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Kiadó, felelős kiadó:

Miskolci Egyetem Gazdaságtudományi Kar, Veresné Prof. Dr. Somosi Mariann dékán

A szerkesztőbizottság elnöke, főszerkesztő:

Dr. Musinszki Zoltán

Főszerkesztő-helyettes, kapcsolattartó:

Dr. Molnár László, e-mail: marmml@uni-miskolc.hu

Szerkesztőbizottság:

*Prof. Dr. Balaton Károly, Dr. habil. Nagy Szabolcs. Dr. Nagy Zoltán,
Prof. Dr. Sikos T. Tamás, Veresné Prof. Dr. Somosi Mariann*

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A szerkesztőség címe:

*Miskolci Egyetem Gazdaságtudományi Kar
3515 Miskolc, Egyetemváros*

Nyomdai előkészítés, tördelés, olvasószerkesztő:

Molnár László, e-mail: laszlo.molnar@uni-miskolc.hu

Páczelt Nóra, e-mail: nora.paczelt@uni-miskolc.hu

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Technological Innovations and Their Market Adoption - A Comprehensive Agenda for Future Research

Horváth Kata, doktorandusz, Miskolci Egyetem, kata.horvath@uni-miskolc.hu

Absztrakt: A tanulmány elsődleges célja egy jövőbeni kutatási agenda körvonalazása, mely a technológiai innovációk piaci bevezetésének sikerességét meghatározó tényezőket vizsgálja, különös tekintettel a mesterséges intelligencia (MI) alapú eszközökre. A kutatás mindenekelőtt betekintést nyújt a mesterséges intelligencia aktuális és várható társadalmi, gazdasági szerepébe, illetőleg hangsúlyozza a technológia elfogadásának vizsgálati relevanciáját. A kutatás jelentőségének hangsúlyozását követően az elméleti bázis megteremtésére teszek kísérletet a témában íródott meghatározó elméletek és modellek (TAM, UTAUT) áttekintésével. Mindemellett a tanulmány kitér az attitűdmérések relevanciájára is, s hangsúlyozza azok megértésének fontosságát a B2B piacok elfogadási dinamikájának feltárása mellett. A kutatás különös figyelmet fordít arra az MI szerepére a vállalati versenyképesség alakításában, kivált a KKV-t vonatkozásában. A végső cél egy jövőbeli kutatási megalapozása, amely a rávilágít az MI sikerét meghatározó kulcstényezőkre, s gyakorlati javaslatokkal szolgál a piac különböző szereplői számára.

Abstract: The primary goal of this study is to outline a future research agenda that examines the factors determining the market success of technological innovations, with a special focus on artificial intelligence (AI)-based tools. The research provides insights into the current and anticipated societal and economic impact of AI, emphasizing the relevance of studying technology acceptance. Following that I aim to establish the theoretical foundation of the research by reviewing key theories and models constructed in the field (e.g., TAM, UTAUT). Additionally, the study addresses the relevance of attitude measurement and underscores the importance of understanding different sector-based acceptance dynamics, particularly in the context of B2B markets. The research pays special attention to the role of AI in shaping corporate competitiveness, with a particular focus SMEs. The ultimate objective is to lay the groundwork for future research that highlights the key factors driving AI's success and provides practical recommendations for various market stakeholders.

Kulcsszavak: artificial intelligence, disruptive technology, innovation, acceptance, adoption

Jelkód: O33, Q55

Introduction

In an era defined by rapid technological progress, artificial intelligence (AI) has emerged as one of the most transformative forces in society. AI's integration into various sectors – from healthcare and education to finance – has reshaped traditional business models and created opportunities for enhanced efficiency and innovation. This technological evolution underscores the necessity of understanding the factors that determine the market success of AI-based innovations. Despite its growing prevalence, gaps persist in research addressing the acceptance and adoption dynamics of AI among consumers and businesses.

The primary aim of this study is to address these gaps by proposing a research agenda that explores the determinants of AI's market adoption. Rooted in behavioural science, the study applies theoretical frameworks like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to analyse the dynamics of AI acceptance and consumer attitude scales based on established measurement tools like the General Attitude Towards Artificial Intelligence Scale (GAAIS). Additionally, it addresses the competitive advantages AI provides to businesses, especially SMEs, thereby combining consumer and organizational perspectives.

Rather than presenting conclusive findings or new theoretical contributions, the primary aim of this paper is to chart a roadmap for subsequent studies to build upon.

This study is significant because it identifies key areas for empirical exploration, particularly in consumer attitudes and sector-specific adoption dynamics, such as those with not-scalable, lagging sectors or B2B markets with special focus on SMEs. By framing critical research questions, it supports future investigations into how AI adoption can be effectively studied and leveraged for competitive and societal benefits.

The structure of the paper is designed to support this exploratory objective. Following an overview of existing literature on AI acceptance, the study proposes a set of priority research areas and questions. Finally, the paper discusses potential academic and practical implications, highlighting how future research could contribute to both theory and practice.

Theoretical Background and Context

Based on the interpretation of Kovalov et al. (2023), disruptive technologies are new technological trends and developments that are capable of transforming the traditional structure of various industries by creating new opportunities and solutions that, on the one hand, increase the efficiency of production and, on the other hand, have a positive effect by reducing the costs incurred during operation. This development has significant social and economic effects. However at the same time, it is increasingly characteristic of the recent period that some of the technological innovations are separated from the real needs and competencies of society, they are not reflecting real consumer demands anymore, instead they are more likely derivative products generated by previous developments (Kovács and Gurály, 2023). Among the innumerable technologies that have a disruptive force on our recent lives, artificial intelligence stands out the most either in terms of its prevalence or its impact, so taking into account the limitations of my research, I have decided to narrow down the scope of investigation to this exact tool.

Regarding the conceptual understanding of the technology, unfortunately there is still no unified academic approach for the definition of artificial intelligence. According to some scholarly proposals, a machine can be considered intelligent if it is able to solve a problem that would essentially require the use of human intelligence (Örsi et al., 2021). The broad integration of different forms of AI can already be seen in many industries (from healthcare, hospitality, logistics and education, to the financial system). In his book published in 2022, Martin Ford claims that artificial intelligence will have at least the same innovative impact (if not more significant) for human society as electricity had at the time of its introduction and in the following periods, i.e. in the 19th century. Invented in the 19th century, electric current was undoubtedly significant in its time, and it is obviously still fundamental today. What was once a circus act - science fiction if you will - has now become one of the driving forces of modern civilization and global competition. A wide array of researchers specialised in the field of artificial intelligence believe that AI is a technology that has general and global applicability (similarly to electricity), which will ultimately affect and shape every aspect of humanity and every corner of our daily lives.

Disruptive technologies, including artificial intelligence-based systems, are becoming more and more mature from both a technical and regulatory point of view, and this increases the possibility of organizational integration. The application of artificial intelligence results in a significant increase in efficiency, partly due to automation and partly due to greater calculation and load potential. As a result of all of this, it is expected that the replacement of the human workforce will take place in an increasing proportion, which will necessitate the reorganization

of the labour market on the one hand, and of corporate practice, management and cost structure on the other (Acemoglu and Restrepo, 2018; Gonzales, 2023).

The clue in understanding the economic and societal relevance of AI is to capture its power to restructure those sectors that are traditionally not characterised by routine work and that are not easy to automate, hence improving the overall efficiency and productivity of the sector. This phenomenon is often referred to as the sectoral cost disease or the Baumol effect (Baumol and Bowen, 1981). The Baumol effect, as illustrated in the following figure, highlights the challenges faced by sectors where routine, scalable work is not typical, and automation is either difficult or entirely impossible. This lack of automation leads to minimal or no efficiency improvements in these sectors, making it challenging to keep pace with the productivity growth experienced in other parts of the economy. Consequently, workers in these sectors require 'uncovered' wage compensation to match the rising wages in more productive sectors. Over time, this results in a growing proportion of GDP being consumed by these less efficient sectors, as their expenditures increase disproportionately. This phenomenon explains why sectors like healthcare, education, and arts often experience rising costs relative to their outputs, creating a long-term economic challenge. Taking the United States of America into consideration, the Baumol effect can be detected in practice as between the period of 1970 and 2019 healthcare expenses have more than doubled (increased from 7% to 19%).

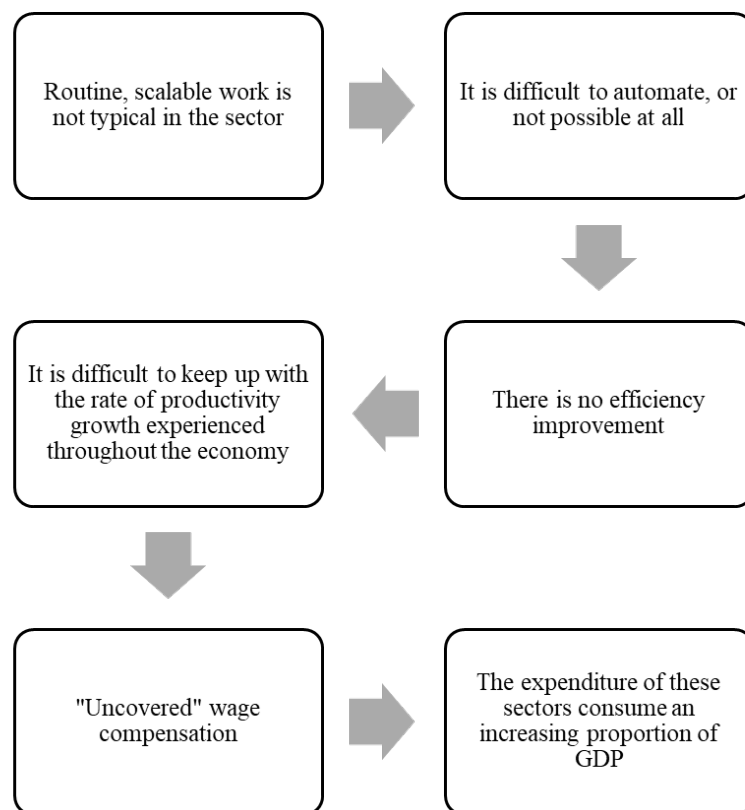


Figure 1: Baumol effect, sectoral cost disease
Source: own edition based on Baumol and Bowen (1981)

Partly based on these findings, the relating forecasts predict a significant economic result for the AI industry, both at the national economic and corporate level (Frey and Osborne, 2017). According to expert calculations, the emissions of the artificial intelligence sector can generate a 14% increase in global GDP by 2030, i.e. a surplus of \$15.7 trillion (based on 2016) (PwC, 2017).

If AI integration is realized in Hungary in the forthcoming years and we manage to reach the global adaptation rate, we can achieve a GDP increase of nearly HUF 8 billion by 2030 (Innovációs és Technológiai Minisztérium, 2020). The fact that the forecasts clearly identify the output surplus arising from the rise of innovation and the monetary value of development and change, preconditions the general involvement and interest of decision-makers (let them be profit-oriented market players or political decision-makers).

It is clear that an artificial intelligence-based global transformation has already begun, and the analysis of the attitude of the stakeholders is a fundamental task in preparing for change. The commitment of national economies and associations in this direction is marked by official provisions, plans, and commitment related to artificial intelligence, such as the European Commission's (issued in 2018) coordinated plan on artificial intelligence, or the 10-year AI adaptation strategy issued by the Hungarian government in 2020.

The general process of the global spread of artificial intelligence and the different stakeholder groups affected by this transformation are depicted in Figure 2.

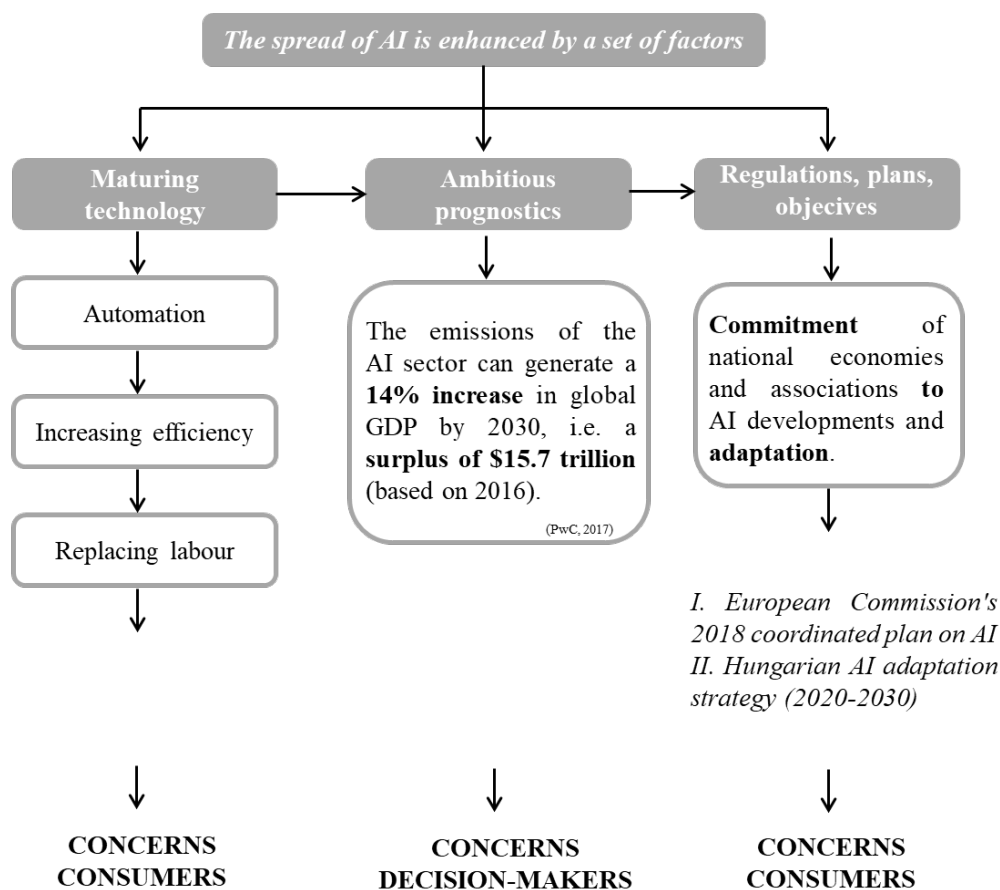


Figure 2: The spread of AI and the related stakeholders

Source: edited by the author

It can be assumed that, based on the previously mentioned motivations, a reorganization and transformation process driven by AI innovation will soon begin, which will clearly have significant social effects directly affecting consumers. The unprecedented integration and collaboration between people and technology can lead to considerable disruption, affecting both individuals and communities. Artificial intelligence is becoming not only a technological,

social, economic, but also a personal matter. Potential consumer and employee rejection and resistance can be identified as one of the real, significant risks of the innovation's market failure.

Based on the above review, I suggest a primal focus on the investigation of artificial intelligence and consumers in future research, assessing the attitudes of consumers related to AI and the acceptance of technology in various areas of life and economy from a behavioural science point of view. The primal theoretical framework of future research should be provided by the relevant academic approaches detailed in the following section.

Literature Review

The following sections focus on highlighting the most important theoretical perspectives on the evaluation of AI acceptance and relating consumer attitudes. Furthermore, a general outlook is also provided on the B2B context based on AI-related innovational processes and their potential effect.

AI Adoption Models and Frameworks

There are many model proposals for schematizing the acceptance of technology by consumers, such as Davis's Technology Acceptance Model (TAM), created in 1986 and its later versions, or a further developed, integrated alternative of the TAM and several other theories, i.e. the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) and its later versions, as well as the Value-based Adoption Model (VAM) (Kim et al., 2007). These models use different indicators to explain which variables influence customers' intention to use technology, i.e. the level of acceptance. Starting from the mentioned models, by synthesizing the relevant aspects of the different approaches, as well as by adding new, unique explanatory variables, the acceptance of AI and the set of factors influencing it, as well as the direction and closeness of their relationships, can be established separately for the various sectors. One of the aims of the future empirical research is to provide an independent technology acceptance model proposal based on the survey results of a representative sample.

Attitude Analysis

The acceptance of the technology is also significantly influenced by the consumer's attitude, the in-depth examination of which is also a significant aspect of the planned research. Consumer attitudes towards artificial intelligence can be measured (depending on the context and direction of the study) on the basis of several scales, such as the AI Attitude Scale (AAIS-4) (Grassini, 2023), the ELSI score (Hartwig et al., 2023), the General Attitude towards AI Scale (GAAIS) (Schepman and Rodway, 2023, 2020) and the Negative Attitudes Towards Robots Scale (NARS) (Nomura, 2014). These scales primarily aim to identify the attitude towards artificial intelligence, based on demographic characteristics, consumers' interests and personality traits. Studies in this direction often end with contradictory or even mildly revealing results, so the inclusion of other variables that enable a more marked distinction of consumers becomes justified in order to create a more precise segmentation and a targeted communication strategy.

In my opinion, such factors can be individual innovativeness, the degree of trust in technology and companies, hedonistic motivations, competencies and ethical and social sensitivity. In the course of future research, it is also planned to attempt to identify and analyse these factors, in order to set up and validate a unique attitude scale.

AI in B2B contexts

However, the examination of the factors influencing the market success of artificial intelligence-based innovations (whether process, marketing, or other innovations) would not be complete without an evaluation of the relational system of the B2B market players related to AI (Piskóti et al., 2013). By extending the previously described theoretical frameworks to B2B markets, it becomes possible to measure the acceptance and attitudes of companies, decision-makers and employees regarding artificial intelligence (Prieto and Braga, 2021).

Based on all of this, the areas where the adaptation of AI can be implemented effectively can be identified. An interesting issue in the context of artificial intelligence and companies is also the determination of how efficiency achieved by the application of technology affect companies' competitiveness (Horvath et al., 2022). One of the interesting aspects of the proposal could be the SME sector, and the examination of whether AI enables them to improve their competitive position and whether a significant competitive elevation can be realized through the use of technology.

Proposed Research Agenda

Taking into consideration of the previously discussed academic forecasts and findings, I have identified two research priority areas and six research questions that are detailed in the followings.

Priority Research Areas

The overarching aim of the proposed research is to explore the factors influencing the market success of artificial intelligence (AI)-based innovations across various economic sectors. This goal is supported by two key priorities:

- I. **Comprehensive Analysis of Consumer Acceptance and Attitudes:** This priority focuses on the diversified measurement and modelling of consumer acceptance of AI as a technological innovation. By investigating consumer attitudes, behaviours, and the variables that drive or hinder AI adoption, the research aims to provide a nuanced understanding of how different demographic, psychological, and contextual factors shape acceptance. This analysis will contribute to identifying barriers and opportunities for AI adoption from a consumer-centric perspective.
- II. **B2B Market Evaluation and Competitive Potential of AI:** The second priority addresses the openness of the B2B market to AI adoption. This includes assessing the willingness of businesses to integrate AI technologies and the opportunities this creates for enhancing operational efficiency and competitiveness. Special attention will be given to understanding how AI adoption can drive competitive advantages, particularly for small and medium-sized enterprises (SMEs), and identifying the sectors where AI has the greatest potential to transform business practices.

Together, these priorities lay the groundwork for a holistic exploration of AI adoption, bridging the perspectives of individual consumers and organizational stakeholders to foster invaluable insights for future research and practice.

Key Research Questions

The research questions guiding this proposed study aim to explore the multifaceted dynamics of artificial intelligence (AI) adoption and its implications across both consumer and corporate domains. First, the study seeks to map existing empirical research that measures and models consumer acceptance of AI as a technology (Q1), providing a comprehensive overview of current academic and practical approaches. Building on this foundation, it examines the methodologies and theoretical frameworks – such as TAM, UTAUT, and other emerging models – best suited to investigate the intricacies of consumer acceptance (Q2). Additionally, the study aims to identify the key factors influencing consumer attitudes toward AI, including demographic, psychological, and contextual variables (Q3). Recognizing the potential for sector-specific variations, the research explores whether consumer acceptance differs across contexts and economic sectors, shedding light on how unique adoption dynamics may emerge in various applications (Q4). From a corporate perspective, the study delves into the adaptation rate of AI among Hungarian companies, identifying areas where openness to technology is most pronounced (Q5). Finally, it evaluates whether AI implementation correlates with improvements in corporate efficiency and output, ultimately assessing its impact on competitive positioning in the market (Q6). Together, these research questions aim to offer a holistic understanding of the adoption landscape, laying the groundwork for targeted strategies and informed policymaking.

Implications

Academic Implications

Although this study does not present theoretical applications, it provides a foundational agenda for future research. By framing key research questions, it highlights gaps in the existing literature, particularly regarding consumer attitudes, sector-specific adoption dynamics, and the relationship between AI implementation and corporate performance. This agenda serves as a valuable resource for researchers seeking to refine existing theoretical models, such as TAM and UTAUT, or to develop new frameworks tailored to the unique challenges and opportunities of AI adoption. By emphasizing exploratory approaches, this study encourages interdisciplinary collaboration to advance the academic discourse on AI's societal and economic impact.

Practical Implications

For practitioners, the study's proposed research agenda outlines priority areas that can guide future investigations into AI adoption strategies. Businesses, especially SMEs, can benefit from deeper insights into the economic and social relevance of AI as well as the factors driving market acceptance of the technology. Policymakers can use the outlined research questions to design initiatives and regulations that foster AI adoption while addressing public concerns, such as ethical considerations and workforce displacement.

By identifying critical gaps and posing targeted questions, this study encourages stakeholders to collaborate in shaping AI adoption practices that are both innovative and socially responsible. It offers a starting point for future research to provide practical insights, ensuring that AI technologies are integrated efficiently and equitably across different sectors and contexts.

Conclusion

This study serves as a starting point for future research into the market adoption of artificial intelligence, outlining critical areas for exploration rather than delivering conclusive results. By framing questions that probe the factors influencing AI acceptance, it encourages researchers to delve into the behavioural, organizational, and contextual elements that shape adoption dynamics.

The proposed research agenda provides a structured pathway for subsequent studies to investigate AI's societal and economic impact more comprehensively. While the study does not aim to generate new theoretical insights, it lays the groundwork for refining existing models and methods in future work. By doing so, it emphasizes the importance of targeted research efforts to bridge gaps in knowledge and inform practical strategies for AI implementation.

This exploratory effort underscores the need for interdisciplinary collaboration to address the complex challenges and opportunities posed by AI. In doing so, it offers a crucial first step in understanding how AI shall be integrated effectively into various sectors, fostering innovation while addressing societal concerns.

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