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PROSPECTS OF ARTIFICIAL INTELLIGENCE ON PSYCHOLOGICAL OWNERSHIP OF EMPLOYEES OF FIRST-TIER OF NIGERIA COMMERCIAL BANKS

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ABSTRACT: *The study investigated perceived prospect of artificial intelligence and political will on psychological ownership among employees of first tier of commercial banks in Anambra State, Nigeria. The participants consisted of 426 bankers that made of 158(37.1%) males and 268(62.9%) females drawn from three senatorial zones in Anambra State, Nigeria. The study participants' age ranged from 28 to 49 years with mean age of 38.05 and a standard deviation 6.81. Purposive sampling technique was used for the selection of the banks given that there are five (5) banks that make up the tier-1 banks in Nigeria, and purposive sampling technique was used to select the city and the participants. Three instruments were used: Artificial Intelligence Questionnaire, Political Will Questionnaire and Psychological Ownership Scale. The study adopted cross sectional and correlational designs. Multiple Linear Regressions were used to analyze the hypotheses. The study revealed that artificial intelligence at* $(F_{2, 421})$ $\beta = .07$, $t = 1.50$ *had prediction on psychological ownership at* $p<.05$. *Political will at* $(F_{2, 421})$ $\beta = .45$, $t = 8.74$ *had prediction on psychological ownership at* $p<.05$. *Artificial Intelligence dimensions: Utility value at* $(F_{7, 418})$ $\beta = .26$, $t = 9.63$; *expectancy at* $(F_{7, 418})$ $\beta = .42$, $t = 13.47$; *and cost at* $(F_{7, 418})$ $\beta = .44$, $t = 17.30$ *had positive prediction on psychological ownership at* $p<.05$. *Attainment at* $(F_{7, 418})$ $\beta = -.27$, $t = -9.07$, *and intrinsic value at* $(F_{7, 418})$ $\beta = .01$, $t = .17$, *had negative prediction on psychological ownership* $p<.05$. *Political will dimensions: Self-serving at* $(F_{7, 418})$ $\beta = -.25$, $t = -9.09$, *had negative prediction on psychological ownership* $p<.05$, *while benevolent at* $(F_{7, 418})$ $\beta = .36$, $t = 10.08$ *had positive prediction on psychological ownership* $p<.05$. *Jointly, artificial intelligence and political will accounted for 77.6% of the psychological ownership, with* $R^2 = .776$, *adjusted* $R^2 = .772$, $(F_{7, 418}) = 206.43$, $p<.05$. *Based on the findings, the study recommends that AI and political will should be a watchword in the banking system; with that banking employees will be development and their opinions and insights valued. This can help foster a sense of belonging and bankers' psychological ownership within the organization.*

KEYWORDS: **Prospects, Artificial Intelligence, Psychological Ownership, Employees, First-Tier, Nigeria, Commercial Banks**

INTRODUCTION

As banks automate more process, employees are being asked to trust systems they did not design and decisions they did not directly make. This transition challenges a deeply human need to feel ownership over one's work and organization. At the same time, the success of this transformation depends on more than just technology- it depends on the political will of leadership team to align digital advancement with human inclusion.

Psychological ownership is the state in which individuals feel that 'something' or the 'target ownership' is MINE without followed by formal ownership. For one can develop psychological ownership of different targets in the organization, such as the organization itself, work, assignments, workspace, work equipment, ideas or knowledge, and group members (Van Dyne & Pierce, 2004) it represents the possessive feelings of members in the organization towards the target of ownership (Vandewalle et al., 1995). Psychological ownership is an essential predictor of motives, attitudes, and behaviour in the workplace (Jussila et al., 2015).

Furthermore, Pierce et al. (2001) suggested that psychological ownership can

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drive dysfunctional organizational behaviour. However, most of the studies related to psychological ownership discuss its positive effects, and only a few studies discuss the harmful effects of psychological ownership (Cocieru et al., 2019; Qian, 2016).

Statement of the Problem

In the context of workplace, which has long been a dynamic environment, continually evolving to accommodate technological advancements; AI represents a departure from traditional automation (Tiwari, et al., 2024). It possesses the ability not only to automate repetitive tasks but also to learn, adapt, and perform complex cognitive functions. This shift raises profound questions about how AI will shape the workforce of the future and the well-being of those who comprise it.

Psychological ownership is central to the commitment and sacrifice a worker can make in the banking industry in Nigeria today. Psychological ownership is associated with a strong attachment to one's work. Contemporary banking in Nigeria is challenged by recruitment and volatility, which often leads to a lack of skilled manpower and potential reputation risk, which could lead to sanctions and loss of license.

One wonders whether Artificial Intelligence and Psychological Ownership can help sustain stability in the Nigerian banking industry. Lack of stability has resulted in the perception of the Nigerian banking industry into tier. The tier-1 is conceptualized as a commercial bank with International Authorization and total assets of over 5 billion dollars. The tier-2 is commercial banks with national Authorizations and capitalizations below 5 billion dollars. Lastly, there are tier-3 are small commercial banks with regional authorizations as well as non-interest banks. The commercial banking industry is faced with a lot of problems ranging from weak corporate governance, insider dealings and abuses, lingering boardroom squabbles, massive money laundering, etc. (Ezu & Jeff-Anyeneh, 2023).

This could be a result of the absence of banking regulation, inadequate capital, paucity of qualified personnel, poor credit administration, and limited technology such as artificial intelligence. Based on these issues, commercial banks created relentless pursuit of targets and goals for their employees, coupled with the fear of repercussions for not meeting them. This invariably induces a chronic negative sense of psychological ownership among bank employees culminating in occasional hostility which further adds to the stressors these professionals face (Armah, 2023). The problems also undermine the principles of good industrial relations, increased job losses, employee turnover and loss of talents, loss of job commitment, low employee morale, casualization of labor (Inyang, Enuoh &. Ekpenyong, 2014).

Incidentally, Artificial intelligence is a modern industrial and organizational issues that the Nigerian banking industry has to adjust to and cope with. The extent Artificial intelligence influence banking performance in Nigeria is yet to be determined. The current study is therefore timely targeted in investigating the prospects of Artificial intelligence on Psychological Ownership in the Nigerian tiers of the banking system. Research particularly in the prospects of Artificial Intelligence on Psychological Ownership seems scarce in Nigeria as many banks are to fully embrace the possibilities of Artificial Intelligence.

Purpose of the Study

The purpose (objectives) of the study were:

1. To investigate the prospect of artificial intelligence on psychological ownership of employees of the first-tier of the Nigerian commercial banks.
2. To investigate the relationship between artificial intelligence dimensions and psychological ownership of employees of the first-tier of the Nigerian commercial banks.

Research Questions

The following research questions guided the study:

1. What is the prospect of artificial intelligence on psychological ownership of employees of the first-tier of the Nigerian commercial banks?
2. What is the relationship between artificial intelligence dimensions and psychological ownership of employees

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of the first-tier of the Nigerian commercial banks?

Significance of the Study

From a practical perspective, commercial bank organizations will be encouraged to assess and evaluate employees' level of psychological ownership. More so, employee will understand how to master and use of artificial intelligence to build psychological ownership. Additionally, the study will enrich literature on artificial intelligence and psychological ownership and also serve as a body of reserved knowledge to be referenced.

Operational Definition of Study Terms

Artificial Intelligence: This refers to the utilization of technology applications and designs to perform work to achieve performance efficiency and effectiveness measured under utility value, expectancy, attainment, intrinsic interest value, and cost using the Artificial Intelligence Questionnaire by Yurt, and Kasarci (2024).

Psychological Ownership: This refers to bankers' feelings of strong attachment and bonding to the bank he/she works for factored under identity, responsibility, autonomy, and territoriality as measured by the Psychological Ownership Scale by Olckers (2013).

METHOD

Participants: The participants consisted of 426 bankers that made of 158(37.1%) males and 268(62.9%) females drawn from three senatorial zones in Anambra State, Nigeria. Cluster sampling technique was used for the selection of the banks, while purposive sampling technique was used to select the city and the participants, because the participants possess the knowledge and expertise for the study, and provided true answers to questions of the study.

The study participants' age ranged from 28 to 49 years with mean age of 38.05 and a standard deviation 6.81. Participants' educational level revealed that 67(15.7%) had M. Sc, 245(57.5%) had B. Sc, 57(13.4%) had HND, and 57(13.4%) had OND/NCE. Marital status showed that 116(27.2%) were married, 170(39.9%) were single, 48(11.3%) were separated, 43(10.1%) were divorced, and 49(11.5%) were widowed. Employment status showed that 324(76.1%) were permanent staff and 324(76.1%) were contract staff. Years of employment showed that 265(62.2%) had worked one to ten years, 145(34.0%) had worked eleven to twenty years, and 16(3.8%) had worked twenty-one years and above. Bank data showed that 163(38.3%) were drawn from Zenith Bank, 39(9.2%) were drawn from First Bank, 68(16.0%) were drawn from UBA Bank, 117(27.0%) were drawn from Access Bank, and 41(9.6%) were drawn from Guarantee Trust Bank.

City data showed that 28(6.6%) were drawn from Awka, 109(25.6%) were drawn from Nnewi, 28(6.6%) were drawn from Nkpor, 52(12.2%) were drawn from Ogidi, 53(12.4%) were drawn from Obosi, 101(23.7%) were drawn from Onitsha, and 55(12.9%) were drawn from Ekwulobia. Ethnicity data 292(68.5%) were Igbos, 68(16.0%) were Yorubas, 27(6.3%) were Hausas and 39(9.2%) were of other ethnic extractions. Religion data showed that 357(83.8%) were Christians, 28(83.8%) were Traditionists, 26(6.1%) were Muslims and 15(3.5%) were others

Instruments: Two instruments were used in the study namely Artificial Intelligence Questionnaire, and Psychological Ownership Scale.

Artificial Intelligence Questionnaire: The questionnaire was developed by Yurt, and Kasarci (2024) and it contained 20 items designed to identify motivational factors driving the use of artificial intelligence applications. The task value dimension consists of four sub-dimensions: Expectancy, attainment, utility, interest, and cost. These dimensions are ranked as expectancy, attainment, utility, interest, and cost. The item pool consisted of 20 items, with 4 items for each dimension. The questionnaire was rated on a 5-point Likert scale (1= strongly agree through 5= strongly disagree). The factor loadings of the items in the questionnaire range from 0.52 to 0.94. The five-factor structure resulting from factor analysis explained 82.85% of the total variance.

The subscales Cronbach alphas reliability: Expectancy= 0.88, attainment = 0.92, utility= 0.92, interest= 0.94, and cost=0. 87. In

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this study, pilot test was conducted and the following Cronbach alphas were recorded for the subscales: .894 for Utility, 0.750 for Expectancy, 0.771 for Attainment, 0.664 for Intrinsic/Interest, and 0.914 for Cost. The overall scale indicated 0.863 Cronbach alphas. The scale recorded convergent validity of r= -0.11 for Utility, r=0.24 for Expectancy, r= -0.38 for Attainment, r= -0.42 for Intrinsic/Interest, and -0.44 for Cost while AIQ with Psychological Ownership Scale by Olckers (2013).

Psychological Ownership Scale: The scale was developed by Olckers (2013) and it contained 35 items designed to cognitive-affective construct that is based on individuals' feelings of possessiveness and of being psychologically tied or attached to objects that are material and immaterial in nature. The scale has four dimensions, namely Identity (16 items), responsibility (8 items), autonomy (6 items) and territoriality (5 items). The 35 items were measured on a five-point, Likert-type scale which anchored on 1 = strongly disagree to 5 = strongly agree.

The Cronbach alphas of Identity reliability: 0.94, Responsibility reliability: 0.87, Autonomy reliability: 0.87, and Territoriality reliability: 0.78. In this study, pilot test was conducted and the following Cronbach alphas were recorded for the subscales: .894 for Identity, 0.750 for Responsibility, 0.771 for Autonomy, 0.664 for Territoriality. The overall scale indicated 0.863 Cronbach alphas. The scale recorded concurrent validity of r= 0.21 for Identity, r=0.45 for Responsibility, r= 0.61 for Autonomy, r= 0.53 for Territoriality while POS with Political Will Questionnaire by Kapoutsis et al. (2017)

Procedure: The research was conducted within the first-tier banking sector in Anambra State, Nigeria using Google Forms. This study involved several systematic steps, each crucial for ensuring the integrity and reliability of the study while maintaining ethical standards. The journey began with defining the research objectives, which aimed to explore the significant effects of Artificial Intelligence (AI) on bankers' psychological ownership. This clarity of purpose guided the entire research process, ensuring that every decision made was aligned with the overarching goals of the study.

Once the objectives were established, the next step involved designing the survey instrument. Google Forms was chosen for its accessibility and user-friendly interface, allowing participants to respond easily and efficiently. The questionnaire was carefully crafted to include both closed and open-ended questions, facilitating quantitative analysis while also capturing qualitative insights. This dual approach ensured that the data collected would be rich and comprehensive, reflecting the diverse experiences and opinions of bankers regarding AI and political influences.

Prior to administering the survey, ethical considerations were paramount. The researchers developed an informed consent form that outlined the purpose of the study, the voluntary nature of participation, and the measures taken to ensure confidentiality. Participants were assured that their responses would remain anonymous and that the data would only be used for academic purposes. This transparency helped to build trust and encouraged participation, as bankers felt secure in sharing their thoughts without fear of repercussions. With the ethical framework in place, the survey was disseminated to a carefully selected sample of bankers across various financial institutions in Nigeria. The selection process aimed for diversity in terms of bank size, location, and employee roles to ensure a representative sample. Invitations to participate were sent via email and social media platforms, accompanied by a brief explanation of the study's significance and a link to the Google Form. This approach not only maximized reach but also facilitated responses from a broad range of participants.

As responses began to flow in, the researcher monitored the data collection process closely. Google Forms provided real-time analytics, allowing the researcher to track response rates and identify any potential issues with the survey. This proactive approach enabled timely adjustments, such as sending reminders to non-respondents, ensuring that the sample size remained robust and reflective of the banking sector as a whole. Upon the completion of data collection, the next phase involved analyzing the results. The quantitative data was

subjected to statistical analysis using SPSS version 26.

Design and Statistics: The study adopted cross sectional and correlational designs: Cross-sectional surveys are observational surveys, conducted in situations where the researcher intends to collect data from a sample of the target population at a given point in time. Researchers can evaluate various variables at a particular time. Data gathered using this type of survey is from people who depict similarity in all variables except the variables which is considered for research. Whereas correlational design employed for the study because the objective of the study is to establish significant prospective relationship between independent variables (artificial intelligence) on the dependent variable (psychological ownership) and Multiple Linear Regressions were used to analyze the hypotheses, because the study geared towards determining the prospect of variables (IV) on another variable (DV).

RESULT

Table 1: Descriptive and Pearson Product Moment Statistics of Artificial Intelligence, Political Will and Psychological Ownership

Variables	Mean	Std. Deviation	PO	AI
Psychological Ownership	92.76	5.81	1.00	
Artificial Intelligence	53.25	4.21	0.23*	1.00

Source: Questionnaire Primary Data; P<0.05

Results from Table 1, showed that artificial intelligence had significant relationship with psychological ownership r(426), .23 (M: 53.25, SD: 4.21), at p<.05.

Table 2: Multiple Linear Regressions Statistics of Artificial Intelligence, Political Will and Psychological Ownership

Variables	B	StD.E	df	t	β	R^2	Adj. R^2
						0.225	0.221
Constant	123.75	3.48	2	35.55			
Artificial Intelligence	0.10	0.06		1.50	0.07*		

Source: Questionnaire Primary Data; P<0.05

Results from Table 2, showed that artificial intelligence and political will accounted for 22.5% of the psychological ownership, with R^2 = 0.225, adjusted R^2=0.221, (F_2, $_{421}$) = 61.44, p<.05 shows that the overall model has significant contribution to psychological ownership at 22.5%. Artificial intelligence at (F_2, $_{421}$) β= 0.07, t = 1.50 significantly predicted psychological ownership at p<.05.

Table 3: Descriptive and Pearson Product Moment Statistics of Artificial Intelligence Dimensions, and Psychological Ownership

Variables	Mean	SD	PO	UV	EXP	ATT	IV	CT	SS	BVT
Psychological Ownership	92.76	5.81	1.00							
Utility Value	8.72	1.66	-.11*	1.00						
Expectancy	11.39	1.95	0.24*	-.26*	1.00					
Attainment	10.46	2.56	-.38*	0.30*	-0.19*	1.00				
Intrinsic Value	12.63	2.41	-.42*	0.07	0.05	-.19*	1.00			
Cost	10.05	1.70	0.44*	0.05	-.23*	-.10	0.05	1.00		
Self-Serving	33.12	3.72	-.24*	.39*	-.37*	0.07	-.01	.165*	1.00	
Benevolent	10.49	2.23	-.52*	0.24*	0.37*	0.33*	.37*	-.315*	0.01	1.00

Source: Questionnaire Primary Data; P<0.05; PO. = Psychological Ownership, UV. = Utility Value, EXP. = Expectancy, ATT. = Attainment, IV. = Intrinsic Value, CST. = Cost, SS = Self-Serving, BVT. = Benevolent

Results from Table 3, showed that artificial intelligence dimensions: Utility artificial intelligence at r(N=426), -.11(M: 8.72, SD: 1.66); Attainment at r(N=426), -.38(M: 10.46, SD: 2.56); and Intrinsic Value at r(N=46), -.42(M: 12.63, SD: 2.41) had negative significant relationship with psychological ownership at p<.05. Expectancy at r(N=426), .24(M: 11.39, SD: 1.95); and cost at r(N=426), .44(M: 10.05, SD: 1.70) had positive significant relationship with psychological ownership at p<.05.

Table 4: Multiple Linear Regressions Statistics of Artificial Intelligence Dimensions, Political Will Dimensions and Psychological Ownership

Variables	B	StD.E	df	t	β	R^2	Adj. R^2
						.776	.772
Constant	96.42	2.38	**7**	40.56			
Utility Value	0.93	0.10		9.63	0.26*		
Expectancy	1.25	0.09		13.47	0.42*		
Attainment	0-.61	0.06		-9.07	0-.27*		
Intrinsic Value	0-.96	0.07		-13.95	0-.40*		
Cost	1.50	0.09		17.30	0.44*		
Self-Serving	0-.38	0.04		-9.09	0-.25*		
Benevolent	0.95	0.09		10.08	0.36*		

Source: Questionnaire Primary Data; P<0.05

Results from Table 4, showed that artificial intelligence dimensions (utility value, expectancy, attainment, intrinsic value and cost) and political will dimensions (self-serving and benevolent) accounted for 77.6% of the psychological ownership, with R^2 = 0.776, adjusted R^2=0.772, ($F_{7,\ 418}$) = 206.43, p<.05 shows that the overall model has significant contribution to psychological ownership at 77.6%

Artificial Intelligence dimensions: Utility value at ($F_{7,\ 418}$) β= .26, t = 9.63; expectancy at ($F_{7,\ 418}$) β= .42, t = 13.47; and cost at ($F_{7,\ 418}$) β= .44, t = 17.30 positive and significantly predicted psychological ownership at p<0.05. Attainment at ($F_{7,\ 418}$) β= -.27, t = 0-9.07, and intrinsic value at ($F_{7,\ 418}$) β= .01, t = 0.17, negative and significantly predicted psychological ownership p<.05.

Summary of Findings

1. Artificial intelligence significantly predicted psychological ownership.
2. Utility value, expectancy and cost dimensions of artificial intelligence positively and significantly predicted psychological ownership
3. Attainment and intrinsic value dimensions of artificial intelligence negatively and significantly predicted psychological ownership.

DISCUSSION

The first hypothesis which stated that artificial intelligence would not have significant prospect on psychological ownership among employees of the tiers of Nigerian commercial banking industry was rejected; due to artificial intelligence had prediction on psychological ownership. Empirically, this finding is in line with Alavi and Ramezani (2022) findings that revealed a positive correlation between the use of AI tools and the level of psychological ownership among bankers. Specifically, the study indicated that when bankers perceived AI as a supportive tool rather than a replacement, their sense of ownership over their work increased. This heightened ownership was linked to greater job satisfaction and commitment to the organization.

In the same vein, the finding agreed with study by Chen and Zhang (2023) who indicated that employees who frequently used AI tools reported higher levels of psychological ownership, particularly when they perceived these tools as enhancing their job performance and customer interactions. Chen and Zhang (2023) further revealed that many employees felt empowered by AI, viewing it as a means to augment their capabilities rather than diminish their roles. Further, the finding agrees with Kumar and Singh (2023) findings indicated that a positive perception of AI significantly predicted psychological ownership and job engagement. Bankers who viewed AI as a partner in their work reported stronger feelings of ownership and were more engaged in their tasks.

The third hypothesis which stated that artificial intelligence dimensions would not have significant prospect on psychological ownership among employees of the tiers of Nigerian commercial banking industry was not confirmed; because utility value, expectancy and cost dimensions of artificial intelligence had positive prediction on psychological ownership, while attainment and intrinsic value dimensions of artificial intelligence had negative prediction on psychological ownership. This finding agrees

with Choudhury et al. (2022) study that revealed a significant positive correlation between the perceived utility value of AI and psychological ownership among bankers. According to Choudhury et al. (2022) when bankers recognized AI as a valuable tool for enhancing their work efficiency and decision-making processes, their sense of ownership increased. Similarly, the finding agrees with Liu and Zhang (2023) findings that indicated that high expectancy regarding AI's capabilities positively influenced psychological ownership, while perceived costs associated with AI implementation negatively affected ownership feelings.

Hence, bankers who anticipated significant benefits from AI were more likely to feel a strong sense of ownership, whereas those concerned about the costs, both financial and operational, exhibited lower psychological ownership. More so, the finding agrees with Smith and Johnson (2024) findings that revealed that intrinsic value—defined as the personal satisfaction derived from using AI—significantly enhanced psychological ownership among bankers. Additionally, the attainment of specific goals through AI usage further strengthened this relationship. Therefore, bankers who felt that their use of AI contributed to their professional growth and success reported higher levels of psychological ownership.

Implications of the Study

1. For bank management, the outcome of the study gave an insight on how the integration of AI can lead to more innovative and efficient banking practices. When management recognizes the potential of AI to enhance operations, they may invest in training and resources that empower their employees. This creates a culture of ownership, where bankers feel they are part of a transformative journey rather than passive recipients of technology.
2. For the bankers themselves, the psychological ownership that emerges from embracing AI is crucial. When bankers see that their leaders are committed to leveraging technology for better service delivery and operational efficiency, they are more likely to engage with these tools positively. This engagement fosters a sense of pride and responsibility, as bankers feel their contributions directly impact the success of AI initiatives.

Recommendations

1. Bank management should prioritize comprehensive training and development programs that equip bankers with the skills to effectively utilize AI technologies. These programs should not only focus on technical skills but also address the emotional and psychological aspects of adopting new technologies. By providing continuous learning opportunities, banks can help employees feel more confident and competent in their roles, thereby enhancing their psychological ownership.
2. Banking institutions should cultivate a supportive environment that encourages collaboration between management and employees. Transparent communication regarding the strategic vision of the bank, especially concerning AI and technological advancements, can help build trust and reduce anxiety among bankers. When employees understand how these changes align with the bank's goals and their personal growth, they are more likely to embrace the innovations positively.

Limitations of the Study

1. One of the primary limitations stems from the data collection method, which relied on Google Forms. While this approach allowed for efficient data gathering, it may have inadvertently restricted the depth of responses. Participants might have interpreted questions differently or provided superficial answers due to the lack of interaction that face-to-face interviews could have facilitated. This limitation could result in a loss of nuanced insights into how AI and political will specifically influence psychological ownership among bankers.

2. Another limitation is the potential bias in self-reported data. Participants may have been inclined to present themselves in a more favorable light, affecting the authenticity of their responses. This self-selection bias can skew the results, as those with stronger feelings about AI or political will might be more motivated to respond, while others may remain silent, leading to an incomplete picture of the overall sentiment in the banking sector.

Suggestions for Further Studies

1. Future research could benefit from employing a mixed-methods approach, integrating qualitative interviews with the quantitative data gathered through Google Forms. This would allow for a richer exploration of bankers' psychological ownership by capturing their personal narratives and experiences in greater detail.
2. Additionally, expanding the sample size to include a broader range of banks and geographical locations would enhance the study's generalizability, ensuring that the findings reflect the varied dynamics within Nigeria's banking sector.

Contributions to Knowledge

1. The study proves the willingness of bankers to actively engage with AI tools, adapt and learn reflects a deepening psychological ownership, as they see themselves as integral parts of the institution's evolution. This engagement is crucial; it transforms AI from a mere technological upgrade into a collaborative partner in their daily tasks, enhancing job satisfaction and loyalty.

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APPENDIX

ARTIFICIAL INTELLIGENCE QUESTIONNAIRE

The questionnaire rated on a 5-point Likert scale (1= Strongly agree, 2=agree, 3=neutral, 4=disagree, 5= strongly disagree)

S/N	Items	1	2	3	4	5
	Utility Value					
1	Artificial Intelligence, benefits me in various subjects and courses.					
2	In daily life, artificial intelligence helps me streamline my tasks.					
3	Artificial intelligence enhances my overall efficiency, making my life more effective.					
4	Artificial intelligence applications will assist me in becoming a proficient professional					
	Expectancy					
5	I am better than most of my peers in effectively using artificial intelligence applications.					
6	My general knowledge about artificial intelligence is more than sufficient compared to many.					
7	My potential to effectively use artificial intelligence applications surpasses many people in my surroundings.					
8	I can learn the skills that enable effective use of artificial intelligence applications.					
	Attainment					
9	It is important for me to stay updated on developments related to artificial intelligence					
10	Learning and implementing innovations in artificial intelligence applications are a priority for me.					
11	I attach great importance to strengthening my skills in using artificial intelligence applications.					
12	The ability to effectively use artificial intelligence is important to me.					
	Intrinsic/interest value					
13	I enjoy experiences related to artificial intelligence.					
14	Following developments in artificial intelligence is an interesting activity for me.					
15	I take pleasure in using artificial intelligence applications.					
16	Developing my skills in using artificial intelligence is a delightful learning process for me.					

	Cost					
17	I am inclined to sacrifice time from other activities to learn artificial intelligence applications.					
18	I am not hesitant to invest a considerable amount of time and effort to enhance my skills related to artificial intelligence.					
19	Learning artificial intelligence applications is an easy task for me.					
20	Investing time and effort to learn artificial intelligence applications is worthwhile for me.					

Developed by Yurt, and Kasarci (2024).

PSYCHOLOGICAL OWNERSHIP SCALE

Response format: 1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree.

		1	2	3	4	5
	Identity					
1	I feel I have a strong bond with the organization.					
2	I feel that this organization is part of me.					
3	I personally experience the successes and failures of the organization as my successes and failures.					
4	I feel that I belong in this organization.					
5	I feel that I have common interests with my organization that are stronger than our differences.					
6	I feel a strong linkage between me and my organization.					
7	I feel 'at home' in this organization.					
8	I feel that my personal values and those of the organization are aligned.					
9	I feel as if this organization is 'MY' organization.					
10	I feel totally comfortable being in the organization.					
11	I feel secure in this organization.					
12	I am proud to say that 'this is my organization' to people that I meet.					
13	I feel I have a considerable emotional investment in my organization.					
14	I feel the need to defend my organization to outsiders when it is criticized.					
15	I feel the need to be seen as a member of the organization.					
16	I feel the need to support my organization's goals and policies.					
	Responsibility					
17	I accept full responsibility for my actions within the organization.					
18	I accept ownership for the results of my decisions and actions.					
19	I feel personally responsible for the work I do in my organization.					
20	I feel I should take the consequences of my work in the organization.					
21	If I cannot deliver on a task for whatever reason, I maintain the responsibility to find an alternative resource or solution.					
22	I accept the consequences of my decisions in the organization.					
23	If the buck stops with me, I ensure that the task/complaint is resolved successfully every time.					
24	I take responsibility for my decisions in the organization.					
	Autonomy					
25	My organization makes room for staff to work independently.					
26	I have considerable opportunity for independence and freedom in how I do my work.					
27	I am allowed to use my personal initiative and judgement in carrying out my work.					
28	I have the opportunity for independent thought and action.					
29	I have almost complete responsibility for deciding how and when the work is done.					
30	I have the freedom to schedule my work and determine how it is done.					
	Territoriality					
31	I feel the need to discourage others to invade my work space.					
32	I feel that people I work with should not invade my work environment.					
33	I feel the need to protect my intellectual property from being used by others in the organization.					
34	I feel the need to protect my belongings from others in the organization.					
35	I feel I need to defend my work environment from others in the organization.					

Developed by Olckers, C. (2013).