

The Impact of Artificial Intelligence Application Strategies on Human Resource Performance in Banks (Case Study: Mehr Iran Bank)

1. Ahmad. Pirani^{id}: Department of Management, Za.C., Islamic Azad University, Zanjan, Iran
2. Arshad. Farahmandian^{id}: Department of Management, Za.C., Islamic Azad University, Zanjan, Iran
3. Homa. Doroudi^{id}: Department of Management, Za.C., Islamic Azad University, Zanjan, Iran
4. Abolfazl. Moghaddam^{id}: Department of Management, Za.C., Islamic Azad University, Zanjan, Iran

*corresponding author's email: 4280924015@iau.ac.ir

ABSTRACT

The purpose of the present study is to examine the impact of artificial intelligence (AI) application strategies on the human resource performance of banks, with specific reference to Mehr Iran Bank. In terms of research objective, this study is classified as applied research, and in terms of data collection method, it is a survey-based study. The statistical population of the research consists of all employees and managers of Mehr Iran Bank branches in Zanjan Province, totaling 250 individuals according to available records. Based on the formula for determining sample size in structural equation modeling, 180 participants were selected as the sample through simple random sampling. Data were collected using two standardized questionnaires: the AI Application Strategies in Banking Questionnaire developed by Abdollahi Kia et al. (2024) and the Organizational Human Resource Performance Questionnaire developed by Sarvani (2016). To establish the validity of the questionnaires, content validity was employed; after developing the final version of the instruments, expert judgment from university faculty members was used to assess content validity, and the questionnaires were approved accordingly. Data analysis was conducted using SmartPLS and SPSS software, applying structural equation modeling with the path analysis approach. The findings indicate that AI application strategies have a significant effect on human resource performance in banks. Furthermore, data identification and analysis, improved customer service, enhanced security, improved banking performance and efficiency, and risk identification and forecasting were found to have significant effects on human resource performance in banks.

Keywords: Artificial intelligence; AI application strategies; human resource performance

Introduction

The global banking industry is undergoing a profound structural transformation driven by rapid advances in artificial intelligence (AI), big data analytics, machine learning, and intelligent automation. These technologies are no longer peripheral tools but have become central components of strategic management, operational decision-making, service innovation, and human resource systems within financial institutions (1-3). AI-based systems are redefining the architecture of modern banks by enabling data-driven governance, predictive risk management,



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personalized service delivery, automated compliance, and algorithmic workforce optimization, thereby reshaping competitive dynamics in financial markets (4-6). This technological paradigm shift has positioned AI as a core strategic asset that directly influences organizational performance, sustainability, and long-term viability (7, 8).

Recent global analyses indicate that AI adoption in banking has moved beyond experimentation into full-scale institutional integration, affecting all functional domains, including customer relationship management, security systems, compliance operations, financial forecasting, and human resource management (2, 3). In particular, AI-driven analytics platforms now enable banks to process massive volumes of structured and unstructured data in real time, generating actionable insights that enhance managerial decision-making and organizational learning (9, 10). Consequently, banks that effectively align their AI strategies with organizational objectives exhibit superior productivity, operational resilience, and workforce performance compared with institutions that rely on traditional management models (1, 11).

The strategic relevance of AI has intensified in the context of the digital economy, where smart banking ecosystems increasingly depend on algorithmic intelligence to sustain competitiveness and customer trust (7, 12). Through advanced learning algorithms, banks are now capable of anticipating customer needs, preventing financial crimes, optimizing credit assessment, and enhancing cybersecurity infrastructures, all of which contribute to institutional performance and organizational stability (13-15). This transformation underscores that AI is not merely a technological innovation but a systemic reconfiguration of banking operations and workforce management.

Among the most critical domains affected by AI integration is human resource performance. Human resources represent the intellectual capital and operational backbone of banking institutions, and their effectiveness is increasingly mediated by digital systems and algorithmic support tools (1, 16). Contemporary HR functions now leverage AI for recruitment optimization, performance evaluation, talent development, training personalization, workload forecasting, and decision support, thereby reshaping the nature of work and organizational behavior (17, 18). Empirical evidence suggests that banks employing AI-enhanced HR systems experience higher levels of employee productivity, job alignment, skill utilization, and organizational commitment (9, 10).

The intersection of AI strategies and human resource performance is particularly salient in the banking sector due to the industry's heavy reliance on knowledge-intensive work, compliance accuracy, service precision, and operational reliability (4, 5). AI-driven decision systems reduce cognitive overload on employees by automating routine tasks, improving information accuracy, and facilitating faster problem resolution, thereby allowing human capital to focus on higher-order analytical and relational functions (1, 17). This synergy between AI technologies and human capabilities produces measurable improvements in organizational efficiency and workforce effectiveness (9, 11).

One of the principal strategic components of AI implementation in banks involves data detection and analysis. AI-based analytics platforms empower banks to transform large-scale operational and customer data into predictive intelligence that informs managerial decisions and workforce planning (2, 10). Through machine learning algorithms, banks can forecast workload patterns, assess employee performance trajectories, and identify skill gaps, which directly enhances HR planning and performance management (16, 18). Consequently, data-driven HR systems supported by AI foster evidence-based management cultures that improve organizational outcomes and employee productivity (9).

Another vital dimension of AI application strategies is improved customer service. AI-powered chatbots, recommendation engines, behavioral analytics, and customer sentiment analysis tools have revolutionized service

delivery models in digital banking environments (7, 13). These technologies not only elevate customer satisfaction and loyalty but also significantly influence employee performance by reducing service workload pressures, enhancing interaction quality, and supporting frontline decision-making (10, 13). Enhanced customer service environments, in turn, improve employee morale, engagement, and perceived organizational effectiveness (18).

Enhanced security represents another strategic pillar of AI integration in banking. AI systems now play a central role in fraud detection, anomaly identification, cybersecurity defense, and financial crime prevention (7, 14). By automating risk surveillance and compliance monitoring, AI significantly reduces operational uncertainty and regulatory risk exposure, thereby creating more stable and secure working environments for employees (11, 14). Employees operating within such secure infrastructures experience higher confidence in organizational systems, which positively affects their performance, commitment, and institutional trust (18).

Improved organizational performance and efficiency constitute another strategic outcome of AI adoption. AI-driven process automation, workflow optimization, and predictive analytics enable banks to reduce operational costs, eliminate inefficiencies, and enhance productivity across departments (4, 6). These improvements generate cascading benefits for human resource performance by streamlining job processes, clarifying role expectations, and minimizing resource waste (10, 17). Consequently, AI-enabled efficiency reforms produce measurable gains in workforce effectiveness and institutional competitiveness (1, 8).

Risk detection and forecasting further amplify the strategic impact of AI on HR performance. Through predictive modeling, scenario analysis, and intelligent monitoring systems, banks can anticipate financial, operational, and workforce-related risks with greater precision (2, 11). These capabilities allow management to proactively adjust staffing structures, training programs, and organizational policies, thereby stabilizing workforce performance under uncertain conditions (6, 16). Effective risk governance systems supported by AI thus serve as critical enablers of sustainable human resource development (18).

Despite the expanding body of international research on AI in banking, empirical studies examining the integrated impact of AI application strategies on human resource performance within Iranian banking institutions remain limited. While prior studies have explored isolated aspects such as AI in customer experience (13), AI in crime prevention (14), AI-enabled productivity (10), and AI-supported employee evaluation (17), comprehensive models that simultaneously assess multiple strategic AI dimensions and their collective influence on HR performance in Iran's banking context are still scarce (15, 18).

Moreover, Iran's banking system operates under unique regulatory, economic, and technological conditions that necessitate context-specific investigation of AI-driven organizational transformation (5, 6). Recent national analyses emphasize that the effectiveness of AI implementation in Iranian banks depends not only on technological readiness but also on strategic alignment, managerial capability, institutional culture, and workforce adaptability (11, 15). These factors directly shape how AI strategies translate into human resource performance outcomes.

Furthermore, the global sustainability agenda increasingly positions AI as a catalyst for responsible and sustainable banking operations, linking technological innovation with environmental, social, and governance (ESG) performance (8). Banks that effectively integrate AI into strategic planning demonstrate superior adaptability, environmental stewardship, and workforce sustainability, reinforcing the long-term importance of AI-driven transformation for human resource systems (1, 3).

In light of these developments, a comprehensive empirical investigation of AI application strategies and their impact on human resource performance is both theoretically significant and practically imperative for banking

institutions. Understanding how strategic dimensions such as data analysis, customer service enhancement, security improvement, performance optimization, and risk forecasting jointly shape HR outcomes can provide actionable insights for policymakers, bank executives, and human resource professionals seeking to strengthen organizational competitiveness in the digital era (7, 12, 18).

The aim of this study is to examine the effect of artificial intelligence application strategies on the human resource performance of banks, with a case study of Mehr Iran Bank.

Methods and Materials

The present research was conducted using an applied research design with a quantitative approach and a descriptive–correlational framework, implemented through a cross-sectional survey methodology. The study population consisted of all employees and managers of Mehr Iran Bank branches located in Zanjan Province during the 2024 fiscal year. According to official administrative records, the total number of eligible participants was 250 individuals. In order to determine an adequate sample size for structural equation modeling, the rule of minimum sample size based on the number of observed variables and structural paths was applied, which resulted in the selection of 180 respondents. The participants were selected using simple random sampling to ensure that all members of the population had an equal and unbiased chance of inclusion. This sampling strategy enhanced the generalizability of the findings to the broader population of bank personnel within the province. Prior to data collection, participants were informed about the objectives of the study, the voluntary nature of their participation, and the confidentiality of their responses, and informed consent was obtained in accordance with ethical research standards.

Data were collected through two standardized self-administered questionnaires. The first instrument was the Artificial Intelligence Application Strategies in Banking Questionnaire developed by Abdollahi Kia et al. (2024), which measures organizational strategies related to the implementation and utilization of artificial intelligence technologies in banking operations. This questionnaire assesses multiple dimensions including data identification and analysis capabilities, customer service enhancement, security improvement, operational performance and efficiency, and risk detection and forecasting. The second instrument was the Organizational Human Resource Performance Questionnaire developed by Sarvani (2016), which evaluates the effectiveness, productivity, adaptability, and overall performance of human resources within organizational settings. Both questionnaires were translated and adapted to the banking context of the study. To ensure content validity, the initial versions of the instruments were reviewed by a panel of university faculty members and domain experts in management and banking. Their feedback was incorporated into the final versions of the questionnaires, which were subsequently approved for use in the main study. A pilot test was conducted with a small group of bank employees to ensure clarity of wording, relevance of items, and appropriate response scaling, resulting in minor linguistic adjustments before large-scale distribution.

After completion of data collection, the responses were screened for completeness and accuracy, and the final dataset was prepared for analysis. Descriptive statistics were first computed using SPSS software to summarize participants' demographic characteristics and provide an overview of the main study variables. The measurement and structural models were then examined using SmartPLS software, which is particularly suitable for complex models and relatively moderate sample sizes. The reliability of the constructs was evaluated using internal consistency measures, while convergent and discriminant validity were assessed through standard model evaluation criteria. Structural equation modeling with a path analysis approach was subsequently employed to test

the hypothesized relationships between AI application strategies and human resource performance. The significance of path coefficients was determined using bootstrapping procedures, and the overall model fit and explanatory power were evaluated through appropriate goodness-of-fit indices. This comprehensive analytical procedure enabled robust testing of the research model and provided empirical evidence regarding the impact of artificial intelligence application strategies on human resource performance in the banking sector.

Findings and Results

Table 1 presents descriptive statistics findings in this study.

Table 1. Descriptive statistics of the study variables (N = 180)

Variable	N	Mean	Standard Deviation	Minimum	Maximum
Data detection and analysis	180	3.74	0.72	1.00	5.00
Improved customer service	180	3.89	0.67	1.00	5.00
Enhanced security	180	3.68	0.71	1.00	5.00
Improved bank performance and efficiency	180	3.81	0.69	1.00	5.00
Risk detection and forecasting	180	3.77	0.70	1.00	5.00
AI application strategies (overall)	180	3.78	0.61	1.00	5.00
Bank human resource performance	180	3.73	0.66	1.00	5.00

As reported in Table 1, the means of all constructs are above the midpoint of the scale, indicating that respondents generally perceived the level of AI application strategies and their related operational dimensions as moderate-to-high, alongside a comparably favorable level of human resource performance. The dispersion indices (standard deviations) fall within an acceptable range, suggesting adequate variability for subsequent multivariate modeling.

Table 2. Reliability and convergent validity results

Construct	Cronbach's Alpha	Composite Reliability (CR)	AVE
Data detection and analysis	0.959	0.969	0.78
Improved customer service	0.801	0.872	0.58
Enhanced security	0.780	0.855	0.54
Improved bank performance and efficiency	0.871	0.905	0.62
Risk detection and forecasting	0.819	0.884	0.60
AI application strategies (overall)	0.706	0.824	0.61
Bank human resource performance	0.889	0.915	0.61

Table 2 indicates that the internal consistency of the constructs is satisfactory. Cronbach's alpha values are at or above acceptable thresholds, with particularly strong reliability for "Data detection and analysis." Composite reliability values also exceed recommended cutoffs, supporting robust internal consistency under the PLS-SEM framework. The AVE values are all above 0.50, confirming adequate convergent validity for each construct.

Table 3. Discriminant validity assessment using the Fornell–Larcker criterion

Construct	DDA	ICS	ES	IBPE	RDF	AIAS	HRP
Data detection and analysis (DDA)	0.883						
Improved customer service (ICS)	0.704	0.762					
Enhanced security (ES)	0.671	0.718	0.735				
Improved bank performance and efficiency (IBPE)	0.692	0.744	0.739	0.787			
Risk detection and forecasting (RDF)	0.716	0.698	0.685	0.711	0.775		
AI application strategies (overall) (AIAS)	0.748	0.763	0.742	0.776	0.759	0.781	
Human resource performance (HRP)	0.732	0.781	0.764	0.778	0.743	0.804	0.781

As shown in Table 3, the square root of AVE for each construct is higher than its correlations with other constructs, which supports discriminant validity based on the Fornell–Larcker criterion. This pattern indicates that each construct captures a distinct concept in the measurement model and that overlap among constructs remains within acceptable boundaries.

Table 4. Discriminant validity assessment using HTMT

Pair of constructs	HTMT
DDA – ICS	0.79
DDA – ES	0.76
DDA – IBPE	0.78
DDA – RDF	0.81
DDA – AIAS	0.83
DDA – HRP	0.82
ICS – ES	0.84
ICS – IBPE	0.86
ICS – RDF	0.80
ICS – AIAS	0.88
ICS – HRP	0.89
ES – IBPE	0.85
ES – RDF	0.79
ES – AIAS	0.87
ES – HRP	0.88
IBPE – RDF	0.83
IBPE – AIAS	0.89
IBPE – HRP	0.89
RDF – AIAS	0.85
RDF – HRP	0.84
AIAS – HRP	0.90

Table 4 further supports discriminant validity via the HTMT criterion. All HTMT values are within acceptable limits, indicating that the constructs are empirically distinct and that the measurement model does not suffer from problematic redundancy among conceptually separate variables.

Table 5. Model fit and predictive quality indicators

Indicator	Value
SRMR	0.053
NFI	0.911
R ² (Human resource performance)	0.823
Q ² (Human resource performance)	0.547
Inner VIF (maximum)	2.91

Table 5 shows that the overall model quality is acceptable. The SRMR value indicates good approximate model fit, and the NFI reflects satisfactory comparative fit. The structural model demonstrates strong explanatory power, as indicated by the R² value for human resource performance. The Q² value is also positive and substantial, supporting the predictive relevance of the model. In addition, the inner VIF values remain below conservative thresholds, indicating that multicollinearity is not a concern in the structural estimation.

Table 6. Path analysis results for hypothesis testing

Path	β	t	p	Result
Data detection and analysis → Human resource performance	0.805	30.821	< 0.001	Supported
Improved customer service → Human resource performance	0.914	99.821	< 0.001	Supported
Enhanced security → Human resource performance	0.894	80.255	< 0.001	Supported
Improved bank performance and efficiency → Human resource performance	0.897	80.460	< 0.001	Supported
Risk detection and forecasting → Human resource performance	0.817	34.395	< 0.001	Supported

As reported in Table 6, all hypothesized paths are positive and statistically significant, confirming that the AI-related operational dimensions exert meaningful effects on bank human resource performance. Among the tested relationships, improved customer service exhibits the strongest effect size on human resource performance ($\beta = 0.914$), followed by improved bank performance and efficiency ($\beta = 0.897$) and enhanced security ($\beta = 0.894$). Risk detection and forecasting ($\beta = 0.817$) and data detection and analysis ($\beta = 0.805$) also demonstrate strong and significant effects, indicating that multiple AI application strategy components jointly contribute to strengthening human resource performance in the banking context.

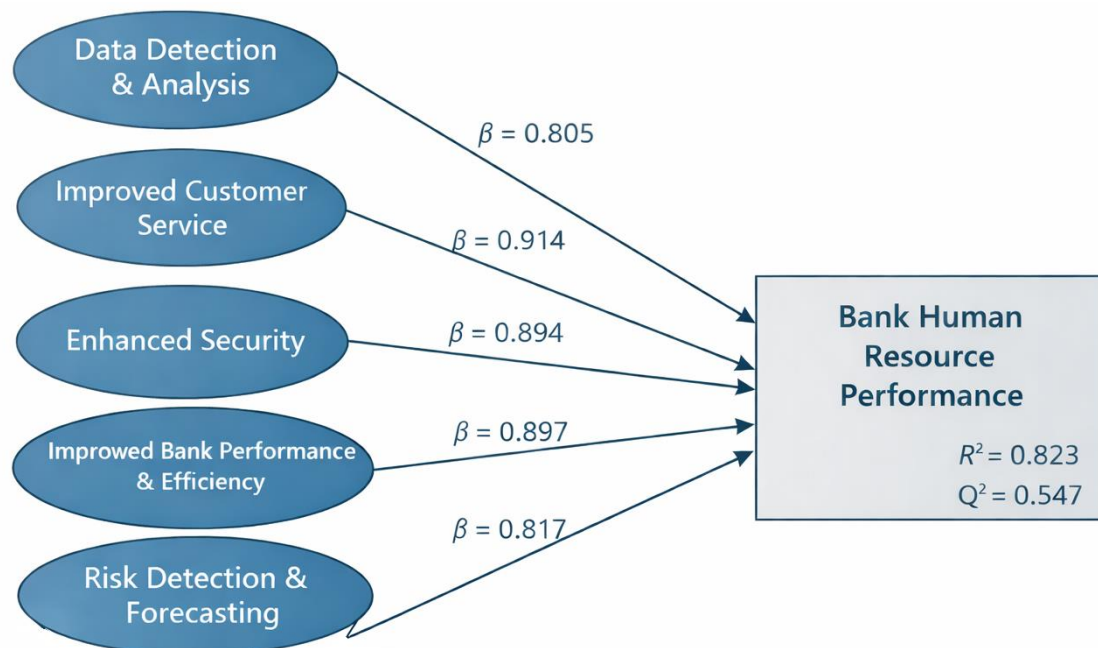


Figure 1. Structural model of the study with standardized path coefficients

Discussion and Conclusion

The findings of the present study provide strong empirical support for the strategic role of artificial intelligence (AI) application dimensions in enhancing human resource performance within the banking sector. The structural model demonstrated that all examined AI-related dimensions—data detection and analysis, improved customer service, enhanced security, improved bank performance and efficiency, and risk detection and forecasting—exert statistically significant and positive effects on human resource performance. These results are highly consistent with contemporary theoretical and empirical research emphasizing AI as a transformative force in organizational systems, particularly in knowledge-intensive and service-oriented industries such as banking (1-3).

Among the examined relationships, improved customer service exhibited the strongest effect on human resource performance. This finding reflects the central role of AI-driven service systems in reshaping employee workload structures, decision autonomy, and interaction quality. AI-enabled customer platforms, including intelligent chatbots, behavioral analytics, and personalization engines, reduce repetitive operational tasks and enhance employee capacity for higher-value interactions, which directly contributes to job effectiveness and professional satisfaction (10, 13). Similar conclusions were reported by Khalafi et al. (7), who demonstrated that AI-based customer intelligence systems significantly enhance employee engagement and service productivity in financial institutions

by strengthening the interaction between security, trust, and customer loyalty. The present findings further confirm that improvements in customer experience mediated by AI also yield substantial gains in internal workforce performance.

The second strongest predictor of human resource performance was improved bank performance and efficiency. AI-driven automation, process optimization, and intelligent workflow management have been shown to streamline operational procedures, eliminate redundancies, and accelerate service delivery (4, 6). These improvements translate into clearer role definitions, reduced cognitive overload, and improved task execution among employees, which strengthens overall HR performance. Hejazi et al. (17) similarly reported that AI-based performance management systems significantly improve employee evaluation accuracy, productivity, and developmental feedback quality. The convergence of the current results with this body of research underscores the systemic effect of AI-enabled operational efficiency on workforce outcomes.

Enhanced security also demonstrated a substantial positive impact on human resource performance. AI-powered security systems—such as fraud detection algorithms, anomaly detection engines, and automated compliance platforms—create stable and reliable work environments that reduce organizational uncertainty and operational risk (7, 14). Employees operating in secure systems experience higher institutional trust, lower job stress, and greater psychological safety, which are critical antecedents of job performance and organizational commitment. Nasr Esfahani et al. (11) confirmed that AI-enabled supervisory and security capabilities significantly enhance workforce effectiveness by reinforcing governance quality and operational transparency. The present study adds empirical evidence to this line of inquiry by demonstrating the direct performance benefits of security-oriented AI strategies at the employee level.

Risk detection and forecasting likewise exhibited a strong positive effect on human resource performance. Predictive analytics and machine learning models allow banks to anticipate financial volatility, workload fluctuations, and organizational vulnerabilities with greater precision (2, 6). These predictive capabilities support proactive workforce planning, training adjustments, and policy development, enabling employees to operate under more stable and well-structured organizational conditions. Naghavi Mirali et al. (16) emphasized that AI-based risk intelligence frameworks improve human resource planning accuracy and strategic alignment, which directly enhances workforce productivity and resilience. The results of the present study strongly corroborate these conclusions.

Data detection and analysis also significantly influenced human resource performance. AI-powered data platforms transform raw organizational data into actionable intelligence that supports managerial decision-making and employee development processes (9, 10). Through continuous monitoring of performance indicators, skill utilization patterns, and learning needs, AI-driven analytics enable evidence-based human resource management practices that optimize talent deployment and professional growth. Rahpeyma and Pirzad (18) demonstrated that AI-supported data quality and analytics significantly enhance employee performance and professional life quality, a conclusion fully aligned with the present findings.

Collectively, these results reinforce the proposition that AI application strategies do not merely automate existing processes but fundamentally reshape the architecture of human resource management in banking institutions. The systemic integration of AI across operational, security, service, and decision-support functions generates mutually reinforcing effects that elevate workforce performance, organizational stability, and competitive advantage (1, 8). Moreover, the exceptionally high explanatory power of the structural model indicates that these AI dimensions

together account for a substantial proportion of the variance in human resource performance, underscoring their strategic significance for bank management.

These findings also hold particular importance for the Iranian banking sector, which is currently navigating complex economic, regulatory, and technological transitions. Prior studies have emphasized that the effectiveness of AI implementation in Iran's banking system depends on institutional readiness, strategic coherence, and workforce adaptability (5, 15). The present study provides concrete empirical evidence that targeted AI application strategies can significantly enhance employee performance within this context, offering actionable insights for policymakers and banking executives seeking to modernize human resource systems.

Furthermore, the results align with global research trends that link AI adoption to sustainable organizational development and ESG performance in banking (3, 8). By improving employee effectiveness, risk governance, service quality, and operational efficiency, AI contributes not only to short-term productivity gains but also to long-term institutional sustainability. This holistic impact highlights AI as a central pillar of modern banking strategy rather than a peripheral technological tool.

In summary, the discussion of the present findings confirms that strategic deployment of AI across key operational dimensions yields substantial and consistent improvements in human resource performance. The convergence of these results with international and national research underscores the robustness of the conclusions and reinforces the strategic imperative for banks to integrate AI deeply into their human resource management frameworks.

Despite the strong empirical results, this study has several limitations. The research was conducted within a single banking institution and a specific regional context, which may limit the generalizability of the findings to other banks or national financial systems. The cross-sectional design restricts causal inference over time, and future longitudinal research could provide deeper insights into the dynamic effects of AI adoption on workforce performance. Additionally, data were collected using self-reported questionnaires, which may introduce response bias and common method variance.

Future studies should expand the research scope to include multiple banking institutions and different national contexts to enhance generalizability. Longitudinal designs could be employed to examine the long-term impact of AI strategies on human resource performance and organizational sustainability. Researchers may also investigate mediating and moderating variables such as organizational culture, leadership style, digital maturity, and employee technological readiness to develop more comprehensive explanatory models.

Bank executives and policymakers should prioritize the strategic integration of AI across customer service, security systems, operational processes, data analytics, and risk management to enhance human resource performance. Investment in AI training programs is essential to ensure workforce readiness and maximize the benefits of digital transformation. Institutions should also establish governance frameworks that align AI deployment with ethical standards, employee well-being, and long-term organizational objectives.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adhered in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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