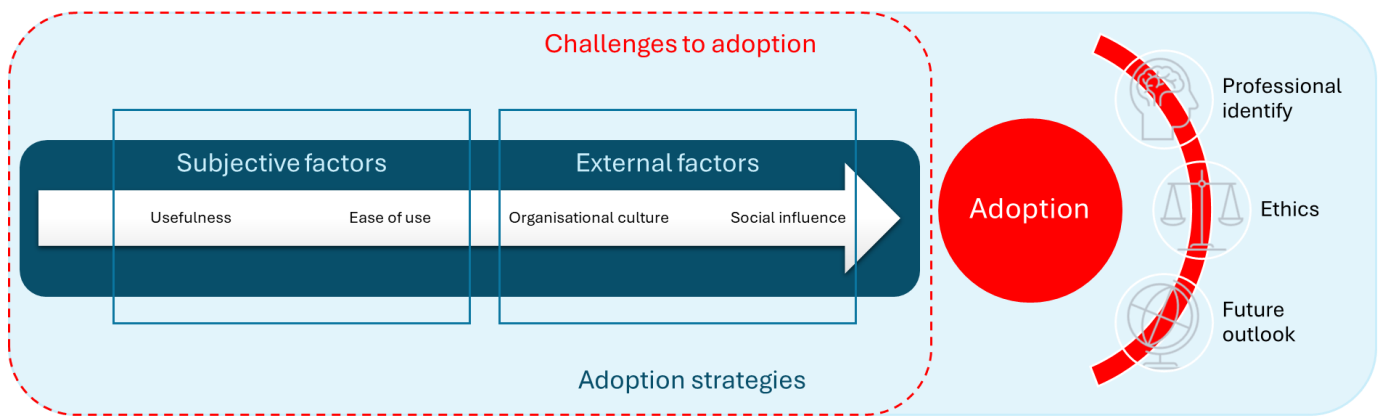


Figure 15: Final conceptual framework: Generative AI adoption

Source: Author's own

7.9 Research contribution

The research contributes to the literature by providing qualitative insights into the nuanced experiences of employees in MNCs. This is an area which has been less explored in existing studies. The challenges identified by the researcher, such as data privacy and security and insufficient training, agree with findings in literature, emphasising the need for comprehensive strategies to support the adoption of new technologies such as AI.

7.10 Implications of the study

7.10.1 Theoretical implications

By extending the TAM into the qualitative paradigm, a richer understanding of the factors influencing generative AI adoption were gained. The insights which emerged from this study introduced new factors which influence technology adoption; generative AI integration with existing systems, training and support, task relevance, and user feedback to enhance the user experience. With the integration of GPTs into existing systems such as Copilot into Microsoft office, the perceived usefulness and perceived ease of use of the technology is enhanced. This suggests that the TAM has been useful in exploring the compatibility of new technologies with established systems and future iterations of the model could be extended with these insights. Organisational support and

access to training resources emerged as key in influencing perceived ease of use. Thus, future iterations of the TAM could be extended with the incorporation of organisational support interventions. Participants emphasised the use of generative AI in tasks such as meeting minutes and summaries, research, and to enhance writing of professional documents. This highlighted the importance of task relevance to the researcher. Future iterations of the TAM could be extended with linkages to specific tasks for which the technology is designed for and its related effectiveness. Lastly, participants raised the importance of prompting the generative AI tools concisely in order to generate the best results. This highlighted the importance of iterative feedback loops between generative AI and the user in order to improve its generative capabilities. Future iterations of the TAM could be extended with user feedback mechanisms to enhance its ability to predict adoption. The study also underscored the importance of external factors namely organisational culture and social influence from colleagues and managers, suggesting that future technology adoption models should add these elements more explicitly.

7.10.2 Practical implications

The practical implications of this study for practitioners is the need for robust training programmes, clear policies on generative AI use, and a supportive organisational culture in order to encourage the adoption of generative AI. The benefits of generative AI should be actively championed, and support provided to employees should be continuous in order to address the concerns found by the researcher and build a positive attitude towards ETs.

7.11 Limitations of the research

While the study provided in-depth insights, the qualitative approach limited the generalisability of the findings. Additionally, the interviews were conducted with a relatively small sample size with a specific context, MNCs. This may therefore not reflect the experiences of employees in other organisations settings. Lastly, with the rapid evolution of technology, new tools and capabilities emerge in rapid succession therefore, the findings herein may become outdated quickly.

7.12 Suggestions for future research

Several areas emerged as suggestions for future research. Firstly, future research should consider an approach combining both qualitative and quantitative methods to validate and extend the findings of this study. A mixed-methods approach would enhance generalisability. Secondly a study over a longitudinal time horizon would provide a better understanding of how the adoption and impact of generative AI change over time. Thirdly, the researcher suggests exploring the lived experiences of employees in different organisational contexts to get a more holistic view of the factors influencing generative AI adoption. Lastly, future research could explore the evolving landscape of AI adoption with a focus on developing strategies that balance technological advancement with human values and ethical considerations.

7.13 Conclusion

This study explored the personal adoption and use of generative AI in work and decision-making by employees of MNCs and thus contributed to the understanding of generative AI adoption in MNCs. It highlighted the importance of the subjective factors, perceived usefulness and perceived ease of use, and external factors, organisational culture and social influence. The findings herein provide valuable insights for both academia and business as the research emphasises the need for supportive environments and robust policies to support the successful integration of AI technologies and employee adoption. Furthermore, this research stresses the potential generative AI possesses to transform the professional work environment as it offers opportunities to enhance innovation, efficiency, and professional growth. Although the opportunities and benefits remain numerous, this study also highlights the need for MNCs to manage the ethical considerations and the challenges identified to ensure responsible and fair use of technology.

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Appendices

Appendix 1: List of abbreviations

Abbreviation	Definition
AI	Artificial intelligence
ET	Emerging technologies
GPT	Generative pre-trained transformer
MNC	Multinational corporation
MS	Microsoft
TAM	Technology acceptance model
UTAUT	The unified theory of acceptance and use of technology
TPB	Theory of planned behaviour

GIBS ETHICAL CLEARANCE APPLICATION FORM 2024/25

G. APPROVALS FOR/OFF THIS APPLICATION

When the applicant is a student of GIBS, the applicant must please ensure that the supervisor and co-supervisor (where relevant) has signed the form before submission

STUDENT RESEARCHER/APPLICANT:

29. I affirm that all relevant information has been provided in this form and its attachments and that all statements made are correct.

Student Researcher's Name in capital letters:

[REDACTED]

Date:

29 Jul 2024

Supervisor Name in capital letters:

[REDACTED]

Date:

29 Jul 2024

Co-supervisor Name in capital letters:

Date:

29 Jul 2024

Note: GIBS shall do everything in its power to protect the personal information supplied herein, in accordance to its company privacy policies as well the Protection of Personal Information Act, 2013. Access to all of the above provided personal information is restricted, only employees who need the information to perform a specific job are granted access to this information.

Decision:

Approved

REC comments:

Date: 26 Aug 2024

Note: Student and supervisor names are hidden as required for the submission of this research report

Appendix 3: Pro-forma informed consent for interviews

Note: *This standard informed consent letter to be used in qualitative interviews, must be separate from interview guide, must be signed before the interview commences. The signed form must be stored separately from the data collected.*

I am conducting research exploring the personal adoption and use of generative AI in work and decision-making by employees of multinational corporations. Our interview is expected to last 1 hour, and will help us understand how employees perceive the usefulness and ease of use of generative AI in enhancing their work tasks and decision-making processes? **Your participation is voluntary and you can withdraw at any time without penalty.** By signing this letter, you are indicating that you have given permission for:

- The interview to be recorded;
- The recording to be transcribed by a third-party transcriber, who will be subject to a standard non-disclosure agreement;
- Verbatim quotations from the interview may be used in the report, provided they are not identified with your name or that of your organisation;
- The data to be used as part of a report that will be publicly available once the examination process has been completed; and
- All data to be reported and stored without identifiers.

If you have any concerns, please contact my supervisor or me. Our details are provided below.

Researcher name:

Research Supervisor name:

Email:

Email:

Phone:

Phone:

Signature of participant: _____

Date: _____

Signature of researcher: _____

Date: _____

Topic: Exploring the personal adoption and use of generative artificial intelligence in work and decision-making by employees of multinational corporations: a technology acceptance model perspective

Introduction

• **Greeting and rapport building:**

- Begin with a warm greeting and introduce yourself.
- Briefly explain the purpose of the study.

Script: Thank you for participating in this research interview. The purpose of this research is to explore and understand the factors influencing the personal adoption and use of generative AI by employees within multinational corporations. The study aims to provide a deeper understanding of the human factors that influence the successful adoption and utilisation of generative AI in complex, global organisational settings, offering insights that can inform both theoretical advancements and practical strategies for enhancing AI integration in the workplace.

Your insights will be valuable in shaping our understanding of this topic.

- Ensure the participant feels comfortable and ready to share their experiences.
- **Informed Consent:**
- Explain the participant's rights, including confidentiality, voluntary participation, and the ability to withdraw at any time.
 - Review the consent form with the participant and obtain their signature (or verbal consent if conducted online).
 - Ask for permission to audio-record the interview.
- **Overview of the Interview:**
- Provide a brief outline of the interview structure (personal experiences with generative AI, followed by personal perceptions and challenges with the technology).
 - Mention the estimated duration of the interview is 45 minutes to an hour.

Interview Questions

1. Background and Context

- **Q1:** Can you please describe your current role and responsibilities?
- **Q2:** How long have you been working with generative AI technologies in your role?

- **Q3:** Can you briefly describe the types of generative AI tools you use and how you typically use them in your daily tasks?
- 2. Perceived Usefulness**
- **Q4:** How do you personally perceive the usefulness of generative AI in enhancing your work tasks? Can you provide specific examples?
 - **Q5:** From your personal perspective, in what ways has generative AI influenced your decision-making processes? Have you noticed any improvements or challenges?
- 3. Perceived Ease of Use**
- **Q6:** How easy or difficult do you personally find it to use generative AI tools in your work? Can you describe any factors that make the technology easier or harder to use?
 - **Q7:** What kind of training or support did you receive when you started using generative AI? Was it sufficient?
- 4. Challenges and Adoption Strategies**
- **Q8:** What personally perceived challenges or obstacles have you encountered in adopting and using generative AI in your work?
 - **Q9:** How have you addressed these challenges? What strategies or resources have been most helpful?
- 5. Organisational and Social Influence**
- **Q10:** From your perspective how do you think organisational culture has influenced your personal use of generative AI? Are there specific practices or attitudes, from your individual perspective, that encourage or discourage its use?
 - **Q11:** From your perspective to what extent do your colleagues and managers influence your use of generative AI? Do you feel, from your perspective, there is a social expectation to adopt these technologies?
- 6. Impact on Work and Professional Identity**
- **Q12:** From your personal perspective, has using generative AI affected your role, responsibilities, or sense of professional identity? If so, in what ways?
 - **Q13:** How do you personally feel about the balance between human judgment and AI-generated insights in your work? Has this balance changed since you began using generative AI?
- 7. Future Outlook**
- **Q14:** Looking forward, how do you personally see generative AI evolving in your role or industry? What are your hopes or concerns about its future impact?

- **Q15:** What advice would you give to other professionals in your field who are just beginning to work with generative AI?
-

Closing the Interview

- **Additional Thoughts:**
 - **Q16:** Is there anything else you would like to share about your experiences with generative AI that we haven't covered?
- **Thank You and Next Steps:**
 - Thank the participant for their time and valuable insights.
 - Explain the next steps in the research (how their data will be used, when they can expect to receive any follow-up, if applicable).
 - Reiterate the confidentiality of their responses.
- **Post-Interview Notes:**
 - After the interview, take a few moments to jot down any immediate reflections or observations that may be relevant for analysis.

Appendix 5: Code list

Code list: page 1 of 9

	Code	Groundedness
1	o 1 year using generative AI	2
2	o 2 years generative AI use	4
3	o 2 years using chatgpt	1
4	o 2 years working experience	1
5	o 3 years using AI	1
6	o 5 - 6 months using generative AI	1
7	o 10 years working experience	1
8	o 13 years working experience	1
9	o 15 years work experience	1
10	o 18 months using generative AI	2
11	o 20 years in financial services	1
12	o 20 years working experience	1
13	o 24 years working experience	1
14	o A personal assistant	1
15	o A playground for curiosity	1
16	o A tool for innovation	1
17	o A world augmented with AI	1
18	o Accounting and CIMA qualifications	1
19	o Accounting and project management qualifications	1
20	o Accounting and Tax leader	1
21	o Accurate outputs builds confidence	1
22	o Action items quicker	1
23	o Actively encouraged to use it	1
24	o Add quality to your work	1
25	o Admin takes up time	1
26	o AI could take over coding and developing	1
27	o AI could take over creative jobs	1
28	o AI has been around for a while	1
29	o AI is in everything	3
30	o AI makes you efficient	3
31	o Always looking for opportunity to innovate	1
32	o Always taken advantage of new tech	1
33	o An advocate for it	1
34	o An art to prompting	1
35	o Analyses large data-sets well	3
36	o Anonymising data for data protection	1
37	o App development qualification	1
38	o Apple's intelligence is free for iPhone users	1
39	o Assists me with tasks	1
40	o Assists the worker with mundane tasks	3
41	o Automate repetitive tasks	3
42	o Balance still to be struck	1
43	o Banking multinational	3
44	o Banking relies on technology	1
45	o Be open-minded	1
46	o Be proactive and retroactive and drive change	1
47	o Becomes easier to use	1
48	o Bespoke Copilot for organisation prevents data breaches	1
49	o Bloomberg and Reuters	1
50	o Bloombergs AI model	1

Code list: page 2 of 9

	Code	Groundedness
51	o Budget challenges	1
52	o Builds consistency and excellence	1
53	o Business management masters	1
54	o Buzzword and not fully exploited	1
55	o CA CIMA MBA	1
56	o Can use copilot freely	1
57	o Cant depend solely on it	1
58	o Cant hide from AI	1
59	o Cant trust it completely	3
60	o Careful with what to upload into free versions	1
61	o Caution when working with personal and sensitive information	3
62	o CB Insights	1
63	o Challenges integrating into organisational processes	2
64	o Championed change to becoming paperless	1
65	o Change Management and Functional Design	1
66	o ChatGPT	4
67	o ChatGPT 4	1
68	o ChatGPT 4 is better	1
69	o ChatGPT for technical analysis	1
70	o ChatGPT is friendlier	1
71	o Chemical industry multinational	1
72	o Chemicals industry is already using technology	1
73	o Co-creators with AI	1
74	o Coaches on email writing	1
75	o Colleagues are pro AI	1
76	o Colleagues lagging with adoption	1
77	o Colleagues stick to old ways	1
78	o Commerce degree	3
79	o Company blocked ChatGPT because of data breaches	1
80	o Company culture not pro-tech	1
81	o Company introducing Copilot	1
82	o Company is pushing Copilot adoption	1
83	o Company limits how much we can use it	1
84	o Company needs to develop policy	1
85	o Company policy challenges	1
86	o Company restriction on generative AI	1
87	o Comparison of business schools	1
88	o Concerns around inputting confidential information	1
89	o Confused with certain tasks	1
90	o Consumer banking trends	1
91	o Copilot training sessions	1
92	o Copilot	7
93	o Copilot champion	1
94	o Copilot for meeting minutes saves time	2
95	o Copilot for our organisation	1
96	o Copilot has no data security limitations	1
97	o Copilot icons throughout the MS suite	1
98	o Copilot is integrated into Microsoft	2
99	o Copilot is not as refined as other tools	1
100	o Copilot is safer	1

Code list: page 3 of 9

	Code	Groundedness
101	o Copilot is safer for company data	1
102	o Copilot protects your organisation	1
103	o Copilots integration with Microsoft has made adoption easier and safer	2
104	o Created tutorials to aid employees	1
105	o Creating capacity using tech	1
106	o Criminals will also use AI for their ends	1
107	o Customise prompts for routine tasks	1
108	o Data quality manager	1
109	o Data security and privacy regulations have delayed adoption	1
110	o Dedicated microsoft support for the organisation	1
111	o Definitely used automation tools	1
112	o Degree and short courses	1
113	o Design artwork	1
114	o Develop outlines and refine	1
115	o Develop own in-house AI	1
116	o Developed a reliance on it	1
117	o Different versions present a challenge	1
118	o Digital and paperless evolution	1
119	o Doesnt have all functionality needed yet	1
120	o Doesnt have humanity to understand reasons behind things	1
121	o Dont be confined	1
122	o Dont publicise that im using it	1
123	o Dont see it as a threat	1
124	o Dont understand the benefits	1
125	o Dont want to be a cog in the wheel	1
126	o Dont want to be left behind	1
127	o Drafting SOP manuals	1
128	o Drive top-down	1
129	o Each role is different	1
130	o Ease into it with free courses	1
131	o Easily ask it to change the writing style or format	1
132	o Easily import data to create PowerPoint presentations	1
133	o Easy to use	6
134	o Efficient minute taking	1
135	o Electronic payments and cryptocurrencies	1
136	o Embellish presentations	1
137	o Encourage professionals to use it	1
138	o Energy sector in Qatar	1
139	o Enhance my work	1
140	o Enhances professional writing of procedure documents	1
141	o Enhances writing	5
142	o Enthusiastic about it	1
143	o Ethics shouldnt be ignored	1
144	o Even gives you source material on what you prompt it	1
145	o Experiment with new tech	1
146	o Explore the possibilities of the capabilities	1
147	o Fake data risk	1
148	o Far from perfect	1
149	o Fear of redundancies in transactional and operational roles	1
150	o Fewer people needed in meeting rooms	1

Code list: page 4 of 9

	Code	Groundedness
151	o Financial need to push adoption	1
152	o First adopter of generative AI	1
153	o Fix processes to free up time	1
154	o Following banking trends from Singapore	1
155	o Formal training necessary for organisational implementation	1
156	o Fragmented use	1
157	o Free version	1
158	o Free versions aren't intelligent	1
159	o Friends influencing me to use it more	1
160	o Frustration with slow manual work dependencies	1
161	o Gathers data from multiple sources	1
162	o Gave personal one-on-one assistance	1
163	o Gen AI could replace scientists	1
164	o Gen AI is extremely useful	1
165	o Generate scripts with ChatGPT	1
166	o Generated an image for a fun presentation	1
167	o Generates meeting summary immediately	1
168	o Generative AI is still learning	3
169	o Generative AI should make people more efficient	1
170	o Generative AI used to a degree to create bespoke contracts	1
171	o Get involved	1
172	o Get stuck in	1
173	o Get to learn the new features	1
174	o Gives the easy answer without depth	1
175	o Going back to the old way of doing things	1
176	o Good prompts = Good results	1
177	o Good with sentiment analysis	1
178	o Great with simple commands	1
179	o Guardrails required	1
180	o Guide but not rely on it	2
181	o Guideline on how to use required	1
182	o Hasn't affected my role	1
183	o Have raised concerns	1
184	o Haven't had formal training	2
185	o Having to pay for it causes consumer frustrations	1
186	o Head of Finance Sub-Saharan Africa and Indian Ocean Islands	1
187	o Head of Governance and controls	1
188	o Head of non-traded market risk	1
189	o Heads up execution of initiatives	1
190	o Help in understanding technical information	1
191	o Helps make presentations flow	1
192	o Helps with the flow	1
193	o High school and certifications	1
194	o Hope for more efficiencies	1
195	o Hope it will help prevent operational losses	1
196	o How-To training videos	1
197	o Human element is still needed	1
198	o Human judgement weighs more	2
199	o Humans do the thinking	2
200	o Humans have the psychology	1

Code list: page 5 of 9

	Code	Groundedness
201	○ Humans with AI will replace those without	1
202	○ I want to have a conversation with it	1
203	○ Ideation	1
204	○ Important for competitive advantage	1
205	○ Improve prompting	1
206	○ Improves decision making	2
207	○ Improves email searches	1
208	○ Improving quality of speeches	1
209	○ In-house classes	1
210	○ In-house clinics and stations were beneficial	2
211	○ Inconsistent outputs build mistrust	1
212	○ Increases scope of your role	1
213	○ Industrial psychology degree	1
214	○ Initial awareness session only	1
215	○ Initially it was limited	1
216	○ Insurance managers have doubts and fears	1
217	○ Internal training sessions	1
218	○ Internal use policy needs to be established	3
219	○ Investigate efficiencies	1
220	○ Investigate for ways to improve your line of work	1
221	○ Investigating and forecasting market moves	1
222	○ It came with disruption	1
223	○ It creates capacity	1
224	○ It does the heavy lifting	1
225	○ It enables you	1
226	○ It gives direct links to the best choices	1
227	○ It is data hungry	1
228	○ It is maturing	1
229	○ It shouldnt make us lazy	2
230	○ It still has alot to learn	1
231	○ It will become a habit	1
232	○ It will evolve more	1
233	○ It will form part of our strategy in banking	1
234	○ It wont replace peoples jobs	1
235	○ It wont take over	1
236	○ Its a journey	1
237	○ Its amazing	1
238	○ Its definitely opened the way	1
239	○ Its getting better	1
240	○ Its like a human	1
241	○ Its like you're talking to someone	1
242	○ Its not all because of generative AI	1
243	○ Keep experimenting	1
244	○ Keep human ingenuity	1
245	○ Know your theory	1
246	○ Leadership skeptical of quick turnaround of work	1
247	○ Learn from others	3
248	○ Learning and development specialist	1
249	○ Learning to use the tool was challenging	2
250	○ Leverage it	1

Code list: page 6 of 9

	Code	Groundedness
251	o Limit functionality to avoid inappropriate use	1
252	o Limitations in what it can predict	1
253	o Link teams through collaboration on data sets	1
254	o Look at it critically	1
255	o Look for opportunities to make yourself more efficient	1
256	o Looking into AI means you are not standing still	1
257	o Made life easier	1
258	o Makes you more effecient	2
259	o Management is open to change	1
260	o Manager accepting of new ways of doing things	1
261	o Manager is pro AI	2
262	o Manager is pushing people to adopt	1
263	o Mandated changes in reporting	1
264	o Manual checking of lines and printouts	1
265	o Manual is exhausting	1
266	o Many data security considerations	5
267	o Market leading reinsurance multinational	1
268	o Masters in digital business	1
269	o Medical schemes multinational	1
270	o Meeting summaries are critical	1
271	o Microsoft learning clinics	1
272	o Mid-journey	1
273	o Mindset change to increase adoption	1
274	o Minimal impact on my job	2
275	o Mistrust and misunderstanding	1
276	o Mistrust of new tech by older generation	1
277	o Moraility and values needed	1
278	o More capabilities in premium version	1
279	o More presentation and graphic capabilities	1
280	o Must manage resource allocation	1
281	o Must still validate data	7
282	o Need people to innovate	1
283	o Newer versions are better	1
284	o No conflict between human judgement and AI generated insights	1
285	o No functionality on Copilot to craft presentations using company specific graphic language	1
286	o No professional training received	1
287	o No training received	0
288	o No training was made available	1
289	o Not 100% accurate	4
290	o Not a fan of admin	1
291	o Not a social expectation to adopt	1
292	o Not everyone has access	1
293	o Not keen to change	1
294	o Not optimising use	1
295	o Older generation fear it	1
296	o Online information available	2
297	o Opportunity for people to position themselves differently	1
298	o Org culture wants too much details in the training	1
299	o Organisation encourages it	3
300	o Organisation is driving the AI culture	1

Code list: page 7 of 9

	Code	Groundedness
301	o Organisation is hesitant	1
302	o Organisation is open minded	1
303	o Organisation is slow to adopt	1
304	o Organisation must develop better training strategy	1
305	o Organisation needs to roll out the premium version	1
306	o Organisation pushing the use of Copilot	1
307	o Organisations should be worried	1
308	o Organisation is a laggard in adoption	4
309	o Over-reliance on it is dangerous	1
310	o Parameters help with adoption	1
311	o Peace of mind	1
312	o Peer influence and training approach	1
313	o People are keen to adopt	1
314	o People arent afraid to use it	1
315	o People dont always adopt	1
316	o People laughed at futuristic ideas in the past	1
317	o People talk about tech but few are adapting	1
318	o People will still be needed to manage relationships	1
319	o Permanent admin rights to facilitate software installation	1
320	o Personal pain points that need changing	1
321	o Play with it	1
322	o Positive future with technology	1
323	o Positive impact on professional identity	1
324	o Possibilities are exciting	2
325	o Presentations	1
326	o Process improvement	1
327	o Procurement challenges	1
328	o Project manager in Banking	1
329	o Prompt it to create artwork	1
330	o Prompt it to do what you want	1
331	o Prompt-a-thon encouraged positivity	1
332	o Prompting	1
333	o Prompting is important	2
334	o Prompts add efficiency	1
335	o Q&A learning clinics	1
336	o Questioning accuracy if turnaround is fast	1
337	o Raised challenges with microsoft	1
338	o Rate it highly	1
339	o Real art will be replaced	1
340	o Redundancies in transactional, administrative and operational roles	1
341	o Regular reviews of process and procedure documents	1
342	o Regulations governing risk management	1
343	o Regulatory environment	1
344	o Reinsurance industry	1
345	o Reliance on Copilot for meetings	1
346	o Reliance on generative AI	1
347	o Rephrasing emails	1
348	o Reputation of the organisation must be upheld	1
349	o Research	2
350	o Resistance to robots	1

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	Code	Groundedness
351	o Returns research results fast	1
352	o Reviews my work	1
353	o Risk being left behind	1
354	o Risk compliance challenges	1
355	o Risks with use	1
356	o Robotics	1
357	o Robots cant replace human interventions	1
358	o Roles could be repurposed to be less computational	1
359	o Sales jobs wont be replaced	1
360	o Save prompts for future use	1
361	o Search for sugestions to choose from	1
362	o Security concerns	1
363	o See where improvements in processes can be made	1
364	o See where you want to go and use technology to get you there faster	1
365	o Self-help to navigate challenges	1
366	o Self-trained	4
367	o Send out actions quicker	1
368	o Senior market risk manager	1
369	o Set up macros and workflows with generative AI	1
370	o Shift from scepticism	1
371	o Short snippet tutorials are best	1
372	o Slow adoption	1
373	o Slow adoption in Insurance and reinsurance industry	1
374	o Social influence	3
375	o Social media reels	1
376	o Some jobs will be automated	1
377	o Some leadership lagging behind	1
378	o Sometimes you have to be assertive and force the new requirements	1
379	o Sounding board	1
380	o South Africa is years behind	1
381	o Sparking interest	1
382	o Still apply critical thinking	1
383	o Still learning through trial and error	1
384	o Still needs to mature	1
385	o Strategic ecosystems	1
386	o Struggled with math	1
387	o Struggles with more technical commands	1
388	o Sufficient organisational training	2
389	o Summaries and meeting minutes	5
390	o Summaries reduce time	4
391	o Summarise	2
392	o Summarises white papers	1
393	o SUNO	1
394	o Supports decesion making	1
395	o Supports human judgement	1
396	o Take the first step	1
397	o Tap into it	1
398	o Tech companies dont stick to their own terms and conditions	1
399	o Tech savvy enough to figure it out	1
400	o Technology challenges to run the software locally	1

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	Code	Groundedness
401	o The age of quantum computing is approaching	1
402	o The AI needs training	1
403	o The right tools turns work around quicker	1
404	o The right training needed to maximise capability	2
405	o There is a social expectation	2
406	o There is apprehension	1
407	o There will be robots and use of robotics	1
408	o There will be some job losses	1
409	o Theres always initial reluctance to use new tols	1
410	o Theres need for integration	1
411	o Theyre easy and difficult to use	1
412	o Time savings	7
413	o Training is integrated into the software	2
414	o Training should be engaging	1
415	o Transcriptions reduce capacity requirements	1
416	o Trapped in manual culture	1
417	o Treasury in banking multinational	1
418	o Trial and error	1
419	o Trust is important when handling personal information	1
420	o Trust the application	1
421	o Unconventional tools need unconventional approach to learning	1
422	o Up to individuals to make the effort to learn	1
423	o Upgrade to the paid version of ChatGPT	1
424	o Upskilled employees to adapt to mandated changes	1
425	o Use is discouraged	1
426	o Use it for comparing and contrasting	1
427	o Use it for sense-checking	2
428	o Use it purposefully	1
429	o Use YouTube to learn	1
430	o Used it to steer decesions	1
431	o Used to draft documents	1
432	o Useful for presentations	1
433	o Uses professional language	1
434	o Using personal laptops to do work tasks on ChatGPT	1
435	o Wasnt initially encouraged	1
436	o We all need to wake up for the sake of the countries future	1
437	o We are living in the time of those futuristic ideas	1
438	o We must check and challenge it	1
439	o We'll sink further if we dont adapt as a country	1
440	o Website access to training videos and demos	1
441	o Will affect certain jobs	1
442	o Will get better	1
443	o Wont use for major decision making	1
444	o Worry about losing humanity to AI	1
445	o Would like a multimodal tool	1
446	o Writing emails	2
447	o You dont want to expose company data	1
448	o You must keep abreast	1
449	o You're still accountable for your work	4
450	o Young professionals should build models	1
451	o Younger employees are using generative AI quietly	1
452	o Younger generation embraces it	1
453	o YouTube tutorials	1
454	o YouTube videos and Udemy courses	1