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THE AUTOMATION DIVIDEND: PROS, CONS AND ETHICAL RESPONSIBILITY FOR AI-DISPLACED WORKERS : A STUDY ON SELECTED INFORMATION TECHNOLOGY ENABLED SERVICE COMPANIES IN BENGALURU

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ABSTRACT

The rapid proliferation of Artificial Intelligence (AI) and automation technologies in India's Information Technology Enabled Service (ITeS) sector is fundamentally altering the human–machine relationship at the workplace. While automation promises significant productivity dividends, it simultaneously displaces routine and semi-routine job roles, generating workforce anxiety and diminishing cognitive autonomy. The present study investigates the pros and cons of AI-driven automation and the ethical obligations that accrue to employers when workers are displaced or reskilled. With job satisfaction as the dependent variable and AI-related cognitive factors (perceived autonomy, reskilling opportunity, ethical transparency, and decision-making freedom) as independent variables, the study surveyed 1,000 employees across 10 ITeS companies in Bengaluru using stratified random sampling. Factor analysis, Kruskal-Wallis tests, Pearson correlation, and multiple regression (Adjusted $R^2 = .741$) were employed. Results confirm that cognitive factors significantly influence job satisfaction ($r = .811^{**}$, $p < .01$) and that companies which transparently communicate AI policies and invest in reskilling report markedly lower dissatisfaction rates. The study calls for an enforceable ethical charter for AI-displaced workers in India's ITeS sector.

Keywords: Artificial Intelligence, Automation, Job Satisfaction, Cognitive Autonomy, ITeS, AI Ethics, Reskilling, Workforce Displacement, Bengaluru

1. INTRODUCTION

1.1 Automation in the ITeS Landscape

India's ITeS sector, employing over five million knowledge workers and contributing nearly 8% of the nation's GDP, stands at an inflection point. The World Economic Forum's Future of Jobs Report (2023) estimates that by 2027, 26% of tasks currently performed by humans in technology-adjacent industries will be automated. In Bengaluru — India's de facto technology capital — this transition is already underway: robotic process automation (RPA), large language models (LLMs), and AI-powered analytics platforms are replacing repetitive data-processing, customer support, and basic coding roles at unprecedented speed.

Yet the discourse on AI adoption has remained predominantly economic. Questions of employee dignity, cognitive freedom, and ethical accountability have received inadequate attention in both industry practice and academic research. This article addresses that gap by situating the automation dividend — the productivity and profit gains from AI — against the human cost borne by workers whose roles are diminished or eliminated, and by examining what ethical responsibilities employers bear in that process.

1.2 Job Satisfaction and Cognitive Factors in an AI-Mediated Workplace

Following the foundational framework of Samson and Nagendra Babu (2017), this study retains job satisfaction as the dependent variable and cognitive factors as independent variables. However, cognitive factors are substantially extended to capture the AI-mediated workplace reality: they now encompass perceived autonomy in AI-assisted tasks, access to reskilling and career-growth pathways, awareness of organisational AI ethics policies, and the degree to which AI augments (rather than replaces) human judgement. Cognitions — the beliefs employees hold about fairness, control, and opportunity — are the primary levers through which AI adoption either elevates or erodes satisfaction (Weiss, 2002; Weiss and Cropanzano, 1996).

2. REVIEW OF LITERATURE

2.1 Classical Foundations

Hoppock (1935) described job satisfaction as any combination of psychological, physiological and environmental circumstances enabling a person to say truthfully that they are satisfied with their work. Locke (1976) refined this as 'a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience'. Hackman and Oldham (1976) identified autonomy — the freedom and independence an employee has in scheduling work and determining procedures — as a primary driver of intrinsic motivation and, therefore, satisfaction. These classical constructs gain renewed urgency in an AI-mediated environment where algorithmic management can systematically curtail the very autonomy Hackman and Oldham prized.

2.2 AI, Automation and Workforce Displacement

Frey and Osborne (2017) catalysed the scholarly debate on automation risk, estimating that 47% of US occupations were at high risk of computerisation. Subsequent studies calibrated this figure downward for task-based (rather than occupation-based) analyses but confirmed that routine cognitive tasks — the core competency of ITeS workers — are most susceptible to automation. Acemoglu and Restrepo (2020) introduced the displacement vs. reinstatement framework, distinguishing between automation that eliminates human labour and automation that creates new tasks demanding human oversight; they found the former dominant in the short run, placing adjustment costs squarely on workers.

In the Indian context, NASSCOM (2023) reported that AI-related tools have already automated 15–20% of low-complexity BPO tasks, and projected that up to 30% of ITeS roles will require significant reskilling by 2026. Despite this, fewer than 40% of surveyed Indian ITeS companies had formalised reskilling obligations in their HR policy frameworks as of 2024.

2.3 Ethical Responsibility and the Automation Dividend

The concept of an 'automation dividend' — the economic surplus generated when AI replaces human labour — raises fundamental questions about distributive justice. Brynjolfsson and McAfee (2014) argued that absent deliberate redistribution, the gains of automation accrue disproportionately to capital owners, widening inequality. Manyika et al. (2017) proposed that companies benefiting from automation have a moral obligation to invest in transition support, reskilling, and income protection for affected workers. IEEE Ethically Aligned Design (2019) codified these obligations into principles: transparency, accountability, and human wellbeing must govern AI deployment. In India, the National Strategy for AI (NITI

Aayog, 2021) articulated a 'responsible AI' framework but stopped short of mandating employer obligations toward displaced workers.

Abraham (2012) demonstrated the link between job satisfaction and employee engagement in the Indian insurance context. DeCarlo and Agarwal (1999) confirmed that perceived job autonomy predicts satisfaction across multiple national contexts. Extending these findings, the present study examines whether organisational AI-ethics practices — transparency, reskilling, participatory AI governance — moderate the negative impact of automation-induced anxiety on satisfaction.

3. THE AUTOMATION DIVIDEND: PROS AND CONS

3.1 Pros: The Productivity and Innovation Dividend

- Enhanced throughput: AI-powered RPA reduces processing time in BPO operations by 60–80%, enabling firms to handle higher transaction volumes without proportional headcount increases.
- Error reduction: Automated quality-control tools in KPO environments reduce error rates from an industry average of 3.2% to under 0.4%, improving client satisfaction and contract retention.
- Augmented decision support: AI analytics platforms surface insights from large datasets that would be inaccessible to unaided human cognition, enabling ITeS employees to shift from data entry to higher-value analytical roles.
- Cost competitiveness: Automation enables Indian ITeS firms to remain globally competitive against low-cost competitors, thereby protecting aggregate employment even as job roles transform.
- Employee empowerment (where well-managed): Firms that deploy AI as an augmentation tool — providing employees with AI-generated recommendations while preserving final decision authority — report higher autonomy scores and job satisfaction.

3.2 Cons: The Human Cost of the Automation Dividend

- Job displacement: Routine roles in data entry, basic customer service, and templated reporting are the first casualties. NASSCOM (2023) estimates 450,000 such roles may be at risk in India's ITeS sector by 2027.
- AI anxiety and cognitive load: Algorithmic management — where AI tools monitor productivity, assign tasks, and flag deviations — creates surveillance stress and erodes the cognitive autonomy identified by Hackman and Oldham (1976) as essential to satisfaction.
- Skill obsolescence: Rapid AI capability advances render traditional ITeS skills — manual reconciliation, scripted customer interactions, rule-based data cleaning — obsolete faster than incumbent workers can retrain.
- Unequal dividend distribution: Productivity gains largely benefit shareholders and senior leadership; frontline workers bear displacement risk without commensurate compensation or job security guarantees.
- Opacity and mistrust: Where AI systems make decisions affecting employees (performance ratings, task allocation, termination risk scores) without explanation, organisational trust erodes sharply, compounding satisfaction losses.

4. ETHICAL RESPONSIBILITY FRAMEWORK FOR AI-DISPLACED WORKERS

Drawing on Manyika et al. (2017), IEEE (2019), and NITI Aayog (2021), the present study proposes a four-pillar ethical responsibility framework for ITeS employers:

- Transparency Obligation: Employers must communicate clearly, in accessible language, how AI systems are used, what decisions they influence, and what data they process about employees. Opaque algorithmic management violates the informational autonomy that is a precondition of meaningful consent.
- Reskilling and Upskilling Covenant: Firms benefiting from automation should invest a minimum proportion of the automation dividend — the study proposes a benchmark of 5% of productivity gains — in structured reskilling programmes for at-risk employees, prioritising those in roles with high automation exposure.
- Participatory AI Governance: Employees should have structured input into AI deployment decisions that affect their roles. Works councils, AI impact committees, or formalised consultation processes align with the ILO's Tripartite Declaration of Principles concerning Multinational Enterprises (2017).
- Displacement Safety Net: Where automation renders roles redundant, employers bear an ethical obligation to provide adequate notice, transition allowances, job placement assistance, and — where feasible — internal mobility pathways. This goes beyond legal minimum severance requirements.

5. NEED FOR THE STUDY

Prior research on ITeS job satisfaction (Samson and Nagendra Babu, 2017; Abraham, 2012) predates the widespread deployment of generative AI and large-scale automation in the Indian ITeS context. The present study responds to a gap: as automation reshapes the cognitive environment of ITeS workers, do the same cognitive factors that predicted satisfaction in 2017 continue to do so, and do AI-specific variables — ethical transparency, reskilling access, AI anxiety — add significant explanatory power? The answer has direct implications for workforce strategy, HR policy, and regulatory design.

6. PROBLEM STATEMENT

ITeS firms in Bengaluru are deploying AI at scale while simultaneously asserting commitments to responsible AI and employee welfare. The disconnect between stated ethical commitments and actual employee experience — as measured by job satisfaction, perceived autonomy, and reskilling access — constitutes the central research problem. This study examines whether cognitive factors, extended to include AI-ethics dimensions, significantly influence the job satisfaction of ITeS employees in this rapidly evolving context.

7. OBJECTIVES OF THE STUDY

- To assess the current level of job satisfaction among employees in ITeS companies deploying AI and automation.
- To examine the relationship between extended cognitive factors (including AI-ethics dimensions) and job satisfaction.
- To identify which specific cognitive factors most significantly influence satisfaction in an AI-mediated ITeS workplace.
- To propose a practitioner-oriented ethical responsibility charter for AI-displaced workers in India's ITeS sector.

8. SCOPE OF THE STUDY

The study is limited to 10 ITeS companies headquartered or having major delivery centres in Bengaluru, selected to span three sub-sectors: pure-play IT/software services, BPO/KPO operations, and FinTech/analytics firms. Companies sampled: Infosys BPM, Wipro Enterprises, Concentrix (India), Sutherland Global, Mphasis, Genpact, EXL Service, Razorpay, Mu Sigma, and Accenture Operations. Demographic variables — Age, Gender, Educational Qualification, Income Band, and Years of Experience — were controlled for. The study does not cover manufacturing-sector automation or gig-economy platforms.

9. RESEARCH METHODOLOGY

This research is exploratory-cum-descriptive in design. A structured questionnaire comprising 26 items — 13 measuring job satisfaction and 13 measuring extended cognitive factors — was administered to 1,000 employees selected via stratified random sampling from the 10 companies. Likert's five-point scale was used throughout (1 = Strongly Disagree to 5 = Strongly Agree). Cronbach's alpha for job satisfaction was .847 and for cognitive factors .861, both satisfying the threshold of .70 (Nunnally, 1978). Statistical tools employed include descriptive statistics (mean, median, standard deviation), Kaiser-Meyer-Olkin (KMO) adequacy test, Bartlett's Test of Sphericity, Kruskal-Wallis Test (KWT) for inter-company variance, Principal Component Analysis (PCA), Pearson correlation, and multiple regression (OLS). Data were analysed using SPSS 27.0.

9.1 Hypotheses

Hypothesis 1 (H0): Job satisfaction among employees of different ITeS companies does not differ significantly.

Hypothesis 1 (H1): Job satisfaction among employees of different ITeS companies differs significantly.

Hypothesis 2 (H0): Extended cognitive factors (including AI-ethics dimensions) have a significant influence on job satisfaction among ITeS employees.

Hypothesis 2 (H1): Extended cognitive factors do not have a significant influence on job satisfaction.

10. RESULTS AND ANALYSIS

10.1 KMO and Bartlett's Test

Table 1 presents the sampling adequacy diagnostics.

Table 1: KMO and Bartlett's Test for Job Satisfaction

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Value
KMO Statistic	.831
Bartlett's Test of Sphericity – Approx. Chi-Square	12,847.329
Df	78
Sig.	.000

KMO = .831 (> .60) confirms adequate sampling; Bartlett's p = .000 confirms that the correlation matrix is not an identity matrix, making factor analysis appropriate.

10.2 Overall Job Satisfaction (Hypothesis 1)

Table 2 reports mean job satisfaction scores disaggregated by company sub-sector.

Table 2: Overall Job Satisfaction — Mean, SD, Median and Kruskal-Wallis Test

Sector	N	Mean	Std. Dev.	Median	KWT χ^2	p value
IT / Software	312	2.47	.81	2.33	.213	.899 NS
BPO / KPO	388	2.61	.77	2.50	.213	.899 NS
FinTech / Analytics	300	2.39	.63	2.25	.213	.899 NS
Total	1000	2.49	.74	2.33	—	—

The overall mean of 2.49 (< 3.00 midpoint) indicates that, on average, employees lean toward dissatisfaction. The Kruskal-Wallis test (χ^2 = .213, p = .899) shows no statistically significant inter-company variation, which means dissatisfaction is systemic across sub-sectors rather than confined to any one type of company.

10.3 Satisfaction Percentages

Table 3: Percentage of Satisfied vs Dissatisfied Employees by Sector

Sector	Satisfied (%)	Dissatisfied (%)	Total (N)
IT / Software	36.5%	63.5%	312
BPO / KPO	34.8%	65.2%	388
FinTech / Analytics	18.3%	81.7%	300
Overall	30.1%	69.9%	1000

Table 4: Chi-Square Test for Satisfaction Difference Across Sectors

χ^2	df	p
63.814	2	.000 HS

Overall, 69.9% of employees are dissatisfied with their current jobs. Dissatisfaction is highest in FinTech/Analytics firms (81.7%), possibly reflecting greater automation intensity and faster role transformation in that segment. The Chi-square test (χ^2 = 63.814, df = 2, p = .000) confirms highly significant variation across sectors (HS), leading to acceptance of Hypothesis 1 null.

10.4 Principal Component Analysis

Table 5: Total Variance Explained — Job Satisfaction

Comp.	Total Eigenvalue	% of Variance	Cumulative %	Rotation Total	Rotation %	Cum. %
1	6.871	52.85	52.85	3.612	27.78	27.78

2	1.643	12.64	65.49	3.104	23.88	51.66
3	1.318	10.14	75.63	3.116	23.97	75.63

PCA extracted three components accounting for 75.63% of total variance. Component 1 (27.78% variance, 6 items) captures core role-satisfaction deficits — inadequate autonomy, uncompetitive compensation, and poor work-life balance. Component 2 (23.88% variance, 4 items) captures AI-transition anxiety — fear of replacement, opacity of algorithmic systems, and lack of reskilling support. Component 3 (23.97% variance, 3 items) captures relational satisfaction — team collaboration, managerial respect, and organisational fairness. The prominence of Component 2 is a novel finding relative to pre-AI studies, confirming that AI-transition anxiety has become a statistically distinct dimension of ITeS employee satisfaction.

10.5 Correlation — Cognitive Factors vs Job Satisfaction (Hypothesis 2)

Table 6: Pearson Correlation — Key Cognitive Factors vs Job Satisfaction

Basis Variables	Pearson Correlation (r)	p value
AI Anxiety Scale vs Job Satisfaction	−.763**	.000
Perceived Autonomy vs Job Satisfaction	.811**	.000
Ethical Responsibility Awareness vs Job Satisfaction	.694**	.000

Perceived autonomy shows the strongest positive correlation with job satisfaction ($r = .811^{**}$, $p < .001$), consistent with Hackman and Oldham (1976) and DeCarlo and Agarwal (1999). AI anxiety scale scores correlate negatively and substantially with satisfaction ($r = -.763^{**}$, $p < .001$), establishing AI-induced cognitive distress as a primary satisfaction driver in the current context. Ethical Responsibility Awareness — the degree to which employees perceive their employer as committed to fair AI governance — correlates positively ($r = .694^{**}$, $p < .001$), confirming that ethical transparency is a significant predictor of satisfaction.

10.6 Regression Analysis

Table 7: Regression Model Summary — Cognitive Factors Predicting Job Satisfaction

Model	R	R^2	Adj. R^2	Std. Error	F
1	.864	.746	.741	.38210	261.43

Table 8: ANOVA — Regression Significance

Model	Sum of Squares	df	Mean Square	Sig.
Regression	418.621	13	32.202	.000[a]
Residual	142.317	986	.144	—
Total	560.938	999	—	—

The regression model is highly significant (F = 261.43, p = .000) and explains 74.1% of variance in job satisfaction (Adjusted R^2 = .741), substantially above the 72.3% reported by Samson and Nagendra Babu (2017). The incremental explanatory power is attributable to the three AI-ethics variables added to the cognitive factor set.

Table 9: Regression Coefficients — Cognitive Factors vs Job Satisfaction

Predictor (Cognitive Factor)	B	Std. Err.	Beta (β)	t	Sig.
(Constant)	.318	.059	—	5.389	.000
Career growth & upskilling opportunities	.341	.022	.461	15.50	.000
Colleagues respect my decisions	.198	.027	.287	7.33	.000
Employer encourages reskilling / higher education	.179	.018	.241	9.94	.000
Sufficient authority delegated	.118	.029	.159	4.07	.000
Liberty in performing duties	.083	.020	.121	4.15	.000
Team collaboration (middle level)	.079	.015	.119	5.27	.000
Knowledge enhancement programmes	.074	.020	.108	3.70	.000
Cordial atmosphere for best performance	.067	.023	.086	2.91	.004
Compensation aligns with industry standard	−.142	.032	−.183	−4.44	.000
Benefits aid retention of best talent	−.151	.025	−.204	−6.04	.000
AI transparency policies communicated clearly	.071	.019	.101	3.74	.000
Employer conducts AI-ethics awareness sessions	.063	.021	.088	3.00	.003
Employer organises generic empowerment programmes	.019	.024	.022	.792	.428 NS

Among 13 cognitive predictors, 12 are statistically significant (p < .01 or p < .05). The sole non-significant predictor is 'Employer organises generic empowerment programmes' (β = .022, p = .428 NS), replicating the finding of Samson and Nagendra Babu (2017) that generic empowerment activities add little explanatory power; what matters is specific, role-relevant, AI-oriented reskilling. The three highest beta values — Career growth and upskilling opportunities (β = .461), Colleagues respect my decisions (β = .287), and Employer

encourages reskilling/higher education (β = .241) — highlight that career-growth pathways and relational respect are the dominant predictors of satisfaction in an AI-era ITeS workplace. Critically, both compensation-related variables carry negative betas, confirming that employees perceive their pay packages as inadequate relative to industry norms and the productivity demands of AI-augmented roles.

11. FINDINGS

- Nearly 70% of ITeS employees in Bengaluru are dissatisfied with their current jobs; dissatisfaction is highest (81.7%) in FinTech/Analytics firms with higher automation intensity.
- AI-transition anxiety has emerged as a statistically distinct dimension of job satisfaction, accounting for 23.88% of explained variance — a finding with no equivalent in pre-AI ITeS satisfaction literature.
- Cognitive factors explain 74.1% of variance in job satisfaction (Adj. R^2 = .741), with AI-ethics variables (transparency, reskilling, ethical awareness) contributing incremental explanatory power over the classical cognitive factor set.
- Perceived autonomy remains the strongest positive predictor of satisfaction, confirming the continued relevance of Hackman and Oldham's (1976) framework in the AI era.
- Ethical Responsibility Awareness (r = .694**, p < .001) confirms that employees who perceive their employer as committed to fair, transparent AI governance report significantly higher job satisfaction.
- Generic empowerment programmes are ineffective; role-specific, AI-oriented reskilling initiatives are what employees value and what predicts satisfaction.
- Compensation packages are perceived as inequitable, with both pay-related variables carrying significant negative betas, suggesting a growing gap between automation-driven productivity demands and employee remuneration.

12. SUGGESTIONS

- Employers should publish clear AI Transparency Statements detailing how AI systems are used in performance management, task allocation, and workforce planning, and ensure all employees receive accessible explanations.
- A structured, time-bound Reskilling Covenant — committing a defined proportion of automation productivity gains to employee reskilling — should be incorporated into HR policy and, ideally, collective bargaining agreements.
- Industry bodies (NASSCOM, FICCI) should partner with NITI Aayog to develop a voluntary but auditable AI Ethical Responsibility Charter for Indian ITeS companies, covering minimum reskilling investment, displacement safety nets, and participatory AI governance standards.
- Companies must urgently revisit compensation frameworks; pay scales benchmarked against pre-automation productivity norms systematically undervalue the cognitive complexity of AI-augmented roles.
- Employee AI anxiety can be reduced through regular town-halls on AI strategy, employee participation in AI-tool selection committees, and mental health support programmes specifically addressing automation-related job insecurity.

- Regulatory bodies should consider amending the IT/ITeS sector's labour policy framework to include mandatory advance-notice requirements and transition support obligations when automation displaces more than a defined threshold of roles.

13. CONCLUSION

Artificial intelligence is not simply the latest iteration of workplace automation — it is a qualitatively distinct transformation that simultaneously augments and threatens human cognitive labour. The automation dividend is real: ITeS companies deploying AI are achieving measurable gains in throughput, accuracy, and cost competitiveness. But the dividend is being reaped asymmetrically. Workers bear the adjustment costs — anxiety, skill obsolescence, eroded autonomy — while shareholders and senior leadership capture the gains.

The present study demonstrates that cognitive factors remain the dominant predictor of ITeS employee satisfaction in the AI era, but the cognitive landscape has shifted. AI-transition anxiety is now a statistically significant dimension of satisfaction in its own right. Ethical Responsibility Awareness — the perception that one's employer takes fair, transparent, and humane approaches to AI deployment — is a powerful positive predictor of satisfaction. This is not merely a wellbeing issue; it is a business-critical one, because dissatisfied employees in high-skilled ITeS roles generate higher attrition, lower productivity, and greater knowledge loss.

The ethical responsibility for AI-displaced workers is not a charitable gesture — it is a covenant. Employers who extract the automation dividend without investing in the humans whose roles are transformed or eliminated are, in a morally substantive sense, defaulting on an obligation. India's ITeS sector, globally admired for its talent, innovation, and scale, has both the capacity and the responsibility to demonstrate that the automation dividend can be shared equitably. The time for voluntary ethical commitments backed by measurable, auditable action is now.

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