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Artificial intelligence as a catalyst for business innovation

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Abstract

Artificial intelligence (AI) as a driver of innovation in modern business environments is well recognized. This is because AI can boost productivity and innovation in sectors by improving firms' data analytics and decision-making capabilities. However, AI technology deployment also comes with its own set of challenges, including algorithmic bias, lack of transparency, disruption to the workforce, and data governance issues. This paper critically assesses AI as an engine of innovation and as a strategic risk. The paper, based on an integrative literature review of recent academic work on the use of AI in business settings, shows that the adoption of AI is a necessary driver of sustainable innovation. Nevertheless, such an innovation strategy needs to be coupled with socially responsible AI practices that consider the ethical implications of applying AI technologies. The findings show that organizations need to adopt a socio-technical perspective on AI, which recognizes the technology's dual nature as both an enabler of innovation and a risk to their strategy.

Keywords: artificial intelligence, business innovation, responsible AI, digital transformation, workforce change

Introduction

Artificial intelligence has been growing in different companies through large scale data generation and improvements in computing (Brynjolfsson & McAfee, 2017; Makridakis, 2017). AI enables organizations to go beyond automation of processing to sound decision-making, prediction and foresight (Davenport & Ronanki, 2018). Currently, organizations leverage AI to identify market trends, allocate resources efficiently, and create innovations (Ardito et al., 2025). Therefore, the introduction of AI becomes an important element determining the development of continuous innovation in technology-led companies.

From a strategic management perspective, the adoption of artificial intelligence is not merely a technological choice. It is a transformational event associated with the development of innovative

capacity and organizational flexibility. According to the resource-based view, organizations can gain a competitive advantage when they possess valuable, rare, inimitable, and well-organized resources or capabilities (Barney, 1991; Ferreira & Ferreira, 2025). Recent AI research suggests that organizations gain a competitive advantage not just from AI technologies themselves, but from the combination of proprietary data, organizational knowledge, and AI-enabled capabilities embedded in business processes (Wade et al., 2024). In the digital arena, this could mean proprietary databases, sophisticated analytical skills, knowledge of AI technology, and state-of-the-art technological platform infrastructure (Salerno & Maçada, 2025).

On the other hand, the use of artificial intelligence poses a challenge to organizational operations. There are numerous risks associated with the use of artificial intelligence, including bias, lack of transparency in the decision-making process, job loss, and information security risks, that need to be considered (Dwivedi et al., 2021; Floridi et al., 2018). If these risks are not considered, there will be negative impacts on innovation and potential legal ramifications.

This study aims to analyze the influence of AI on innovation and provide recommendations for the effective application of this technology to facilitate innovation while minimizing associated risks. The theoretical background of this study will include resource-based and dynamic capabilities theories. Based on these approaches, a conceptual framework will be proposed. The paper will include a literature review, methodological considerations, results, and conclusions.

Literature Review

The current literature review explores the role of artificial intelligence (AI) as an innovation driver, as well as the associated ethics and organizational implications. The primary focus of the review is on three related topics: AI as an innovation driver, organizational and ethical issues, and the governance of AI.

AI as a Driver of Business Innovation

Artificial intelligence technologies enable companies to improve the efficiency of business processes and drive innovation through predictive analytics and automation. Previous empirical studies have shown that companies that use AI technologies can achieve significantly higher efficiency, thanks to optimized resource allocation and improved processes (Makridakis, 2017). For example, in a manufacturing environment, artificial intelligence-powered predictive maintenance can improve equipment availability while reducing the duration of unavailability (Davenport & Ronanki, 2018). On the other hand, recommendation systems can generate higher revenues through better customer experience in retail companies (Brynjolfsson & McAfee, 2017).

Apart from improving operations, AI significantly enhances the quality of decision-making by analyzing relevant data and simulating different scenarios. Present-day studies demonstrate that

the employment of AI generators results in better performance and higher quality of outcomes, with the impact being more noticeable among employees lacking experience, and hence, can be considered as a method of increasing efficiency and expanding skills (Brynjolfsson et al., 2023). The managers utilize the results generated by AI in forecasting, evaluating risks and setting prices (Davenport & Ronanki, 2018).

Decision making, however, relies on investments in human capital and learning efforts. Raisch and Krakowski (2021) use the term “automation-augmentation paradox” to describe the above scenario, which implies that the automation of tasks and the improvement of decision-making skills by human managers through AI occur at once. Companies that can handle the dilemma enjoy the advantage of integrating information generated by AI and professional decision-making.

Moreover, artificial intelligence is one of the main enablers of data-driven innovations that help in creating products and services. Data-driven innovations allow organizations to spot shifts in customer preferences and reduce time for the creation of new products (Ardito et al., 2025). It is possible to regard AI as a general-purpose technology since it causes productivity effects on the whole economy similarly to other technological progress like electricity and the Internet (Brynjolfsson & McAfee, 2017).

Ethical and Organizational Issues

While being extremely beneficial to businesses, artificial intelligence creates numerous ethical challenges that should be carefully managed. First, there is a possibility of algorithmic bias when AI is used to make decisions, including hiring and lending people money, based on machine learning models trained on biased datasets (Floridi et al., 2018; Singhal et al., 2024; Cheong, 2024). The described issue may lead to discrimination, litigation, and negative media coverage.

Additionally, the lack of transparency hinders organizations' capacity for self-accountability. The decisions that AI makes are difficult to explain due to complex machine learning algorithms, particularly in areas such as healthcare, policing, and finance (Chaudhary, 2024; Rudin, 2019). The issue of explainability is very significant in fields such as healthcare, law enforcement, and banking, where accountability is important (Akhtar et al., 2024; Batool et al., 2025). This problem makes it difficult for organizations to manage their AI technologies and audit their decisions under the new AI governance regulations (Cheong, 2024; Ismail & Ahmad, 2025).

Finally, another major ethical issue that arises from the large amounts of private data AI technologies rely on is data privacy. The reason is that businesses will lose out since they cannot keep their data private (Dwivedi et al., 2021). They may face various consequences, ranging from legal action to fines.

Fourth, there is a significant organizational challenge in transforming the workforce. Research shows that AI automation causes job losses in manual and cognitive jobs, but also creates a demand for more analytical, innovative, and soft skills (Bessen, 2018). According to the World Economic Forum, AI will simultaneously displace and create jobs and will increase the demand for analytical, technological, and human-centered skills (World Economic Forum, 2025). Recent research from

the International Labor Organization shows that AI will affect many job tasks, but more by changing them than by fully replacing workers (International Labor Organization, 2025). Acemoglu and Restrepo (2020) find two effects of technology on the labor market: it tends to automate some tasks and complement other human work when applied correctly.

Responsible AI and Governance Frameworks

In order to avoid such problems, it is important that experts draw attention to the importance of AI system management. Effective management involves the application of ethical principles like fairness, transparency, accountability, privacy, and risk management, which have been considered in risk management of AI systems frameworks, such as the NIST AI Risk Management Framework (NIST, 2024), and the recent AI governance literature (Batool et al., 2025). Companies develop such governance approaches to address AI-related risks and ethical concerns.

Artificial intelligence in the socio-technical framework highlights the significance of looking at both the technological aspect as well as organizational management (Jarrahi, 2018). This implies that the proper use of AI will depend on various aspects including organizational learning, skills development among employees, stakeholder participation, and performance evaluation.

Thematic Synthesis of Findings

As a result, the following seven themes were identified through thematic analysis of the literature on the adoption of artificial intelligence within organizations.

Firstly, AI is seen as a means to increase organizational efficiency. Several studies suggest the advantages of implementing AI through automation, prediction, and optimization; nevertheless, these advantages could be reduced in effectiveness if the organizations rely heavily on the automation tool without putting necessary controls in place.

Second, the use of AI leads to better decision-making. This is through the use of predictive analytics, forecasts, and scenario analysis. However, data quality issues, explainability, and lack of transparency can affect the quality of the decisions made.

Third, AI contributes a lot to innovation of products and services in the organization. The organization will be able to innovate by improving customer experience, experimenting, and digital products and services. Furthermore, it is pointed out that collecting too much customer data may affect the privacy of the organization and its reputation.

Fourthly, the use of AI increases the organization's competitive advantage by developing learning and adaptability capabilities. It should be noted that different firms reap different benefits, as companies with better digital resources, more sophisticated analytics, and advanced organizational capabilities get the most out of technology.

Finally, the issue of transformation of the workforce is a huge problem with the implementation of AI within the organization. While AI helps in simplifying tasks for employees and even gives them an opportunity to analyze and think creatively, there are many other problems that should be taken

into account by companies. Successful implementation usually requires training and development of the workers.

Additionally, the topics of trust, ethics, and organizational legitimacy remain very important for organizations. In this regard, the authors indicate that the absence of transparency, weak accountability systems, and bias can undermine stakeholders' trust and pose risks to sanctions and organizational reputation. Hence, the proper use of AI is critical.

Lastly, the sustainability of innovation benefits requires integrating AI into organizational systems rather than merely applying technologies. The literature indicates that successful long-term value creation depends on leadership, cross-functional cooperation, organizational learning, and the adaptation of governance measures to technological change.

All these themes demonstrate that artificial intelligence must be understood as a socio-technical capability rather than a mere technical resource.

Methodology

In this study, an integrative literature review serves as the principal research design to assess the implications of AI adoption for business innovation and the corresponding strategic risks. The rationale for choosing such a methodology lies in its effectiveness in summarizing diverse bodies of literature and generating a holistic view of complex, multilevel phenomena (Whittemore & Knafl, 2005). Given the fragmented nature of the existing literature regarding the interplay between AI innovation and strategic risks, this type of analysis seems particularly appropriate.

Search Strategy

For this literature review, relevant literature was identified via searches of the main bibliographic databases, including Scopus, Web of Science, and Google Scholar. The search used Boolean operators to combine keywords within the following categories:

- **AI and Innovation:** ("artificial intelligence" or "AI" OR "machine learning") and ("business innovation" OR "digital transformation" OR "innovation outcomes")
- **Risks and Ethics:** ("algorithmic bias" or "transparency" or "data privacy" or "workforce displacement" OR "ethics") and ("AI" OR "artificial intelligence")
- **Governance:** ("AI governance" or "responsible AI" or "socio-technical" or/and "governance framework") and ("business" OR "organization")

Only journal articles and conference papers, as well as official documents released by reputable international organizations, published between 2015 and 2025 have been considered. A total of 487 potentially relevant sources has been identified through this procedure.

Selection and Screening

The following procedure for screening the collected sources was adopted.

First, titles and abstracts were independently evaluated by two reviewers for relevance to the topic under study. The exclusion criterion was to focus on issues other than AI in the business context. As a result of the filtering stage, 124 articles remained.

The whole text of the rest of the papers was further reviewed for the following criteria: relevance to the topic, consideration of innovation, risk, ethical or governance issues, and making an empirical or theoretical contribution, and finally, published in English. Through this process, 40 papers were found to be relevant to the research.

Data Extraction and Thematic Synthesis

An analysis of these sources was conducted using thematic synthesis, a methodology for examining themes that emerge in qualitative and/or quantitative studies (Thomas & Harden, 2008). This process entailed the following steps:

1. **Initial Coding:** Key concepts, theories, evidence, and recommendations found in each paper have been identified.
2. **Theme Development:** Emerging themes have been generated by grouping codes after comparative analysis and discussion.
3. **Synthesis and Integration:** Identified themes have been compared to determine points of agreement and disagreement. The results of this phase are shown at the end of the literature review, which combines innovation opportunities, strategic risks, business impacts, and suggested AI governance measures in seven main thematic categories.

Illustrative Industry Data

To demonstrate how the concepts discussed apply to specific industries, data on AI usage has been obtained from the Organization for Economic Co-operation and Development (OECD) ICT Access and Usage Database (OECD, 2026). This data allows highlighting differences between industries in AI adoption and will be used descriptively rather than analytically in the subsequent discussion.

Framework Development

The conceptual model, formulated based on findings from thematic synthesis and industry example analysis, is shown in Figure 2 below. The relationships between AI adoption, capabilities, innovations, strategic risks, and AI governance are shown in Figure 2.

Analysis and Discussion

This part includes important insights regarding the impact of AI on business innovation and competitiveness. From theoretical perspectives and the integration of multiple studies, the following conclusions can be drawn.

Innovation Opportunities and Competitive Advantage

AI has transformed from an additional innovation tool into a core driver of innovations and competitive advantage. Apart from making business operations more efficient, AI has enabled advancements in forecasting, optimization, experimentation, and decision-making. Firms that adopt AI have an advantage over others, as they enjoy higher efficiency, quicker responses to external factors, and faster innovation (Makridakis, 2017; Davenport & Ronanki, 2018).

From the standpoint of resource-based theory, the value of resources, including data and analytical skills, increases with AI adoption. Moreover, the difficulty of replicating the value created by these resources increases if they are combined with managers' competencies and organizational learning processes (Barney, 1991). Consistent with the dynamic capability's perspective, AI enables companies to sense environmental changes, exploit opportunities for innovation, and adjust organizational activities to dynamic conditions (Teece et al., 2016).

According to industry-level data, adoption of AI accelerates across all sectors, although in some sectors it is faster than others. Specifically, industries with high knowledge intensity and high levels of digitalization experience rapid AI adoption compared to other industries. According to the International Labor Organization (2025), there are significant disparities across professions in the degree of their exposure to AI.

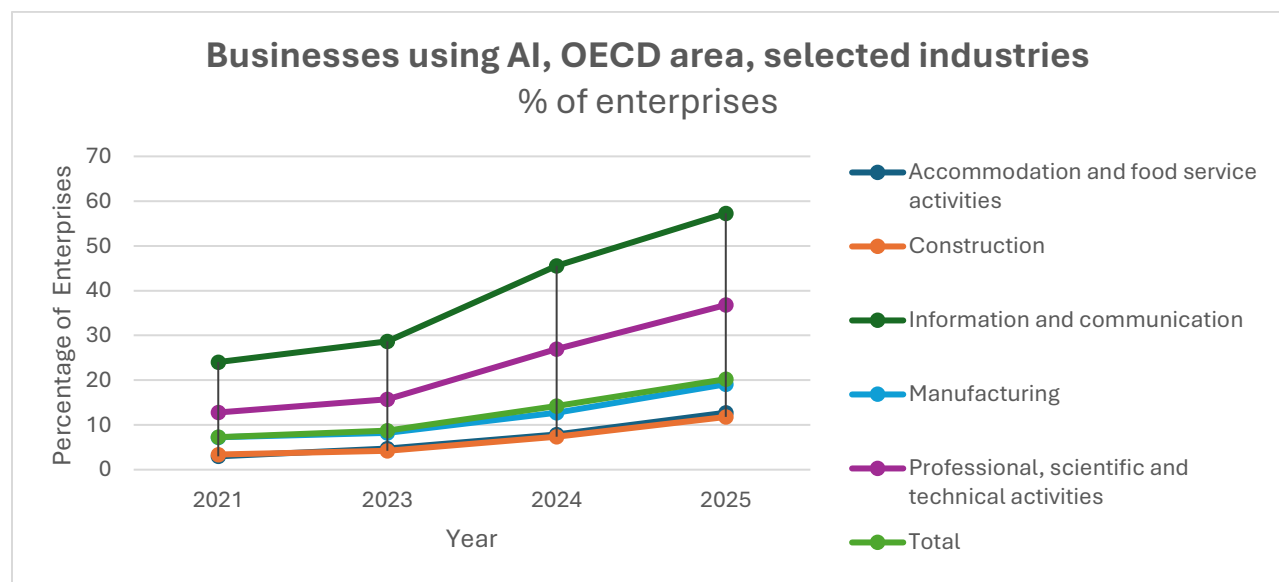


Figure 1. Adoption of Artificial Intelligence Across Selected Industries in the OECD Area 2021-2025, adapted from: OECD ICT Access and Usage by Businesses Database (2026), Businesses Using AI Technologies (% of enterprises), selected industries.

As shown in Figure 1, there is a sharp rise in the implementation of AI technologies in OECD countries, with particular emphasis on ICT, professional services, and finance. On the other hand, adoption levels remain quite low in construction, accommodation, and manufacturing. This implies that the effectiveness of innovation is not only dependent on the technology itself but also

on the maturity of organizations and employees' competence within the industry. In general, the findings clearly support the notion that AI technology is a strategic resource that needs to be mobilized properly.

Strategic Challenges Associated with Ethical Risks

On the one hand, the findings reported in Figure 1 indicate a significant innovation potential. On the other hand, research suggests that adopting AI poses significant strategic challenges for organizations, with major implications for innovation performance.

First, algorithmic bias represents an important strategic issue. Biased machine learning algorithms lead to increased discrimination in employment opportunities, consumer finance, CRM programs, and many other areas where high-stakes decisions are made (Floridi et al., 2018). In addition to being unethical, biased decision-making exposes organizations to legal consequences and to the loss of trust from various stakeholder groups. Therefore, AI governance should address such problems at the strategic level.

Second, the problem of lack of transparency poses a significant strategic challenge. Since many AI models remain opaque, it becomes difficult for organizations to make proper decisions and exercise control over the process (Rudin, 2019). A transparency deficit can be particularly detrimental in regulated industries, where explanations are legally required.

Third, the risk related to personal and proprietary data raises additional strategic issues. In today's landscape of sophisticated machine learning techniques, reliance on big data creates additional vulnerabilities that affect organizations through cybersecurity threats and privacy breaches (Dwivedi et al., 2021). As a result, AI governance should address data-related risks to ensure privacy and security while pursuing innovation goals.

Finally, the problem of workforce transformation adds yet another strategic aspect to AI adoption. On the one hand, innovations in this domain contribute to workforce empowerment. On the other hand, the implementation of AI solutions leads to job loss across all categories of tasks (Bessen, 2018). Successful transformation of work involves strategic investments into workforce development and change management (Acemoglu & Restrepo, 2020). According to the ILO (2025), jobs, rather than occupations, will undergo transformation in the future if companies adopt proactive approaches.

The discussion above implies that ethical issues should be incorporated into any core AI strategy to ensure that strategic benefits materialize in innovation performance. In other words, AI governance needs to account for the potential risks associated with the technology to ensure innovation and competitiveness. This conclusion provides a rationale for further elaboration of the conceptual framework described below.

Conceptual Framework: AI Innovation and Responsible Governance

Based on the analysis and existing theory, a conceptual model is proposed to explain the linkages between AI adoption, capability development, innovation performance, and sustainable competitive advantage (see Figure 2). First, following resource-based and dynamic capabilities

theories, the model assumes that innovation results depend on organizational capabilities and governance.

In particular, the model proposes four key propositions:

Proposition 1 claims that the adoption of AI technologies—such as machine learning, natural language processing, predictive analytics, and automation—helps build and enhance three organizational capabilities: (a) the capability of processing big data and making sense of information; (b) the capability to automate routine operations; and (c) the ability to adapt and respond to environmental changes.

According to Proposition 2, developing such organizational capabilities allows firms to generate three main types of innovation performance: (a) improvements in efficiency achieved due to process optimization and better use of resources; (b) improved decision-making based on data insights and predictive modeling; and (c) market differentiation resulting from innovations in product or service offerings, personalization, time-to-market, and customer experience enhancement.

Finally, Proposition 3 specifies that specific governance mechanisms play a vital role in translating AI capabilities into innovation outcomes. Two essential components are necessary for governing AI in the way that ensures its benefits and prevents strategic failures:

- Firstly, firms must ensure proper management of their AI practices through practices such as conducting audits to remove any bias, enhancing transparency, instituting accountability standards, and ensuring data security, among other methods of preventing any negative impact from the practice of AI.
- Secondly, AI governance must ensure that organizations adapt due to changes in their workforces.

Lastly, the **Fourth Proposition** suggests that responsible AI governance can help an organization achieve excellence in its innovations while maintaining legitimacy, stakeholder trust, and compliance. It will result in a competitive advantage.

The theoretical value of the framework in relation to existing literature is associated with the following aspects: (a) the combination of the resource-based and dynamic capability theories with socio-technical governance theory; (b) the formulation of empirically testable hypotheses; (c) the reconstruction of the concept of responsible AI through the lens of strategic enabler; and (d) the focus on the contingency of the effects of AI innovations. This conceptual integration provides a more nuanced understanding of AI's dual role in contemporary organizations.



Figure 2. Conceptual Framework of AI-Driven Business Innovation and Responsible Governance

Discussion Summary

As discussed above, the analysis reveals AI as a dual facilitator of strategy – acting both as a catalyst and a potential strategic risk factor. On one hand, AI enables efficiency gains, better

decisions, and differentiation through innovations in goods and services. On the other hand, ethical risks that are not controlled (algorithmic bias, transparency problems, privacy concerns, and disruption due to restructuring of the workforce) may hinder innovation success.

The proposed conceptual framework addresses this duality by examining specific ways in which governance shapes the relationship between AI adoption and innovation. Specifically, the framework argues that organizational success, in terms of competitive advantage and sustainable innovation, requires not only the aggressive development of capabilities but also active efforts toward responsible governance and adaptation.

Thus, the proposed framework helps examine the question of responsible AI innovation in a different way – shifting from viewing it as a barrier to innovation to seeing it as an indispensable element of sustainable competitive advantage.

Findings

Based on the analysis, key lessons and insights are the following:

Firstly, the research highlights the importance of adopting a socio-technical perspective on AI innovation – one that addresses the interrelations among technological systems, human capabilities, and organizational context. Organizations that successfully integrate these elements achieve sustainable innovation outcomes and uphold their ethical standards and legal responsibilities.

Secondly, the lack of attention to socio-technical integration in the development of new technologies is likely to lead to strategic failures and undermine the potential benefits of innovation.

Conclusion

As the title implies, the main objective of this study was to analyze and evaluate the dual nature of artificial intelligence as a facilitator and generator of strategic risk in relation to innovation. An integrative literature review based on resource-based theory and dynamic capabilities showed that AI is an important disruptive capability that enables improvements in business efficiency and market differentiation through innovation. However, achieving such results depends on the governance of associated risks.

The main contribution of this study is the discussion of a framework that addresses how to combine AI capabilities with governance practices to enable successful innovation and competitive advantage. Specifically, the proposed framework incorporates resource-based theory, dynamic capabilities, and socio-technical governance perspectives to present several propositions about the process of innovation through the responsible adoption of AI capabilities.

Governance is considered extremely important because it determines whether AI will bring competitive advantages or lead to failure within the organization. This point of view departs from overly simplistic approaches to technological innovation and offers a more comprehensive view of the issue.

The end of the literature review section illustrates the synthesized information about innovation opportunities, strategic risks, business consequences, and governance measures in seven thematic areas. Figure 1 shows the use of AI in different sectors. When analyzed together, this data enables managers to understand what steps should be undertaken to effectively utilize innovation potential of AI and prevent any strategic risks.

Managerial Implications

For today's managers, there is a need to transition from testing AI capabilities to systematic innovation grounded in their effective use. This requires the adoption of a two-fold strategy consisting of: (a) vigorous pursuit of AI development and adoption; and (b) establishing responsible practices of its governance. Some specific recommendations would include:

- establishment of multi-stakeholder governance committees;
- regular fairness audits;
- implementation of bias mitigation protocol;
- workforce reskilling and job redesign;

In other words, it is crucial to foster an organizational culture in which responsible AI practices are seen as a means of gaining a competitive advantage.

Policy Implications

Based on the above, some policy implications are as follows:

- Development of responsible AI standards;
- Promotion of workforce training programs;
- Development of sector-specific strategies for AI adoption;
- International collaboration on issues related to AI innovation.

Limitations and Future Research

There are some limitations associated with this study, which could serve as suggestions for future research. First, the integrative review used in the paper did not include any primary data. Thus, there is a need to conduct empirical research in order to test propositions presented here. Secondly, there was no consideration of AI innovation at the sectoral, national, and international levels. Also, the industry data presented are merely descriptive; thus, there is a need to conduct statistical analyses of the causes of differences in adoption levels and outcomes.

Future research priorities:

- longitudinal studies evaluating the long-term impact of AI innovation;
- comparative analysis of governance practices in responsible AI innovation;
- investigation of organizational leadership in fostering AI innovation.

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