
Personality and the Use of Artificial Intelligence as Factors Shaping Decision-Making

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Abstract:

Purpose: The main objective of the article, identified with the research problem, was to identify the relationships between personality and decision-making. An attempt was also made to determine, in the light of the literature on the subject, whether personality and the use of artificial intelligence shape decision-making.

Design/Methodology/Approach: In order to solve the research problem and verify the hypothesis that personality and the use of artificial intelligence shape decision-making, the methods of analysis and criticism of literature, diagnostic survey and statistical methods were used. Empirical, quantitative and qualitative research was conducted using a survey on a sample of 4,217 people from Generations X, Y and Z. The Polish adaptation of the Ten Item Personality Inventory (TIPI) – TIPI-PL was used for personality assessment. Decision-making ability, like other competency variables, was measured on the basis of self-assessment on a seven-point Likert scale. The relationships between variables were examined using Pearson's linear correlation coefficient.

Findings: It was found that people who rate their decision-making abilities higher also rate their willingness to run their own business, their ability to work/run a business in Economy 4.0, their commitment to their work and employer higher, but also feel more "overwhelmed" by technological progress. It turned out that the more extroverted people are, the higher their self-assessment of their decision-making abilities. The more conscientious people were, the higher they rated their diligence, decision-making abilities, adaptability to changing

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conditions, and ability to work in a team. The more neurotic people were, the lower they rated their ability to cope with uncertainty/unpredictability, decision-making ability, digital competence, teamwork skills and courage.

Practical implication: A deeper understanding of the role of personality in the decision-making process and the effective use of artificial intelligence can bring real benefits in professional work, including management, particularly in the context of the ongoing digital transformation in organisations.

Originality/value: It has been established that personality and the use of artificial intelligence are factors that shape decision-making.

Keywords: Decision-making, personality, artificial intelligence, competences.

JEL classification: J16, J21, J24, J71, J24.

Paper type: Research article.

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1. Introduction

Decision-making is a key skill that plays a central role in everyday life and is essential for adaptation to the environment and autonomy (Morelli, Casagrande, and Forte, 2022). It is defined as "a conscious, non-random choice of one of the recognised and considered possible variants of future action" (Koźminski, 2002, p. 102). It involves assessing the situation, analysing options, creating choices and selecting the best course of action (Devi *et al.*, 2020).

The use of artificial intelligence in business processes has changed decision-making models. By quickly analysing vast amounts of data, artificial intelligence supports decisions that are more evidence-based, up-to-date and accurate than those made solely on the basis of human judgement (Zupok and Kapała, 2025; Florea and Gabriel, 2025). The use of artificial intelligence (AI) in decision-making is now seen as a strategic asset that increases organisational flexibility and competitiveness (McCarthy, 2007; Florea and Gabriel, 2025).

Personality plays a key role in the decision-making process, influencing how an individual analyses situations, assesses risks and chooses appropriate actions. Various personality traits, such as openness to new experiences, conscientiousness, extraversion, and neuroticism, have a significant impact on how we make decisions. For example, people with high openness are often more willing to experiment and consider different options, which promotes creative solutions.

Conscientiousness, on the other hand, is associated with more thorough analysis of available information and consideration of consequences, which can lead to more

thoughtful choices. Extraversion can influence the tendency to consult others and seek support, while neuroticism is often associated with greater anxiety and fear, which can cause people to avoid decisions or make them based on emotions.

In addition, personality determines the level of self-confidence and risk-taking, which is crucial when making decisions in uncertain situations. People who are more confident and risk-taking may decide more quickly, even when faced with incomplete information, while cautious and uncertain people may take a long time to think things through, analysing everything in detail.

Personality therefore shapes the way we approach decision-making, influencing our tendencies, emotions and problem-solving strategies. Understanding these relationships can help us develop the ability to make better choices. In today's economy, the decision-making process, including managerial decision-making, takes on a whole new meaning. The dynamic development of technology, especially artificial intelligence, and the growing complexity of the business environment mean that traditional factors influencing decisions are becoming insufficient.

At the same time, global research indicates that classic determinants, such as the personality and decision-making styles of managers, are being joined by a new key element – artificial intelligence (AI), which is becoming an integral part of the decision-making process. Thanks to AI, the decision-making process is becoming faster, more effective and more accurate. AI increases analytical and operational efficiency, but its effective use depends on the competence of leaders, their level of trust in technology and their openness to innovation.

As a result, the modern decision-making process is hybrid in nature – it combines the analytical capabilities of artificial intelligence with human interpretation skills, empathy and understanding of the social and organisational context. Decisions are becoming more interdisciplinary and dependent on the ability to combine data, technology and existing competencies. Therefore, the specific nature of modern business forces employees, including managers, to constantly improve their decision-making processes. In this respect, traditional factors such as personality are being combined with newer tools in the form of artificial intelligence (AI), generating a challenging field of research.

In contemporary research, artificial intelligence and machine learning have developed significantly, enabling the creation of more advanced decision-making systems. These technologies often use the principles of bounded rationality and satisfaction to handle large data sets and make decisions under conditions of uncertainty. For example, recommendation systems in e-commerce and automated trading algorithms in finance use a heuristic approach to process information and make effective decisions (Devi *et al.*, 2020). Artificial intelligence (AI) has thus become an indispensable part of the decision-making process.

On the one hand, there is the question of the relationship between personality and decision-making. On the other hand, what impact does the use of artificial intelligence have on decision-making? The relationship between these three elements is key to understanding management effectiveness in the digital age. It should be added that a review of sources on the above-mentioned issues in the Web of Science and Scopus databases suggests that the analysed output lies at the intersection of several sub-disciplines: strategic management, applications of artificial intelligence and expert systems, general organisational theory, and studies on technological change and forecasting.

The dispersion of publications between well-established management science journals and more technologically specialised journals shows that the area under study is interdisciplinary in nature: it combines managerial, systemic and forecasting perspectives.

In summary, the literature review allows us to conclude that the issue of the relationship between personality and decision-making, as well as the use of artificial intelligence, is still insufficiently recognised. The identified research gap became the premise for undertaking research, the main objective of which, identified with the main research problem, was to identify the relationships that exist between personality and decision-making. An attempt was also made to determine, in the light of the literature on the subject, whether personality and the use of artificial intelligence shape decision-making.

2. Literature Review

A review of the literature on the relationship between personality and managerial decision-making and the use of artificial intelligence (AI) reveals an overlap between these areas. Initially, in the early 2000s, research focused on how personality traits influence management style, analysing neuroticism, extraversion and openness to experience in the context of effectiveness (Ateeq *et al.*, 2025; Alshebli *et al.*, 2025). With the development of AI and its impact on various fields, research began to examine how managers' personalities influence their trust in this technology (Twum *et al.*, 2025; Springs, 2025).

Around 2010, studies showed that people with higher levels of extraversion and openness were more likely to use AI in management, which is confirmed by research on personality traits and technology adoption in companies (Saddam *et al.*, 2025; Niggel *et al.*, 2025). However, there are studies that have shown that people with high levels of extraversion have a negative attitude towards the use of AI in terms of functionality, but not in terms of community (Parka and Woo, 2022).

The literature provides ample evidence that personality influences an individual's preferences and decision-making styles, which in turn can influence how managers use AI technology in their daily business operations (Ateeq *et al.*, 2025; Parka and

Woo, 2022). Research suggests that while AI can improve decision-making efficiency, the personal competencies and emotional intelligence of leaders remain crucial, especially with regard to the ethical and social aspects of this technology (Alshebli *et al.*, 2025). It turns out that personality traits such as openness to experience are associated with a more positive attitude towards AI (Twum *et al.*, 2025).

Certain traits, such as neuroticism, can negatively affect the implementation of new technologies in organisations (Springs, 2025). Research also indicates that building trust in AI systems is essential for managers to fully exploit their potential as decision-making support tools (Saddam *et al.*, 2025). Another important issue in the literature is the role of emotional intelligence, which potentially influences the relationship between AI use and decision-making effectiveness, although analyses to date have not yielded fully consistent results (Niggl *et al.*, 2025).

Nevertheless, as demonstrated in the study by Ihsan *et al.* (Supa'at and Ihsan, 2023), creativity and emotional intelligence are most crucial as a way of responding to industrial changes, focused on Industry 5.0 and the use of artificial intelligence. Despite the identification of numerous factors that determine managerial decision-making in the context of AI, many relationships still require further in-depth analysis. For example, the use of AI in various corporate contexts and its links to the personality of leaders remain an under-researched area (Katebi *et al.*, 2025).

There is also a real need to examine how different decision-making styles manifest themselves in interaction with AI technologies, which could potentially reveal unknown or surprising conclusions (Hwang, 2024). How a manager's personality influences the decision-making process based on AI system recommendations is still an area that needs to be clarified (Gladilin, 2023). In recent years, with technological advances and access to vast amounts of data, interest has focused on the effectiveness of AI in decision-making, as well as the ethical aspects and risks associated with its implementation (Katebi *et al.*, 2025; Hwang, 2024).

For example, analyses of human-AI relationships indicate that trust in AI is crucial for its acceptance and effective application in management (Başkonuş *et al.*, 2024; Gladilin, 2023). In the context of research on the relationship between AI use and personality, it is extremely important to consider the role of emotional intelligence as a moderating factor in decision-making in complex managerial situations, as emphasised by authors of works published after 2015 (Ścibirowski, 2025; Oladimeji, 2024). Numerous attempts are being made to understand how personality and AI can interact in a dynamic management environment (Bowen *et al.*, 2024; Trnka *et al.*, 2020).

An analysis of the literature on the impact of managers' personalities on their attitudes towards AI reveals key relationships, particularly in the context of the acceptance and integration of AI technology in decision-making processes. As research shows, people

who are open to technological innovations often adapt better to the use of AI in managerial decisions (Ateeq *et al.*, 2025; Alshebli *et al.*, 2025).

In addition, the literature points to transformational leadership and emotional intelligence as mediators of AI's impact on corporate decisions. Leaders with high emotional intelligence make more efficient use of AI-generated data, which improves the quality of decisions. Issues of AI transparency and ethics remain relevant, while neuroticism may increase distrust of AI, which requires further analysis (Twum *et al.*, 2025; Springs, 2025).

The cultural and social context in which managers operate also plays a key role in shaping attitudes towards AI, as confirmed by comparative international studies (Mei *et al.*, 2024). Understanding the role of personality in decision-making and the effective use of artificial intelligence is therefore important for future research and managerial practice.

In the context of artificial intelligence algorithms, research points to the importance of leaders' behaviours and personalities in implementing technology-based decisions. Research on ethics and concerns about algorithmic decision-making is also noteworthy. It highlights the influence of personality traits such as neuroticism and openness to experience on managers' attitudes towards AI.

Interpretation of their results leads to conclusions about optimising the decision-making process depending on leadership styles, which may be crucial in adapting implementation strategies (Springs, 2025; Saddam *et al.*, 2025). When considering the relationship between personality, decision-making and the use of AI, it is worth taking into account a variety of theoretical perspectives. Research indicates that traits such as openness and conscientiousness can influence decisions in the context of AI; people who are highly open to experience are more likely to accept innovation (Ateeq *et al.*, 2025; Alshebli *et al.*, 2025; Parka and Woo, 2022).

The positive impact of education and IT skills on attitudes towards AI highlights the role of knowledge in shaping decisions (Twum *et al.*, 2025). On the other hand, technology-related threats, such as fear of AI, can negatively influence decisions, as confirmed by research on concerns about automation and job loss (Springs, 2025; Saddam *et al.*, 2025).

Critical personality theory is useful for understanding how individual characteristics influence the perception and acceptance of AI. Neuroticism is associated with negative attitudes towards AI, affecting the quality of decisions in crisis situations (Niggel *et al.*, 2025). It is worth considering insights into ethics and transparency, as users trust technologies that are perceived as ethical more (Katebi *et al.*, 2025).

To summarise the analysis of literature on the links between personality, management decision-making processes and the use of artificial intelligence (AI), it is worth noting

that we are observing a complex relationship here, which is important for the efficient implementation of AI in companies. Managers' personality traits, such as open-mindedness and emotional intelligence, significantly shape their decisions in the context of AI. Analyses indicate that people who are more open to experience are more likely to use AI, as confirmed by numerous studies (Parka and Woo, 2022; Ateeq *et al.*, 2025; Alshebli *et al.*, 2025).

On the other hand, traits such as neuroticism can limit acceptance and trust in these technologies, leading to less favourable decisions (Twum *et al.*, 2025; Springs, 2025). The literature suggests that trust in AI systems is key to realising their full potential, but this requires an understanding of the cultural and organisational contexts in which these technologies are implemented (Saddam *et al.*, 2025; Niggl *et al.*, 2025).

Furthermore, it has been noted that transformational leadership plays a fundamental role in mediating the impact of AI on managerial decisions (Torres Vásquez *et al.*, 2024; Mei *et al.*, 2024). Despite advances in research on this issue, there are still some gaps; for example, we do not fully understand how different types of leadership personalities influence the implementation and perception of AI by teams (Başkonuş *et al.*, 2024; Gladilin, 2023).

3. Materials and Methods

3.1 Sample and Data Collection

This study used quantitative tools based on deductive reasoning. Quantitative and qualitative research was conducted using a questionnaire survey. The research was carried out in Poland between 2019 and 2022 among 4,217 people from Generations Y, X and Z, using the PAPI and CAWI techniques. All respondents agreed to participate in the research and answered the questions in the questionnaire, which they received in paper or electronic form (link to the questionnaire), independently.

The respondents were selected purposefully. The highest percentage in the study population were respondents belonging to Generation Z (45%). Generation Y accounted for 37.5%, and the oldest Generation X accounted for 17.5%. Men definitely predominated in the study population (85%). Among the employed, 83% were non-managerial staff and 17% were managerial staff.

3.2 Measures/Variables Definitions

The Polish adaptation of the Ten Item Personality Inventory (TIPI) – TIPI-PL (standard and online versions) (Sorokowska *et al.*, 2014) was used to assess personality. It is the most popular short method for measuring the "Big Five" traits "Ten-Item Personality Inventory" (TIPI) (Gosling, Rentfrow, and Swann Jr., 2003). Studies show that this two-minute test is a relatively accurate and reliable tool for measuring personality in scientific research. It has been accepted in research (by a

large group of psychologists) that personality is the characteristics of a person that explain a consistent pattern of feelings, thoughts and behaviours (Ozer, and Benet-Martinez, 2006; Pervin and John, 2002).

Representatives of trait theory, one of the most popular approaches to personality structure in psychology today (Cattell, Eber, and Tatsuoka, 1988; McCrae and Costa, 1997), believe that the basic elements of personality are traits that can be used to describe, predict and explain human behaviour (McCrae and Costa, 1997; Ozer and Benet-Martinez, 2006; Pervin and John, 2002).

It has been assumed that human personality is divided into five factors: neuroticism, extraversion, conscientiousness, openness to experience, and agreeableness (McCrae and Costa, 1999; Pervin and John, 2002). According to the model, these traits are cross-cultural and cross-demographic, and structurally the most general dimensions, allowing for a complete and comprehensive characterisation of personality (Zawadzki *et al.*, 2007).

In the conducted research, decision-making was defined as the ability to choose between two or more options, including assessing the situation, analysing options, creating choices, and selecting the best course of action (Devi *et al.*, 2020). Decision-making ability, like other competency variables, was measured on the basis of self-assessment on a seven-point Likert scale (Gamst, Meyers, and Guarino 2008), where 1 = very low, 2 = low, 3 = rather low, 4 = no opinion, 5 = rather high, 6 = high, 7 = very high. Numerous authors point to the usefulness of self-assessment in the process of identifying traits. Cattell (1957) represents the view that trait indicators are behaviours that can be observed, asked about by respondents (self-assessment) or tested.

Through his research, he positively verified the hypothesis that independently conducted personality tests based on self-observation data (self-assessment) and observation data lead to the detection of the same trait structure of the subject, as the object of cognition is the same. Similarly, McCrae and Costa (2008) in their five-factor theory of personality point to an assumption about human nature, arguing that it is largely accessible to self-knowledge, which means that people generally know what traits they possess.

3.3 Data Analysis

In order to verify the adopted hypothesis, methods of analysis and criticism of the literature, a diagnostic survey method and statistical methods were used. Part of the author's questionnaire, which was prepared following preliminary research, was used for the study.

The empirical exploration was conducted to verify research thesis T1, formulated as a result of the analysis and critique of the literature, that personality and the use of

artificial intelligence shape decision-making. In the statistical analyses of the collected data, descriptive statistics were determined: the absolute number of respondents (n) and the proportion of respondents ($\hat{p}_1$), the proportion of responses ($\hat{p}_2$) and the 95% confidence interval for $\hat{p}_1$ (95% CI).

The reliability of the scales in the survey questionnaire questions, which describe the consistency, reliability and repeatability of the measurement results, was checked. The analyses showed that the reliability of the scales in the questionnaire questions is high (Cronbach's alpha coefficient ranging from 0.806 to 0.938). The relationships between variables were determined using Spearman's rank correlation. A significance level of 0.05 was adopted (marked * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$). The survey data was statistically analysed using PQStat software version 1.6.4.122.

4. Results

Respondents were asked to assess their competences, including decision-making skills, on a scale of 1-7, where 1 = very low, 2 = low, 3 = rather low, 4 = no opinion, 5 = rather high, 6 = high, 7 = very high. They rated it quite highly (mean 5.28, standard deviation 1.58). Statistically significant relationships between the variable "decision-making ability" and other analysed variables were established using Spearman's rank correlation.

It turned out that the higher the participants rated their decision-making skills, the higher they rated:

- their willingness to run their own business ($p < 0.001$, $r = 0.41$);
- their ability to work/run a business in Economy 4.0 ($p < 0.001$, $r = 0.28$);
- their commitment to work and their employer ($p < 0.001$, $r = 0.23^{***}$);
- their feeling of being "overwhelmed" by technological progress ($p < 0.001$, $r = 0.20$).

The strength of these relationships was moderate to weak.

The Ten Item Personality Inventory (TIPI)-TIPI-PL test was used to determine the personality of the respondents. Subsequently, significant relationships between the variables were identified. It turned out that the more extroverted people are, the higher they rate their:

- courage ($p < 0.001$, $r = 0.30^{***}$);
- decision-making ability ($p < 0.001$, $r = 0.27^{***}$);
- ability to cope with uncertainty/unpredictability ($p < 0.001$, $r = 0.27^{***}$);
- teamwork skills ($p < 0.001$, $r = 0.27^{***}$);
- adaptability ($p < 0.001$, $r = 0.21^{***}$);
- entrepreneurship ($p < 0.001$, $r = 0.21^{***}$);
- digital competence ($p < 0.001$, $r = 0.20^{***}$).

The above leads to the conclusion that extroverts will cope better in the conditions of the ongoing industrial revolution (Industry 5.0), which uses artificial intelligence. An attempt was also made to establish links between neuroticism and other competences. It was found that the more neurotic people are, the lower they rate:

- their ability to cope with uncertainty/unpredictability ($p < 0.001$, $r = -0.23^{***}$);
- their decision-making ability ($p < 0.001$, $r = -0.20^{***}$);
- their digital competences ($p < 0.001$, $r = -0.21^{***}$);
- their ability to work in a team ($p < 0.001$, $r = -0.20^{***}$);
- courage ($p < 0.001$, $r = -0.20^{***}$).

It also turned out that the more conscientious people are, the higher they rate:

- their diligence ($p < 0.001$, $r = 0.32^{***}$);
- their decision-making ability ($p < 0.001$, $r = 0.23^{***}$);
- adaptability ($p < 0.001$, $r = 0.22^{***}$);
- their ability to work in a team ($p < 0.001$, $r = 0.20^{***}$).

5. Conclusion and Recommendations

The results of the study allow us to draw the following conclusions:

1. People who rate their decision-making abilities higher also rate their willingness to run their own business, their ability to work/run a business in Economy 4.0, their commitment to their work and employer higher, but also feel more "overwhelmed" by technological progress.
2. The more extroverted people are, the higher their self-esteem in terms of decision-making skills.
3. The more neurotic people are, the lower they rate their ability to cope with uncertainty/unpredictability, decision-making ability, digital competence, teamwork skills and courage.
4. The more conscientious people are, the higher they rate their diligence, decision-making ability, adaptability to changing conditions, and teamwork skills.
5. Personality and the use of artificial intelligence are factors that shape decision-making.

Given that many authors confirm the accuracy of self-descriptions (McCrae and Costa 2005; 1999; 2008; Cattell, 1957), it can be assumed that the assessment of the respondents' competencies is reliable.

In summary, a deeper understanding of the role of personality in the decision-making process and the effective use of artificial intelligence can bring real benefits in professional work, including management. In the face of rapid technological

development, organisations should emphasise the development of leaders' emotional competencies so that they can more effectively integrate AI into decision-making processes, as highlighted by research on transformational leadership and trust in AI (Curtis *et al.*, 2021; Chew, 2022).

It is important that future research focuses on identifying and eliminating barriers to AI adaptation and adoption by analysing the numerous variables that influence this dynamic (Bowen *et al.*, 2024; Trnka *et al.*, 2020). Ultimately, exploring these complex relationships will not only contribute to the enrichment of organisational behaviour theory, but also provide practical guidance for managers who wish to implement AI technologies in a demanding management environment.

In the future, it will be necessary to develop a theoretical framework for understanding the impact of personality on AI effectiveness and its role in decision-making (Ścibirowski, 2025; Oladimeji, 2024). Further analysis of these relationships is needed to better understand the interaction of different decision-making styles with the use of AI technologies and their impact on the effectiveness of decisions made (Trollman, 2024; Sindermann *et al.*, 2022).

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