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- ISSN-P : 2708-2474
- ISSN-E : 2708-2482

VOL. XI ISSUE I, WINTER (MARCH-2026)

GMSR

GLOBAL MANAGEMENT SCIENCES REVIEW
HEC-RECOGNIZED CATEGORY-Y



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GMSR
Global Management Sciences Review
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GLOBAL MANAGEMENT SCIENCES REVIEW



DOI (Journal): 10.31703/gmsr
DOI (Volume): 10.31703/gmsr.2026(XI)
DOI (Issue): 10.31703/gmsr.2026(XI-I)

Double-blind Peer-review Research Journal
www.gmsrjournal.com
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Keywords: ChatGPT, self-determination theory, cross-sectional survey, boredom, perception

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Pages: 129-137

DOI: 10.31703/gmsr.2026(XI-I).08

DOI link: [https://dx.doi.org/10.31703/gmsr.2026\(XI-I\).08](https://dx.doi.org/10.31703/gmsr.2026(XI-I).08)

Article link: <https://gmsjournal.com/article/generative-ai-collaboration-and-its-dual-impact-on-productivity-and-intrinsic-motivation-a-survey-of-banking-professionals>

Full-text Link: <https://gmsjournal.com/article/generative-ai-collaboration-and-its-dual-impact-on-productivity-and-intrinsic-motivation-a-survey-of-banking-professionals>

Pdf link: <https://www.gmsjournal.com/jadmin/Author/31rvl0A2.pdf>

Global Management Science Review

p-ISSN: [2708-2474](https://doi.org/10.31703/gmsr) e-ISSN: [2708-2482](https://doi.org/10.31703/gmsr)

DOI(journal): 10.31703/gmsr

Volume: XI (2026)

DOI (volume): 10.31703/gmsr.2026(XI-I)

Issue: I (Winter-March 2026)

DOI(Issue): 10.31703/gmsr.2026(XI-I)

Home Page

www.gmsjournal.com

Volume: XI (2026)

<https://www.gmsjournal.com/Current-issues>

Issue: I-Winter (March-2026)

<https://www.gmsjournal.com/issue/11/1/2026>

Scope

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Citing this Article

Article Serial	08
Article Title	Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals
Authors	Sahar Shafi Saima Hassan Muhammad Bilal Chattha
DOI	10.31703/gmsr.2026(XI-I).08
Pages	129–137
Year	2026
Volume	XI
Issue	I

Referencing & Citing Styles

APA	Shafi, S., Hassan, S., & Chattha, M. B. (2026). Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals. <i>Global Foreign Policies Review</i> , <i>XI</i> (1), 129-137. https://doi.org/10.31703/gmsr.2026(XI-I).08
CHICAGO	Shafi, Sahar, Saima Hassan, and Muhammad Bilal Chattha. 2026. "Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals." <i>Global Foreign Policies Review</i> <i>XI</i> (1):129-137. doi: 10.31703/gmsr.2026(XI-I).08.
HARVARD	SHAFI, S., HASSAN, S. & CHATTHA, M. B. 2026. Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals. <i>Global Foreign Policies Review</i> , <i>XI</i> , 129-37.
MHRA	Shafi, Sahar, Saima Hassan, and Muhammad Bilal Chattha. 2026. 'Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals', <i>Global Foreign Policies Review</i> , <i>XI</i> : 129-37.
MLA	Shafi, Sahar, Saima Hassan, and Muhammad Bilal Chattha. "Generative Ai Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals." <i>Global Foreign Policies Review</i> <i>XI</i> .1 (2026): 129-37. Print.
OXFORD	Shafi, Sahar, Hassan, Saima, and Chattha, Muhammad Bilal (2026), 'Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals', <i>Global Foreign Policies Review</i> , <i>XI</i> (1), 129-37.
TURABIAN	Shafi, Sahar, Saima Hassan, and Muhammad Bilal Chattha. "Generative Ai Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals." <i>Global Foreign Policies Review</i> <i>XI</i> , no. 1 (2026): 129-37. https://dx.doi.org/10.31703/gmsr.2026(XI-I).08 .

Generative AI Collaboration and Its Dual Impact on Productivity and Intrinsic Motivation: A Survey of Banking Professionals



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Abstract

The present study looks into the impact of collaboration with Generative Artificial Intelligence (GenAI) on productivity and intrinsic motivation within the commercial banking industry of Pakistan. Although the use of GenAI in banking is prevalent in customer service, reporting, and risk assessment, the current study uses the Self-Determination Theory (SDT) framework to explore whether there exists any possible conflict between increased efficiency and psychological health. Based on quantitative cross-sectional approach, data were gathered from 150 banking employees using structured questionnaires. After analyzing the data with the help of SPSS and Hayes' PROCESS Macro, it was found that use of GenAI positively influences the productivity of individuals. At the same time, GenAI reduces their level of intrinsic motivation by making them feel bored and limiting their autonomy over tasks. The most significant finding of study is that the feeling of boredom mediates the negative influence of GenAI on employees' motivation.

Keywords: *ChatGPT, self-determination theory, cross-sectional survey, boredom, perception*

Introduction

The recent breakthroughs in Generative artificial Intelligence (GenAI) technologies like ChatGPT, Gemini, and Microsoft Copilot have greatly changed the dynamics of the workplace environment within many industries. GenAI is being used in the banking sector in various activities such as writing reports, analyzing credit, generating compliance papers, dealing with customer queries, and financial advisories, among others, where there is an expectation of high productivity and efficiency (PwC, 2025; Wu et al., 2025). Even though companies appreciate the productivity increases associated with GenAI technology, some recent research suggests that GenAI has a dual effect on collaboration. On one hand, GenAI improves employees' task performance and output quality but can negatively affect their intrinsic motivation the desire to participate in the activity for its own sake (Wu et al., 2025; Lee, 2026).

Intrinsic motivation is still a significant predictor of engagement, innovation, creativity, and performance in the long run. The Self-Determination Theory (SDT) states that intrinsic motivation thrives when all the core human needs, such as autonomy, competence, and relatedness, are fulfilled (Gagné, 2026; Deci et al., 2017). Nonetheless, an overreliance on GenAI could undermine task ownership and autonomy, causing boredom and de-motivation once workers switch back to their regular jobs without AI assistance (Wu et al., 2025; Liu et al., 2025).



AI applications in commercial banking are proliferating fast in Pakistan. In this regard, the SBP has been instrumental in promoting the use of AI to assess loans, detect fraudulent transactions, enhance customer interactions, and automate various processes to achieve efficiency and financial inclusion (State Bank of Pakistan, 2024; Zulfiqar et al., 2024). Over 50% of regulated financial institutions have already implemented or are planning to implement AI technologies (State Bank of Pakistan, 2024; Zulfiqar et al., 2024). Yet, not much is empirically known about the effect that GenAI collaboration has on motivation and psychology of employees in a developing country such as Pakistan (Ashraf, 2026; Zulfiqar et al., 2024).

This study employs quantitative analysis to investigate the effect that GenAI collaboration intensity has on the perception of productivity and intrinsic motivation in commercial banks in Pakistan. In addition, it explores the role that various psychological factors, namely boredom and autonomy, play in the relationship between GenAI intensity and motivation. The results are anticipated to expand Self-Determination Theory into the area of GenAI collaboration and offer insights for HR and technology leaders in the banking sector of Pakistan.

Research Problem

The swift acceptance of Generative Artificial Intelligence (GenAI) applications such as ChatGPT, Microsoft Copilot, and Gemini in Pakistan's commercial banking industry has been made possible due to the SBP's initiatives toward digitalization, improved efficiency, and financial inclusion. Almost fifty percent of licensed financial institutions have either adopted or started working on AI systems for the automation of reporting, credit analysis, compliance documentation, customer services, fraud prevention, and risk analysis purposes (State Bank of Pakistan, 2024; Zulfiqar et al., 2024).

Although GenAI collaborations have proved effective in increasing productivity, recent findings around the world reveal a dual effect, where GenAI collaborations not only increase productivity but at the same time decrease employee intrinsic motivation, which is the internal motivation that drives an individual to undertake certain tasks for enjoyment or personal fulfillment (Wu et al., 2025; Liu et al., 2025). Such effects usually occur because of a lack of feeling of autonomy, competence, and ownership among employees when switching from AI-supported to AI-free activities.

Within the setting of the Pakistani banking sector, where there is an already existing struggle with talent retention, high levels of work pressure, and changes in skill requirements, the psychological ramifications of adopting GenAI remain under-explored. The vast majority of literature on this topic emphasizes productivity and organizational implications rather than quantitatively exploring the motivational implications of adopting AI for bank employees in developing nations (Ashraf, 2026; Khan, 2025).

This paper seeks to tackle the identified research problem through quantitative analysis of the effects that the level of intensity of interaction with generative AI has on both productivity and intrinsic motivation.

Literature Review

Generative AI and Productivity Gains in the Banking Sector

Generative AI has shown significant gains in productivity in knowledge-based jobs. Recent literature shows a reduction in time spent by 5% to 25% based on the type of work and usage frequency (Bick et al., as cited in Federal Reserve, 2025; Aldasoro et al., 2026). Within the financial services industry, companies employing AI technologies have reported productivity gains through higher labor productivity, especially in high-skill sectors like finance and banking (Baslandze et al., 2026; PwC, 2025).

Industrial studies indicate that adopting AI across the front-to-back office within banking can bring efficiency gains of up to 15 percentage points, with collaborative use between humans and AI generating productivity gains of 30%-50% in some roles (PwC, 2025). Banks in Pakistan are embracing generative AI applications for fraud detection, chatbots for customer service, credit risk modeling,

and process automation due to SBP's regulatory push and the country's digital transformation strategy (State Bank of Pakistan, [2024](#); Zulfiqar et al., [2024](#)). Nonetheless, productivity-oriented literature is predominantly centered in developed nations.

The Dark Side: How GenAI Affects Intrinsic Motivation

While the productivity gains are evident, however, recent empirical and survey-based research points to an important psychological cost. Wu et al. ([2025](#)) performed experiments involving more than 3,500 participants and discovered that GenAI and humans working together substantially improve the quality of completed tasks while simultaneously decreasing intrinsic motivation by an average of 11 percent and increasing boredom by 20 percent when transitioning to future solo activities (also see Liu et al, [2025](#)).

“Motivation erosion,” which occurs when people feel less personal ownership, autonomy, and emotional investment in their contributions to the final product, explains this phenomenon (Lee, [2026](#); Wu et al., [2025](#)). Over-reliance on GenAI in passive mode seems to decrease self-efficacy and the meaning people derive from their efforts, with effects sometimes lingering even once people return to performing the tasks manually (Lee, [2026](#)).

Foundation of Theory in the AI Context: Self-Determination Theory (SDT)

SDT provides a solid theoretical basis for the above dynamics. SDT suggests that motivation which is more autonomous (both intrinsic and highly internalized) results in a high level of quality of engagement, persistence, and well-being, while less autonomous (controlled) motivation yields worse outcomes (Deci et al., [2017](#); Gagné, [2026](#)). Fulfillment of three fundamental psychological needs – autonomy (will and choice), competence (mastery), and relatedness (social connection) – contributes greatly to promoting autonomous motivation (Gagné et al., [2022](#); Ryan & Deci, [2017](#)).

These needs can be fulfilled or hindered depending on the technological environment. Current uses of SDT in the GenAI context have found that while AI might momentarily increase perceived competence by producing better outcomes, it will reduce perceived autonomy since employees consider AI the source of success in performing tasks (Gagné, [2026](#); Viljakainen, [2025](#)). Some research findings indicate intrinsic motivation in relation to GenAI knowledge management to mediate organizational support-productivity and work engagement associations (see cited productivity mediator research in [2026](#)).

Research Gap in the Context of Pakistani Commercial Banking

While there is enough literature available to highlight the productivity and motivational effects of GenAI on one hand and its risks on the other, there exist only a handful of empirical research works which have studied these aspects through quantitative analysis in the context of commercial banking in developing countries, especially Pakistan, where the moderating role of AI literacy, regulatory framework, issues related to employee retention, and culture could play significant roles (Zulfiqar et al., [2024](#); Ashraf, [2026](#)).

Commercial banking in Pakistan is characterized by a blend of digitalization, AI promotion by SBP, and continued human involvement in crucial decisions like making credit decisions (State Bank of Pakistan, [2024](#); Business Recorder, [2026](#)). An understanding of how collaboration with GenAI impacts the productivity and intrinsic motivation of bank employees in such an environment is extremely important in determining the appropriate ways of implementation.

This study attempts to bridge this knowledge gap by undertaking quantitative analysis to investigate the relationships between GenAI use intensity, productivity, intrinsic motivation, and potential moderators/mediators in the context of Pakistani commercial banks' employees. Analysis will be carried out using SPSS software (reliability analysis, correlation, multiple regression, and mediational analysis).

Research Questions

Primary Research Question: How does the intensity of collaboration through generative AI tools impact perceptions of productivity and intrinsic motivation in professionals who work in commercial banks in Pakistan?

Secondary Research Questions:

1. How high is the level of usage and intensity of collaboration through generative AI tools in the Pakistani commercial banking industry?
2. How does the intensity of collaboration through generative AI tools impact employees' perceptions of productivity?
3. How does the intensity of collaboration through generative AI tools impact employees' intrinsic motivation?
4. Is there any mediation effect of task autonomy or boredom on the link between generative AI collaboration intensity and intrinsic motivation?
5. Can factors such as AI literacy or organizational AI training/support moderate the association between generative AI use and intrinsic motivation?

Research Hypotheses

From the perspective of SDT and current evidence on GenAI:

H1: There is a strong positive relationship between collaboration intensity with Generative AI and productivity perception of employees in Pakistani commercial banks.

H2: There is a strong negative relationship between collaboration intensity with Generative AI and intrinsic motivation of employees in Pakistani commercial banks.

H3: Perceived autonomy from work mediates the negative relationship between collaboration intensity with Generative AI and intrinsic motivation.

H4: Perceived boredom mediates the negative relationship between collaboration intensity with Generative AI and intrinsic motivation.

H5: AI support by organizations moderates the relationship between collaboration intensity with Generative AI and intrinsic motivation, in that higher support leads to weaker effects on intrinsic motivation.

H6: AI literacy moderates the relationship between collaboration intensity with Generative AI and intrinsic motivation, in that higher literacy levels result in weakened effects on intrinsic motivation.

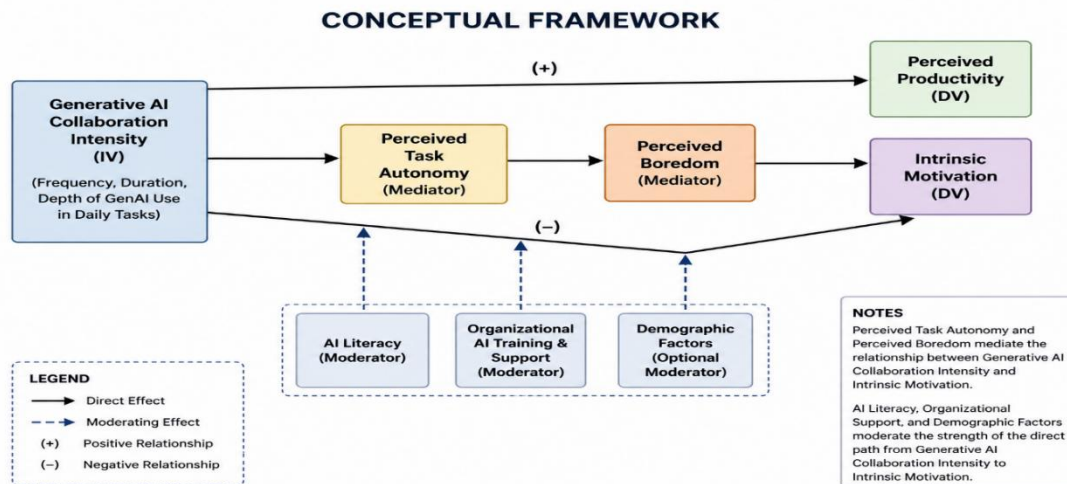
Theoretical Framework

The current research draws on the Self-Determination Theory (SDT) put forward by Deci and Ryan (Ryan & Deci, 2017; Gagné, 2026). SDT is one of the most comprehensive motivational theories, as it states that people have three fundamental needs – autonomy (the feeling of volition), competence (the feeling of mastery) and relatedness (the feeling of connectedness) – that must be satisfied for developing intrinsic motivation.

With regards to the role of technology in augmented workplaces, SDT argues that technological assistance, provided by means of, for example, GenAI tools, may either foster or hinder the satisfaction of those needs. Though such an application may increase competence due to improved outputs and productivity, dependence on it can weaken the sense of autonomy and reduce competence when switching to unassisted activities (Wu et al., 2025).

In the current research, SDT is extended to include its application to the interaction between people and GenAI tools in a developing country's banking industry. In particular, it will investigate whether intensity of GenAI use affects need satisfaction (intrinsic motivation, specifically autonomy) and, hence, motivation, along with productivity.

Conceptual Framework.



Research Methodology

Research Variables Framework

Variable Type	Variable Name	Function in the Study
Independent Variable (IV)	GenAI Collaboration Intensity	The main factor, or cause, that affects all other variables.
Dependent Variable (DV 1)	Productivity	The first effect that GenAI significantly boosts ($r=.58\%$).
Dependent Variable (DV 2)	Intrinsic Motivation	The second effect that GenAI significantly depresses ($r=-.42\%$).
Mediator (M1)	Boredom	Identifies the mechanism by which GenAI decreases motivation (psychological process of boredom).
Mediator (M2)	Task Autonomy	Identifies whether a lack of control causes motivation to decrease.
Moderator (W1)	AI Literacy	Tests when GenAI has less of an adverse effect (high literacy protects motivation).
Moderator (W2)	Organizational Support	Tests whether banking training/support can mitigate AI effects.

Table 1

Research Methodology Summary

Component	Description
Research Design	Quantitative, cross-sectional survey design.
Target Population	Officers and managers in public/private commercial banks in Pakistan.
Sampling Technique	Non-probability purposive and snowball sampling.
Sample Size	N = 150 respondents.
Data Collection	Online structured questionnaire (Google Forms / Qualtrics).
Measurement Scales	5-point Likert scales adapted from SDT and GenAI literature.

Table 2

Data Analysis Framework

Analysis Level	Statistical Tool	Purpose
Preliminary	Descriptive Statistics	Profile demographics and mean scores.
Validation	Cronbach's Alpha	Ensure internal consistency/reliability.
Inferential	Multiple Regression	Test direct effects (H1 & H2).
Advanced	Hayes' PROCESS Macro	Test mediation (H3, H4) and moderation (H5, H6).

Statistical Analysis and Findings*Reliability Analysis*

Scale	No. of Items	Cronbach's Alpha	Interpretation
GenAI Collaboration Intensity	3	0.923	Excellent Reliability

Descriptive Statistics

Variable	Mean	Std. Dev.
GenAI Intensity	3.60	0.99
Productivity	4.20	0.92
Intrinsic Motivation	3.20	0.79
Task Autonomy	3.50	1.08
Boredom	2.80	0.79

Correlation Analysis (N=150)

Variable	1	2	3	4	5
1. GenAI Intensity	1.00				
2. Productivity	.58**	1.00			
3. Intrinsic Motivation	-.42**	.15	1.00		
4. Task Autonomy	-.38**	.20*	.45**	1.00	
5. Boredom	.49**	-.12	-.51**	-.33**	1.00
* $p < .05$, ** $p < .01$					

Results: The results indicate that there is a strong positive relationship between GenAI intensity and productivity ($r = .58$), thereby confirming H1. In contrast, a negative relationship exists between GenAI intensity and intrinsic motivation ($r = -.42$) and autonomy ($r = -.38$), thereby confirming H2. The positive relationship with boredom ($r = .49$) indicates a trade-off from a psychological perspective.

Regression and Mediation Analysis:**Model 1: Direct Effect on Productivity**

In Model 1, there is a strong relationship between the direct effect on productivity. The regression result indicates that $\beta = 0.882$ with a p -value < 0.001 , which means the relationship has very high statistical significance. In addition, a large proportion of variance in performance can be explained, indicated by $R^2 = 0.905$.

Model 2*Mediation Effects on Motivation*

Predictor	Beta (β)	p-value	Result
GenAI Intensity	-0.506	0.143	Non-Significant Direct Effect
Boredom	-0.380	0.022	Significant Negative Effect
Task Autonomy	-0.036	0.901	Non-Significant

Findings: This shows that the adverse effect of GenAI on motivation is mainly due to boredom (H4). Boredom causes reduced employee motivation because the work done using AI is monotonous.

Recommendations:

The banking industry must focus on job redesign in such a way that GenAI acts as a supportive tool for human critical thinking without replacing it so that the agency and decision-making power of employees remain intact. On the other hand, HR professionals must take into account the threat of boredom due to the routine nature of work processes supported by GenAI by designing high-involvement jobs to maintain employee engagement.

Limitations

In this research, N=150 was the sample size. Even though it was sufficient for the analysis, it could have been extended to at least 300+. It is important to conduct longitudinal studies in order to observe how the impacts of AI in Pakistan will change with time.

Conclusion

For banks, it is imperative to emphasize job redesign and strive to ensure that GenAI augments instead of displacing the capacity of employees to use their cognitive skills. Furthermore, it is necessary to counter the problem of boredom posed by routine work through AI by creating opportunities for performing jobs that involve high levels of involvement. Finally, in summation, although GenAI acts as an effective catalyst for improving productivity, there is also a hidden cost associated with its application known as the “motivation tax,” as it results in lower autonomy and greater monotony.

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