ARTIFICIAL INTELLIGENCE AND BUSINESS TRANSFORMATION: OPERATIONAL EFFICIENCY AND CORPORATE STRATEGY

ШТУЧНИЙ ІНТЕЛЕКТ ТА ТРАНСФОРМАЦІЯ БІЗНЕСУ: ОПЕРАЦІЙНА ЕФЕКТИВНІСТЬ ТА КОРПОРАТИВНА СТРАТЕГІЯ

This article examines the mechanisms through which AI technologies shape operational efficiency and corporate strategies in the digital economy. Drawing on Stanford AI Index 2025, McKinsey, BCG, Deloitte, and Grand View Research, the study systematises AI typology (ANI, AGI, ASI) and identifies three value-generating mechanisms: process automation, data-driven insight generation, and personalisation of customer experience. Special focus is placed on AI voice agents – growing from USD 2.4 billion in 2024 to a projected USD 47.5 billion by 2034. Sector applications in healthcare, retail, manufacturing, and finance are analysed. A distinction is drawn between AI adoption and genuine business transformation, concentrated among capability-mature organisations. Strategic recommendations for responsible, human-centred AI adoption are formulated, with implications for Ukrainian enterprises during post-war economic reconstruction.

Key words: *artificial intelligence, business transformation, digital economy, operational efficiency, corporate strategy, generative AI, AI voice agents, automation, responsible AI, competitive advantage.*

Прискорена інтеграція штучного інтелекту в глобальне бізнес-середовище формує безпрецедентні можливості для створення цінності поряд із стійкими викликами у перетворенні технологічних інвестицій на вимірювані результати. У статті досліджуються механізми, за допомогою яких ШІ-технології формують операційну ефективність і корпоративні стратегії підприємств, що функціонують у цифровій економіці. На основі синтезу актуальних емпіричних даних провідних дослідницьких інституцій – Stanford AI Index 2025, McKinsey Global AI, Deloitte, BCG та Grand View Research – систематизовано типологію ШІ-систем: вузький штучний інтелект як основа всіх сучасних комерційних застосувань; загальний штучний інтелект, що залишається науковою перспективою; та штучний надінтелект – теоретичний конструкт, що дедалі активніше визначає регуляторний дискурс. Визначено три основні механізми генерування бізнес-цінності: автоматизація процесів, що вивільняє людський потенціал для виконання завдань вищого рівня складності та доданої вартості; генерування інсайтів на основі даних як інструмент перетворення інформаційної асиметрії на конкурентну перевагу; та персоналізація клієнтського досвіду як ключове джерело диференційованого ринкового позиціонування. Окрему увагу приділено стрімкому розвитку ШІ-голосових агентів у телефонії та контакт-центрах – галузі, що демонструє зростання з 2,4 млрд дол. США у 2024 році до прогнозованих 47,5 млрд дол. США до 2034 року. Проведено аналіз галузевих застосувань ШІ в охороні здоров'я, ритейлі, виробництві та фінансовому секторі. Встановлено принципову відмінність між точковим впровадженням ШІ та глибокою бізнес-трансформацією, що залишається прерогативою організаційно зрілих компаній. Обґрунтовано, що організації-лідери спрямовують 70% ресурсів на трансформацію людського капіталу та бізнес-процесів. Сформульовано рекомендації щодо відповідального та людиноцентричного застосування ШІ. Визначено напрями подальших досліджень щодо ШІ-трансформації МСП, управлінських імплікацій агентних ШІ-систем та оцінки стратегічної зрілості українських підприємств в умовах повоєнного відновлення.

Ключові слова: *штучний інтелект, цифрова трансформація, цифрова економіка, операційна ефективність, корпоративна стратегія, генеративний ШІ, ШІ-голосові агенти, автоматизація, відповідальний ШІ, конкурентна перевага.*

UDC 330.341.1:004.8:338.24

DOI: https://doi.org/10.32782/dees.23-58

Makarevych Olha[1]
Candidate of Economic Sciences,
Associate Professor,
National University of Food Technologies
Demchykhina Mariia[2]
Student,
National University of Food Technologies

Макаревич О.В.
Національний університет харчових технологій
Демчихіна М.С.
Національний університет харчових технологій

Problem statement. Artificial intelligence has undergone a fundamental transition from experimental technology to essential business infrastructure. According to the Stanford AI Index 2025, corporate investment directed toward AI development reached a record USD 252.3 billion during 2024 – a year-on-year increase of 44.5% – while the number of countries incorporating AI references into national legislation expanded by 21.3% across 75 jurisdictions since 2023, marking a ninefold rise compared with 2016 [1]. McKinsey's longitudinal survey data captures a parallel trajectory within organisations: the share of enterprises deploying AI in at least one business function climbed from 55% in 2023 to 78% in 2024, and had advanced further to 88% by the close of 2025 [3; 20].

Yet this adoption surge coexists with a persistent performance paradox. BCG research conducted across 1,000 senior executives spanning 59 countries finds that only one in four organisations has developed the capabilities needed to move beyond proofs of concept and deliver tangible business value, leaving nearly three-quarters with limited or no measurable returns from AI initiatives [16]. McKinsey's analysis similarly identifies that merely 5.5% of organisations – designated as AI high performers – attribute more than 5% of EBIT to AI activities [3]. The gap between near-universal adoption and selective value realisation constitutes the central analytical problem of this study.

For Ukraine, AI-driven business transformation carries additional strategic significance. In conditions

[1] ORCID: https://orcid.org/0000-0003-2415-7929
[2] ORCID: https://orcid.org/0009-0000-0642-9412

of post-war economic recovery – characterised by resource constraints and labour market disruption – the productivity gains achievable through structured AI deployment represent an economically critical instrument of national reconstruction. This context motivates the present study's focus on identifying which mechanisms generate business value from AI and which organisational conditions enable or obstruct their realisation.

Analysis of recent research and publications. The academic literature on AI and business value has expanded substantially over the past decade, yielding several influential frameworks. Enholm et al. [4] conducted a systematic review of 43 empirical studies and identified three interdependent categories of enablers and inhibitors of AI adoption – technological, organisational, and environmental – alongside a two-tier model of AI effects: first-order impacts at the process level and second-order impacts at the firm level.

Davenport and Ronanki [5] established through large-scale executive survey data that organisations adopt AI predominantly to improve existing products and services rather than to create entirely new ones – a finding that qualifies simplistic narratives of AI as inherently disruptive. Mikalef and Gupta [6] demonstrated that the development of a structured organisational AI capability exerts a positive and measurable effect on both organisational creativity and financial performance indicators.

Makarius et al. [7] advanced a sociotechnical framework for AI integration, emphasising that investment in AI systems does not automatically generate performance improvement: value realisation is contingent upon complementary changes in human roles, organisational processes, and the cultivation of employee-AI trust. BCG's empirical data corroborates this insight: AI-leading organisations allocate 70% of AI-related resources to people and process transformation, reserving the remainder for algorithms and technology infrastructure [16].

Ransbotham et al. [9] established that more than 80% of organisations perceive AI as a strategic opportunity, yet the gap between aspiration and scaled deployment has persisted across successive surveys. Despite the breadth of existing research, several gaps remain: comparative analysis of AI impact by system type; the mechanisms governing the transition from pilot programmes to enterprise-wide deployment; and the integration of responsible AI requirements into corporate strategy. The present study addresses these gaps through a synthesis of current evidence.

Objective of the article. The objective of this article is to examine the mechanisms through which artificial intelligence shapes the operational efficiency and corporate strategies of enterprises; to identify and systematise the principal enablers and barriers to AI adoption; and to formulate evidence-based recommendations for responsible AI deployment, with particular reference to the Ukrainian economic context.

Four specific research tasks are addressed: (1) systematisation of AI typologies and their functional characteristics; (2) analysis of value-generating mechanisms and their sector-specific manifestations; (3) identification of systemic adoption challenges and governance risks; and (4) development of strategic recommendations grounded in current empirical evidence.

Main research material. AI Typology and Its Business Implications. Contemporary management literature distinguishes three levels of artificial intelligence, each carrying distinct functional characteristics and strategic implications. Artificial Narrow Intelligence (ANI) encompasses systems optimised for specific, well-defined tasks – including natural language processing, image recognition, recommendation algorithms, predictive analytics, and generative models such as GPT, Gemini, and Claude. ANI constitutes the exclusive domain of commercially deployed AI at present and underpins virtually all documented business applications [4; 10].

Artificial General Intelligence (AGI) refers to a hypothetical system capable of learning, reasoning, and solving problems across diverse domains at human level. AGI remains a research frontier without confirmed practical realisation, yet its anticipated emergence is actively reshaping labour market projections and long-term corporate planning horizons. Artificial Super Intelligence (ASI) represents a theoretical construct positing cognitive capabilities that surpass human performance across all dimensions. While categorically hypothetical, ASI already informs the substantive architecture of major regulatory frameworks – including the EU AI Act's risk-based classification system – and corporate enterprise risk management practices [1].

For strategic practitioners, this typological clarity matters: decisions about AI investment, risk governance, and workforce restructuring must be grounded in an accurate assessment of which capabilities are operationally available today and which remain prospective.

Mechanisms of Business Value Generation through AI. The academic literature identifies three primary mechanisms through which AI creates business value, operating at both the process level and the firm level [4; 5; 6].

Process automation constitutes the foundational value-generating mechanism. By delegating routine and rule-based tasks to AI systems, organisations redirect human capacity toward higher-value activities requiring judgment, creativity, and relationship management [7]. The operational scale of these gains varies by sector: in manufacturing, AI-assisted

quality inspection and predictive maintenance reduce unplanned downtime and defect rates; in financial services, automated document processing and fraud detection algorithms handle transaction volumes that exceed human analytical capacity [3; 5].

Data-driven insight generation is the second mechanism of business value creation. Organisations that develop the capability to convert large data streams into actionable intelligence secure an informational advantage over competitors operating under identical environmental conditions [6]. This dynamic is particularly evident in marketing and sales functions, where AI-based customer segmentation enables precision targeting that substantially outperforms demographic-based approaches, and in operations, where predictive analytics allows organisations to anticipate supply chain disruptions, equipment failures, and shifts in consumer demand [5; 15].

Personalisation of customer experience has emerged as the third strategic mechanism. BCG's analysis of senior executives across 59 countries reveals that support functions – encompassing customer service, IT, and procurement – collectively account for 38% of total AI-generated business value, while operations, marketing and sales, and R&D contribute 23%, 20%, and 13% respectively [16]. Organisations that deploy AI to deliver individualised products, services, and interactions systematically improve customer retention, satisfaction scores, and lifetime value.

AI Voice Agents and Telephony: An Emerging Value Domain. Among the most dynamically growing AI application areas is the deployment of intelligent voice agents in telephony, contact centres, and customer communications infrastructure. The global market for AI voice agents expanded from USD 2.4 billion in 2024 and is projected to reach USD 47.5 billion by 2034 – a compound annual growth rate of 34.8% [21]. The broader call centre AI segment, estimated at USD 1.99 billion in 2024, is forecast to advance to USD 7.08 billion by 2030 at a CAGR of 23.8%, driven by rising demand for 24/7 availability, cost reduction, and omnichannel engagement [22].

AI voice agents integrate speech recognition, natural language understanding, and machine learning to automate live customer conversations – handling authentication, inquiry resolution, appointment scheduling, and escalation management without human intervention. Enterprises deploying such systems report a 14% increase in issue resolution per hour and a 9% reduction in average handling time, yielding faster service delivery, lower agent workload, and measurable gains in customer satisfaction [21]. Gartner projects that by 2026, conversational AI will reduce contact centre agent labour costs by USD 80 billion globally, and that one in ten agent interactions will be fully automated [23].

The human-in-the-loop model has emerged as the dominant operational architecture. McKinsey's 2025 analysis of contact centre transformation finds that 76% of organisational leaders are formalising a split in which AI systems manage call routing, information retrieval, and availability functions, while human agents handle complex, emotionally sensitive, and high-stakes interactions [9]. This hybrid configuration preserves the relational capabilities that remain exclusively human while capturing the efficiency gains AI makes possible.

Nevertheless, adoption does not guarantee integration. Research by AmplifAI finds that while 88% of contact centres have deployed AI tools, only 25% have successfully operationalised AI automation into daily workflows – meaning that the majority of organisations own AI capabilities they have not yet converted into business value [24]. This pattern mirrors the broader AI performance paradox identified in Section 1 and underscores that technology acquisition without process redesign yields suboptimal returns.

Sector-Specific Applications. Healthcare represents one of the highest-velocity AI adoption domains. Grand View Research projects that the global AI in healthcare market will expand to USD 187.7 billion by 2030, advancing at a compound annual growth rate of 38.5% over the 2024–2030 period [17]. Key applications include AI-assisted medical imaging analysis, clinical decision support systems, drug discovery acceleration, robotic surgery assistance, and predictive patient risk stratification.

Retail and e-commerce constitute another high-adoption domain. Market intelligence estimates place the value of the global AI in retail sector at USD 9.36 billion in 2024, with a trajectory toward USD 85.07 billion by 2032, implying a compound annual growth rate of approximately 32% [19]. In manufacturing, AI applications span production line optimisation, predictive maintenance scheduling, and automated quality control. In financial services, machine learning models underpin credit risk assessment, algorithmic trading, anti-money-laundering surveillance, and customer-facing advisory tools [4; 5; 18].

Strategic Differentiation: What Separates AI Leaders. BCG's 2024 report Where's the Value in AI? – based on survey data from 1,000 senior executives across 59 countries – establishes that the performance divide between AI leaders and the majority of organisations is explained not by differential technology access but by organisational discipline and strategic intent [16]. High-performing organisations – constituting 4% of the sample – pursue, on average, half as many AI initiatives as their peers, yet achieve returns expected to more than double those of less advanced organisations. These

firms allocate 70% of AI-related resources to people, culture, and process transformation.

McKinsey's longitudinal research corroborates this pattern [3]. Organisations that position AI as a catalyst for fundamental workflow redesign – rather than an incremental overlay on existing operating models – are demonstrably more likely to register enterprise-level financial impact. Strong senior leadership sponsorship is the single strongest predictor of AI programme success, with high-performing organisations three times more likely to report that executives actively champion AI initiatives.

AI Transformation in the Ukrainian Context. Ukraine occupies a distinctive position within the global AI adoption landscape: a country with well-established technical education traditions, a rapidly expanding IT export sector, and acute economic pressures arising from ongoing armed conflict. The Ukrainian Ministry of Economy has identified AI as a priority instrument for labour market modernisation, including AI-assisted vacancy matching and workforce retraining initiatives. Collaborative programmes with Google Ukraine on AI skills development signal strategic commitment at the national level.

AI adoption in Ukraine is most advanced in the financial sector, e-commerce, and IT outsourcing. Banks employ machine learning algorithms for client credit scoring and fraud detection, enabling reductions in operational costs and improvements in decision-making accuracy. In e-commerce, companies are integrating generative models to automate marketing content creation, personalise product recommendations, and deliver customer support through AI-powered chatbots. At the same time, a substantial portion of small and medium-sized enterprises remain at an early stage of implementation, restricted to the use of off-the-shelf digital tools without deep integration into core business processes.

A defining characteristic of the Ukrainian business environment is the asymmetry between high technological potential and limited organisational readiness for large-scale transformation. Unlike companies in the EU – where emphasis is placed on systemic data governance and regulatory compliance – Ukrainian enterprises frequently implement AI in a fragmented manner, without strategic process redesign. This dynamic creates a risk of unrealised business value, while simultaneously representing an opportunity for accelerated advancement, provided the correct managerial framework is applied.

Table 1 presents a structured overview of AI adoption across key sectors of the Ukrainian economy, drawing on open-source data and industry reports.

Ukraine's European integration trajectory implies progressive alignment with EU regulatory frameworks – primarily GDPR and the EU AI Act – which will shape the governance architecture and pace of AI adoption in Ukrainian enterprises over the medium term. Organisations that embed responsible AI principles into early-stage design decisions will be better positioned to access European markets, attract international investment capital, and comply with forthcoming regulatory requirements.

Adoption challenges and governance risks. The path from AI adoption to sustained business value generation is obstructed by several interconnected barriers that organisations systematically underestimate at the strategic planning stage.

Data quality and availability constitute the primary technical constraint. AI systems require large volumes of accurately labelled, consistently formatted, and representative training data – resources that most organisations do not possess in deployable form. The Stanford AI Index 2025 confirms that data infrastructure gaps remain among the most frequently cited impediments to AI scalability across all industry sectors [1]. The principle of 'garbage in, garbage out' is especially consequential in high-stakes applications: biased or incomplete training data propagates prediction errors with operational and, in some cases, legal consequences [4].

Human capital deficits represent a structural barrier of comparable severity. Record global demand for AI-related skills – documented by the Stanford AI Index 2025 – has produced significant shortages of data scientists, machine learning engineers, and domain experts capable of identifying

Table 1

AI adoption across key sectors of the Ukrainian economy

Sector	Primary AI Applications	Adoption Level	Key Business Effect
Financial services	Credit scoring, anti-fraud, chatbots	High	Risk reduction & cost savings
Retail / e-commerce	Personalisation, recommendations, content generation	Medium	Revenue growth
Manufacturing	Demand forecasting, process optimisation	Low-Medium	Efficiency potential
IT sector	Code automation, generative tools	High	Productivity gains
SMEs	Basic AI tools (chatbots, analytics)	Low	Partial optimisation

Source: compiled by the authors based on open-source industry data [3; 11; 16; 18; 20]

viable AI applications [1]. For Ukrainian enterprises, these shortages are compounded by the emigration of qualified professionals, further narrowing the talent pool available for AI-intensive transformation initiatives.

Ukrainian enterprises face additional barriers: limited access to investment capital, a shortage of practitioners with applied AI expertise in business contexts, and the absence of clear internal data governance policies. Regulatory uncertainty regarding adaptation to European requirements further constrains the scaling of AI solutions, particularly for organisations with cross-border operations or European market ambitions.

Regulatory complexity is accelerating sharply. During 2024 alone, U.S. federal agencies introduced 59 AI-related regulatory measures – more than double the number recorded in 2023 – while legislative references to AI rose 21.3% across 75 countries, representing a ninefold expansion since 2016 [1]. The EU AI Act introduces a risk-based classification system with potential fines reaching EUR 35 million or 7% of global annual revenue for the most serious violations. Governance and accountability gaps compound these challenges: AI systems making consequential decisions without adequate explainability mechanisms have generated documented discriminatory outcomes and intensifying regulatory pressure for transparency.

Conclusions. The findings of this study converge on a central argument: the business value of artificial intelligence is not a function of technology sophistication, but of the organisational capacity to integrate AI into transformed processes, strategies, and managerial practices.

The evidence examined confirms that AI has completed its transition from a differentiating capability to a baseline operational requirement. With nine out of ten large enterprises deploying AI in at least one business function and annual corporate investment surpassing USD 252 billion globally, the strategic question is no longer whether to adopt AI, but how to build the organisational capability necessary to generate sustained returns from it.

Value realisation, the research demonstrates, flows through three interconnected mechanisms – process automation, data-driven insight generation, and personalisation of customer experience – whose relative weight varies by sector, organisational maturity, and strategic intent. The rapid ascent of AI voice agents in telephony and contact centre operations, advancing toward a projected USD 47.5 billion market by 2034, illustrates how ANI-level technologies are not merely augmenting existing service models but fundamentally restructuring them.

The performance divide between AI leaders and the broader population of adopters cannot be attributed to differential access to technology, which has been substantially democratised through cloud infrastructure and open-source ecosystems. What separates high-performing organisations is the disciplined integration of AI with complementary resources – talent, culture, governance, and process redesign – that collectively constitute the true foundations of durable competitive advantage. BCG's finding that AI leaders concentrate 70% of their AI-related investment in people and processes, rather than algorithms, encapsulates this logic with particular clarity.

Responsible AI governance has similarly evolved beyond compliance into strategic positioning. Organisations that embed principles of transparency, explainability, and accountability throughout the AI development lifecycle are demonstrably better placed to attract skilled talent, retain stakeholder trust, and navigate an increasingly demanding regulatory environment without operational disruption.

For Ukrainian enterprises specifically, these findings carry immediate practical significance. The asymmetry between high technological potential and limited organisational readiness – as the preceding analysis demonstrates – suggests that the principal constraint on AI-driven value creation is not access to tools, but the absence of integrated transformation strategies that align AI initiatives with process redesign, data governance, and human capital development. Post-war reconstruction and European integration create both the urgency and the opportunity to address this gap systematically.

Future research should examine the dynamics of AI capability development in resource-constrained small and medium-sized enterprises; the governance implications of agentic AI systems capable of autonomous multi-step decision-making; and the construction of AI strategic maturity assessment frameworks applicable to Ukrainian enterprises in the context of economic reconstruction and EU regulatory alignment.

The primary contribution of this article is the demonstration that the effectiveness of AI utilisation is determined not by the level of technology deployed, but by the depth of business process and managerial practice transformation that accompanies it. The proposed framework repositions AI not as an optimisation instrument, but as a catalyst for organisational change that creates durable competitive advantage. For Ukrainian enterprises, this implies a necessary transition from point solutions toward integrated digital transformation strategies – an imperative that becomes particularly urgent in the context of post-war reconstruction and European integration.

Future research priorities encompass the dynamics of AI capability development in resource-constrained small and medium-sized enterprises; the governance implications of agentic AI systems capable of

autonomous multi-step decision-making; and the development of AI strategic maturity assessment frameworks applicable to Ukrainian enterprises in the context of post-war economic reconstruction and European integration.

REFERENCES:

1. Stanford HAI. (2025). Artificial Intelligence Index Report 2025. Stanford University Institute for Human-Centered Artificial Intelligence. Available at: https://hai.stanford.edu/ai-index/2025-ai-index-report
2. Stanford HAI. (2025). AI Index 2025: State of AI in 10 Charts. Stanford University. Available at: https://hai.stanford.edu/news/ai-index-2025-state-of-ai-in-10-charts
3. McKinsey & Company. (2025). The state of AI in 2025: Agents, innovation, and transformation. McKinsey Global Institute. Available at: https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai
4. Enholm, I. M., Papagiannidis, E., Mikalef, P., & Krogstie, J. (2022). Artificial Intelligence and Business Value: a Literature Review. *Information Systems Frontiers*, no. 24, pp. 1709–1734. DOI: https://doi.org/10.1007/s10796-021-10186-w
5. Davenport, T. H., & Ronanki, R. (2018). Artificial Intelligence for the Real World. *Harvard Business Review*, no. 96 (1), pp. 108–116.
6. Mikalef, P., & Gupta, M. (2021). Artificial intelligence capability: Conceptualization, measurement calibration, and empirical study on its impact on organizational creativity and firm performance. *Information & Management*, vol. 58 (3), p. 103434. DOI: https://doi.org/10.1016/j.im.2021.103434
7. Makarius, E. E., Mukherjee, D., Fox, J. D., & Fox, A. K. (2020). Rising with the machines: A sociotechnical framework for bringing artificial intelligence into the organization. *Journal of Business Research*, no. 120, pp. 262–273.
8. De Mauro, A., Greco, M., Grimaldi, M., & Nobili, G. (2022). Leveraging Artificial Intelligence in Business: Implications, Applications and Methods. *Technology Analysis & Strategic Management*, vol. 34 (1), pp. 16–29.
9. McKinsey & Company. (2025). The contact center crossroads: finding the right mix of humans and AI. McKinsey Operations Practice. Available at: https://www.mckinsey.com/capabilities/operations/our-insights/the-contact-center-crossroads-finding-the-right-mix-of-humans-and-ai
10. Mikalef, P., Pappas, I. O., Krogstie, J., & Giannakos, M. (2018). Big data analytics capabilities: a systematic literature review and research agenda. *Information Systems and e-Business Management*, vol. 16 (3), pp. 547–578.
11. Deloitte Insights. (2025). State of AI in the Enterprise, 7th Edition. Deloitte. Available at: https://www2.deloitte.com/us/en/insights/focus/cognitive-technologies/state-of-ai-and-intelligent-automation-in-business-survey.html
12. PwC. (2025). Global AI Jobs Barometer 2025. PricewaterhouseCoopers. Available at: https://www.pwc.com/gx/en/issues/artificial-intelligence/ai-jobs-barometer.html
13. Ransbotham, S., Kiron, D., Gerbert, P., & Reeves, M. (2017). Reshaping Business with Artificial Intelligence. *MIT Sloan Management Review*, vol. 59 (1), pp. 1–17.
14. Fountaine, T., McCarthy, B., & Saleh, T. (2019). Building the AI-Powered Organization. *Harvard Business Review*, vol. 97 (4), pp. 62–73.
15. Riikkinen, M., Saarijarvi, H., Sarlin, P., & Lähteenmäki, I. (2018). Using Artificial Intelligence to Create Value in Insurance. *International Journal of Bank Marketing*, ol. 36 (6), pp. 1145–1168. https://doi.org/10.1108/IJBM-01-2017-0015
16. Boston Consulting Group. (2024). Where's the Value in AI? BCG Henderson Institute. Available at: https://www.bcg.com/publications/2024/wheres-value-in-ai
17. Grand View Research. (2025). AI in Healthcare Market Size, Share & Trends Analysis Report, pp. 2024–2030. Available at: https://www.grandviewresearch.com/industry-analysis/artificial-intelligence-ai-healthcare-market
18. Wamba-Taguimdje, S. L., Wamba, S. F., Kamdjoug, J. R. K., & Wanko, C. E. T. (2020). Influence of artificial intelligence on firm performance: the business value of AI-based transformation projects. *Business Process Management Journal*, vol. 26 (7), pp. 1893–1924. DOI: https://doi.org/10.1108/BPMJ-10-2019-0411
19. Grand View Research. (2024). AI in Retail Market Size, Share & Trends Analysis Report, pp. 2024–2032. Available at: https://www.grandviewresearch.com/industry-analysis/ai-in-retail-market
20. McKinsey & Company. (2024). The state of AI in early 2024: AI adoption surges. McKinsey Global Institute. Available at: https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai-in-early-2024
21. Grand View Research. (2024). AI Voice Agents Market Size, Share & Trends Analysis Report, 2024–2034. Available at: https://www.grandviewresearch.com/industry-analysis/call-center-artificial-intelligence-market-report
22. Grand View Research. (2024). Call Center AI Market Size, Share & Industry Report, 2025–2030. Available at: https://www.grandviewresearch.com/industry-analysis/call-center-artificial-intelligence-market-report
23. Gartner. (2022). Gartner Predicts Conversational AI Will Reduce Contact Centre Agent Labour Costs by $80 Billion in 2026. Gartner Newsroom. Available at: https://www.gartner.com/en/newsroom/press-releases/2022-08-31-gartner-predicts-conversational-ai-will-reduce-contac
24. Calabrio. (2025). State of the Contact Center 2025 Report. Calabrio Inc. Available at: https://www.calabrio.com/state-of-the-contact-center-2025/

Дата надходження статті: 23.04.2026
Дата прийняття статті: 13.05.2026
Дата публікації статті: 20.05.2026