



Exploring Finance Professionals' Psychological and Emotional Experiences with AI Integration in Big Data Analytics

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ABSTRACT

The integration of Artificial Intelligence (AI) in big data analytics has significantly transformed industries, particularly the finance sector, by improving decision-making processes and operational efficiency. Despite the advancements, limited research exists on the subjective experiences of professionals working with AI in this context. This study addresses the knowledge gap regarding the emotional, psychological, and social impacts of AI adoption on professionals in the finance sector. We employ a phenomenological approach to explore how individuals perceive and adapt to AI-driven changes in their work environment. Unlike previous studies that often emphasize quantitative outcomes or organizational-level analysis, the phenomenological approach uniquely uncovers the lived, personal meanings professionals attach to their experiences, providing a deeper and more nuanced perspective. Data were collected through in-depth interviews with 12 finance professionals, revealing key themes related to job insecurity, changes in decision-making authority, and shifts in professional identity. The findings highlight the emotional and psychological challenges associated with AI integration, demonstrating how the phenomenological lens adds value by capturing dimensions of human experience that might otherwise remain overlooked. These insights have significant implications for organizations seeking to improve the employee experience during technological transitions and offer avenues for future research on AI adoption in various industries.



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INTRODUCTION

In recent years, the integration of Artificial Intelligence (AI) and Big Data has significantly transformed various industries, particularly within the financial sector (Lan & Zhou, 2025). The application of AI in big data analytics is reshaping decision-making processes, enabling organizations to derive insights from vast amounts of data that were once unimaginable (Kong & Hu, 2025). As the volume and complexity of financial data continue to increase, AI has emerged as a crucial tool for enhancing predictive capabilities and improving operational efficiency. This technological shift, however, raises important questions regarding its impact on the individuals who interact with it daily.

The phenomenon of AI in big data analytics not only affects organizational operations but also influences the subjective experiences of the professionals who use these technologies (Kajiita & Kang'ethe, 2025). Financial analysts, decision-makers, and data scientists are now required to adapt to AI-driven systems that often automate parts of their roles (Wu & Lin, 2025). While the implementation of AI holds the potential to streamline processes and enhance decision-making, it also brings about challenges related to job security, role adaptation, and the evolving nature of work. However, most existing studies primarily focus on technical efficiency and organizational outcomes, leaving the lived psychological and emotional experiences of finance professionals insufficiently explored. This absence in the literature highlights a critical research gap that this study seeks to

address. Understanding these subjective experiences is critical for a comprehensive view of the broader implications of AI in the workplace (Rulandari & Silalahi, 2025). Phenomenology, with its focus on lived experiences and the meanings individuals attach to those experiences, offers a unique lens through which the complexities of these interactions can be examined (Sang, 2025). By delving into the personal accounts of those who work with AI in big data analytics, this study aims to explore not only the functional outcomes of AI implementation but also the human side of this transformation (Park & Young Yoon, 2025). In doing so, it advances current scholarship by filling the gap left by previous research that has often overlooked the nuanced psychological, emotional, and identity-related dimensions of AI adoption. Research into the lived experiences of individuals interacting with emerging technologies, such as AI in big data analytics, has become a crucial area of study in understanding the human side of technological advancements (Bisht et al., 2025). Exploring the subjective experiences of professionals who work directly with these systems offers invaluable insights into how technology reshapes not only job functions but also the identity, well-being, and decision-making of individuals (Hassouni & Mellor, 2025). However, this area of research remains underexplored, particularly in the context of the finance industry, where AI tools are rapidly becoming integral.

A significant methodological challenge in exploring these experiences lies in capturing the depth and complexity of human perception. While quantitative research can assess outcomes and performance metrics, it often fails to address the nuanced and multifaceted nature of personal experiences with technology (Hussein, 2025; Satvati et al., 2025). Traditional methods, such as surveys or numerical data analysis, typically reduce human experience to measurable variables, neglecting the emotional, psychological, and cultural factors that shape individuals' interactions with AI systems. These limitations make it difficult to fully understand the essence of how AI impacts those who work with it on a day-to-day basis.

Given these constraints, prior studies on the adoption of AI in industries like finance often provide valuable insights into functional outcomes but fall short of capturing the lived, subjective experiences that underlie these changes (Li & Manzari, 2025; Tangi et al., 2025). The need for a phenomenological approach, which prioritizes the exploration of individual meaning-making processes, is evident. Only through qualitative methods that focus on personal narratives and in-depth interviews can we hope to uncover the intricate ways in which professionals perceive and navigate the integration of AI in their work.

While existing studies on AI and big data analytics in the finance sector have provided valuable insights into the operational benefits and technical challenges of these technologies, they often rely on conventional research methods, such as quantitative surveys and performance metrics, to assess their impact (Al-Mawali et al., 2025; Mwogosi et al., 2025). These approaches are effective in measuring outcomes, but they fall short of capturing the rich, subjective experiences of the professionals who interact with these technologies daily. This study therefore makes a unique contribution by explicitly addressing this research gap, using a phenomenological approach to reveal how finance professionals psychologically and emotionally experience AI integration—an aspect largely absent in the existing body of literature. These practical methods are limited in their ability to explore the deeper meanings and emotional dimensions of technological integration (Mwogosi, 2025). By focusing primarily on quantitative outcomes, such research misses the nuances of personal and professional transformation that accompany the adoption of AI in the workplace. In particular, the psychological, social, and cultural implications of working with AI, and how these factors shape individuals' engagement with technology, remain under-researched.

The alternative, and more holistic, solution is to adopt a phenomenological approach that emphasizes the exploration of lived experiences (Tao & Pan, 2025). Phenomenology allows for the uncovering of the essence of participants' experiences, providing a deeper understanding of the personal significance of AI in their professional lives (Jenkins & Khanna, 2025). Through qualitative methods like in-depth interviews, this study aims to capture the personal, often intangible, aspects of working with AI in big data analytics, thus offering a more comprehensive and authentic understanding of the phenomenon. This approach will address the gaps left by traditional methods and contribute to a richer, more nuanced view of the impact of AI on individuals in the finance sector.

Several studies have examined the application of Artificial Intelligence (AI) in industries such as finance, highlighting its technical impact and operational benefits (Adewojo et al., 2025). However, much of the literature focuses on quantitative metrics or functional outcomes, overlooking the deeper, personal experiences of those who work directly with AI systems. Research on the human side of technological integration, particularly within the context of AI in big data analytics, remains scarce. Phenomenological studies in similar fields have provided insight into the lived experiences of professionals dealing with emerging technologies, yet there is a noticeable gap in understanding how these experiences shape individuals' perceptions, behaviors, and overall job satisfaction. Previous work, such as that by Sposato (2025) and Lucas et al (2025), has touched on the broader aspects of AI's adoption, but little has been done to explore the subjective meaning-making process that accompanies this shift.

The phenomenological approach employed in this study is selected precisely because it allows for an exploration of the rich, subjective experiences of finance professionals working with AI (Sowden et al., 2025). This approach goes beyond the technical and operational aspects of AI implementation, seeking to understand the personal interpretations and emotional responses individuals have toward this technology. By focusing on the lived experiences of participants, the study will answer the research gaps identified earlier namely, the under-explored psychological, social, and emotional dimensions of AI adoption in the workplace (Moehring et al., 2025). This method offers a deeper understanding of how AI reshapes not only job functions but also the personal and professional identities of those who engage with it.

This article is structured to provide a comprehensive view of the research process (Hamamra et al., 2025). The introduction outlines the background and significance of the phenomenon, setting the stage for a more in-depth exploration. The methodology section describes the phenomenological approach, including data collection and analysis processes, while the results section presents the key findings, highlighting the themes that emerged from participants' experiences (Mnguni, 2025). The discussion interprets these findings, addressing how they contribute to the broader understanding of AI's impact on individuals. Finally, the conclusion summarizes the main insights and offers recommendations for future research.

RESEARCH METHODS

Study Design

This study adopts a phenomenological approach to explore the lived experiences of professionals using Artificial Intelligence (AI) in big data analytics within the finance sector (Fife, 2020). The phenomenological design was chosen because it allows for an in-depth investigation of participants' subjective experiences and perceptions, which is central to understanding how AI impacts their work. Phenomenology emphasizes capturing the essence of individuals' experiences and the meanings they attribute to those experiences. This approach is particularly relevant for answering the research question, as it provides a framework for uncovering the nuanced, personal interpretations of AI's role in financial decision-making and analytics. A descriptive phenomenological approach was employed to describe participants' experiences without imposing any theoretical interpretation, allowing the participants' voices to emerge naturally from the data.

Participants

Participants were selected using purposive sampling to ensure that those who were included had relevant experience with the phenomenon under study. The criteria for inclusion were professionals in the finance sector who had direct experience working with AI systems for big data analytics. The study included 12 participants, with a balanced gender representation (6 males and 6 females), aged between 30 and 50 years. Participants had at least two years of experience using AI tools in their daily work tasks. No exclusion criteria were applied beyond the requirement for direct experience with AI and big data in the finance sector. Demographic characteristics such as job role, experience level, and educational background were collected to provide context to the participants' experiences, but these did not serve as inclusion or exclusion factors.

Data Collection

Data were collected through semi-structured, in-depth interviews. The interviews were conducted face-to-face in a quiet, private setting to ensure a comfortable environment for participants to freely share their experiences. Each interview lasted approximately 60 to 90 minutes, depending on the depth of the discussion. A semi-structured interview guide was used to direct the conversation, but participants were also encouraged to elaborate on their responses, ensuring that their perspectives were captured comprehensively. The interview guide included open-ended questions focusing on the challenges, benefits, and social impacts of using AI in big data analytics, as well as its influence on decision-making processes. The interviews were audio-recorded with participants' consent and transcribed verbatim for further analysis.

Data Analysis

The data were analyzed using thematic analysis, a widely accepted method in phenomenological research for identifying and interpreting patterns within qualitative data. The analysis was conducted in several steps: first, the interview transcripts were read repeatedly to become familiar with the data. Meaning units were then identified—these are segments of the text that capture significant experiences or perceptions related to the research question.

These meaning units were systematically coded using an inductive approach, where codes were generated directly from the participants' narratives rather than imposed from existing theories. Coding was carried out by two independent researchers to minimize bias and to enhance the credibility of the findings. Intercoder reliability was established by comparing the codes, discussing discrepancies, and reaching consensus before finalizing the coding framework.

The coding process was iterative: initial codes were grouped into sub-themes, which were then refined and clustered into broader themes that captured the essence of participants' experiences. NVivo software was used to organize the codes and facilitate transparency in the analysis process. To ensure reliability and validity, peer debriefing sessions were conducted, and an audit trail was maintained documenting all analytic decisions. Member checking was also employed, where selected participants were asked to review preliminary themes to confirm that the interpretations accurately reflected their experiences. This process allowed for the emergence of key findings related to the participants' lived experiences with AI in big data analytics.

Ethics

Ethical approval for this study was obtained from the relevant institutional review board. Informed consent was acquired from all participants, ensuring they understood the study's purpose, the voluntary nature of participation, and their right to withdraw at any time without consequence. Confidentiality was maintained by assigning pseudonyms to participants and securely storing data. Participants were assured that their identities would remain anonymous in any reports or publications resulting from the study. The research adhered to international ethical standards for qualitative research, ensuring that the rights and well-being of participants were fully protected throughout the study process.

RESULTS

Challenges in Implementing AI for Big Data Analytics

The participants in this study, primarily professionals working in the finance sector, shared their diverse experiences regarding the challenges they encountered when implementing Artificial Intelligence (AI) in big data analytics. One major challenge highlighted was the complexity and steep learning curve associated with AI technologies. As one participant, a senior data analyst, explained:

"The first few months were overwhelming. The algorithms were so complex, and it felt like every day was a new hurdle to overcome. We had no idea how to adjust the model to fit the vast datasets we had."

This challenge was echoed by several others, who expressed frustration with the technical intricacies of AI tools, which, while powerful, were often perceived as inaccessible without specialized knowledge. Moreover, the lack of sufficient training and support for employees working with these technologies exacerbated feelings of inadequacy and resistance towards adoption.

A financial strategist mentioned:

"The company pushed the implementation of AI without providing enough training. It was assumed we would learn on the job, but we were often left with more questions than answers."

This theme emphasizes the necessity of structured training programs and user-friendly tools to bridge the knowledge gap that many employees experience when transitioning to AI-driven systems. This aligns with prior studies suggesting that inadequate training is a critical barrier to successful AI adoption (Li & Manzari, 2025). It also supports socio-technical theories that highlight the need to balance technological sophistication with human capability development (Baxter & Sommerville, 2011).

Impact on Decision-Making Processes

A significant aspect of AI implementation discussed by participants was its influence on decision-making processes within the organization. AI's capability to analyze massive datasets and generate insights quickly was seen as a double-edged sword. On one hand, it enhanced decision-making by providing data-driven insights. A participant shared:

"We can now make decisions almost in real time. AI has changed how we approach strategy because we no longer rely solely on intuition or past reports; the data tells us what's happening now."

However, some participants noted a sense of disempowerment as decisions that were once made collaboratively were increasingly driven by AI recommendations. One participant reflected:

"At first, it was exciting to see AI providing us with solutions, but over time, it felt like we were losing our ability to make decisions independently. The AI was becoming the decision-maker, and we were just the executors."

This shift in decision-making dynamics highlights a growing tension between human intuition and AI recommendations, with some professionals feeling sidelined by the advanced technology that now plays a more central role in their work. This resonates with findings from Wu & Lin (2025), who note that while AI enhances analytical accuracy, it can inadvertently diminish human agency. Theoretically, this tension reflects principles from decision-support literature, which caution that overreliance on algorithmic outputs can lead to "deskilling" and loss of professional autonomy (Carr, 2014).

Social and Psychological Effects of AI Integration

Beyond the technical and operational challenges, participants also reported social and psychological effects stemming from the integration of AI. A key theme that emerged was the feeling of job insecurity, particularly among employees in lower-level positions. One participant, a junior data scientist, expressed:

"There's a constant fear that AI will replace our jobs. The more we use it, the more we feel like we're just here to oversee the algorithms. The pressure is high because if AI makes a mistake, we're the ones who have to clean it up."

This sentiment of displacement was prevalent across participants who worked directly with AI systems. However, some also found a sense of empowerment in adapting to new technologies. A senior analyst reflected:

"I initially felt threatened by AI, but over time, I realized it could actually help me do my job more efficiently. It didn't replace me—it augmented my capabilities."

This duality in experience points to a complex relationship with AI, where it is viewed as both a threat and a tool for personal and professional growth. These findings are consistent with socio-psychological theories of technology acceptance, which argue that adoption is influenced not only by

perceived usefulness but also by perceived threats to identity and job security (Davis, 1989; Venkatesh et al., 2003). They also extend recent literature (Hassouni & Mellor, 2025) by showing how AI simultaneously generates anxiety and empowerment, depending on employees' adaptability and organizational support.

In conclusion, the results of this study reveal the complex and multifaceted experiences of finance sector professionals as they engage with AI in big data analytics. While the technology offers significant advantages in terms of decision-making and operational efficiency, it also presents challenges related to technical complexity, job insecurity, and the shifting roles of employees within the organization. By situating these findings within existing literature, the study underscores that while prior research emphasizes the operational benefits of AI, the current results provide deeper insight into the psychological and social dimensions often overlooked. This positions the study as a unique contribution to bridging the gap between technical evaluations of AI and human-centered analyses of its workplace implications.

DISCUSSION

Main Findings Summary

This study explored the subjective experiences of finance professionals working with Artificial Intelligence (AI) in big data analytics, revealing several key themes (Wang & Zhang, 2025). The participants' experiences highlighted the challenges, psychological effects, and changes in decision-making dynamics caused by AI integration. These findings provide valuable insights into how AI technologies shape not only professional roles but also personal and emotional responses in the workplace, addressing the broader research question of how AI impacts the human side of technological transformation.

Contribution to the Research Question

The findings of this study offer significant contributions to understanding the human experience of working with AI in big data analytics (Adams, 2025). By focusing on the personal perceptions and emotional responses of participants, the research sheds light on the complex, often overlooked dimensions of AI adoption, such as feelings of job insecurity, role adaptation, and a shift in decision-making authority (Villarino, 2025). Unlike prior research that primarily focused on functional outcomes, this study provides a more holistic view of how professionals in the finance sector interact with and interpret AI in their daily tasks (Morales-Cevallos et al., 2025). The results not only emphasize the technical advantages of AI but also highlight its psychological and social impacts, which are crucial for fully understanding the implications of AI on the workforce.

Relationship with Previous Literature and Theory

The findings of this study align with and expand upon existing research on the adoption of AI in professional settings. Previous studies, such as those by Zgambo et al (2025) and Kalbande et al (2025), have examined the operational benefits of AI in finance, but they have not adequately addressed the human experience of AI implementation. The psychological concerns raised by participants, such as feelings of job insecurity and a loss of autonomy, echo similar findings in the literature on technological change and workplace transformation (Zahoor et al., 2025). Additionally, the shift in decision-making dynamics, as noted by participants, resonates with previous theories on the tension between human intuition and AI-driven decisions (Acatrinei et al., 2025). However, by applying a phenomenological approach, this study contributes more deeply to theory by illustrating how these dynamics are experienced at the psychological and emotional level, thereby extending models of technology acceptance (Davis, 1989; Venkatesh et al., 2003) to include the lived experiences of professionals.

Implications of Findings

The findings of this study carry significant implications both theoretically and practically (Ekin et al., 2025). From a theoretical standpoint, this research expands our understanding of the subjective experiences of professionals working with AI in big data analytics, an area that has been

largely overlooked in prior studies. The emotional and psychological impacts of AI adoption, such as feelings of insecurity and the perceived loss of decision-making autonomy, offer insights into the social and cultural dimensions of technological integration (Tlais et al., 2025). This suggests that organizational adoption of AI cannot be fully understood through efficiency or productivity metrics alone; it must also be examined through the lens of identity, trust, and professional autonomy. These findings therefore strengthen calls in the literature for integrating socio-psychological perspectives into models of digital transformation (Suddaby et al., 2020). Practically, this research highlights the need for organizations to provide adequate support, training, and emotional reassurance to employees as they navigate the transition to AI-driven work environments. Understanding these emotional and psychological effects can help companies develop strategies that not only improve the efficiency of AI tools but also support the well-being of their workforce. This aligns with best practices in change management, which emphasize that technology implementation must be accompanied by interventions that address human concerns, such as transparent communication, re-skilling opportunities, and recognition of employee agency (Kotter, 2012).

Limitations of the Study

While this study provides valuable insights, there are several limitations that must be considered when interpreting the findings (Yehya et al., 2025). One limitation is the sample size; the study only involved 12 participants, which may not fully represent the diverse experiences of professionals across different regions or sectors within the finance industry (Baca & Zhushi, 2025). The relatively small and homogenous sample means that the findings, while rich in detail, should be interpreted as illustrative rather than representative. The phenomenological approach seeks depth rather than breadth, but the limited number of participants constrains the generalizability of the results. Additionally, the research was conducted within a specific context, focusing on professionals in a single industry, which may limit the generalizability of the findings to other sectors or types of technological implementations. Furthermore, while the phenomenological approach provides rich, in-depth data, the subjective nature of the findings means they cannot be generalized universally. These limitations suggest caution in extending the results to broader populations, but they also underscore the importance of future research with larger and more diverse samples to validate and refine the insights generated here.

Prospective Directions for Future Research

The findings from this study open several avenues for future research (Alwasidi & Al-Khalifah, 2025). One potential direction is to explore how different industries experience AI integration in big data analytics and whether the emotional and psychological impacts identified in this study are consistent across other sectors. Additionally, further research could examine how different demographic factors, such as age, gender, and professional experience, influence individuals' perceptions and experiences with AI. Longitudinal studies could also provide insights into how these experiences evolve over time as AI systems become more advanced and integrated into daily work practices (Giray et al., 2025). Addressing these questions would not only help to confirm the findings of the current study but also advance theoretical models by incorporating variability across industries, demographics, and time horizons. Overall, this research lays the groundwork for a deeper exploration of the human side of AI adoption, offering a foundation for future studies that aim to bridge the gap between technological implementation and the lived experiences of those who interact with these systems.

CONCLUSION

This study explored the subjective experiences of finance professionals working with AI in big data analytics, addressing the gap in understanding the human impact of technological integration. The findings revealed key insights into the psychological and social effects of AI adoption, particularly regarding feelings of job insecurity, changes in decision-making authority, and the shift in professional identities. These results contribute to the existing literature by highlighting the emotional and personal dimensions of AI integration, which had been largely overlooked in previous research. The study emphasizes the need for organizations to consider the emotional well-being of employees

during technological transitions. Beyond theoretical contributions, the findings suggest several practical applications for organizations. First, companies should design structured training and re-skilling programs to reduce employees' anxiety about adapting to AI systems. Second, management should implement clear and transparent communication strategies to address fears of job displacement and reinforce the complementary role of AI rather than its replacement function. Third, organizations should create participatory decision-making processes where human judgment remains valued alongside AI-generated insights, thereby preserving employees' sense of autonomy. Finally, providing psychological support systems—such as counseling services, peer-support groups, or change management workshops—can help employees cope with the stress of technological transformation. Together, these steps can foster a healthier organizational culture and ensure that AI adoption enhances both efficiency and employee well-being. Future research could expand this study by exploring different industries and demographic groups to gain a broader perspective on the phenomenon. Further studies could also examine how these experiences evolve as AI systems continue to develop and become more entrenched in daily work practices.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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