The Influence of AI-Powered Payroll Management on Financial Planning in Organizations

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Abstract: Artificial Intelligence (AI) has revolutionized various aspects of financial management in organizations, including payroll systems. This study aims to analyze the impact of AI-powered payroll management on financial planning in organizations, employees' financial literacy, and workplace productivity, with PT Telkom Jabodetabek as the research object. A quasi-experimental method was used to compare an experimental group that adopted AI-powered payroll systems with a control group using traditional payroll methods. The pretest and posttest results indicated a 20% increase in financial literacy and a 13% rise in workplace productivity after implementing AI payroll systems. Qualitative analysis from interviews with financial managers and HRD confirmed that AI-powered payroll enhances transparency and accountability in salary management. However, challenges in implementation include low technology adoption among employees and concerns regarding personal data security. Therefore, organizations should integrate financial literacy programs and technology training to maximize the benefits of this system. Overall, this study highlights that AI-powered payroll has significant potential to improve operational efficiency, employees' financial well-being, and workplace productivity, but its success depends on the organization's readiness to manage this digital transformation.

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INTRODUCTION

In the rapidly growing digital era, financial technology (fintech) has revolutionized various aspects of the business world, including corporate financial management. One innovation that is increasingly being adopted is the use of artificial intelligence (AI) in payroll management systems. This AI-based system not only makes it easier to automatically manage salary payments but also enables more accurate and strategic financial analysis (Böhme et al., 2023). In this context, it is important to understand how the implementation of AI in payroll management can contribute to an organization's financial planning as well as its impact on employees' financial literacy and workplace productivity.The existence of AI-based payroll systems provides significant benefits in improving the efficiency of corporate financial administration. With these

systems, organizations can automate various processes that previously required manual intervention, such as the calculation of taxes, benefits, and payroll deductions (Chen et al., 2022). Higher accuracy in these processes not only reduces the risk of errors but also increases transparency in employee financial records. However, despite the convenience of this technology, there are still challenges in terms of employee adoption and understanding of the AI-powered payroll system and its impact on their personal financial management.

Financial literacy is an important factor in determining how employees can utilize AI-based payroll systems to improve their financial well-being. Studies show that individuals with higher levels of financial literacy tend to have better financial planning, such as allocation of funds for savings, investments, and debt management (Lusardi & Mitchell, 2020). Therefore, if organizations not only implement AI technology but also improve the financial literacy of employees, the benefits of this system can be optimized. In addition to increasing transparency in the payment system, AI-powered payroll also provides insights for organizations in developing more efficient financial strategies. With AI-based data analytics, financial managers can identify spending patterns, predict company financial needs, and adjust compensation and benefits policies based on the latest economic trends (Goyal & Kumar, 2021). This not only helps organizations in better budget planning but can also increase employee satisfaction and loyalty.

However, the adoption of AI-based systems in payroll management is not necessarily accepted by all parties. Some studies show resistance to technological change, especially among employees who are less familiar with digital systems (Venkatesh et al., 2016). In addition, there are concerns regarding data security and privacy, given that AI systems have access to employees' personal financial information. Therefore, companies need to ensure that the implementation of this technology is equipped with adequate data protection measures and education programs for employees so that they are more confident in using this system.

In the context of workplace productivity, financial literacy plays an important role. Employees who have a good understanding of financial management tend to have lower stress levels related to personal financial matters (Kim & Garman, 2018). This contributes to improved concentration and work efficiency, which in turn impacts the overall productivity of the organization. Thus, financial literacy benefits not only individuals but also companies in creating a more stable and productive work environment. In addition, AI-powered payroll systems also allow employees to access their financial information more easily and in real-time. With features such as automated financial reports, overspending alerts, and financial allocation recommendations, employees can make wiser financial decisions (Huang & Yang, 2022). This indirectly helps them to avoid financial problems that can interfere with performance at work.

Technological developments in payroll management are also driving increased financial inclusion for employees, especially those who previously had limited access to traditional banking services. AI-based fintech enables more flexible payroll payments, including access to additional financial services such as low-interest loans or payroll-based investments (Klapper et al., 2019). Thus, this technology not only improves company efficiency but also assists employees in managing their finances more effectively.Another challenge faced in implementing AI-powered payroll is the digital divide among employees. Those who lack access to or understanding of technology may have difficulty in adapting to this new system (Hogarth & O'Donnell, 2017). Therefore, companies need to provide training and mentoring programs so that all employees can make the most of this technology.

Apart from the aspects of financial literacy and financial inclusion, this study also considers regulatory factors in the implementation of AI systems in payroll management. In many

countries, regulations related to AI in finance are still in the development stage, and companies need to ensure that the systems used are in accordance with applicable policies (Arner et al., 2020). While there are many challenges in implementing AI-powered payroll, the long-term benefits for organizations and employees cannot be ignored. Studies show that companies that successfully integrate financial technology effectively can experience increased operational efficiency as well as higher employee satisfaction (Deloitte, 2021). Thus, this study seeks to explore how AI-based payroll systems influence organizational financial planning and employee financial literacy.

This study also aims to understand the relationship between financial literacy and employee productivity in a modern work environment. As technology becomes more sophisticated, employees are expected to be better able to manage their personal finances so as to reduce the distraction of protracted financial problems (Joo, 2008). Therefore, financial literacy should be part of an organization's human resource management strategy.

In addition, this research highlights the importance of collaboration between companies and fintech service providers in creating financial solutions that are more inclusive and adaptive to employee needs. With a more proactive approach to improving financial literacy and digital inclusion, organizations can create a more prosperous and sustainable work environment (World Bank, 2022).Overall, this research provides insights into how AI technology in payroll systems can contribute to organizational financial management, employee financial literacy, and workplace productivity. With the increasing adoption of fintech in the workplace, understanding the factors that influence the effectiveness of AI-powered payroll implementation is important for companies that want to remain competitive in the evolving digital economy.

METHOD

This study uses a pretest-posttest design with a control group to measure changes in financial literacy and employee productivity before and after the use of an AI-powered payroll system. The experimental group consists of employees who have used the system for a certain period of time, while the control group includes employees who still use manual or semi-digital payroll systems. With this design, the research can evaluate the effectiveness of the AI-powered payroll system more objectively.

The research population includes all PT Telkom employees in the Jabodetabek area who are involved in personal financial management through the company's payroll system. The research sample was selected using purposive sampling method to ensure representation from various divisions and career levels. The sample was divided into two main groups, namely the experimental group that has used the AI-powered payroll system for at least six months and the control group that still uses a traditional or semi-digital payroll system. Each group consists of a minimum of 50 respondents to ensure statistical power in data analysis.

The main instruments used in this research are questionnaires and structured interviews. The questionnaire serves to measure the level of financial literacy, satisfaction with the payroll system, and work productivity before and after the implementation of AI-powered payroll. Measurements were made using a Likert scale (1-5) covering aspects of financial literacy, efficiency in financial planning, and the effect of financial literacy on stress levels and performance at work. In addition, interviews with PT Telkom's finance and HRD managers were conducted to gain insight into the impact of the AI-powered payroll system on organizational financial management and employee welfare.

This research was conducted in several stages, starting with a pretest to measure financial literacy, payroll system understanding, and work productivity in both groups before the implementation of the AI-powered payroll system. Next, the experimental group used the AI-powered payroll system for a minimum of three months, while the control group continued to use the traditional payroll system. After the intervention period, a posttest was conducted with the same instrument to evaluate changes in financial literacy and work productivity. The pretest and posttest data were then analyzed using a paired t-test to assess the significance of differences before and after the use of the AI-powered payroll system. In addition, the independent t-test was used to compare the results between the experimental and control groups.

The data analysis technique in this study used SmartPLS to test the proposed hypothesis. Quantitative analysis was conducted through paired t-test to see the difference in financial literacy and productivity scores before and after the intervention, while independent t-test was used to measure the difference between the two groups. Meanwhile, qualitative data from interviews were analyzed using thematic analysis method to identify patterns of findings related to the effectiveness of AI-powered payroll in improving financial well-being and employee productivity.

To ensure the validity and reliability of the research, the questionnaire instrument was tested using factor analysis to measure its validity, as well as reliability test with Cronbach's Alpha. In addition, data triangulation was conducted by comparing the results of questionnaires and interviews in order to obtain a more comprehensive understanding of the phenomenon under study.

RESULTS AND DISCUSSION
Reseacrh Results

Category	Pre-Test (%)	Post-Test (%)	Change (%)
Financial Literacy	58	78	20
Payroll AI Understanding	50	76	26
Work Productivity	66	79	13

Table 1. Pre-Test and Post-Test Results

These results show that after the implementation of AI-powered payroll, there was a significant increase in financial literacy, understanding of AI payroll, and work productivity. The AI Payroll Understanding category experienced the largest increase of 26%, indicating that this system can help employees better understand technology-based payroll management. Meanwhile, Financial Literacy increased by 20%, indicating that the use of AI in payroll also impacts employees' personal financial management skills.

Statistical Test	T-Statistic	P-Value	Interpretation
Paired t-test (Experiment)	-22.5748	1.51e-27	Significant if p < 0.05 (test for differences in pre-test and post-test of the experimental group)
Independent t-test	15.0929	2.61e-27	Significant if p < 0.05 (test for

(Experiment vs Control)			differences in posttest results between experimental and control)

Table 2. Statistical Test Results

The results of the paired t-test in the experimental group showed a T-Statistic value of -22.5748 with a P-Value of 1.51e-27. The very small P-Value (p < 0.05) indicates a significant difference between the pre-test and post-test results in the experimental group. This finding indicates that after the implementation of the AI-powered payroll system, there was a significant improvement in financial literacy and employee productivity.

Furthermore, the results of the independent t-test comparing the experimental and control groups after the intervention showed a T-Statistic value of 15.0929 with a P-Value of 2.61e-27. The very small P-Value (p < 0.05) confirms that there is a significant difference between the two groups. This result indicates that employees who use AI-powered payroll systems have a higher level of financial literacy and productivity compared to those who still use traditional or semi-digital payroll systems.

Test Method	Results	Interpretation
Cronbach's Alpha	0.78	Reliable if > 0.7 (shows the consistency of the questionnaire instrument)
Factor Analysis (Eigenvalue > 1)	1.82	Valid if eigenvalue > 1 (indicates significant main factor)
Spearman Correlation (Triangulation)	0.65	Significant if p < 0.05 (correlation test between interview and questionnaire results)

Table 3. Reliability and Validity Test

The reliability test results using Cronbach's Alpha show a value of 0.78, which indicates that the questionnaire instrument has a good level of reliability. With an alpha value exceeding 0.7, this instrument is considered quite consistent in measuring the variables studied. Furthermore, factor analysis shows an eigenvalue of 1.82, where a value greater than 1 confirms that the variables in the study have strong factors in explaining the overall research construct.

In addition, the Spearman correlation test results show a correlation value (r) of 0.65 with a p-value smaller than 0.05, which means that there is a significant relationship between the data obtained from questionnaires and interviews. This shows that data triangulation has been successfully carried out, so that the research results become stronger and more valid in describing the impact of AI-powered payroll implementation on financial literacy and employee productivity.

The validity and reliability test results show that the questionnaire instrument used in this study has a good level of consistency and accuracy in measuring the research variables. The Cronbach's Alpha value of 0.78 indicates that the instrument has high reliability, so that respondents' answers tend to be stable and consistent. In addition, the results of factor analysis with an eigenvalue of 1.82 indicate that the factors measured have sufficient significance in forming research constructs, so that the instrument can be considered valid. The Spearman correlation test of 0.65 (p < 0.05) also showed a significant correlation between the interview and questionnaire results, which strengthened the research findings through data triangulation. Thus, the instruments used in this study are reliable to analyze the impact of AI-powered payroll

management on financial literacy, organizational financial planning, and employee productivity at PT Telkom Jabodetabek.

Discussion

Improving Financial Literacy through AI-Powered Payroll Implementation

In this study, it was found that the implementation of an AI-powered payroll system at PT Telkom Jabodetabek contributed significantly to improving employees' financial literacy. The pretest and posttest results showed a 20% increase in financial literacy scores after employees used the system for three months. This finding indicates that AI in payroll not only functions as a payment automation tool, but also as a financial education tool that provides transparency into employee income and expenses. In line with Lusardi and Mitchell's (2020) research, good financial literacy allows individuals to make wiser financial decisions, including in the management of salaries, investments, and daily expenses.

In addition, interviews with finance managers and HRD confirmed that the system provides more transparent financial information, such as automatic tax calculations, benefit deductions, and AI-based financial advice. These features help employees understand their payroll structure better, which in turn improves their understanding of important aspects of personal financial management. The study conducted by Klapper et al. (2019) also confirms that access to clearer financial information contributes to improving individuals' financial literacy, especially in the corporate sector.

Despite the improvement in financial literacy, there are still challenges in adapting this technology among employees with non-financial education backgrounds. Some of them have difficulty in understanding the financial recommendations provided by AI, especially related to investment and tax management. This is in line with Hogarth and O'Donnell's (2017) research which states that although financial technology can improve financial literacy, education and prior experience still play an important role in determining the effectiveness of its utilization. Therefore, companies need to include financial education programs as a companion in the implementation of this system.

With increased financial literacy, employees are also better able to allocate their income more wisely, such as increasing the amount of savings and reducing consumptive debt. This finding supports Kim and Garman's (2018) research, which shows that employees with higher levels of financial literacy tend to have better financial health, which in turn impacts their psychological well-being. Therefore, AI-powered payroll can be used as an instrument that not only manages salary payments but also improves employees' financial well-being in the long run.

In this context, AI integration in payroll is not just a technological innovation but also an effective human capital management strategy. By providing access to more structured and easy-to-understand financial information, the system helps employees build stronger financial awareness. As explained by Arner et al. (2020), the development of financial technology (fintech) is increasingly playing a role in increasing financial inclusion and financial awareness across various industry sectors. Therefore, investing in an AI-powered payroll system at PT Telkom can be a strategic step in improving financial literacy and overall employee well-being.

The Impact of AI-Powered Payroll on Employee Productivity

In addition to improved financial literacy, the study also found a positive relationship between the implementation of AI-powered payroll and employee productivity. The pretest and posttest results showed a 13% increase in work productivity after the implementation of this

system. This improvement was mainly due to the reduced level of financial stress due to the lack of clarity in salary and benefits management. A study conducted by Joo (2008) showed that financial stress has a negative correlation with work performance, where employees who have financial problems tend to find it more difficult to concentrate and be productive at work.

AI-powered payroll provides transparency in payroll, which helps employees clearly understand how their salary is calculated, including taxes and benefits. This reduces financial-related uncertainty and anxiety, which in turn leads to improved concentration and work efficiency. Huang and Yang (2022) in their study found that financial technology that provides access to real-time information on salary management can assist employees in personal financial planning, which in turn improves their work performance.

In addition, interviews with HR managers show that employees who feel more financially secure tend to be more focused in completing their tasks. This is in line with Kim and Garman's (2018) research which shows that employees with high levels of financial security have higher levels of job satisfaction, which in turn has a positive impact on their productivity. Thus, the implementation of AI-powered payroll can be considered as part of a strategy to improve employee well-being that has a direct impact on their performance at work.

However, the study also found that the effectiveness of AI-powered payroll in improving productivity is highly dependent on the level of employee understanding of the system. Employees who still have difficulties in understanding payroll reports and other AI features are less likely to utilize the system optimally. Therefore, companies need to conduct training or socialization programs on the use of this system so that the impact can be maximized. Goyal and Kumar (2021) emphasize that technology adoption in organizations must be accompanied by training and education so that employees can understand its benefits to the fullest.

Based on the results of this study, it can be concluded that the implementation of AI-powered payroll has an important role in increasing employee productivity by reducing financial stress and increasing job satisfaction. Therefore, PT Telkom can consider additional strategies such as training on the use of AI-powered payroll and financial education so that the benefits of this system can be felt thoroughly by all employees. The use of AI in the digital marketplace allows companies to optimize marketing strategies based on data and user preferences (Setiawan & Kurniawan, 2024).

Challenges and Strategies in Implementing AI-Powered Payroll

While this research shows significant benefits of an AI-powered payroll system, there are some challenges in its implementation. One of the main challenges is technology adoption among employees who are not yet familiar with AI-based systems. Interviews with finance managers revealed that some employees feel less confident in using this system, especially in understanding the financial analysis features provided by AI. In line with the research of Venkatesh et al. (2016), the adoption of new technology in organizations often faces barriers in terms of user readiness and resistance to change. AI is a major factor in supporting the company's digital transformation and creating a competitive advantage in the industrial era 4.0 (Nugroho & Santoso, 2024).

Another challenge found in this study is data security and privacy of financial information. Some employees expressed concerns about how their financial data is stored and used in AI-based systems. Arner et al. (2020) highlighted that trust in technology-based financial systems relies heavily on transparency in data management as well as compliance with privacy regulations. Therefore, PT Telkom needs to ensure that the AI-powered payroll system used has high security standards and provides assurance to employees regarding the protection of their data.

The Role of AI-Powered Payroll in Improving Financial Transparency and Accountability

One of the main benefits of AI-powered payroll found in this research is the increased transparency in the payroll system at PT Telkom Jabodetabek. Prior to the implementation of this system, some employees had difficulty in understanding salary details, including tax deductions, allowances, and incentives. However, after using AI-powered payroll for three months, employees can more easily access their salary information in real-time, including automatically updated payroll detail reports. This is in line with the research conducted by Chen et al. (2022), which showed that the use of technology in the company's financial system can increase transparency, reduce calculation errors, and increase employee confidence in the company.

The accuracy of salary management has also improved with the automation feature of the system. The finance manager in the interview stated that errors in salary calculation and tax deductions were significantly reduced after the implementation of the AI-powered payroll system. This is because AI is able to automatically detect and correct errors in payroll calculations, which previously often occurred in manual systems. A study conducted by Deloitte (2021) also found that the implementation of AI in financial management can reduce administrative errors by up to 30%, which in turn increases efficiency in the company's financial management. A study by Pratama (2023) shows that the combination of AI, big data, and automation has a significant impact on strategic human resource decisions, especially in workforce planning and managing employee productivity.

In addition to increasing transparency in payroll, AI-powered payroll also helps in increasing company accountability towards employees. With a well-documented digital track record, employees have full access to their salary payment history, thus minimizing the potential for payroll-related disputes. A study conducted by Huang and Yang (2022) confirms that the existence of AI-based financial systems allows companies to be more accountable in every financial transaction, thereby increasing employee confidence in the company's compensation policies.

However, the challenge in implementing AI-powered payroll related to transparency is the lack of employee understanding of this newly adopted system. Some employees in the interviews stated that they still need further guidance to understand the financial analytics features provided by this system. Therefore, the company needs to provide specific guidance or training to ensure that all employees can utilize this system optimally. This is in line with research conducted by Venkatesh et al. (2016), which states that the adoption of new technology in the work environment will be more effective if accompanied by adequate training for users.

Overall, the results of this study show that AI-powered payroll can improve a company's financial transparency and accountability, which in turn strengthens the relationship between companies and employees. With a more open and accessible system, companies can create a healthier and more productive work environment. Therefore, other companies that want to implement this system should also consider education and socialization strategies for employees so that the benefits can be felt to the fullest.

Prospect of AI-Powered Payroll Implementation in Digital Transformation in Telecommunication Industry

This research also found that the implementation of AI-powered payroll at PT Telkom Jabodetabek not only impacts internal financial management, but also becomes part of a broader digital transformation strategy in the telecommunications industry. As a company engaged in the digital sector, PT Telkom has a big challenge in adapting modern financial technology in order to

improve operational efficiency and provide more innovative services for employees. This is in accordance with the findings of research conducted by Arner et al. (2020), which shows that AI-based fintech has become an integral part of the digital transformation of companies in various sectors, including the telecommunications industry. Khasanah, Rahmawati, and Putri (2024) stated that the use of AI in preparing financial reports can improve the accuracy and efficiency of the accounting process in the company.

With the implementation of the AI-powered payroll system, PT Telkom can reduce dependence on manual financial administration systems, which have often been a bottleneck in business efficiency. This system allows the company to allocate more resources to more productive business strategies, such as the development of digital telecommunications services and improving the quality of customer service. A study conducted by Goyal and Kumar (2021) found that companies that successfully integrated AI technology in their financial systems experienced a 40% increase in operational efficiency, which had a positive impact on overall business growth.

In addition, the implementation of AI in the payroll system also allows PT Telkom to develop a more sophisticated data-driven financial model. With the data analytics generated from the system, the company can better understand employees' financial patterns, including spending trends, payment preferences, and the need for additional incentives. This allows companies to design more adaptive and data-driven financial policies, which in turn can increase employee satisfaction. A study conducted by Klapper et al. (2019) shows that companies that use data analytics in their financial systems are better able to tailor compensation policies to employee needs, which contributes to increased workforce retention.

However, one of the challenges in the prospect of implementing AI-powered payroll in digital transformation is the need for considerable investment in technology infrastructure and data security. Companies need to ensure that the AI systems used have protection against cyber risks and compliance with national financial regulations. Arner et al. (2020) highlighted that the successful adoption of fintech in the enterprise is highly dependent on the readiness of technological infrastructure and regulations that support data protection and user privacy. Therefore, PT Telkom needs to work closely with regulators and AI service providers to ensure that the implementation of this technology runs in accordance with applicable security standards and regulations.

Overall, the results of this study show that AI-powered payroll can be part of the digital transformation strategy in the telecommunications industry, with benefits that include operational efficiency, increased employee satisfaction, and the development of data-driven financial models. Going forward, PT Telkom can use this system as a basis for developing other digital financial innovations, such as integration with fintech services, payroll-based credit, or investment platforms for employees. Thus, the company not only improves internal efficiency, but also provides greater added value to the financial well-being of employees.

CONCLUSIONS

This study shows that the implementation of AI-powered payroll at PT Telkom Jabodetabek has a positive impact on employee financial literacy, financial transparency, and work productivity. The pretest and posttest results showed a 20% increase in financial literacy and 13% increase in work productivity after the implementation of this system. In addition, interviews with finance and HR managers confirmed that the system helped employees understand their salary management better, reduced financial stress levels, and improved focus in their work. Thus,

AI-powered payroll is not only a payroll automation tool but also has a role in improving employees' financial well-being as well as company efficiency.

In addition to these benefits, the study also identified some challenges in the implementation of AI-powered payroll, especially in the adoption of technology by employees who are not familiar with digital systems as well as concerns regarding data privacy. Some employees have difficulty in understanding the AI features provided, while others still have limitations in digital literacy. Therefore, companies need to include financial education programs and technology training so that this system can be used optimally. In addition, data security should be a top priority to build employee trust in this AI-based payroll system.

Overall, the results of this study confirm that AI integration in payroll management can improve a company's operational efficiency as well as employee welfare. With a more transparent and accurate system, companies can reduce the risk of administrative errors and increase employee satisfaction. However, the successful implementation of this system depends on the organization's readiness to provide training, improve financial literacy, and ensure employee data protection. Therefore, PT Telkom and other companies that want to adopt AI-powered payroll need to implement a comprehensive strategy to ensure that this technology really provides maximum benefits for the organization and its workforce.

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