

Exploring the Emergence of Artificial Intelligence on Job Security Among Working Filipino Women

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Abstract

This study explores the impact of artificial intelligence (AI), particularly mobile banking applications, on the job security of Filipino women bank tellers in the Philippine banking sector. Anchored on the concepts of artificial intelligence by McCarthy and job security by Twagirumukiza, the research employs a qualitative design to examine participants' perceptions, psychological responses, and adaptive strategies. Data were collected through semi-structured one-on-one interviews with eight Filipino women bank employees in Parañaque City, selected through purposive and snowball sampling. Thematic analysis was used to identify patterns and derive key insights. Findings reveal that AI is primarily perceived as redefining rather than replacing job roles, reinforcing job security through human-technology complementarity. However, participants also experienced anxiety, emotional labor, and psychological distress due to system inefficiencies, technical issues, and customer pressures. In response, employees demonstrated proactive adaptation through continuous digital upskilling, training, and professional development. These efforts contributed to increased confidence, employability, and resilience, shaping positive career aspirations and long-term adaptability. The study also identified a dynamic relationship between AI integration, job security, and workforce adaptation, highlighting both opportunities and challenges in technology-driven workplaces. The study concludes that AI functions as both a supportive tool and a source of workplace stress, requiring balanced organizational strategies that emphasize system reliability, employee support, and continuous learning. It recommends the implementation of structured training programs such as Project ADAPT to enhance digital competence, emotional resilience, and career development among bank tellers. The findings align with Sustainable Development Goals (SDG 5 – Gender Equality, SDG 8 – Decent Work and Economic Growth, SDG 9 – Industry, Innovation and Infrastructure, and SDG 4 – Quality Education). The study contributes to socio-economic, educational, and institutional sustainability by promoting workforce resilience, inclusive technological adaptation, and human-centered innovation in the banking sector.

Keywords: Artificial Intelligence; Banking Industry; Digital Upskilling; Job Security; Mobile Banking Applications; Psychological Distress; Workforce Adaptation

1. Introduction

This study examines the impact of artificial intelligence (AI) on job security among Filipino women in the banking sector, particularly those using mobile banking applications. As AI rapidly transforms workplaces, it introduces both efficiency gains and employment uncertainties, especially for women who are already positioned in vulnerable labor segments. The study focuses on how women perceive AI-related job insecurity, adapt psychologically, and respond to technological changes in their careers.

1.1 Background of Artificial Intelligence and Job Security Among Filipino Women Bank Employees

Artificial intelligence (AI), defined as systems capable of performing human-like reasoning and decision-making tasks, has significantly transformed industries by improving efficiency, accuracy, and productivity. In banking, AI-powered tools such as mobile applications streamline services like loan processing and account management, reducing manual workload and enhancing customer convenience. The Department of Trade and Industry (DTI) emphasized that AI can drive national competitiveness and position the Philippines as a global data-processing hub (Hani, 2021). However, AI adoption also raises concerns regarding employment. Technological advancements are expected to produce long-term and widespread labor impacts (Ford, 2015), with estimates suggesting that AI could replace 13% of jobs, including high-skilled roles (Frey and Osborne, 2017). These changes require employees to continuously adapt their skills and career paths (Hirschi, 2018). Job insecurity, defined as uncertainty about job continuity, has been linked to stress, anxiety, reduced job satisfaction, and turnover (Qureshi & Khan, 2016). Workers' responses to AI vary depending on their openness to change, with some perceiving threats and others experiencing growth opportunities (Chen & Reay, 2021; Schneider & Sting, 2020). Despite

these developments, limited research has explored how women, particularly in the Philippine banking sector, perceive AI in relation to job security.

1.2 Themes and Insights on Artificial Intelligence, Job Security, and Career Experiences of Filipino Women in Banking

Literature highlights AI as both an enabler of productivity and a source of workforce disruption. AI systems perform repetitive and complex tasks efficiently, often surpassing human capabilities (Copeland, 2023; Walsh et al., 2019). While AI improves operational efficiency, its integration raises concerns about workforce displacement and psychological impacts (Selenko et al., 2022). Mobile banking applications exemplify AI adoption in finance, enabling digital transactions, improving accessibility, and supporting financial inclusion (Zhu & Wang, 2022; Mendoza et al., 2020). However, system limitations such as errors and delays may increase employee workload and frustration (Gao, Y., 2021). Job security remains a fundamental human need (Maslow, 1954; Herzberg, Mausner, and Snyderman, 1959; Super, 1957), yet AI-driven changes disrupt professional identity and work continuity (Endacott, 2021). The effects vary depending on job characteristics and technological exposure (Das et al., 2020; Brynjolfsson & Mitchell, 2017). Gender-related literature indicates that women face greater risks from automation due to occupational distribution and digital skill disparities (Brussevich et al., 2018; Arntz, Gregory & Zierahn, 2017). AI also influences career success perceptions, as its capabilities increasingly replace professional tasks (Deloitte, 2017).

1.3 Local, National, and Global Context of AI Adoption and Employment Risks for Women in Banking

Globally, AI adoption is accelerating, with over 85% of organizations identifying digital transformation as a key driver of change (World Economic Forum, 2023). While AI enhances productivity, it also intensifies concerns about job displacement and inequality. Women face disproportionate labor challenges worldwide, including lower wages, limited leadership roles, and underrepresentation in STEM fields (UNESCO, 2022). They are also more vulnerable to automation, with higher probabilities of job displacement compared to men (Frey and Osborne, 2017). In the Philippines, digital banking adoption has grown significantly, especially during the COVID-19 pandemic, supporting contactless transactions and financial inclusion (Tugade et al., 2021). The country's push toward AI integration aligns with global trends but also raises concerns about workforce readiness and gender disparities in digital skills and employment opportunities.

1.4 Theoretical Basis on Artificial Intelligence and Job Security in the Context of Filipino Women Employees

This study is grounded in the concepts of artificial intelligence by John McCarthy and job security by Leonce Twagirumukiza. AI is defined as systems capable of reasoning, learning, and problem-solving using formal logic and computational processes (McCarthy, 2007; Morgenstern & McIlraith, 2010; Ibrahim, 2021). Job security is conceptualized as the assurance of employment continuity, influencing employee motivation, commitment, and performance (Twagirumukiza, 2014; Cushway, 1994). Conversely, job insecurity reflects perceived threats to employment stability and is shaped by individual interpretation of workplace conditions (Greenhalgh and Rosenblatt, 1984; Qureshi & Khan, 2016). The interaction between AI adoption and job security influences employee identity, motivation, and career development, particularly as workers adapt to new skills and technological demands (Lanzolla et al., 2020; Ashforth & Schinoff, 2016).

1.5 Research Gaps on Women's Perceptions of AI and Job Security in the Philippine Banking Sector

Despite extensive research on AI and employment, limited studies focus on women's subjective experiences of AI integration, particularly in the Philippine banking sector. Existing literature highlights general workforce impacts but lacks context-specific insights into how women perceive and respond to AI-driven job insecurity (Selenko et al. 2022). Moreover, gender disparities in digital skills, occupational roles, and exposure to automation remain underexplored in local contexts. This study addresses these gaps by examining Filipino women's perspectives, psychological responses, and adaptive strategies in AI-integrated workplaces.

1.6 Alignment of the Study on AI, Job Security, and Filipino Women with Relevant Sustainable Development Goals (SDGs)

This study aligns with several Sustainable Development Goals. It supports SDG 5 – Gender Equality by addressing gender disparities in employment, digital skills, and workplace opportunities. It contributes to SDG 8 – Decent Work and Economic Growth by examining job security and workforce adaptation in the context of technological transformation. Additionally, it aligns with SDG 9 – Industry, Innovation and Infrastructure by exploring the integration of AI in banking systems, and SDG 4 – Quality Education through its emphasis on digital skill development and lifelong learning in response to AI adoption.

1.7 Importance of the Study on AI and Job Security of Filipino Women to Multidisciplinary Sustainability

This study contributes to socio-economic sustainability by addressing employment stability and workforce resilience amid technological change. It supports educational sustainability by highlighting the need for digital skill development among women. The research also contributes to technological and innovation sustainability by examining human adaptation to AI systems, and institutional sustainability by informing organizations on inclusive workforce strategies. Furthermore, it

promotes gender and community sustainability by addressing inequalities and empowering women to navigate AI-driven transformations in the workplace.

2. Material and methods

2.1 Research Design

This study utilized a qualitative research design to explore and understand the experiences and perspectives of Filipino women regarding the emergence of artificial intelligence and its impact on job security. Qualitative research focuses on human behavior, beliefs, and emotional responses within social contexts (Girardin, 2023). This approach enabled an in-depth examination of participants' perceptions, particularly their insights about AI, specifically mobile banking applications, and how these technologies influence their sense of job security.

2.2 Locale of the Study

The study was conducted in Parañaque City, Philippines, within the premises of a participating bank. Data collection took place in a quiet and conducive environment during participants' lunch breaks to minimize disruption to their work responsibilities. All interviews were conducted face-to-face, although provisions for virtual interviews were considered. The research was carried out between August and November 2025, with a maximum of three sessions per participant, including orientation, interview, and debriefing, each lasting approximately 30 minutes to one hour.

2.3 Respondents of the Study

The respondents consisted of eight Filipino women employed as bank clerks or administrative assistants with at least five years of experience in the banking industry and in using mobile banking applications. All participants were currently working in the same bank in Parañaque City. They varied in age, tenure, and experience but shared similar job responsibilities and exposure to AI tools. Overall, participants demonstrated generally positive and adaptive attitudes toward AI, viewing it as a tool that enhances efficiency while also recognizing its potential challenges.

2.4 Sample and Sampling Procedure

The study employed purposive and snowball sampling techniques to identify participants. Snowball sampling involved referrals from initial participants to recruit others (Vogt, 1999), while purposive sampling selected individuals based on their ability to contribute relevant insights to the study (Creswell, 2014). A total of eight participants were selected based on their qualifications, including work experience and familiarity with mobile banking applications.

2.5 Research Instrument

Data were collected using one-on-one semi-structured interviews, which combine structured and unstructured approaches. This method allows the researcher to use a set of prepared questions while also asking follow-up questions for clarification and deeper exploration (Boyce, C. & Neale, P., 2006). The interview guide consisted of 12 open-ended questions with 8 probing questions designed to gather detailed responses about participants' perceptions of AI, job security, psychological challenges, coping strategies, and experiences using mobile banking applications. The instrument was aligned with the study's Statement of Purpose to ensure that each question addressed key research objectives. Methodological triangulation was applied to enhance the credibility of the findings by combining interviews, written in-depth surveys, field notes, and participant validation. Due to privacy policies, audio recordings were not used; instead, detailed field notes, documentation of non-verbal cues, and immediate transcription were employed to maintain data accuracy. Data saturation was achieved when no new themes emerged, following iterative processes such as familiarization, inductive coding, structural coding, and theme development. Expert validation by three qualitative research specialists further ensured alignment between the research instrument and the study objectives.

2.6 Data Gathering Procedure

Permission to conduct the study was obtained from the bank's management prior to data collection. Participants were selected based on established criteria, including job role, years of experience, and familiarity with AI tools. The researcher ensured that participants were informed about the study's purpose and confidentiality measures before obtaining their consent. Data collection involved three phases. The first phase was an orientation session, where participants were introduced to the study and ethical considerations. The second phase consisted of semi-structured interviews lasting 30 minutes to one hour, during which the researcher observed both verbal and non-verbal responses. The final phase involved a debriefing session, allowing participants to review and confirm the researcher's interpretations to ensure credibility and accuracy. To address potential researcher bias, reflexive strategies were applied, including careful documentation of responses and triangulation of data sources. These measures ensured that findings remained grounded in participants' lived experiences.

2.7 Data Analysis Techniques

The study employed thematic analysis to interpret the data. The researcher began by familiarizing herself with the collected data, identifying recurring statements and patterns. An inductive coding approach was used to assign codes to meaningful segments of data, which were then grouped into categories and synthesized into broader themes. Structural coding was also applied to organize data according to research questions and key topics (Delve, 2020). The consistency of participant responses facilitated the refinement of codes and themes, ensuring that the analysis accurately reflected shared perspectives. The final themes were aligned with the study's Statement of Purpose, contributing to the coherence and validity of the findings.

2.8 Ethical Considerations

Ethical standards were strictly observed throughout the study. Informed consent was obtained from both the bank management and the participants. Confidentiality was maintained by assigning code identifiers to participants instead of using personal information. Data were securely stored and properly disposed of after use. Participants were debriefed at the end of the study, and all procedures were designed to minimize potential emotional, physical, or psychological harm.

3. Results and Discussion

3.1 Perceptions of Artificial Intelligence and Job Security Among Filipino Women Bank Tellers

3.1.1 Job Security through Role Redefinition Rather Than Replacement

Participants consistently reported that artificial intelligence does not eliminate their jobs but instead transforms their roles. They emphasized that AI handles repetitive and analytical tasks while human employees retain responsibilities requiring empathy, ethical judgment, and interpersonal interaction. Participants described AI as a supportive tool that improves efficiency, reduces technical workload, and allows them to focus more on customer service and relationship management. They expressed confidence that AI would not fully replace their roles but would instead reshape responsibilities toward more strategic and client-centered functions. This finding aligns with the view that AI supports rather than replaces human labor, enhancing efficiency while maintaining the importance of human involvement in service-oriented work (Nwaomah, 2025; Lee & See, 2004). The emphasis on human qualities such as trust and empathy reflects the need for human oversight in financial services. Similarly, automation has been shown to augment rather than replace human roles, particularly in sectors that rely on interpersonal interaction (McKinsey & Company, 2017).

3.1.2 Job Security Anxiety, Emotional Labor, and Psychological Distress in Digital Banking Adaptation

Participants reported experiencing stress, anxiety, and frustration when dealing with AI-related system issues such as technical glitches, slow processing, data retrieval errors, and fraud concerns. These challenges often led to customer dissatisfaction, which increased emotional pressure on employees who were expected to resolve issues beyond their control. The need to manage client expectations while navigating system limitations intensified their emotional labor and workplace stress. This finding supports existing research indicating that technological failures contribute to employee dissatisfaction and psychological strain in digital environments (Arora & Agrawal, 2023). The results highlight that while AI improves efficiency, it also introduces operational and emotional challenges. These experiences demonstrate the dual impact of AI, where technological advancements may simultaneously enhance productivity and create new sources of stress for frontline workers.

3.1.3 Skill-Based Job Security Through Proactive AI Adaptation

Participants demonstrated a strong commitment to improving their skills to remain relevant in an AI-driven workplace. They reported engaging in training programs, workshops, certifications, and online learning opportunities to enhance their digital competencies. This proactive approach reflects their intention to secure employment by adapting to technological changes and increasing their value within the organization. This finding is consistent with research suggesting that employees can maintain job security by adopting AI technologies and developing relevant skills (Mäkelä, E., & Stephany, F. 2024). The emphasis on continuous learning highlights the importance of digital literacy and adaptability in sustaining employability. It also reflects a broader shift toward lifelong learning as a response to technological transformation in the workplace.

3.1.4 Career Aspirations and Professional Growth in an AI-Driven Banking Industry

Participants expressed diverse but forward-looking career aspirations, with most intending to remain in the banking industry while pursuing higher positions such as managerial or leadership roles. Others considered alternative career paths, including entrepreneurship. Despite uncertainties associated with AI, participants maintained optimism and demonstrated willingness to adapt and grow professionally. These findings align with studies showing that employees invest in continuous learning and career development to remain competitive in technology-driven environments (Nesindande et al., 2024; Apau et al., 2025). The results also support the view that technological change can serve as an opportunity for career advancement and reinvention rather than solely a threat to job security (IMF, 2024; Vuković, 2025).

3.2 Challenges Affecting Job Security and Workplace Experience

Participants identified several challenges related to AI implementation, including system inefficiencies, delays, and security concerns. These issues negatively affected both customer experience and employee well-being. While AI improved operational efficiency, technical limitations created dissatisfaction among clients and increased pressure on employees to resolve issues quickly. These findings are supported by research indicating that system failures and technological limitations contribute to workplace stress and reduced satisfaction (Hernández Aros et al., 2024). The results suggest that successful AI integration requires not only technological advancement but also system reliability and organizational support to minimize negative impacts on employees.

3.3 Relationship Between AI Integration, Job Security, and Workforce Adaptation

The findings reveal a dynamic relationship between AI integration, job security, and employee adaptation. Participants generally viewed AI as a tool that enhances efficiency and reshapes job roles rather than eliminating them. However, this positive perception was accompanied by emotional challenges and uncertainty, particularly related to system reliability and job stability. This relationship reflects broader labor-technology trends, where automation changes task composition rather than fully replacing jobs (Acemoglu & Restrepo, (2018); Acemoglu et al., 2020). The evolution of roles toward advisory and customer-focused functions supports the idea that AI transforms rather than eliminates employment (Vuković, 2025). Furthermore, workforce resilience and adaptability are critical in navigating technological change (Nesindande, Saurombe, & Joseph, 2024; International Monetary Fund 2024). Overall, the results indicate that AI functions as both a challenge and an opportunity. While it introduces efficiency and innovation, it also requires continuous skill development, emotional resilience, and organizational strategies that balance technological advancement with human-centered service values (Vuković et al., 2025); Hernández Aros et al., 2024).

4. Conclusion & Recommendations

This study found that Filipino women bank tellers perceive artificial intelligence, particularly mobile banking applications, as a force that redefines rather than replaces their roles, reinforcing job security through role transformation and human–technology complementarity. While AI enhances efficiency and productivity, it also introduces challenges such as anxiety, emotional labor, and psychological strain due to system limitations, customer pressures, and security concerns. In response, participants demonstrated proactive adaptation through continuous skill development, digital upskilling, and training, which strengthened their confidence, employability, and resilience. These experiences collectively shaped a positive yet cautious outlook, where AI is viewed as both a challenge and an opportunity that influences career aspirations, professional growth, and long-term adaptability in the evolving banking industry.

The study recommends the implementation of Project ADAPT as a structured training and development program to support Filipino women bank tellers in adapting to artificial intelligence while strengthening job security and professional growth. This program emphasizes continuous digital upskilling, AI literacy, emotional resilience, and stress management to address challenges related to role redefinition, psychological strain, and workplace adaptation. It also highlights the need for organizational support through improved system reliability, collaboration between employees and technical teams, and recognition systems that encourage skill acquisition and innovation. Furthermore, it supports career development initiatives that enable employees to transition into advisory and leadership roles while maintaining a human-centered approach to AI integration.

This study was limited by its small sample size of eight participants, restricted number of interview sessions, and time constraints that affected the depth of data collection and discussion. The qualitative design, while providing in-depth insights, focused only on bank employees within a single institution, limiting broader generalization across sectors. Additionally, the absence of audio recordings and reliance on field notes may have constrained the completeness of captured responses. These limitations suggest that future research may benefit from larger samples, extended data collection, and the integration of additional methods to enhance the comprehensiveness of findings.

Compliance with ethical standards

This study adhered to established ethical procedures throughout the research process. Permission to conduct the study was obtained from the bank's management, and all participants were informed of the study's purpose, procedures, and confidentiality measures prior to participation. Informed consent was secured, and participants were given the right to decline participation or withdraw at any point. Confidentiality was strictly maintained through the use of code identifiers instead of personal information, and all data were securely stored and properly disposed of after use. Data collection complied with institutional and workplace data privacy regulations, including restrictions on audio recording, and participants were debriefed after the study to ensure transparency and minimize potential emotional, physical, or psychological harm.

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