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Psychological Readiness for Artificial Intelligence Adoption in Emerging Indian Businesses: A Critical Review

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ABSTRACT

Under the vision of Viksit Bharat 2047, India is constantly advancing in technology and is witnessing new entrepreneurial ventures. In this advancement, the role of Artificial Intelligence has been very crucial. In the wake of this understanding, the Government of India has launched initiatives for AI adoption and integration like the IndiaAI Mission with a ₹10,372 crore outlay in the year 2024 under MeitY. This initiative is launched to boost AI infrastructure and innovation in India. But a critical success factor remains underexplored, which is the psychological readiness of business leaders and employees to adopt and implement AI technologies effectively.

This review aims at critically examining the existing studies on the psychological factors that help or hinder AI adoption, particularly in the context of the emerging Indian businesses. The existing studies show that the existing theoretical perspectives of AI and technology adoption explain the behavioral intentions of the individuals accurately, but these frameworks provide limited insight into employees' psychological preparedness and readiness for AI adoption and the organizational change that is brought about by it. The studies do highlight the infrastructural gap that needs to be fulfilled for successful AI Adoption in India, but limited resources are found to elaborate on the gaps in the person-centric factors like lack of digital literacy, feelings of uncertainty and fear around AI taking over employees' jobs or relevance of their work, which is also an equally relevant factor for AI adoption and optimization. The conclusion section identifies the gaps in relation to the AI adoption strategies and psychological readiness of the workforce in emerging Indian businesses. It also suggests the need for more comprehensive study of human parameters with regards to AI adoption in emerging Indian businesses.



Keywords: Viksit Bharat 2047, AI Adoption, Psychological Capital, Technostress, India AI Mission, human parameters



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INTRODUCTION

In the wake of the changing times and rapid technological advancements India is undergoing digital transformation to achieve self-reliance in technology sector. The transformations in the technology sector are marked by the advent of artificial intelligence. The integration and application of AI is rapidly growing in Indian businesses, healthcare, manufacturing, and IT sectors. According to a report by NASSCOM & EY (2023), artificial intelligence integration in new businesses has become the forefront of the fourth industrial revolution. The Indian business ecosystem is uniquely adequate for this transformation as the technological advancements and the strengthening of the ease of doing business in India are increasing rapidly. Although the potential for adopting AI is very high in the Indian business ecosystem but this adoption will bring about a rather significant change. The idea that whether the organizations are ready for such a big transformation that is the biggest question. The change that will be brought about by integrating AI will not only be limited to infrastructural or technological aspects rather its effect will also be seen in the psychology of the employees. As the technology sector is booming and the entrepreneurial ecosystem is thriving, India is uniquely positioned at the transformative junction where the balance between technology and human resources is of utmost importance. The rapid integration of artificial

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intelligence in making and creating new business models has nudged the fourth industrial revolution in India (NASSCOM & EY, 2023). In recent research, the infrastructural and technological aspects of AI adoption have garnered considerable attention, but there has been considerably less scholarly focus on the psychological readiness of the emerging business sector. While national missions are addressing hardware and infrastructure, psychological readiness among leaders and employees, especially in MSMEs, remains uneven. This paper aims to understand and critically evaluate these psychological dynamics.

In India, the new startups and the Small and Medium Enterprises (SMEs), though face infrastructural and financial challenges in the adoption of advanced technologies like Artificial Intelligence, despite that reports claim that there is a significant interest in these organizations to adopt AI because they regard it as synonymous with productivity. (Economic Times & NITI Aayog, 2025; Singh, 2025). While these reports show the interest and willingness of new startups and SMEs towards AI adoption, there is limited evidence in the studies for the appropriate mitigation of the psychological and organizational barriers to AI adoption. AI adoption trajectory in India seems to be stuck in a dichotomy where, on one hand, the country boasts one of the world's youngest workforces, a vibrant startup ecosystem, and active government initiatives around 'Digital India' and 'Industry 4.0'. But on the other hand, there is still apprehension in AI adoption among new businesses. Such a dichotomy can be evidenced through reports on AI adoption by NASSCOM (2023) and Meta, Alvarez & Marsal (2025). The first report talks about the reluctance of Indian businesses to adopt AI, as less than 15% of Indian enterprises have successfully integrated AI in their core functioning whereas the latter report showcases that AI adoption has taken a forward momentum in 2 years suggesting that more than 70% of Indian startups have integrated AI across core business functioning. As BDAI India (2024) notes in its Insight Report that psychological resistance to AI is often as significant a barrier as technical or financial constraints.

Even though the modern India is equipped with a unique organizational environment where young workforce is abundant, people are open to accept newer technologies yet the reluctance of newer enterprises in adopting AI stems not only from financial challenges but also from deep rooted unpreparedness for AI like technology. This apprehension is often associated with lack of necessary support and training from the organization and also lack of psychological readiness. Reviewing the present literature, it is evident that mostly existing empirical studies are focused on developed economies. While the Indian perspective, particularly that of the emerging businesses, has very limited empirical evidence in focus on AI adoption and psychological readiness. The existing research on psychological readiness by Luthans & Youssuf (2004), Shahid (2024) discusses psychological correlates like digital capabilities, psychological capital (hope, resilience, efficacy, optimism), and support from the organization, but there is still a need for an integrated framework to understand psychological readiness rather than studying its factors in a scattered way. Similarly, the existing frameworks for AI adoption emphasize infrastructure, organizational strategies, and data readiness (Alsheibani et al., 2018). But these studies have given limited attention to the psychological dimensions of organizational change that will result from AI adoption and integration.

The present review aims to:

- Critically review the existing research on psychological readiness for AI adoption.
- Compare and evaluate dominant empirical and theoretical perspectives explaining AI adoption and psychological readiness.

Method of review:

This paper focuses on critically reviewing the existing research on psychological readiness and AI adoption, particularly focused on the Indian business sector. For the review, the existing literature was identified through searches of Scopus, Google Scholar, Web of Science, and Sage Journals. Apart from the journal articles, some influential industry and government reports, like those from NASSCOM, EY, ICAI, Meta, NITI Aayog, were also reviewed. The selected literature and reports were evaluated for empirical findings, theoretical contributions and methodological approaches used.

CRITICAL REVIEW OF LITERATURE

Evolution of AI adoption research

In the researches before 2015, Artificial Intelligence (AI) adoption was viewed as a purely technological process. However, in researches from 2015 to 2019 onwards AI adoption is recognised as not only technological but also an organizational transformation requiring both technological capability and human readiness. In the research study conducted by Alsheibani et al. (2018), it was found that the major focus of these studies was on AI readiness, which primarily focused on organizational resources, digital infrastructure, leadership commitment, and technological competence. They also proposed an AI-readiness framework that highlighted the importance of the interaction of organizational capabilities, strategic leadership, and employee preparedness rather than technological investments alone for the successful AI implementation. In recent studies, it has been highlighted that even though AI adoption among Indian enterprises is accelerating collectively, there exists an unevenness across different sectors. AI Adoption Index (2023) of NASSCOM and EY has reported that while awareness regarding AI is widespread, only a limited number of Indian organizations have actually integrated AI into their core business strategy. The ICAI (2025) report also highlighted that mid-market Indian organisations are rapidly adopting generative AI mechanisms in their workflows. Similarly, a report by Meta and Alvarez & Marsal (2025) showed that over 70% of Indian startups have started AI integration in their core business functions. However, the key highlight of these reports remains in the finding that organizational readiness is not only about a well-established technological infrastructure; rather, it largely depends on workforce preparedness, leadership support, and organizational culture. According to various reports by Economic Times & NITI Aayog (2025 and studies conducted by Singh (2025) and Shinde (2025), it has been discovered that there exist several challenges within Indian MSMEs and emerging enterprises when it comes to AI adoption. Some of these challenges include inadequate financial resources, digital capability gaps, and organizational resistance. Therefore, it is essential that Indian organisations should see AI adoption as a socio-technical process where technological readiness alone cannot guarantee successful implementation. All the findings from the discussed researches are critically analysed in Table 1.

Table 1: Shows a timeline of AI adoption research with their key contributions and critical review.

Timeline	Focus Area	Representative Studies	Major Contribution	Critical Observation
Pre-2015	Technology Acceptance	Davis (1989) Ajzen (1991) Venkatesh et al. (2003) Rogers (2003)	Introduced the TAM Model that discussed the construct of behavioural intention in terms of usefulness, ease of use and attitude	Limited focus on human emotions, organizational change, and psychological facets of technology transformations
2015–2019	Organizational AI Readiness	Alsheibani et al. (2018)	Took forward the TAM model to embrace a broader view of organizational capability, infrastructure and strategic approaches to AI adoption.	Focused on Organizational readiness but individual psychological readiness got less attention
2020–2022	AI related Digital transformation	NASSCOM & EY (2023) Saha et al. (2023)	Recognized AI adoption as a strategic organizational capability supporting digital transformation.	Only focus on AI as organizational capability. Still human

				facets paid less attention to.
2023–2025	Psychological Readiness for AI	De Freitas et al. (2023) Frechenberg & Hochman (2023) Shahid et al. (2024) Agarwal & Choudhury (2024) Rout & Sharma (2024)	Included constructs such as AI anxiety, trust, self-efficacy, resilience, perceived control, and psychological safety in the theoretical model.	Psychological readiness is conceptualized. But the concept still remains scattered as the studies are examining isolated constructs rather than an integrated framework.

Psychological readiness

Psychological readiness is defined as the cognitive, emotional, and behavioural preparedness of individuals and organizations to accept and effectively engage with AI-based technologies. (Shahid et. al. 2024). Psychological readiness is a multidimensional concept that includes aspects like perceived self-efficacy, openness to change, resilience to stress, and the organization's culture and leadership attitudes. A Research by Vyas (2024) suggests that even the most advanced AI solutions will remain underutilized and rejected unless there is a psychologically ready workforce to accept and work with it. Therefore, understanding and assessing psychological readiness emerges as a strategic imperative for Indian businesses aiming to remain competitive amidst digital disruption. Shahid et al. (2024) highlighted that, in order to predict the individual's behavioural intention towards AI, psychological readiness can be effectively used, especially to find that anxiety acts as the biggest inhibitor. Similarly, Ghosh (2025) identified psychological determinants influencing sustainable AI adoption, including self-efficacy, trust, and perceived control. According to De Freitas et al. (2023), the lack of psychological readiness confers the employee with a perceived loss of control, which in turn leads to a lack of sense of autonomy and questions the ethical considerations around AI-backed decision-making, which leads to psychological resistance to AI adoption. Studies on the Indian context show that among the major factors responsible for successful AI preparedness, the psychological factors like readiness play a significant role. (Rout & Sharma, 2024, and Agarwal & Choudhury, 2024). Despite this observation, the Indian business context still lacks proper empirical studies to back these claims regarding the importance of the psychological and human factors. Through these studies, it can be collectively understood that psychological readiness showcases a multidimensional construct encompassing cognition, emotion, behavioral intention, confidence, and adaptability. The discussed literature has tried to conceptualize psychological readiness through various psychological facets. These are discussed and critically reviewed in Table 2.

Table 2: Represents the conceptualization of psychological readiness.

Author(s)	Concept	Focus Area	Critical Evaluation
Weiner (2009)	Organizational Readiness	Focused on Organizational commitment and efficacy to implement change.	More Focuses on organizational capabilities while the employee perspective given less focus.
De Freitas et al. (2023)	Psychological Attitudes toward AI	Focus on Individual attitudes, trust, and self-efficacy positively influencing AI acceptance.	Focus is on individual competence and readiness, but integration with organizational context is missing.

Shahid et al. (2024)	AI Adoption and Psychological Readiness	Define the concept of psychological readiness and focus on individual parameters theoretically.	Emphasizes education context but has limited generalizability across industries.
Gupta & Raman (2024)	Perceived Control	Focus on employees' perceived control over AI-related changes	It explains the importance of perceived control and relates it to autonomy but the broader emotional adaptation is overlooked
Rout & Sharma (2024)	AI Readiness	Focus on factors of readiness like self-efficacy, digital literacy, organizational support, and adaptability.	It explains readiness in a multidimensional way but lacks theoretical integration.
Ghosh (2025)	User Readiness	Focus on behavioural preparedness for sustainable AI adoption.	Introduces behavioural readiness but emotional resilience remains under-represented.

Critical Review of Empirical Research

Over the years the empirical research on AI adoption and psychological readiness has shifted from purely technological orientation to a more balanced approach, i.e., a balance between technology and human factors. The evidence from the present research suggests that for successful technological advancement, it is important that both technology and human factors are enhanced simultaneously. Despite the growing evidence showing the human psychological factors like readiness, hope, optimism, and self-efficacy as major drivers of technological advancement, recent literature still lacks a reliable framework of psychological readiness. Most of the studies have studied the psychological constructs individually rather than studying them in a more comprehensive way. After reviewing the present research, 4 major determinants of psychological readiness for AI adoption have been identified, which are critically examined in Table 3.

Table 3: Shows the determinants of psychological readiness for AI adoption

Determinants	Representative Studies	Major Findings	Critical Observation
Cognitive determinants	Gupta & Raman (2024) Shahid et al. (2024) Ghosh (2025)	AI adoption intention is influenced by self-efficacy, perceived control, and confidence.	Studies focus on examining behavioural intention rather than sustained behavioural adaptation for AI integrated work.
Emotional Determinants	De Freitas et al. (2023) Frechenberg & Hochman (2023) Kim et al. (2024) Kim & Lee (2025) Sinha C. & Sinha R. (2012) Malhotra (2025)	Establishes that AI integration generates anxiety, fear of job loss, technostress, reduced psychological safety, and uncertainty.	Focus on various emotional variables independently, resulting in fragmented conceptualization of psychological readiness.
Organizational determinants	Agarwal & Choudhury (2024) Das & Joshi (2025) Rout & Sharma (2024) Cooper (2025)	Focused on organizational strategies like Leadership support, communication, and managerial commitment for facilitating AI adoption.	Organizational factors are discussed properly but are not integrated with individual psychological mechanisms of employee.

Psychological Barriers in AI Adoption

AI literacy and behavioural Determinants	Joshi & Pillai (2024)	Establishes that AI literacy programmes will improve digital confidence and reduce resistance toward AI-enabled work processes.	Focus on showing AI literacy as technical skill development rather than a behavioural intervention supporting psychological readiness.
	ESOFT Skills (2024)		
	BDAI India (2024)		
	ICAI (2025)		

The findings from the researches indicate that the adoption of Artificial Intelligence in Indian businesses still suffers from various barriers, the most significant among them is the psychological barrier that often results in apprehension and fear around AI adoption. In the research done by Shahid, 2024, there have been empirical evidence that suggests that the psychological barriers like resistance to change, fear of job loss and feeling of uncertainty around the new systems often results in reluctance to successful AI adoption. Such resistance to AI is evident not just in India but also across the world but the way a country develops and prepares their human capital to accept and make the best use of the new technology makes all the difference. The psychological challenges often include following parameters:

- **Techno-stress:** This is one of the most important facets that lead to inhibition of AI adoption. Brod(1984), define technostress as any negative effect on human attitude, thoughts or behaviour that directly or indirectly results from technology. Empirical research on technostress by Sinha C. and Sinha R. (2012) establishes that there are 3 major psychological factors of technostress that are unique to Indian work environments these include techno-cognitive-task concern, techno-invasive emotional differences and techno-invasive task disagreement. These factors form the basis of emotional, psychological and interpersonal issues due to technostress. Kim et al. (2024) found that AI-induced change and increased feelings of stress, anxiety, and perceived job insecurity among employees is directly correlated.
- **Knowledge and Skills Deficit:** In a study done by Gupta & Raman, 2024, it is established that lack of necessary digital competence and low self-confidence in working with complex technology obstructs readiness of employees to adopt new technologies. Employees sense of self efficacy is positively correlated with their openness to accept novelty in their working environment.
- **Cultural and Social Attitudes:** Acceptance or rejection of any new technology depends on the social structure and culture of the organization as well as the country where the new technology is being introduced. A study done by Agarwal & Choudhury, 2024 found that collectivistic societies like those in India can either pave way for smooth integration of new technology by fostering peer learning and social support but on the contrary the same idea of collectivism may also pose as an obstacle because it can amplify the fear of job loss or technology replacing humans in the collective.
- **Leadership Influence:** It is found that an effective leader is very important for ease of new technology adoption. An effective leader can enhance the readiness of the employees' by supporting and training them in adopting a novel technology. The leader can also tackle the apprehensions and fears among employees by counseling them and by helping them navigate the new situation without much apprehension. According to Saha et. al. 2023, leadership's orientation and openness toward digital innovation play a pivotal role in shaping organizational climate and willingness to embrace AI.
- **ABig Data and Artificial Intelligence (BDAI) report 2024** established that there are several psychological factors that inhibit employees from adopting AI and working seamlessly with it. These factors include uncertainty of job roles, fear of job loss, feeling of incompetence due to lack of digital literacy and fear of becoming irrelevant. In another study by Vidya and Iyer (2024) on Indian employees, an established negative correlation between technology anxiety and AI adoption was found.

Psychological and Structural Barriers in Indian Small and Medium Enterprises (SMEs)

To highlight the barriers of AI adoption in Indian SMEs, studies by Mehta & Rajendran (2020) and Gartner (2019) identify primary psychological barriers such as lack of awareness, limited digital skills, and apprehension of job

loss, as significant obstructions to AI uptake. Apart from the psychological aspects, these studies also highlight the infrastructural and financial challenges faced by the new SMEs. The lack of suitably skilled workforce, inadequate financial resources, and lack of infrastructural support compound the inability for psychological readiness for AI adoption in SMEs. Apart from this the organization's concern and participation in understanding the employees' emotional states and sentiments regarding change and adoption of new technology plays a pivotal role in smooth adoption of AI. Studies have found that organizations that regularly assess and engage with employee emotions and attitudes toward AI are more likely to achieve smoother adoption. Conversely, in organizations where there is ambiguity, fear-mongering, and a lack of collaboration, resistance to new technology can be seen. It is found that optimistic, supportive, and collaborative leadership in the workplace also contributes to readiness and positive engagement.

The NASSCOM AI Index has highlighted various points regarding digital transformation and AI adoption in Indian enterprises. According to the index, it is found that leadership commitment and open organizational cultures promote psychological readiness for AI adoption. The Index shows that a structured approach to talent management in an organization prepares the organization to navigate the transformation more smoothly. These structured approaches include upskilling, retraining, and supporting AI-related R&D. A successful AI-mediated digital transformation is driven by psychological preparedness and sensitization of the workforce towards the new technology, perceived benefits from the novel technology, and a collaborative work culture. The Indian organizational surveys also showed a gender gap in psychological readiness and technology adoption. The results showed that the female workforce had low participation in digital transformation initiatives. This shows that there is a need for more inclusive strategic implementation of the AI adoption programs.

CONCLUSION

From the perspective of the emerging Indian businesses, psychological readiness is not merely an academic concept; rather, it is a factor that directly influences the digital transformation initiatives ongoing in India. The success or failure of the advent of any new technology in emerging Indian businesses is directly related to the psychological readiness of its workforce. Highlighting the negative outcomes of not preparing the employees psychologically for AI adoption, De Freitas et al. (2023) emphasize that a lack of psychological readiness among employees may result in apprehension of job loss, hence low performance, project delays, and cost overruns. Ultimately these negative outcomes may result in complete abandonment of AI implementation. To counter the negative outcomes evidences from many Indian and global businesses prove that organizations investing in sentiment analysis, proactive change management, and structured upskilling are more likely to achieve healthy AI adoption, characterized by both technological and human flourishing. (Martín, 2024; Alsheibani et al., 2018). Considering the emerging small and medium enterprises (SMEs) of India the concept of readiness poses even more relevant. The focus of researches in this area has been primarily on the demands of infrastructural preparedness rather human element like psychological preparedness which is also equally important. In the emerging startups of India AI adoption demands both an infrastructural preparedness as well as psychological readiness. Beyond just the technical and infrastructural struggles the Indian SMEs and startups, experience heightened anxiety around job security, cultural inertia, and skills gaps that is often due to low budgets and lack of support and training. Researches need to focus more on the implementation and aid of AI adoption rather than studying just the technical nuances of AI. The need of the hour especially for the SMEs is to train and ready the workforce for the upcoming change. This era of fast paced technological advancement is a stage on which India can build and showcase its technological as well as human resource prowess, provided both technology enhancement like AI Adoption and the human resource enrichment take place hand in hand.

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