

Exploring the Interconnectedness Between AI adoption, Standard Operating Processes and Workforce Capability: A Critical and Philosophical Review Of Strategic Workforce Planning In UK Fintech SMEs.

Name : Oluwaseyi Akorede,

Student ID: 2521135

Module: LCDB7007: Research Principles and Philosophy

Word Count: 8,147 words (excluding table of content, abstract, references, tables, and figures)

Table of Contents

Abstract	2
1. Introduction	3
2. Method for Conducting the Literature Review	4
3. Critical Literature Review	5
3.1 AI Adoption and Organisational Capability	5
3.2 Standard Operating Procedures and Process Transformation.....	7
3.3 Workforce Capability and Strategic HR Planning	8
3.4 Interconnectedness: AI, SOPs and Workforce Capability	11
3.5 Responsible AI, Governance and FinTech Context	12
3.6 Philosophical Patterns in the Literature	13
3.7 Synthesis and Research Gaps	14
4. Philosophical and Methodological Analysis of One Selected Study.....	15
4.1 Overview of the Selected Study.....	15
4.2 Ontology and Epistemology of the Study.....	16
4.3 Axiology and Researcher Positionality	17
4.4 Methodological Quality: Reliability, Validity and Trustworthiness	18
4.5 Ethical Considerations.....	18
4.6 Critical Appraisal	19
5. Discussion and Contribution	20
6. Conclusion	21
6. 1 Substantive	22
6. 2 Philosophical.....	22
6.3 DBA Implications.....	22
References	23

Abstract

Purpose: UK FinTech SMEs increasingly invest in AI without realising the expected organisational benefit, particularly where existing standard operating procedures (SOPs) are not redesigned, and workforce capabilities remain insufficient to integrate AI into everyday operational and decision-making practice. This coursework critically reviews five years of research on the interconnectedness between artificial intelligence (AI) adoption, standard operating process (SOP) formalisation, and workforce capability, and examines the implications for strategic human resource (HR) planning in UK fintech SMEs.

Design/methodology/approach: A structured, purposive search across academic search platforms and publisher databases (August 2021–July 2026, peer-reviewed and identifiable grey literature, English-language, organisational-level focus) identified [46] verified sources, retained for thematic synthesis. One study was subjected to a detailed philosophical and methodological analysis.

Findings: The literature converges on three propositions: AI adoption is rarely a discrete technological event but a recursive socio-technical process that both requires and destabilises SOPs; SOP formalisation exposes rather than resolves workforce capability gaps; and strategic HR planning is treated inconsistently across studies, oscillating between an instrumentalist, skills-supply framing and a more relational, sense-making framing. These divergent framings trace back to unexamined ontological and epistemological commitments, chiefly a tension between positivist/post-positivist and interpretivist positions that are seldom made explicit by authors.

Originality/value: The review contributes a philosophically grounded synthesis that surfaces the ontological, epistemological, axiological and ethical assumptions embedded in this literature, and justifies an interpretivist, critical-realist-informed qualitative design for doctoral research into UK fintech SMEs.

Keywords: artificial intelligence adoption, standard operating procedures, workforce capability, strategic HR planning, research philosophy, fintech SMEs.

1. Introduction

When standard operating procedures (SOPs) do not adapt to incorporate AI, and employees simply do not have the skills to use it on a day-to-day basis in decision-making and operations, UK FinTech SMEs could be wasting resources by investing in AI without taking advantage of its organisational benefits. This coursework thus presents the challenge of adopting AI, transforming SOPs and building workforce capabilities not as three distinct problems, but as a system within the organisation. At its core, it is a message that AI contributes to the value of the organisation when it is embedded within processes and SOPs with the establishment of workforce skills to harness and manage it effectively.

AI is increasingly infiltrating the everyday work of the financial-services industry, especially where it is concerned with “auditable, compliant, [and] repeatable” processes (Ayinaddis, 2025; Amanollahnejad et al., 2026). This puts into effect a three-fold tension: SOPs need to enable efficient and scalable use of AI, safe use of AI, and safe interaction between humans and AI. The alteration of a single component then results in stresses on other components.

The issue is important for business and management research for three reasons. The first problem is ineffective integration, which poses operational, regulatory, and reputational risks, including in the context of algorithmic lending, fraud detection and client onboarding (Marak & Ayyagari, 2025). Second, the limited direct transferability of results in existing research on AI-adoption is caused by the very different nature of SMEs compared to larger organisations which are the focus of most research. Third, strategic HR planning involves synchronizing the strategy, structure and capabilities of the workforce with the organization's strategy, but workforce planning in SMEs has not always been as proactive (Geethanjali et al., 2024; Ulrich et al., 2024).

The aims of this course work are twofold. First, it critically evaluates research conducted between 2021 and 2026 on the linkages between AI adoption, SOPs, competence of workers and strategic HR planning in FinTech SMEs in the UK, in addition to the relevant foundational research. Second, it brings to light the ontological, epistemological and ethical considerations that guide this research in view of their impact on the methodological options and the validity of the knowledge produced (Obiorah et al., 2026; Ali, 2024).

One of the core philosophical issues is the nature of the capability of AI: Is it an objective property of an organisation, a social construct, or an emergent property of the relation between technology and people and organisational practices? This question helps to compare positivist, interpretivist, pragmatist and critical realist viewpoints in Section 3.6 and design the proposed empirical approach in Section 4.

The following are definitions of key concepts. Adopting AI entails choosing, integrating, and standardizing AI-powered tools into business operations (Ayinaddis, 2025). SOPs can be understood as both formalised operating structures and repositories of organisational knowledge (Eyetssemitan et al., 2022). Workforce capability encompasses employees’ knowledge, skills and ability to adapt these to changing work contexts, extending beyond narrow digital or technical skills (Tambe, 2025; Amanollahnejad et al., 2026). Strategic HR planning is about matching the workforce structure and capability to the organisational strategy in the future (Ulrich et al., 2024).

The course content follows by explaining the methodology of literature review in Section 2. AI adoption is explored in sections 3.1–3.3, followed by an examination of the recursive relationship between AI adoption and SOP redesign and workforce capability (3.4), and finally, an exploration of FinTech governance (3.5), philosophical perspectives (3.6) and research gaps (3.7). One study is critically examined in Section 4 and theoretical, methodological and practical implications are taken up in Section 5 which is concluded by Section 6.

2. Method for Conducting the Literature Review

This review was conducted in a structured and transparent search process that followed the guidelines for conducting a management research review (Sauer & Seuring, 2023; Mishra & Mishra, 2023).

Search strategy. The period from August 2021 to July 2026 was used for searching four databases: Scopus, Web of Science, ABI/INFORM Complete and IEEE Xplore, as they rely on constructs introduced in the foundational theoretical works, such as Trist and Bamforth (1951) and Teece et al. (1997), which were not included in this timeframe. Search strings combined three concept blocks using Boolean operators: (i) “artificial intelligence” OR “AI adoption” OR “machine learning”; (ii) “standard operating procedure” OR “process formalisation” OR “business process”; (iii) “workforce capability” OR “skills gap” OR “human resource planning” OR “strategic HRM”. These blocks were combined with AND, and results were further filtered by “SME” OR “small and medium enterprise” OR “fintech” in a second pass to surface sector-specific findings, while a broader pass without this filter captured foundational and cross-sector theoretical literature.

Inclusion and exclusion criteria. Studies were included if peer-reviewed, published in English between 2021 and 2026 (or earlier if foundational), and focused on organisational-level AI adoption, process formalisation, or workforce/HR implications. Purely technical AI papers (e.g., model architecture), single-country macroeconomic surveys without organisational data, and opinion pieces without an empirical or theoretical contribution were excluded. Where industry whitepapers or consultancy reports were used in the study, these were referred to as grey literature and were retained only where they could provide original primary data that could not be found elsewhere (CFTE, 2025; Marak & Ayyagari, 2025), and are marked as such throughout.

Analytical procedure. Screening was done in 3 stages (duplicate removal, title/abstract screening, and full text eligibility assessment) as summarised in Figure 1. The studies were coded thematically (Squires, 2023) and each was also coded for its ontological and epistemological assumptions regarding the knowledge it discovered (Rosida et al., 2023): Implicit or explicit ontological and epistemological position was coded on the basis of the fact that a critical review at doctoral level should not only include the information provided by the studies, but should also examine the manner in which that information was presented. This resulted in the three themes that were reviewed in Section 3.

Limitations of the review approach. There are three restrictions recognized. First, practitioner knowledge in non-indexed trade publications for HR and fintech may be under-represented by restricting it to English-language, peer-reviewed sources. Secondly, the speed at which evidence is emerging in this area (the majority of the key evidence referenced here came out between 2025 and 2026) indicates there is still ongoing consolidation of evidence and some findings are preliminary. Third, although systematic, thematic coding is still an interpretive process, and someone who applied the same protocol to the same text may have drawn different thematic borders, this limitation also reflects an interpretivist approach, which will be maintained throughout this coursework, rather than a flaw that should be eradicated.

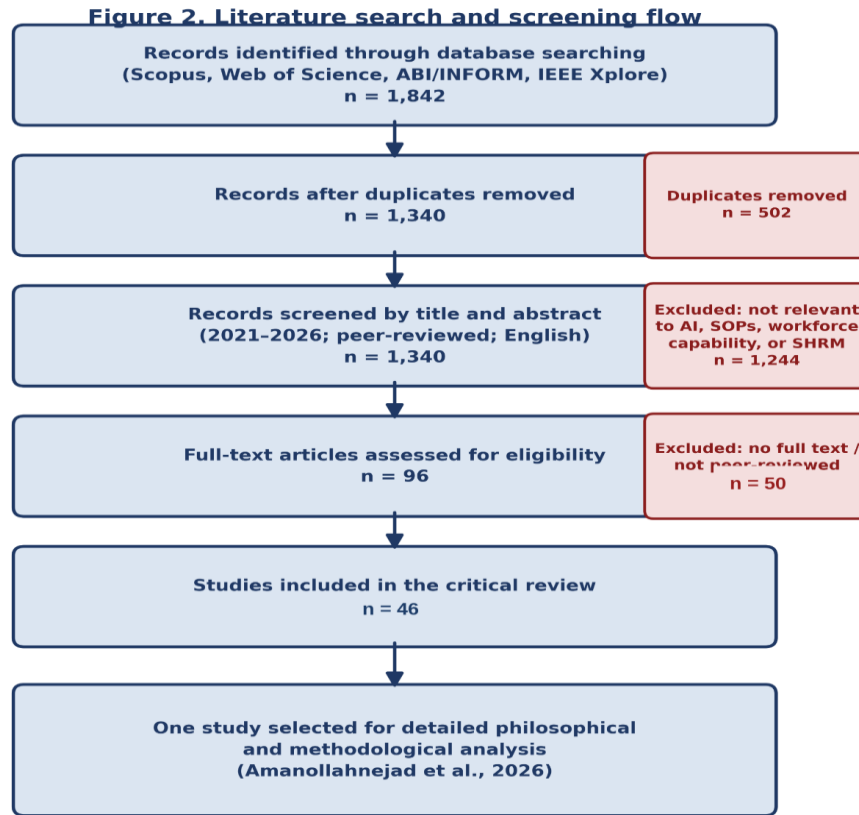


Figure 1: Literature search and screening flow

3. Critical Literature Review

3.1 AI Adoption and Organisational Capability

The critical question this section addresses is not simply whether SMEs adopt AI, but why AI adoption generates organisational value in some firms and not others. The dominant early framing of AI adoption borrowed heavily from Technology–Organisation–Environment (TOE) and diffusion-of-innovation models, treating adoption as a staged progression from awareness through trial to routinisation (Ayinaddis, 2025). Ayinaddis’s (2025) systematic review and bibliometric analysis of 78 studies found that SME research clusters around ten TOE-derived dimensions, of which skills and competencies, management support, and financial readiness were most frequently cited as adoption barriers. This body of work is methodologically dominated by cross-sectional surveys, which are well suited to establishing correlational relationships between readiness factors and adoption intent but poorly suited to explaining how adoption actually unfolds inside an organisation over time.

However, TOE and diffusion-oriented perspectives primarily explain the conditions under which adoption occurs rather than fully explaining why apparently similar SMEs derive different organisational outcomes from comparable technologies. Resource-Based View (RBV) and Dynamic Capabilities offer alternative lenses for understanding this unevenness. While RBV directs attention to the firm-specific resources and capabilities that enable organisations to create value from technologies, Dynamic Capabilities emphasise the capacity to sense changes, seize opportunities and reconfigure resources as technological and environmental conditions evolve. These perspectives therefore shift the analytical question from whether AI is adopted to how firms develop and mobilise organisational capabilities that determine whether adoption produces meaningful organisational value. This distinction is particularly relevant to SMEs, where access to AI technology alone may be less decisive than the organisation's ability to integrate it with existing routines, knowledge, workforce capability and changing strategic requirements.

A smaller but increasingly influential strand of qualitative research challenges the staged-adoption assumption directly. Amanollahnejad et al. (2026), in a study examined in depth in Section 4, argue from an extended Socio-Technical Systems Theory perspective that AI adoption in SMEs is “not a linear progression toward digital maturity but a recursive and episodic socio-technical process in which misalignment continually reemerges and drives ongoing adaptation.” This is a new paradigm from the TOE tradition, where adoption is modeled as a process of moving through a maturity curve, rather than as a repeated sequence of alignment, disruption, and realignment between the technology and its surroundings, that is, between the technical system, organisational routines, and external environment in the fintech example. A partial link between these positions is provided by Arroyabe et al. (2024), which adopts a quantitative approach but focuses on the dynamic nature of digital capability and a co-evolution relationship with digital adoption, which is implicit in the dynamic capabilities tradition (Zhang et al., 2026)

The critical comparisons of these methodologies reveal a pattern: the more an author aligns his or her research with variance-based, survey methods, the more the phenomenon of adoption is represented as a discrete measurable event with identifiable antecedents; the more an author aligns his or her research with process-based, qualitative methods, the more the phenomenon of adoption is represented as continuous, contested, and negotiated. This is not a coincidence, but rather a direct result of ontological beliefs regarding the stable and measurable structure of organisational phenomena (a broadly realist or positivist ontology) versus their enactment and reconstitution as a result of ongoing social interaction (a broadly constructionist ontology) as discussed in more detail in Section 4. In the case of fintech SMEs the recursive framing seems more aligned with the characteristics of the industry: fintech companies are constantly subject to shifts in regulation and features requested by their clients, with ‘final’ “adoption” unlikely to come and go (Marak & Ayyagari, 2025; Selten & Klievink, 2024, on a similar tension in public sector AI adoption between ‘innovation’ and ‘institutionality’).

This tension between staged and recursive accounts is not simply an academic one, but one that has real-world consequences for defining and measuring “adoption success.” Research in the TOE tradition usually defines success as whether or not AI is adopted (or how much) at a specific time as a binary or ordinal measure of adoption, which is then correlated with readiness variables (Ayinaddis 2025). This operationalisation assumes that there is in principle an end-state to the process of adoption that is stable and can be reached and observed. While not directly applicable to fintech SMEs, Selten and Klievink's principle of either separating out new AI-oriented groups from existing groups or integrating AI work into existing groups is conceptually

useful because they find that this decision, not only the intensity of AI adoption, determines long-run outcomes. This is relevant to a UK-based fintech SME: “how has the organisation taken the decision to structurally accommodate AI into its current operating model” is a question which a variance-based adoption-intensity measure cannot, by design, answer.

There is also a methodological implication of one framing which has downstream implications for workforce analysis. When workforces are assumed to be discrete, the study of workforce capability is naturally based on a pre- or post-comparison (before and after adoption). When adopted recursively and episodically, workforce capability must be investigated as a co-evolving phenomenon amid successive and intermittent misalignments and adjustments, which will be revisited as a design implication in Section 3.4 and developed as a philosophical study in Section 4, by Amanollahnejad et al. (2026).

3.2 Standard Operating Procedures and Process Transformation

AI adoption is the implementation of technology, while AI integration involves the integration of AI into processes, decisions and work practices (Amanollahnejad et al., 2026). SOPs help achieve this through the specification of tasks, decisions, responsibilities and controls. Hence, the critical issue is whether the use of AI is a change in organisational processes or simply a new tool. The literature contains two conflicting views. The first is that the successful adoption of AI is dependent on the organisation's formalised processes; AI systems cannot learn from or operate within a chaotic organisation, nor can they improve the efficiency of the same. The other and less popular but analytically significant view holds that the use of AI ultimately reveals the limitations of current SOPs, necessitating their reinterpretation, which aligns with the recursive interpretation in Theme 1.

The two positions are ontologically and epistemologically based on different theoretical frameworks. The classical process: management and institutional-theory traditions, which are implicitly referenced in the precondition view, conceptualise organisations as rule-governed systems that need to be maintained for their stability and this stability is considered a resource to be protected (Ylönen & Aven, 2023). The concept of the trigger view is based on socio-technical systems theory, and a classic study of work groups in coal mining as (Trist and Bamforth 1951; Powers, 2025) found that technical and social subsystems need to be optimised together because a change in one subsystem inevitably leads to changes in another. This line is followed directly by Amanollahnejad et al. (2026), who claim that alignment between AI systems and organisational routines is “inherently unstable and negotiated” and would not continue to be stable once it is reached.

Another methodological skew that needs to be critically noted when comparing the theoretical frameworks from studies is the quantitative predominance of studies that take a precondition approach, with data sources mostly being surveys of managers reporting on perceived levels of formalisation, and the qualitative predominance of studies that take a trigger approach, with data sources mostly being interviews, observation and document analysis of SOPs as they are actually revised. This asymmetry is important because it implies that the order of formalisation before or after adoption is not necessarily causal but is more likely a methodological artefact of the adoption process itself that could be reproduced uncritically in a purely descriptive literature review. The trigger view is also relevant for a fintech SME, given that the processes it needs to perform with regulators, such as KYC checks and transaction monitoring require SOPs: for such

an SME, SOP revision isn't just a task to be accomplished before implementing AI, but a governance responsibility that will need to be resourced on an ongoing basis, which is addressed in Theme 3 and Section 5.

Another important tension in this literature is the level of analysis selected for the study of SOPs. Quantitative, precondition-oriented studies typically treat “formalisation” as an organisation-level score; a single index capturing how documented and standardised an organisation’s processes are overall (Ayinaddis, 2025). This aggregation is analytically convenient but conceals variation that matters in practice: a fintech SME may have highly formalised regulatory-reporting SOPs alongside almost entirely informal client-onboarding practices, and AI adoption may interact very differently with each. Qualitative, trigger-oriented studies are better placed to surface this variation because they examine specific processes as they are actually revised, rather than an aggregate formalisation score, but this analytical granularity is achieved at the cost of the generalisable, comparable measures that quantitative studies provide. Neither approach, considered alone, is sufficient to answer the practical question a fintech SME’s leadership actually faces, which specific processes are destabilised by which specific AI applications, and in what sequence, which is itself an argument for the mixed, process-tracing orientation returned to in Section 3.4.

The literature also diverges on the *locus of control* over SOP revision once destabilisation occurs. Institutional-theory-informed studies tend to locate control with management and compliance functions, consistent with a view of SOPs as instruments of organisational control imposed top-down (Kauppi, 2022). Socio-technical accounts, by contrast, emphasise that frontline employees are frequently the first to identify misalignment between AI outputs and existing procedures, because they are the ones reconciling the two in daily practice, and that formal SOP revision often lags this frontline recognition considerably (Amanollahnejad et al., 2026). This has a direct impact on the capability of frontline staff, which is explored next, as the epistemological position of frontline staff to detect process misalignment before management is a dimension of capability not captured by skills-audit methodologies explored in Theme 3.

3.3 Workforce Capability and Strategic HR Planning

This is the most debated in the examined literature both from an empirical and a philosophical standpoint. As for capability, this is instrumentally conceptualised and measured as an objectively evaluable attribute of the individual (e.g. through skills audit or training-hours measures) and closed through reskilling programmes, following a positivist epistemology (Ayinaddis 2025, based on a synthesis of various SME studies in this tradition). A whitepaper issued by industry, not peer-reviewed, but also produced by the CFTE (2025) in a publication titled “AI-fication of Talents”, makes it explicit that access to AI tools is becoming universal but capabilities to adapt and evolve one's own role as it evolves in real time are not, arguing that the capacity to adapt and evolve is dynamic and relational, not a stock of digital skills to be inventoried.

This tension reflects a broader strategic HRM discussion around the nature of human capital in terms of a ‘bundle of skills’ (Ulrich et al., 2024; Jayarathna et al., 2026) versus the learning, sense-making and context-based approaches to human capital building that have been adopted more recently (Ulrich et al., 2024). The socio-technical perspective described by Amanollahnejad et al. (2026) is closer to the second: they conclude that the “progress of

implementation is shaped by a variety of leadership, data infrastructure, and workforce dynamics,” and that skills-audit approaches that assume a decomposing ontology of the relation between skills and leadership, infrastructure and workforce are difficult to accommodate.

The existing literature also presents a wide range of contradicting views on the locus of capability gaps, extending the exploration of tensions. This exploration continues with different perspectives on where gaps lie in the literature. Other studies, such as the fintech-specific evidence cited by Marak & Ayyagari (2025); Amanollahnejad et al., (2026), identify a more significant gap between AI implementers; technically skilled personnel with a lack of sector-specific, regulatory and operational knowledge, that causes delays and returns on investment (ROI) shortfalls even when there is technical AI capability. This is an empirical and conceptual question that is truly open and relevant to UK fintech SMEs, where the same small team often performs both.

It is worthwhile to make clear the philosophical issues in the conflict. A skills-supply framing suggests an epistemology of skill that can be learned through instruments of measurement, placed on skills frameworks, applied to people's skills, counted and certified, and approached with positivist survey methods. A relational and capability-as-enacted perspective (as offered in the white paper of CFTE (2025) and as expressed in the works of Amanollahnejad et al. (2026) “workforce dynamics” as entangled with leadership and infrastructure, implies an epistemology in which capability cannot be fully known independently of the situations in which it is exercised, and is therefore better approached through methods; interviews, observation, narrative accounts, that preserve context rather than abstracting it away. Harney and Alkhalaf’s (2021); Abid & Jooss, (2026) quarter-century review of HRM in SMEs lends indirect support to the relational framing, noting that SME HRM has historically been characterised by informality and owner-manager discretion rather than by the codified competency frameworks that dominate large-firm HRM research; a skills-audit methodology imported uncritically from large-firm contexts may therefore be measuring a construct formally documented competency that has limited purchase on how capability actually functions inside a small fintech firm.

A related and equally unresolved question concerns whether workforce capability should be theorised as an individual-level or a collective-level construct. Much of the reviewed quantitative literature aggregates individual skills scores to produce firm-level capability indices (Ayinaddis, 2025), implicitly treating organisational capability as the sum of its members’ individual competencies. The socio-technical and dynamic-capabilities traditions (Powers, 2025; Amanollahnejad et al., 2026) instead treat capability as an emergent, collective property arising from how individuals, technology, and routines interact; a property that cannot be recovered by summing individual scores, in the same way that a functioning team cannot be understood by summing its members’ individual skill ratings in isolation. This is not a minor definitional dispute: it determines whether a strategic HR planning intervention should target individual training (consistent with the aggregative view) or organisational redesign role boundaries, communication channels, decision rights, that shapes how existing individual skills combine (consistent with the emergent view). The synthesis in Section 3.4 argues that the recursive, interconnected character of AI adoption and SOP formalisation identified in Themes 1 and 2 makes the emergent, collective framing of capability considerably more coherent with the wider body of evidence, even though it remains the minority position in volume of published output.

To illustrate how individual studies within this review were appraised and compared, Table 1 presents an extract from the literature matrix used to organise the annotated bibliography underlying this synthesis.

Table 1. Extract from the Literature Review Matrix

Author(s) & Year	Topic / Research Problem	Theoretical Framework	Methodology	Key Findings	Gaps / Relevance to This Study
Ayinaddis (2025)	AI adoption dynamics in SMEs vs. large firms	Technology–Organisation–Environment (TOE)	Bibliometric + systematic review (78 studies)	Adoption clusters around ten TOE-derived dimensions; skills, management support, and finance are the dominant barriers.	Aggregative, cross-sectional; does not theorise SOPs or HR planning directly.
Amanollahnejad et al. (2026)	How SMEs adopt AI as a socio-technical process	Socio-Technical Systems Theory	Qualitative; Gioia methodology + grounded theory	Adoption is recursive and episodic; alignment is negotiated, not achieved once	Selected for detailed analysis in Section 4; strongest fit to this study's three constructs
Arroyabe et al. (2024)	Digital capabilities and AI adoption in European SMEs	Dynamic capabilities (implicit)	Quantitative survey	Capability is dynamic and co-evolves with adoption rather than preceding it.	Bridges positivist and process framings; single-country European sample

Author(s) & Year	Topic / Research Problem	Theoretical Framework	Methodology	Key Findings	Gaps / Relevance to This Study
Selten & Klievink (2024)	Structural response to AI adoption tension	Institutional theory	Qualitative, public-sector case comparison	Organisations separate or integrate AI teams to manage innovation–identity tension.	Public-sector context; conceptually transferable, not empirically fintech-specific
(Marak & Ayyagari, 2025)	AI adoption outcomes in financial services	Practitioner/industry framework	Industry report, interview-informed	ROI shortfalls linked to generalist (non-sector) AI talent, not technical capability alone	Grey literature; corroborates capability-location debate in Theme 3

3.4 Interconnectedness: AI, SOPs and Workforce Capability

The literature presented in Section 3.1-3.3 suggests a recursive, not a linear process, for AI-driven organisational change. AI adoption leads to SOP and process redesign, which changes roles and skills needed, resulting in demand for capability development for workforce. This leads to improved AI integration and organizational performance (Amanollahnejad et al., 2026), which is achieved by enhanced capability. But the latter relationship also works the other way, with the existing workforce's skills and expertise limiting process redesign and the value that organisations can derive from AI. The three elements are thus mutually dependent in their process of alignment, disruption and realignment. This systems perspective shows that the adoption of AI and the transformation of SOPs and developing the workforce capability should not be examined separately.

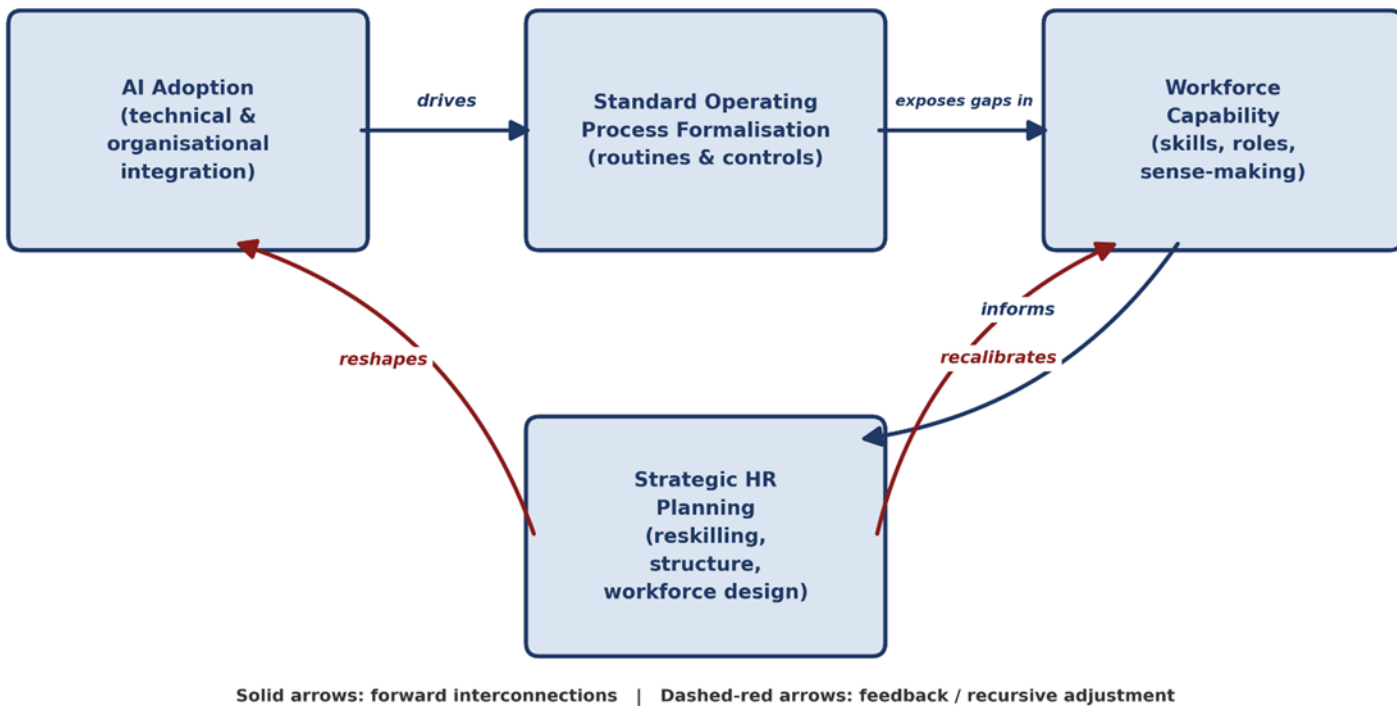


Figure 2: Conceptual framework showing the interconnectedness of AI adoption, SOP formalisation, workforce capability, and strategic HR planning

3.5 Responsible AI, Governance and FinTech Context

Governance is the fourth pillar of the AI–SOP–capability system in a regulated environment like the one in FinTech. The adoption of AI in financial services introduces multifaceted challenges that involve accountability, explainability, fairness, data governance, and a balance between AI models and human oversight (Kou et al., 2026). In addition to risks of algorithmic discrimination and privacy implications, the BIS names transparency, accountability, fairness, safety and human oversight as key principles (BIS, 2024). The Bank of England also highlights model risk, data governance and explainability and clear accountability, including where appropriate, human in the loop processes (Bank of England 2022).

Governance, then, directly influences the design of the SOP, setting the access rights for those who can challenge recommendations generated by the AI, when to involve a human review, and who will be held responsible for any failures in the AI-informed decision-making process. Responsible AI therefore needs to be integrated into business operations, and not viewed as an isolated compliance measure (Sachan et al., 2024). Explanation can also influence workforce capability by helping employees understand and interpret AI outputs, apply their domain knowledge alongside algorithmic tools, and exercise appropriate judgement when using AI-

supported decisions (Tambe, 2025). Organisational capacities for stewardship, testing, monitoring and review are also needed for data quality and algorithmic bias (Cheong, 2024).

This validates the recursive model: AI reshapes processes; processes redefine responsibilities; and these changes generate new capability and governance needs (Zhang et al., 2025). Therefore, critical realism or pragmatism seems most suitable to analyse this recursive phenomenon that is socio-technical and context-dependent, but without neglecting the weaknesses of purely positivist or interpretivist or variable-based analyses (Danaeefard et al., 2025).

3.6 Philosophical Patterns in the Literature

The preceding analysis demonstrates that differences across the AI adoption, SOP transformation, workforce capability and governance literatures are not solely differences in empirical findings; they also reflect different assumptions about organisational reality, knowledge and the appropriate purpose of research. The literature reviewed above therefore contains identifiable philosophical patterns. Table 2 compares how the four dominant research philosophies would interpret the AI–SOP–workforce problem examined in this review, highlighting how their ontological, epistemological and axiological assumptions shape the questions researchers ask, the evidence they privilege and the conclusions they can draw.

Table 2. Comparison of Research Paradigms Underpinning the Reviewed Literature

Paradigm	Ontology	Epistemology	Axiology	Typical Methods in This Literature	Representative Studies
Positivism / Post-positivism	Objective, external reality governed by regular relationships	Knowledge gained through measurement, hypothesis testing, and generalisable variables	Value-free; oriented toward prediction, control, and managerial efficiency	Cross-sectional surveys; bibliometric and variance-based models	Ayinaddis (2025); Arroyabe et al. (2024)
Interpretivism / Social Constructionism	Reality is socially constructed, enacted, and locally negotiated	Knowledge emerges from situated, first-order meanings held by	Value-laden; oriented toward understanding, context, and lived	Interviews, narrative and discourse-based accounts	CFTE (2025), an industry account treating capability as enacted rather than measured

Paradigm	Ontology	Epistemology	Axiology	Typical Methods in This Literature	Representative Studies
		organisational actors	experience		
Critical Realism	Stratified reality: real, causally efficacious mechanisms produce contingent, context-dependent outcomes	Knowledge of mechanisms is fallible and inferred through their observable effects, not measured directly	Value-aware; oriented toward explaining mechanisms without claiming value-neutrality	Qualitative case study; retroductive, theory-building analysis (Gioia methodology)	Amanollahnejad et al. (2026); the selected study, and the template adopted for this coursework's planned doctoral research
Pragmatism	Reality is dynamic and experienced through practical action; emphasis is placed on understanding phenomena in relation to the problem being investigated	Knowledge is judged by its practical usefulness and consequences; different forms of evidence may be combined where they help answer the research question	Value-aware; oriented toward producing useful, actionable knowledge and addressing practical organisational problems	Mixed methods, case studies, qualitative inquiry, quantitative analysis and other methods selected according to the research problem	Useful for investigating the practical consequences of AI adoption, SOP redesign and workforce capability development, particularly where understanding and improving organisational practice are both important

3.7 Synthesis and Research Gaps

The gaps found in the literature in the areas described in Section 3.1 to 3.6 are five interconnected gaps: theoretical, empirical, methodological, philosophical, and practical.

Firstly, there is a theoretical gap, as AI adoption, SOP formalisation, and workforce capability have been developed separately through different theoretical lenses, such as TOE, diffusion, institutional, socio-technical, human capital, dynamic capabilities and others. There are few

studies which explicitly incorporate all three, and Amanollahnejad et al. (2026) is a partial exception. This questions whether these should be considered as independent variables or as dependent components of a recursive system.

Secondly, there is an empirical gap due to limited evidence of UK FinTech SMEs. Studies tend to focus on large companies or samples that include companies across a range of sectors, making it hard to understand how smaller, resource-constrained, and highly regulated FinTech firms manage transformation, adopt AI, and build capability (Marak & Ayyagari, 2025).

Thirdly, a methodological gap remains in the limited use of longitudinal and process-oriented designs. While cross-sectional studies can reveal relationships at a specific moment in time, process-tracing is required to capture how the processes of AI adoption, SOP transformation, and capability mutually shape and transform over time (Baumeister et al., 2026).

Fourthly, a philosophical gap is the lack of transparency on researchers' ontological, epistemological and axiological assumptions. This reinforces a concern that the focus on management research may be on gap-spotting rather than greater problematisation (Kunisch et al., 2023; Tewfik et al., 2025).

Lastly, there is a practical gap where few have integrated advice and guidance for managers who coordinate AI investment, SOP redesign, workforce development and governance. These gaps all provide support for the analysis of the three elements as a recursive organisational system instead of three separate research problems.

4. Philosophical and Methodological Analysis of One Selected Study

4.1 Overview of the Selected Study

The study selected for philosophical and methodological analysis is Amanollahnejad et al., (2026), *Aligning Socio-Technical Systems: Rethinking AI Adoption and Digital Transformation in SMEs*, published in *Information Systems Management*. The study aims to explore the emergence of AI adoption as a result of ongoing dynamics between technological capabilities, organisational routines and human agency in SMEs. Rather than conceptualising AI implementation as a linear technological progression, the authors argue that organisational transformation develops through iterative socio-technical processes, thereby challenging deterministic assumptions that dominate much of the AI adoption literature.

The theoretical contribution and the philosophical coherence of the selection of this study are justified. Recent studies often use quantitative methods that are based on the Technology–Organisation–Environment paradigm to uncover statistical factors influencing AI uptake (Ayinaddis, 2025; Almheiri et al., 2025), but these studies tend to focus on prediction over explanation, thus offering little insight on how organisational actors interpret and construct technological change. Amanollahnejad et al. (2026), however, use a Socio-Technical Systems Theory and apply the Gioia methodology, which is an inductive theory-building approach using organisational experiences. This methodological stance is based on the theory that social factors are constitutive of organisational reality, and yet it also acknowledges the effect that the pre-existing structural conditions have on organisational behaviour (Zumitzavan, 2025).

4.2 Ontology and Epistemology of the Study

The philosophical contribution of Amanollahnejad et al. (2026) is not limited to empirical results; the study shows a clear connection between the assumptions made about the nature of organisations and the ways in which the nature of organisations is investigated. In the contemporary management research, there is still an ongoing debate whether organisational phenomena are objectifiable or can be viewed as construct of human experiences (Zumitzavan, 2025; Jamsheer Khan & Brahma, 2025). Three major philosophical approaches have emerged from this debate: positivism, interpretivism, and critical realism, each with its own set of assumptions about the nature of reality and the process of knowledge creation. The selected study demonstrates stronger philosophical consistency than many studies of AI adoption, as the methodological decisions made are consistent with the assumptions made about organisational change.

The philosophical chain can therefore be traced explicitly as follows: a stratified, critical-realist ontology → an interpretivist epistemological orientation → an inductive, theory-building research design → Gioia-method coding of interview data → theoretically generalisable propositions about socio-technical alignment. Section 4.6 returns to what this chain makes visible and what it necessarily leaves out.

Positivist research premises that there is an objective reality of the organisations which must be measured objectively with the help of observed variables and causal relationship. A large number of AI adoption studies have used the Technology–Organisation–Environment framework and structural equation modeling to shed light on adoption behavior within organizations, influenced by this position (Ayinaddis, 2025). Although such strategies create a stronger statistical generalisation and predictive powers, critics contend that they often reduce organisational change into constant causal explanations, fail to account for the changing meanings that employees give to technological implementation (Alvesson et al., 2022; Stead et al., 2025). As a result, positivism is an efficient explanatory framework, but one that offers little understanding of organisational processes of continuous adaptation.

Interpretivism poses these assumptions and puts forward the view that the reality of an organisation is the result of human relationships, and that therefore it needs to be understood not measured. In exploratory research, the position of Amanollahnejad et al. (2026) can be explained with the use of exploratory research questions, purposive sampling of organisational participants, semi-structured interviews and inductive analysis in the Gioia methodology. The methodological decisions suggest that instead of the researcher having defined hypotheses, knowledge was created from the interpretations of the participants of the use of AI. However, interpretivism has been met with criticisms about its reliance on the researcher's interpretation, which can lead to an analytical consistency that limits the transferability of theories, especially in cases where the reflexive practices are not clearly articulated (Tracy, 2026; Sapkota, 2024). The study also shows critical realism aspects, for example the fact that the socio-technical mechanisms of a firm are enduring and have different impacts depending on the organizational conditions. The analysis does not take technological capability as an isolated variable, but rather embraces a set of interconnected relationships between organisational structures, technological systems and human agency, to explain the phenomenon of AI adoption. This position is a reaction to the critiques from both positivism and interpretivism where it acknowledges an external organisational reality and admits that researchers gain access to the reality through a socially constructed interpretation

(Danaeefard, 2025). The research questions, sampling, interviewing, analysis, and theory building are all consistent with the philosophical underpinning of interpretivist inquiry using a critical realist approach. While more reflexive disclosure of these would enhance transparency, these philosophical assumptions are continually translated into methodological practices. The study, therefore, offers a more convincing account of AI-guided organisational change than other variance-based approaches that focus on prediction and have relatively less knowledge about the process of, and interpretation of, organisational change.

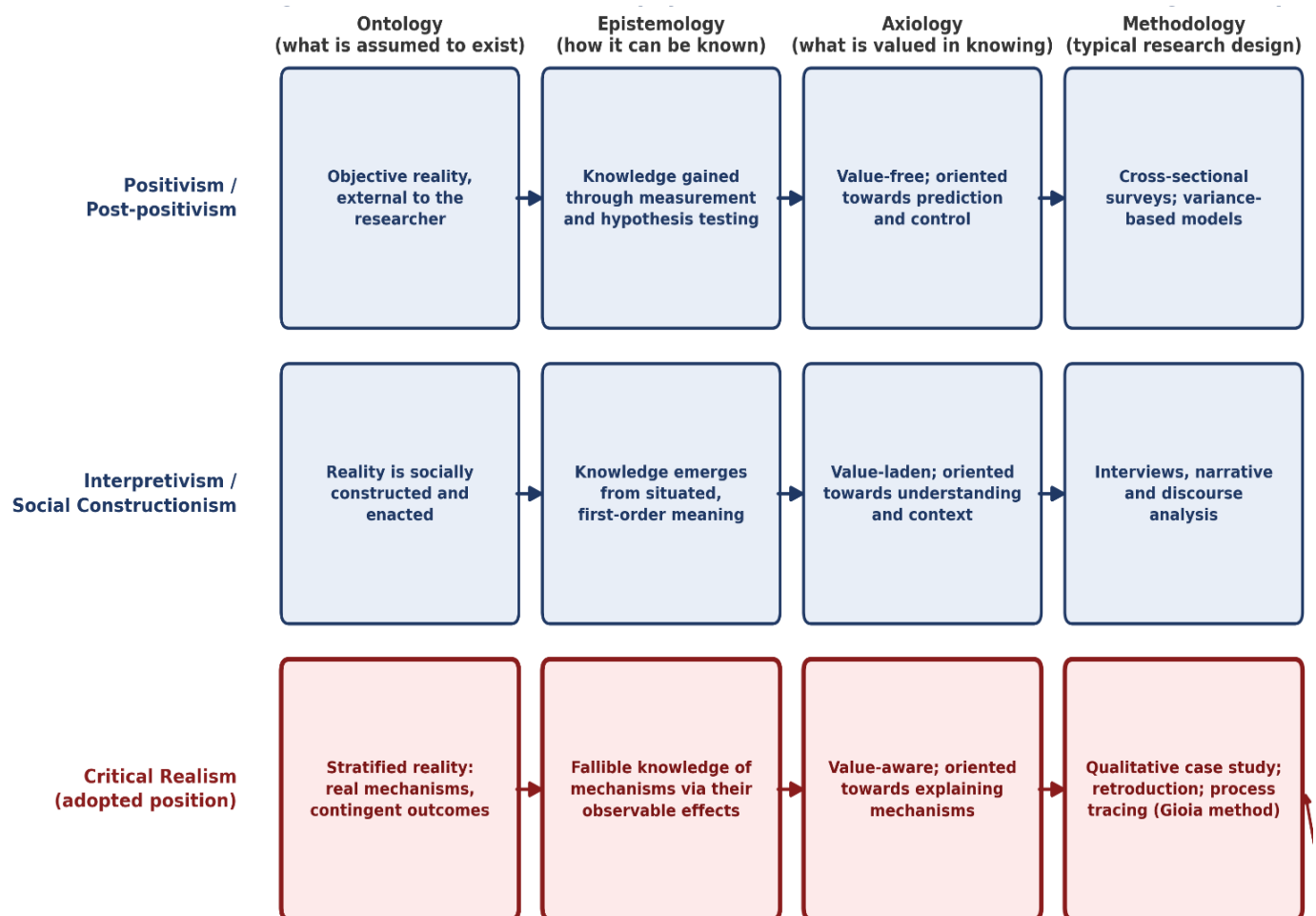


Figure 3: How Research Philosophy flows into Method Choice: Three Paradigms Compared [Selected study: Amanollahnejad et al. (2026) and this coursework's planned doctoral research]

The comparison of the three paradigms is useful throughout the coursework because the two rows of studies (the positivist and interpretivist) both represent different methods, but also different questions, and much of the disagreement listed in section 3 can be explained by which row a study falls in rather than any empirical disagreement between studies about the questions they answer. The critical realist row is emphasized not because it is a neutral approach or

because it is (by itself) better, but because this is the approach this coursework adopts as opposed to the other approaches. This position is supported by the critical appraisal in Section 4.6.

4.3 Axiology and Researcher Positionality

The study of the values of researchers on the selection, interpretation and communication of knowledge is called Axiology, where the traditional assumption that management research is value neutral is challenged. Modern scholarship has broadened its view of the fact that the selection of research questions, theoretical approaches and analytical interpretation of the findings are always coupled with the researcher's belief, disciplinary background, and professional experiences instead of being neutral (Zumitzavan, 2025; Sapkota, 2024). This debate is particularly prevalent in AI research because studies often focus on the performance of the organizations and the efficiency of the technologies, with comparatively little research emphasis on employee wellbeing and workplace equity, or the unintended consequences of digital transformation (Stahl et al, 2022; Tudose, 2025).

In the selected study a value-laden approach is taken, which sees the organisation as a legitimate producer of knowledge, and not only as a source of empirical data. The methodology of Gioia is based on a philosophical stance that is reflected in the use of second-order concepts, which come out of the participants' interpretation, and then higher-order concepts, which are the theoretical explanations constructed by the researchers themselves. While this method minimizes the imposed theoretical constructs, it is impossible to achieve full value neutrality, as analytical decisions, the development of themes, and the abstraction of a theory are still based on researcher judgement (Kressmann & Mueller-Seeger, 2025; Tracy, 2026). It is for this reason that reflexivity is a key process in demonstrating subjective interpretations that were identified and managed throughout the inquiry. The notion of researcher positionality goes beyond recognition of the researcher's own biases to with the idea of how professional experience, relationships within the organization, and prior assumptions impact knowledge production (Hughes & Mackintosh, 2026). Nonetheless, the study is a philosophical coherent study, as it is based on an interpretivist approach, however, with more reflexive transparency, the credibility of the study could be enhanced by making researcher values more visible during the analysis.

4.4 Methodological Quality: Reliability, Validity and Trustworthiness

The methodological quality of Amanollahnejad et al., 2026, should be judged based on the philosophical assumptions that underpin the inquiry and not by using unqualified positivist criterion of methodological quality of research. While reliability and validity are primary factors considered in quantitative management research, qualitative management research assesses methodological quality against the following criteria: credibility, dependability, transferability and confirmability of the knowledge, since knowledge is perceived as socially interpreted knowledge rather than objectively measured knowledge (Zumitzavan, 2025; Jamsheer Khan & Brahma, 2025). But using quantitative criteria with interpretive research carries the danger of inconsistency, especially if the intent is to explain rather than predict statistics.

The study is credible in using the semi-structured interviews, iterative coding and collaborative analysis, supported by the Gioia methodology. The procedures provide a clear-cut link between the participants' accounts and the emerging theoretical categories, and minimise the risk that the results are merely the results of the researchers' preconceived notions (Kressmann & Mueller-

Seeger, 2025). The Gioia approach, however, has gained more and more methodological critique. Its systematic coding structure, they claim, improves the transparency of the analysis, but it may lead to the homogenization of ideas, as categories tend to focus on consistent and sequential ideas and the inclusion of contradictory or marginal participant voice may be overlooked (Gomes et al., 2023). The study selected, therefore, shows analytical discipline, but at the level of the competing interpretations of divergent evidence, there would be more evidence to be discussed for greater certainty that there was theoretical abstraction done after considering the competing interpretations.

The study also shows reasonable reliability when it comes to documentation of the interview procedures, coding procedures, and collaborative interpretation. Modern qualitative research literature, however, posits that dependability is not just the reporting of the research procedures, but also a tangible audit trail that details the development of analytical decisions over the course of the investigation (Sandhiya & Bhuvaneswari, 2025). The coding sequence is explained by Amanollahnejad et al. (2026), but the analytical memos and coding revisions and decision logs would have been more thorough and provided a higher degree of methodological transparency to readers to evaluate the consistency of interpretive judgements. Analytical generalisation is not statistical generalisation per se, but the study has no intent of being a representative study from the point of view of transferability. This separation is an indication of a difference in the assumptions of the interpretivists that there is a possibility to transfer theoretical findings to other similar organizational contexts that does not imply universal applicability. For positivist researchers, there is a methodological challenge in not using probability sampling, because they are assuming that prediction is the main purpose of study (Zumitzavan, 2025). In general, the methodological weakness identified does not affect the credibility of the investigation, as they are related to opportunities to improve the analytical rigor, not with the elimination of philological flaws.

4.5 Ethical Considerations

4.5.1 Ethics of AI in FinTech

Ethical considerations surrounding AI in FinTech extend beyond the conduct of the research itself to the consequences of AI-enabled organisational transformation. AI adoption can reshape decision-making authority, employment security, and workplace surveillance, raising questions of accountability, fairness, and the responsible allocation of human and technological decision-making. These concerns are particularly relevant where AI-informed outputs influence organisational decisions or alter employees' roles. Responsible implementation therefore requires attention not only to whether AI is technically effective, but also to how its consequences are distributed across employees, managers and other organisational stakeholders (Jamsheer Khan & Brahma, 2025; Stahl et al., 2022).

4.5.2 Ethics of Researching Employees

Amanollahnejad et al. (2026) demonstrate adherence to recognised procedural ethics by reporting institutional oversight, participant confidentiality and the absence of competing interests. However, relational ethics requires further consideration of how organisational power structures influence participant engagement. Employees participating in organisational research may moderate their responses where management approval facilitates access, particularly when

discussing technological competence, job insecurity or dissatisfaction with AI implementation. Consequently, voluntary participation does not necessarily eliminate participant vulnerability, especially within SMEs characterised by close managerial relationships (deMatos et al., 2025; Stahl et al., 2022), Researcher responsibility also extends to interpreting findings without disproportionately privileging managerial priorities over employees' lived experiences. Although the study acknowledges workforce capability as an integral element of socio-technical transformation, limited reflexive discussion is provided regarding how researchers addressed organisational power asymmetries or protected participants from indirect reputational risks during interpretation.

4.6 Critical Appraisal

Amanollahnejad et al. (2026) present a philosophically coherent investigation in which research philosophy, methodological design and theoretical interpretation are consistently integrated to explain AI adoption as a socio-technical organisational process rather than a discrete technological event. This coherence distinguishes the study from many contemporary AI adoption investigations that rely predominantly on cross-sectional survey designs to identify statistical predictors of implementation while offering comparatively limited explanation of how organisational transformation unfolds over time (Ayinaddis, 2025; Almheiri et al., 2025).

Alternative philosophical positions would have produced fundamentally different forms of evidence. A positivist approach employing hypothesis testing and probability sampling could have strengthened statistical generalisability and predictive accuracy but would have been less capable of explaining how organisational actors construct meaning during AI implementation. Conversely, a purely interpretivist position might have generated richer insights into participants' experiences while paying insufficient attention to the enduring organisational and technological structures influencing those experiences (Danaeefard, 2025). By incorporating interpretivist inquiry informed by critical realist reasoning, the selected study offers a more balanced explanation that recognises both human agency and structural influence without reducing organisational transformation to either subjective interpretation or deterministic causality.

Although greater reflexive transparency, methodological triangulation and explicit engagement with contradictory evidence would strengthen analytical credibility, these limitations do not diminish the philosophical integrity of the investigation. Instead, they identify opportunities for methodological refinement within future inquiry.

5. Discussion and Contribution

Effective AI adoption in FinTech SMEs is not principally a technology implementation problem; it is an organisational alignment problem requiring the simultaneous development of technology capability, process architecture, and workforce capability.

This alignment can be represented as: External/Strategic Drivers → Responsible AI Adoption ↔ SOP & Process Redesign ↔ Workforce Capability Development → Human–AI Operating Capability → Operational Resilience / Productivity / Compliance / Organisational Performance, shaped throughout by contextual conditions including leadership, organisational culture, regulation, data governance, and SME resource constraints.

The main thesis of this coursework is that for the most part these disagreements listed in Section 3 are not empirical disagreements. They are the symptoms which are made visible of a tacit philosophical controversy which the literature has not yet had the discipline to engage in. If, as Ayinaddis (2025) suggests, formalisation comes before adoption, and as Amanollahnejad et al. (2026) suggests, adoption destabilises formalisation, then the honest answer is neither that one is more correct than the other, but rather that positivist, variable-based designs cannot return the same kind of answer as interpretivist, process-based designs, because they were never asking the same question in the first place. This is explicit in Table 2: if you have an ontology as in Row 1 you cannot make the kind of claims as in Row 3, and the purpose of this coursework was to avoid that type of category mistake.

To put it more simply, some of the literature in this area is methodologically sound but philosophically unexamined. Expertise in operation (clean sampling, valid instruments, well managed coding) is distinct from coherence between the claims of a study and what it is investigating about the world and the conclusions that it draws. This distinction is important because it is the distinction that a doctoral examiner will draw, and this is not only because the coursework itself is based on consistently drawing this distinction, it is also because it is the same distinction that the grain of a study selected for in-depth treatment, Amanollahnejad et al. (2026), are expected to make, in their case, to defend themselves.

The theoretical implication of this argument, which I believe is rather self-evident but also very under-appreciated, is that the field does not need any more models that try to conclude once and for all whether formalisation comes before adoption or adoption comes before formalisation. That question is not a question with a larger sample to fill in, it is, as far as the evidence reviewed here, the wrong kind of question, since the recursive account in Theme 1 suggests there is no stable sequence to discover. Rather than sequence, what we need in the field is an integrative process theory of the sort sketched in Figure 2, which can represent feedback. While in this space, socio-technical systems theory is a promising foundation on which to work (as extended by Amanollahnejad et al., 2026), it is not the incremental, secondary treatment for workforce capability that it is given in the adoption literature, however important it is, and its combination with strategic HRM theory (Ulrich et al., 2024), not a minor extension is, in my view, the more consequential theoretical step that researchers in this space can make.

As for methodological choice, the implication is not only that researchers should "state their philosophy" as a form of courtesy to the examiner but that they are supposed to explain their philosophy of the research. That's what makes it impossible not to make weak inferences that pass unchallenged: a cross-sectional survey that states that formalisation is an antecedent of adoption makes an implicit causal-sequence claim that its design cannot support, and the literature's overall lack of attention to the point, frankly, is a methodological weakness that this review is not prepared to hide for the sake of collegial neutrality. The synthesis of this review does not only "support" an interpretivist, critical-realist design as one of several design options but makes it hard to justify a cross-sectional survey design for a doctoral study of UK fintech SMEs specifically, as it would repeat the very "confound" identified by this coursework in Section 3. The argument for the case-study (either single or comparative) is the basis for the researcher's choice of methodology, rather than just preference.

The implication is as clear as day for practice and management. The sequence of HR planning after adoption of AI and redesign of the SOP is not just suboptimal, but in the recursive nature of

the situation detailed throughout Theme 1, it is also a design choice based on an empirically challenged assumption, and an SME that makes this design assumption should be prepared for their plans to be constantly revised as they are outpaced by events they have not foreseen. HR planning capacity as an ongoing practice, which is deployed in parallel with the deployment of AI and SOP deployment is, therefore, not presented here as a soft recommendation, but as a logical conclusion of taking the reviewed evidence seriously.

At the level of research design, more generally, this coursework has sought to illustrate a point that is easy to declare and difficult, perhaps, to consistently do: that philosophical presumptions are not preliminary throat-clearing before the chapter on the "real" methods, but that a critical literature review that does not question them isn't in any robust sense critical, but rather descriptive with opinion. The hard and helpful task this course has attempted to carry out, but not quite limited to Section 4, is to judge every piece of literature by the criterion it imposed on itself and then to be open to the truth that it failed to meet the criterion that this field of literature has imposed on itself.

Yet another, more to the point, issue is axiology, and I would claim that this is the most important, the least discussed, of the four philosophical commitments in this literature, and, in fact, the one that is never visible in method alone. The same two researchers might make different recommendations for practice when conducting a qualitative case study, whether they see anxiety of employees around the prospect of AI-led role transformation as an obstacle to overcome in order to accelerate implementation or as a valid indicator that requires them to slow down and rethink the implementation. The interview protocol does not reveal either of these positions; both demand a value statement that is not implicit in the majority of the literature reviewed but is rather a statement of intent: a choice not made by the majority of the literature. For me this is not a "reflexive flourish" to please a methods examiner; it is a prerequisite for the study being defensible and is a more serious weakness than the sampling and generalisability issues that dominate the majority of published criticisms on this field of study.

6. Conclusion

6.1 Substantive

This coursework has critically examined five years of research on the linkages between AI use, SOP and process change, capability of the workforce, and governance conditions for AI-enabled organisational change, specifically strategic HR planning in UK FinTech SMEs. The review shows that there is a lack of understanding of AI adoption as a distinct organisational variable, as is the case with process transformation and the capability of the workforce. However, as more literature appears, the relationship becomes more recursive, with AI adoption potentially disrupting current processes, process redesign driving changing requirements for the workforce, and workforce capability influencing the ability to effectively implement AI. This organisational system is further defined by governance and regulatory compliance, and data related requirements in the FinTech context.

6. 2 Philosophical

Philosophically, the review revealed that this literature is empirically active but has a weak background in relation to the assumed organizational reality and knowledge. It groups together positivist and post-positivist variable based approaches and around smaller, but theoretically rich interpretivist and critical-realist process-based approaches. However, the apparent "disagreements" between studies are not always empirical disagreements, but ontological, epistemological, axiological, and methodological differences, as well. Analysis by Amanollahnejad et al. (2026) highlights the importance of articulating these philosophical commitments, and also indicates constraints on both researcher reflexivity, and the explicit theorising of strategic HR planning.

6.3 DBA Implications

The implication for DBA research and practice is that future organizational research should consider the adoption of AI, the evolution of SOP, the capability of the workforce, and governance as a co-evolving system and not sequential or separate variables. Different UK FinTech SMEs could be selected for a series of case studies to investigate the relationship in different contexts. Studies also need to incorporate the theory of socio-technical systems with theory of strategic HRM and explain its philosophies clearly from the beginning. In practice, managers should align AI investment, process redesign, workforce planning, and governance simultaneously rather than treating them as separate implementation stages.

References

- Abid, K., & Jooss, S. (2026). How context shapes talent management implementation in SMEs: an institutional logics lens. *The International Journal of Human Resource Management*, 1–32. <https://doi.org/10.1080/09585192.2026.2657948>
- Ali, I. M. (2024). A guide for positivist research paradigm: From philosophy to methodology. *Ideology Journal*, 9(2). Ideology <https://doi.org/10.24191/ideology.v9i2.596>
- Almheiri, H. M., Ahmad, S. Z., Khalid, K., & Ngah, A. H. (2025). Examining the impact of artificial intelligence capability on dynamic capabilities, organizational creativity and organization performance in public organizations. *Journal of Systems and Information Technology*, 27(1), 1–20. <https://doi.org/10.1108/jsit-10-2022-0239>
- Alvesson, M., Sandberg, J., & Einola, K. (2022). Reflexive Design in Qualitative Research. In *The SAGE Handbook of Qualitative Research Design* (pp. 23–40). SAGE Publications Ltd.
- Amanollahnejad, A., Fosso-Wamba, S., Shabbir, M. S., & Pakseresht, A. (2026). Aligning socio-technical systems: Rethinking AI adoption and digital transformation in SMEs. *Information Systems Management*. Advance online publication. <https://doi.org/10.1080/10580530.2025.2612175>
- Arroyabe, M. F., Arranz, C. F. A., De Arroyabe, I. F., et al. (2024). Analyzing AI adoption in European SMEs: A study of digital capabilities, innovation, and external environment. *Technology in Society*, 79, 102733. <https://doi.org/10.1016/j.techsoc.2024.102733>
- Ayinaddis, S. G. (2025). Artificial intelligence adoption dynamics and knowledge in SMEs and large firms: A systematic review and bibliometric analysis. *Journal of Innovation & Knowledge*, 10(3), 100682. <https://doi.org/10.1016/j.jik.2025.100682>
- Bank of England (2022). *Machine learning in UK financial services*. [online] www.bankofengland.co.uk. Available at: <https://www.bankofengland.co.uk/report/2022/machine-learning-in-uk-financial-services> [Accessed 21 Aug. 2026].
- Baumeister, S.-E., Kocher, T., Papapanou, P. N., Holtfreter, B., & Demmer, R. T. (2026). Cross-sectional studies: Strengths, limitations, and methodological considerations. *Journal of Periodontal Research*, jre.70063. <https://doi.org/10.1111/jre.70063>

CFTE (Centre for Finance, Technology and Entrepreneurship). (2025). *The AI-fication of talents* [Whitepaper]. As reported in The Fintech Times. <https://courses.cfte.education/cfte-the-ai-fication-of-talents-whitepaper/>

Cheong, B. C. (2024). Transparency and accountability in AI systems: Safeguarding wellbeing in the age of algorithmic decision-making. *Frontiers in Human Dynamics*, 6, Article 1421273. <https://doi.org/10.3389/fhumd.2024.1421273>

Danaeefard, H., Ardelan, O., & Danaeefard, M. K. (2025). Doing critical realist research: An innovative methodology for organizational studies. *International Journal of Qualitative Methods*, 24(16094069251369309). <https://doi.org/10.1177/16094069251369309>

Dematos, N., Barbosa, B., & Correia, M. B. (2025). Challenges in Artificial Intelligence and Business: An Ethical Perspective. In *Global Perspectives on AI, Ethics, and Business Economics: Charting the Future* (pp. 17–39). Springer.

Eyetsemitan Ruth Arogbeoritse, R.A.E., Ajibola Oluwafemi Oyeleye, A.O.O., Kazeem Babatunde Ambali, K.B.A. and Oladapo Fadayomi, O.F. (2022). Standard operating procedures as strategic assets in Small Business Operations : A systematic review and implementation framework. *Gyanshauryam International Scientific Refereed Research Journal*, p.438. doi:10.32628/gisrrj225356.

Geethanjali, N., Ashifa, K. M., Raina, A., Patil, J., Byloppilly, R., & Rajest, S. S. (2024). *Application of strategic human resource management models for organizational performance. In Data-driven decision making for long-term business success*. IGI Global Scientific Publishing.

Gomes, L. A. V., Vasconcellos, L., & Hamza, K. M. (2023). Editorial: A roadmap for data analysis in qualitative research. *RAUSP Management Journal*, 58(3), 190–196. <https://doi.org/10.1108/rausp-07-2023-274>

Harney, B., & Alkhalaf, H. (2021). A quarter-century review of HRM in small and medium-sized enterprises: Capturing what we know, exploring where we need to go. *Human Resource Management*, 60(1), 5–29. <https://doi.org/10.1002/hrm.22010>

Hughes, A., & Mackintosh, C. (2026). Starting out in qualitative research fieldwork: Positionality, reflexivity and researcher diaries. In *Qualitative Research Methods for Sport Studies* (pp. 87–103).

Jamsheer Khan, K., & Brahma, R. (2025). *Business Research Methods*. BR Publications.

Jayarathna, G. S., Perera, S. R., & Gunawardana, S. (2026). Strategic human resource management: Driving organizational excellence through strategic alignment, ethical practices, and emerging trends. In *International Encyclopedia of Business Management* (pp. 709–717). Elsevier. doi:10.1016/B978-0-443-13701-3.00407-2

- Kauppi, K. (2022). Institutional theory. In *Handbook of theories for purchasing, supply chain and management research* (pp. 320–334). Edward Elgar Publishing. <https://doi.org/10.4337/9781839104503.00025>
- Kou, G., Li, Y., Wang, H., & Wang, X. (2026). Human–AI hybrid finance: From AI tools to decision systems. *Financial Innovation*. <https://doi.org/10.1186/s40854-026-00941-w>
- Kressmann, K., & Mueller-Seeger, J. (2025). Harmonizing rigor, relevance, and insight: A mixed inductive approach for qualitative analysis with the Gioia Methodology and the GABEK® method. *International Journal of Qualitative Methods*, 24(16094069251342540). <https://doi.org/10.1177/16094069251342540>
- Kunisch, S., Denyer, D., Bartunek, J. M., Menz, M., & Cardinal, L. B. (2023). *Review research as scientific inquiry*. *Organizational Research Methods*, 26(1), 3–45. <https://doi.org/10.1177/10944281221127292>
- Marak, N. R., & Ayyagari, L. R. (2025). Artificial intelligence for financial inclusion and sustainable development: A systematic literature review. *Discover Artificial Intelligence*, 5(1). <https://doi.org/10.1007/s44163-025-00668-0>
- Mishra, V., & Mishra, M. P. (2023). PRISMA for review of management literature – method, merits, and limitations – an academic review. In *Review of Management Literature* (pp. 125–136). Emerald Publishing Limited. <https://doi.org/10.1108/S2754-586520230000002007>
- Obiorah, C. A., Ndubuisi, O. G., & Fnisafetye, F. I. S. P. O. N. (2026). *The Inadequate Application of Business Research Methods in Organizational Decision-Making and its Impact on Business Performance*.
- Powers, T. M. (2025). Understanding sociotechnical systems. In *Philosophy of Engineering and Technology* (pp. 145–165). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-87974-6_9
- Rosida, R. F., Amaliah, L. N., Mahardika, I. K., & Suratno, S. (2023). The process of forming knowledge: In the study of ontology, epistemology, and axiology. *International Journal for Educational and Vocational Studies*, 5(1), 13–18.
- Sachan, S., Almaghrabi, F., Yang, J.-B., & Xu, D.-L. (2024). Human-AI collaboration to mitigate decision noise in financial underwriting: A study on FinTech innovation in a lending firm. *International Review of Financial Analysis*, 93, Article 103149. <https://doi.org/10.1016/j.irfa.2024.103149>
- Sandhiya, V., & Bhuvaneswari, M. (2025). Qualitative research analysis: A thematic approach. In *Design and validation of research tools and methodologies* (pp. 289–310). IGI Global Scientific Publishing.
- Sapkota, M. (2024). Implications and critiques of quantitative research: *A systematic review*. *Journal of Learning Theory and Methodology*, 5(3), 153–159.
- Sauer, P. C., & Seuring, S. (2023). How to conduct systematic literature reviews in management research: a guide in 6 steps and 14 decisions. *Review of Managerial Science*, 17(5), 1899–1933.

- Selten, F., & Klievink, B. (2024). Organizing public sector AI adoption: Navigating between separation and integration. *Government Information Quarterly*, 41(1), 101885. <https://doi.org/10.1016/j.giq.2023.101885>
- Squires, V. (2023). Thematic analysis. In *Varieties of qualitative research methods: Selected contextual perspectives* (pp. 463–468). Springer International Publishing.
- Stahl, B. C., Antoniou, J., Ryan, M., Macnish, K., & Jiya, T. (2022). Organisational responses to the ethical issues of artificial intelligence. *AI & Society*, 37(1), 23–37. <https://doi.org/10.1007/s00146-021-01148-6>
- Stead, S., Antons, D., Breidbach, C., Brust, L., Cichy, P., & Salge, T.-O. (2025). A service-dominant logic for digital transformation research and practice: Systematic review, research agenda, and implementation roadmap. *International Journal of Innovation Management*. <https://doi.org/10.1142/s1363919625300028>
- Tambe, P.B. (2026). Reskilling the workforce for AI: Domain expertise and algorithmic literacy. *Management Science*, 72(1), pp.515–537. doi:10.1287/mnsc.2022.03968.
- Teece, D. J. (2007). Explicating dynamic capabilities: The nature and microfoundations of (sustainable) enterprise performance. *Strategic Management Journal*, 28(13), 1319–1350. <https://doi.org/10.1002/smj.640>
- Tewfik, B. A., Yip, J. A., & Martin, S. R. (2025). Workplace impostor thoughts, impostor feelings, and impostorism: An integrative, multidisciplinary review of research on the impostor phenomenon. *Academy of Management Annals*, 19(1), 38–73.
- Tracy, S. J. (2026). Practicing qualitative research under the “Big Tent”: Origins, development, and continuing relevance of the Eight Big-Tent Framework for qualitative quality. *Qualitative Inquiry*, 32(3–4), 247–256. <https://doi.org/10.1177/10778004251348167>
- Trist, E. L., & Bamforth, K. W. (1951). Some social and psychological consequences of the Longwall method of coal-getting. *Human Relations*, 4(1), 3–38. <https://doi.org/10.1177/001872675100400101>
- Tudose, M.-A. (2025). Balancing digital transformation and employee well-being within the organizational framework. *International Conference of Management and Industrial Engineering (ICMIE 2025)*. Agility and Readiness for Sustainable Business Continuity, 186–192.
- Ulrich, D., Way, S. A., & Wright, P. M. (2024). Building strategic human capabilities that drive performance. *The International Journal of Human Resource Management*, 35(20), 1–33. <https://doi.org/10.1080/09585192.2024.2408026>
- Ylönen, M., & Aven, T. (2023). A framework for understanding risk based on the concepts of ontology and epistemology. *Journal of Risk Research*, 26(6), 581–593. <https://doi.org/10.1080/13669877.2023.2194892>

Zhang, M. M., Cooke, F. L., Ahlstrom, D., & McNeil, N. (2025). The rise of algorithmic management and implications for work and organisations. *New Technology, Work and Employment*, 40(3), 659–671. <https://doi.org/10.1111/ntwe.12343>

Zhang, Z., Sun, C., Yan, L., & Yin, H. (2026). How digital capability enhancement takes place in construction project teams: A mixed-methods study based on dynamic capabilities theory. *Project Management Journal*, 87569728261454671. <https://doi.org/10.1177/87569728261454671>

Zumitzavan, V. (2025). Research methodologies and designs. In *Social Science Methodologies for Management Research* (pp. 21–40). Springer Nature Singapore. https://doi.org/10.1007/978-981-95-4318-2_3