

Beyond Payroll Automation: A Descriptive Study of AI-Enabled Payroll Adoption in Indian SMEs

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Abstract: Digital payroll has transitioned payroll administration from a manual process to a combination of attendance, salary computation, statutory deductions and reporting systems. The advent of Artificial Intelligence (AI) is an additional shift from rule-based automation to anomaly detection, validation, analysis and decision support. The current gap in the research is that the existing literature on AI/ digital HRM in Indian SME literature has grown significantly at a macro-level focusing on the adoption of AI, with a minimal focus on payroll as a specific HRM–Finance workflow, or on how the adoption of AI-led functionality differs from developing the capability to use it effectively. Thus, the issue that this study addresses is the possible adoption–capability gap in AI-supported payroll. The study is descriptive in nature, aimed at understanding the current AI revolution in the payroll realm, identifying the key payroll use cases of AI and exploring the organisational context that affects its impactful application. The design is a qualitative and descriptive design based on documents. Secondary evidence is obtained from peer reviewed research papers, government and institutional publications, industry reports and publicly available documentation of payroll technologies that are operational in the Indian market. The evidence is discussed and themed on the following areas: AI-powered payroll functions, integration of data and processes, employee capability and human oversight. The analysis suggests that AI-powered payroll is shifting from transactional to exception identification, validation, and analytical assistance roles, but this shouldn't be interpreted as proof of organisations' overall capabilities. Effective use requires good data quality, workflow integration, employee skills, and managerial oversight. The study also brings in a focused management perspective by differentiating between adopting AI-enabled payroll and the organizational capability needed to value it.

Keywords: AI-enabled payroll; payroll automation; artificial intelligence; SMEs; digital HRM; organisational capability; HR–Finance integration; India

INTRODUCTION

Payroll is an essential business management function that links the employee information with the financial records of an organisation. Manual calculations have been cut down and digital payroll systems have allowed for the incorporation of attendance, leave, salary structures, statutory deductions and employee self-service. The next phase in this evolution is AI in payroll

processes. Existing payroll technology solutions include applications like anomaly detection, payroll validation, natural-language reporting and automated employee support. These functions are all about moving away from processing payroll rules and toward analyzing payroll data and identifying exceptions prior to the payroll process. [5, 6] [4, 8]

This is a relevant question for small and medium sized businesses (SMEs) in India. SMEs tend to have more limited financial, technology and human resource resources than larger organisations. AI adoption in MSMEs can be affected by various factors such as top-management support, employee resistance, knowledge regarding AI, implementation resources and concerns related to job loss as shown in Indian research [1]. The recent study specifically focusing on AI integrated digital HRM in Indian SMEs also presumes software capability, data integrity among the important factors of adoption and competitiveness and relative advantage [2]. [3] [1, 3]

The issue of payroll is special because it is at the crossroads between human resource management and financial administration. Employee records, attendance, leave, salary structure and deductions are related to HR processes, payroll expenditure, accounting entries, statutory liabilities and financial reporting are related to Finance processes. AI-driven payroll systems can thus generate additional value beyond speed when it comes to identifying anomalies, verifying the accuracy and understanding the nature of payroll.

The research gap is that the literature pertaining to payroll being an AI-enabled workflow in the Indian SME context has been restricted. While previous research offers valuable insights into the adoption of general AI and digital HRM, it lacks clarity around the role of implementing AI-based payroll capabilities versus the capacity to put them into practice within an organization. The issue is not if AI payroll technology exists but if it is effectively used within the organisation.

The research seeks to describe the new payroll system in India where artificial intelligence plays a significant role in the SME sector, understand the key AI applications in payroll and analyze the enabling organizational conditions. The study is based on secondary data and is not meant to calculate the percentage of SMEs in India today using AI payroll tools. Its job is to assemble the available evidence and present it in a structured way, in the form of an analysis of the transition from payroll automation to payroll capability supported by AI.

Digital Payroll and Digital HRM

Research on Digital HRM indicates that technology can alter the way HR information is collected, processed and used. An E-HRM system integrates administrative processes and can enhance the accessibility of information and the efficiency of the processes. But digital transformation is not just about putting software into place. Also, organizational processes, the capability of personnel and the ability to use the information generated by digital systems are significant factors. [4]

AI Adoption in SMEs - Technological, organisational and environmental conditions are critical factors affecting AI adoption in SMEs [8, 9]. According to Ganguly et al. (2025), some significant barriers in Indian MSMEs include top-management support, employee resistance, lack of AI knowledge, implementation resources, uncertainty and job-loss concerns. Their results have implications for payroll because payroll is a key administrative task that can impact employee pay and financial information for an organization. The evidence from the AI-powered workforce management in MSMEs also correlates the use of AI with the organizational performance considerations [9]. [1, 8, 9]

Srivastava & Himanshu (2026) offer more specific evidence pertaining to Indian SMEs and identify software and application interfaces, data integrity, competitiveness and relative advantage as important antecedents of the uptake of AI into digital HRM. The study underlines the importance of studying the adoption of AI from a technological and organisational perspective and as a consequence not as a mere procurement activity. [2]

AI in Payroll - Unlike traditional payroll automation, AI-based systems can identify patterns and exceptions, going beyond simple rule-based automation. AI-based payroll systems are more than just rule-based systems; they can recognize patterns and exceptions. Various payroll technology providers in India today are claiming features such as AI-powered anomaly detection, payroll validation, natural-language analytics, and conversational employee support. While these commercial sources have shown how AI-driven payroll capabilities are available in the Indian market, they indicate that they are not necessarily used by all SMEs in India. For this reason, they are considered to be indicative of the technology landscape rather than of adoption. [5, 6]

Another application of anomaly detection identified in technical literature is in payroll [7]. Machine learning techniques for detecting fraudulent and unusual payroll data in ERP systems

are discussed by Saha [7]. Examples of these types of applications are how AI can shift payroll controls from the end-of-the-day review to identifying anomalies ahead of time.

Organisational Capability and AI Readiness - Organisational capability is the ability of an organisation to effectively deploy and utilise resources to undertake the activities of business. In an AI-driven payroll system, the ability will be demonstrated in how the organisation can seamlessly incorporate payroll information, ensure data quality, understand AI outputs, act on identified exceptions and keep the right human oversight. [4, 10] The readiness of the organization to use AI should therefore be considered in a wider sense than technical readiness. There is a need for employees to have adequate digital and AI competencies, and managers to have the right processes in place for reviewing and responding to information generated by AI. This brings into play an important relationship between AI adoption and organisational capability, in that adoption offers the technological underpinnings, but capability decides whether that capability can be effectively utilised in the organisational process. [10, 11]

Research Gap

There is wide-spread literature on digital HRM and the adoption of AI and readiness of organisations. In such cases, however, these areas are usually analysed at a high level of organisation. The use of AI in payroll, specifically as a management workflow for Indian SMEs, has received relatively less focus. The difference between using a technology that incorporates artificial intelligence into payroll and building the organizational capacity to reap its benefits effectively also needs to be described.

This study has targeted this gap and focuses on the transition from payroll automation to adopting AI for payroll in Indian SMEs. Adoption of technology is not considered as a successful digital transformation, but the organisational settings that enable or hinder its adoption is explored, including process integration, data quality, employee capability and human oversight. [1, 2, 4]

The study aimed to: The study was designed to achieve the following goals:

- The study will have the following specific objectives:
- To analyze the use of AI-driven payroll solutions among the SMEs in India.
- To highlight the key areas in which AI can be used within payroll workflows.
- To explore the challenges of organisation when implementing payroll with AI.

- To gauge the difference between the adoption of AI-powered payroll and what an organisation could achieve.

Research Methodology

Research Design - This study uses a descriptive qualitative research design to analyze the phenomenon of integration of AI-powered payroll among Indian SMEs. Study does not test causal relationships and does not build a predictive model. Instead, it describes the current transition from conventional payroll automation towards AI-supported payroll processes and identifies the organisational issues associated with this transition. [12]

Nature and Sources of Data - Secondary data are used in the study. There are four main sources of information: Academic research that is peer-reviewed in the field of AI use, digital HRM, payroll technology, SMEs and organisational capability. Government publications, institutional publications, related to AI, MSMEs, related to employment and digital transformation in India. Press releases and reports from industry, professional and recognised HR technology, payroll and business organisations. Information about ways in which AI can be used in payroll and how it can be done, openly available from organisations and technology providers.

Data Selection - Sources are identified based on their relevance to the current and future use of AI in payroll, Indian small and midsize enterprises, HR technology, financial administration and organizational capability. New and authoritative sources are given priority. The information comes from technology providers, mostly to determine what AI-based payroll functions and practices exist, and from academics and institutions, which serve as the foundation for interpretation. [1, 2, 4, 7]

Analytical Framework - The secondary evidence is presented under four aspects:

Adopting AI for payroll processing = Process integration = Organisational capacity = Human oversight.

Payroll automation, AI powered anomaly detection and analysis, HR–Finance information integration, employee capability, data quality and managerial oversight are specifically taken into account. This framework allows the study to differentiate between the use of AI-enabled payroll technology and the ability of the organisation to effectively use it. [2, 7, 10, 11]

Scope and Limitation

The research is centered on the Indian SMEs and the progress made in the area of AI-powered payroll systems in the public domain. The research does not attempt to measure the actual degree of adoption of AI-based payroll among all SMEs in India as it is based on secondary data. Findings, therefore, are descriptive and interpretive—not statistically generalisable.

Payroll adoption in India is set to transform with AI. AI is transforming payroll adoption in Indian SMEs.

Payroll Automation to AI Powered Payroll - The areas of payroll automation have been limited to following specific processes like calculating salaries, processing attendance, leave management, deductions, and creating payslips. In the era of AI in Payroll, this capability is further enhanced with AI analytics and intelligence in the payroll process. This can involve automated validation, data interpretation, AI-driven reporting, and anomaly detection, as well as identifying uncharacteristic payroll patterns. [4, 5, 6]

Understanding the difference between automation and AI is crucial when evaluating the adoption process within an organization. While automation follows a predetermined process, AI can help in identifying patterns or exceptions in payroll data. Therefore, an SME could be highly automated with its payroll process without being AI equipped with its payroll. This means that an SME may be a highly automated process without even having an AI automated capability for their payroll. [7] Describe the use of AI in payroll. Discuss the role of artificial intelligence in payroll.

There are several activities that are in the process of being implemented in the field of payroll by using AI: AI-enabled application

- a. **Payroll function:** Anomaly detection, Identifying unusual salary, attendance or deduction patterns, Automated validation, Identifying discrepancies prior to finalizing payroll, AI-assisted reporting, Transforming payroll information into management reports.
- b. **Predictive analysis:** Recognizing trends in payroll and employee-cost information, Compliance support, the identification of possible payroll or statutory errors
- c. **Employee support:** Addressing typical employee payroll inquiries

These applications show that instead of just processing payrolls, there's a move toward analysing payroll information. But an AI feature doesn't mean an organisation has nailed its payroll workflow with AI. [5, 6, 7]

The Indian SME Context - As digital HR and payroll technologies are now available via cloud-based platforms and integrated business applications, it is a space in which Indian SMEs are increasingly seeing themselves operating. But use of technology doesn't always lead to successful organisational adoption. Skills, data quality, and financial and organisational readiness restrictions can affect the potential of the SMEs to exploit AI-based systems. [2, 5, 6]. This topic is significant for the payroll industry, as payroll data can have human and financial implications. Employees' salary, attendance and employee-cost data should be accurate and current. This can have an impact on individuals as well as organisational financial records if there are errors or if individuals rely on automated output inappropriately. [7, 10, 11]

Adoption versus Effective Use.

The evidence reviewed indicates that the use of AI in payroll is not a game of buying technologies, but rather an ongoing journey. One possible sequence of the stages of adoption is: [2, 4, 10]

Technology acquisition



System implementation



Payroll data integration



AI-supported analysis



Human verification



Managerial use

The critical issue lies between **AI implementation and effective organisational use**. If employees continue to rely on parallel manual records, managers do not interpret AI-generated information, or HR and Finance systems remain disconnected, the organisation may possess AI-enabled technology without developing corresponding organisational capability. [4, 10, 11]

Therefore, AI-enabled payroll adoption should be evaluated not only by whether AI functionality is available, but also by whether the technology becomes embedded in the actual payroll workflow.

The AI Payroll Adoption–Capability Gap

Implementation of an AI-powered payroll tool must not be confused with the development of an organizational capability. Even if an SME chooses to adopt an AI-powered payroll system, they could still face manual processes, lack of integration between HR and Finance, or employees who do not understand how to interpret AI-generated data. The ability to use the technology effectively in the organisations is the main capability gap that this study aims to explore. [2, 4, 10]. The gap between technology adoption and actual utilisation. The difference between adoption and utilisation of technology (6.1). The initial one is when an organisation purchases AI-powered payroll software and only applies it to traditional payroll tasks. The first is when an organisation invests in AI-powered payroll technology but leverages primarily for traditional payroll. In these scenarios, the use of AI capabilities can be underutilized, and people still rely on existing manual methods.

To drive effective adoption, the organisation must take the system from initial setup and deployment and start using AI-supported functions like exception identification, payroll validation, and analytical reporting. Therefore, the use of AI tools should not be considered a sign of AI capability, in isolation. [5, 6, 7]

Employee Capability

AI-powered payroll is reshaping the role of HR and payroll professionals. The skills required from HR and payroll professionals change with the advent of AI-powered payroll. Workers must be familiar with digital processes, know how to read the information that is generated by the system and know when to involve people. Training is thus a key component of adoption. [4, 10]

If staff don't have the skills, AI can be utilized only for repetitive tasks and not for analysis and decision-making. This can be said to be the state of technology adoption without human capability. [10, 11]

HR–Finance Process Integration

Payroll is in the middle of HR administration and financial management. The employee information is mostly generated in HR processes, and salary payments, payroll accounting and employee-cost information have an impact on Finance. [4]

These information flows can bring more value when integrated into AI-powered payroll. Yet, if HR and Finance still have to record and reconcile on their own, the organisation might not reap the full advantages of digitised payroll. [4, 10]. The ability gap is thus not just around technology use but around the integration of cross functional workflow as well.

Human Oversight

Payroll has a direct impact on employee earnings and on the finances of the organisation. This means that AI-generated outputs need proper human review – especially when the AI system detects something unusual or suspects a fraud – which is a challenge. [7, 10, 11]. Human oversight should NOT be thought of as opposition to automation. Instead, it is a mechanism for checking and securing that information produced by AI algorithms before decisions are made for payroll that have repercussions. Instead, it's a way of verifying and ensuring information generated by AI algorithms before decisions are taken for payroll that have consequences. [10, 11]. The skills and ability to ensure that data is of good quality and suitable for the organisation. Confident and accurate employee, attendance, salary, and financial information are essential for AI-powered Payroll. Employee, attendance, salary, and financial data are key for AI-powered Payroll. Poor data quality can diminish the value of the AI-driven analysis. Data governance, process clarity, employee capability and management support are factors of organisational readiness. [7, 10]

The gap between adoption capability can then be expressed as:

AI technology adoption - Using data and systems integration. Integration of data and systems.

→ Employee capability

→ Human validation

→ Managerial utilisation

The evidence suggests that the last steps in this sequence are essential. Technology, people, data and processes have to work together to make AI-powered payroll an organisational capability. [2, 4, 10]

Descriptive Discussion

The second evidence suggests that the adoption of AI for payroll should be viewed as an ability building journey, not an acquisition activity. This shift from traditional payroll automation to AI-driven payroll doesn't simply alter how HR and finance teams manage payroll, it also impacts their roles. The move from manual to AI-powered payroll is not just about changing the way HR and finance teams process payroll—it's also about changing their roles. Although automation will help to eliminate repetitive admin tasks, AI-powered functions will still need a human touch as employees and managers have to interpret information, validate exceptions and integrate system inputs into existing processes. [4, 10]. One important implication to note is that between automation intensity and organisational capability there is a difference. An SME can use automation for salary calculation, attendance processing and statutory deductions without altering the process of analysing payroll information and/or its use. In these contexts, digital technology enhances process efficiency but can have little effect on managerial practice. When payroll information is leveraged for exceptions, patterns and inconsistencies, plus fed into decision making, the potential of AI becomes greater. [4, 10]

The second observation relates to employee ability. AI-driven payroll transforms the role of a payroll professional from repetitive processing to monitoring, interpreting and handling exceptions. So, it's not enough for employees to simply use the software to process payroll. They must have enough digital and analytical skills to interpret system outputs and to be able to recognize instances where human review is needed. If these capabilities are not in place, organisations could have high-tech technology but still have many manual processes. [10, 11].

The third observation is around the integration of HR and Finance. The fact that Payroll is also a cross functional function is a fact of life: HR has to deal with employee data and attendance, while the Finance department is focused on salary costs, accounting and financial reporting. These information flows can be leveraged to add value to the organisation with AI-powered payroll. If there is no system integration, the organisation can still be doing manual reconciliation even if they have a digital payroll system. [4, 10]

The fourth observation is about the need for human supervision. Payroll is not a standalone activity that should be completely automated with AI. There are physical, monetary implications of salary payments and employee deductions, therefore validation and accountability are important. It is especially important to have a human review when AI systems find irregularities in the payroll process or suspect mistakes. The goal is not to replace human judgement, but to support the human review process with AI to make it more efficient and effective. [7, 10, 11]

The research further suggests that data quality is a prerequisite for payroll capability enabled by artificial intelligence. The accuracy of employee records, attendance data, salary structures and related financial information are essential for payroll AI. Inaccurate or inadequate data can decrease the accuracy of outputs generated by the system. If not, the use of AI without the right data management can introduce more threats than capability. [7, 10]

The descriptive analysis overall justifies the sub-division of four stages: Organisational condition

1. Digital adoption - The roll-out of payroll technology takes place. Payroll technology is being put in place.
2. AI adoption - AI-related functions are added.
3. Workflow integration - The HR-Finance payroll journey becomes infused with AI. HR-Finance payrolls get infused with AI
4. Organisational capability - The staff and management can read, verify and utilize the output of the AI effectively

One of the key takeaways for principals is that the benefits of using AI in payroll are only realized once the technology has been implemented. SMEs must build out people, processes, data governance, and managerial controls that can turn AI capabilities into organisational capability. This reinforces the study's key finding: AI adoption is a prerequisite technology but a lack of it does not imply organisational readiness or capability. [1, 2, 4, 10]

The key findings and managerial implications derived from this research will be presented as:

The descriptive analysis yields 5 main results: Unlike traditional automation, AI-powered payroll is a transformation. It is not just about processing payroll; it's also about flagging

anomalies, verifying data and assisting in data analysis. [5, 6, 7]. Technological innovation does not necessarily generate organisational capability. [2, 4, 10]. While relying on manual processes and protocols, SMEs can also leverage AI-powered payroll systems. SMEs can use AI-powered payroll systems and still maintain manual processes and protocols. An important adoption requirement is that of employee capability. HR and Finance teams should be able to understand and analyse data provided by AI, as well as spot exceptions and identify when human intervention is needed. [10]

The level of workflow utilization is defined by HR–Finance integration. Even with the technology available, fragmented employee and attendance data, and financial data can diminish the impact of artificial intelligence in payroll. [2, 4, 10]. Quality data and manual review are still a must. Payroll outputs produced by AI are reliant on good data quality and need to be reviewed appropriately before consequential payroll decisions are implemented. [7, 10, 11]

Managerial Implications - The findings have implications for the managers of the SMEs, HR managers and the Finance managers. First, investment in AI payroll shouldn't be considered just for buying software. Investment in AI payroll should be measured by how well the software is being used in the workflow, not by its purchase. To determine what tasks in payroll can be automated and what tasks must be done manually by the management. [1, 2, 4]. Second, specific training for HR and Finance staff should be developed for SMEs. The training must not only cover the platform's usage but also understand the meaning behind the AI output and how to use human judgement to spot anomalies. [10]

Thirdly, HR–Finance data flows should be clearly set up by management. The transfer of payroll information should be organised and flow from employee/attendance records to payroll processing and financial reporting and financial management information. [4]. Last but not least, organisations must have human review procedures for payroll exceptions generated by AI. This can help with accountability as AI helps to minimize repetitive verification tasks. [7, 10, 11]

The overall sentiment is that AI-powered payroll is not just a purchase of HR technology, but an organisational change program. [1, 2, 4]

Recommendations

The following recommendations are made for Indian SMEs considering using AI-powered payroll solutions: Evaluate and expand AI adoption based on capability. Before integrating new AI capabilities, SMEs should assess their employees' capabilities, data quality, and current payroll procedures. [1, 2, 10]; Seamless HR & Finance processes: The data of the payroll should flow efficiently from employee records to attendance, payroll, accounting and financial reporting to minimize the duplicate and manual work. [4]; Create employee training specific to AI : The training must include interpretation of AI-generated outputs, identification of anomalies, validation of data and necessary human intervention instead of software operation. [10, 11]; Establish human-oversight procedures : Payroll exceptions created by AI should be checked by designated HR or Finance staff before any adjustment is made to the payroll of any employees. [7, 10, 11]; Improve Payroll Data Governance : To ensure the benefits of AI-driven analysis, SMEs need to have accurate, consistent and updated data about their employees and payroll. [2, 7, 10]

Focus on the use of measures, not implementation : It is important that management evaluate the value of AI-based payroll systems and their impact on streamlining manual tasks, optimizing exception management, enhancing reporting capabilities, and aiding decision-making processes, rather than solely focusing on the installation of the technology. [1, 2, 4]; Adopt AI incrementally:

SMEs should start with very specific activities in payroll where AI can deliver some kind of value and gradually roll this out as the capability of their employees and the data/process improves. [1, 2, 4]

CONCLUSION

The next step for the digitalisation of payroll is to step from basic payroll automation to data analysis, anomaly detection, data validation and decision support, all powered by AI. According to the descriptive analysis, however, technology implementation does not prove that the organisation has the capability. [5, 6, 7]. In the context of Indian SMEs, the three elements of technology, data, people, and processes need to be aligned to create an effective payroll system powered by AI. When no one knows how to read the output, if there's no integration between HR and Finance, payroll data is flawed, or manual control is missing, the usefulness of the AI functions is limited. [2, 4, 10]. The study thus provides the identification of an AI

adoption – capability gap. SMEs can move from manual payroll to automated payroll and AI tools, but not necessarily to the same level of organisation readiness. It's meaningful when AI is integrated into payroll processes and the results are understood, validated and utilized by HR and Finance staff. [1, 2, 4, 10]. The study adds to the growing body of literature on the use of AI to facilitate management, which has targeted a particular area of HR–Finance process for its investigation: payroll. It also emphasises measuring the effective utilisation, not technology implementation. The results from the study are descriptive in nature and should not be assumed to be statistically generalisable, as the study only uses secondary data. This can be overcome by conducting primary research on Indian SMEs to quantify the adoption of AI-payroll, capability of employees and actual implementation in workflow. [1, 2, 4, 7]

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