

Implementation of Artificial Intelligence, Automation and Robotization in Financial Business Centers

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Abstract

Background: Artificial intelligence (AI), automation, and robotization are transforming financial business centers globally, but research on their implementation in Slovakia remains limited.

Aim: This study investigates how AI, automation, and robotization are implemented in Slovak financial business centers and evaluates their impact on competitiveness.

Methods: A qualitative multiple case study was conducted, including interviews with representatives from four Slovak financial business centers and detailed case analyses.

Results: All centers have integrated AI, automation, and robotization into various business processes, with differing levels of maturity. These technologies enhance operational efficiency and competitive performance.

Recommendations: Organizations should accelerate technology adoption, invest in employee upskilling, and strengthen collaboration with academic institutions to address implementation challenges. Further research could expand the study to additional centers in the CEE region.

Practical relevance/Social implications: Findings support strategic decision-making in Slovak and Central European financial centers, promoting competitiveness, efficiency, and sustainable development.

Originality/Value: This is the first in-depth study of AI, automation, and robotization implementation in Slovak financial business centers, filling a regional research gap and providing actionable guidance for managers and policymakers.

Keywords

Business Centers, Artificial Intelligence, Automation, and Robotization, Slovakia, Central and Eastern Europe

JEL Codes

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Introduction

In recent years, many multinational corporations have increasingly adopted automation, robotization, and artificial intelligence (AI) within their business processes to enhance efficiency and reduce operational costs. Business service centers (BSCs) are no exception, as the pressure to remain competitive in a dynamic global environment drives them to implement advanced technologies. Financial BSCs, in particular, face the dual challenge of optimizing internal operations while meeting evolving client and market expectations. Slovakia has emerged as an attractive location for such centers due to its skilled workforce and favorable business climate (SARIO, 2022). Despite this trend, empirical research on the actual implementation of AI and related technologies within financial BSCs in Slovakia remains limited.

To better understand the nature of these entities, it is important to consider how they are defined in the literature. Schuppan (2009) describes business service centers as “largely independent organizational units that provide cross-border services to multiple internal clients, resulting in the provision of networked services.” Gospel and Sako (2010) define them as “organizational units that integrate company resources (e.g., human capital, organizational structure, and IT systems) to support and deliver services to internal customers.” Similarly, Schultz and Brenner (2010) refer to BSCs as “partially autonomous business units that operate consolidated support functions, such as accounting and human resources, and provide services to internal clients.” These definitions highlight the hybrid nature of BSCs – combining centralized operations with a degree of autonomy – and underscore their strategic importance in modern enterprises.

This lack of empirical insight makes it difficult to evaluate the real impact of digital technologies on everyday operations and strategic priorities in the regional context. Moreover, it raises questions about how these innovations influence organizational structures, employee roles, and corporate culture. Understanding these dynamics is essential for both practitioners and policymakers seeking to navigate the implications of digital transformation in knowledge-intensive industries.

The aim of this article is to examine how artificial intelligence, automation, and robotization are being implemented in four selected financial business service centers operating in Slovakia. A qualitative case study approach was applied, utilizing semi-structured interviews with senior representatives of the centers, supplemented by publicly available secondary data. This study seeks to identify both the benefits and challenges of digital transformation in financial BSCs, and to contribute to the growing body of literature in this underexplored area.

We identify three research questions:

RQ1: In which areas and processes do financial business service centers implement artificial intelligence, automation, and robotization?

RQ2: What experiences and challenges do representatives of financial BSCs describe in relation to the adoption of these technologies?

RQ3: How does the implementation of AI and robotization influence workflows and organizational culture within financial business service centers?

To address these research questions, a qualitative multiple case study was conducted, as detailed in the Methodology.

1 Literature review

Before analyzing AI adoption in Financial Shared Services (FSS), it is important to clarify key concepts. Artificial Intelligence (AI) is an umbrella concept influencing multiple disciplines, encompassing systems capable of performing tasks that typically require human intelligence, ranging from narrow AI applications, such as Google Assistant, to the aspirational strong AI capable of human-level general intelligence (Kumar, Gupta, & Sharma, 2016; Müller & Bostrom, 2016). Automation refers to technology or systems that execute tasks previously performed by humans, often following pre-programmed rules, thereby freeing humans from repetitive or time-consuming physical and cognitive activities (Evans, 2017). Robotization is the technology for developing machines, called robots, that replicate human actions, often performing repetitive or hazardous tasks, and can be combined with AI to learn and act autonomously (Parasuraman & Riley, 1997).

The transformation of FSS under the influence of AI has emerged as a key trend in corporate finance. As Zhang (2020) notes, FSS platforms deliver cost savings and increased operational efficiency, but their full potential is realized only with AI and big data. Evolutionary and classification algorithms enable process optimization, improved data accuracy, and predictive modelling.

Recent studies emphasize that AI adoption is increasingly strategic. Kumar et al. (2022) highlight that AI-driven decision-making enhances risk management and forecasting. Patel and Singh (2023) show that integrating AI with RPA in Shared Service Centers (SSC) improves operational resilience and reduces human error.

According to KPMG (2023), 98% of organizations are testing generative AI, with more than half planning expansion within hybrid models. Dement & Robinson (2023) add that AI adopters report higher performance but face challenges like skill shortages, weak strategic leadership, and low data standardization. Deloitte (2023) confirms AI has moved into core operations, used for document processing, data summarization, and translation, reshaping daily financial tasks.

Strategic objectives of SSCs have evolved. Deloitte (2021) notes a shift from cost reduction to process standardization and efficiency. Cost optimization remains important but is secondary to delivering business value. Broader trends include developing data analytics skills, adopting remote work, retaining talent via corporate culture and flexibility, and continuous digital integration.

RPA remains central in SSC operations. As Schreiber (2019) outlines, RPA evolves through three stages: rule-based automation, end-to-end automation with virtual workers, and cognitive automation making data-driven decisions independently. Lee et al. (2022) confirm that combining RPA with AI analytics enhances process efficiency, especially in invoice processing and reporting.

AI adoption also increases risks. Zhang (2020) warns of uniform AI decisions, potential data leakage, and algorithm limitations tied to training data quality. Nguyen et al. (2023) and Rao & Verma (2024) highlight the importance of workforce adaptability and continuous upskilling for AI success.

Sun (2021) describes AI as "the soul of new retail," bridging physical and digital environments, enabling service personalization, and driving automation. Hofmann & Böhme (2022) show AI transforms accounting from record-keeping to predictive and advisory functions, enhancing strategic decision-making in SSCs.

Global studies (Zhang, 2020; KPMG, 2023; Dement & Robinson, 2023; Deloitte, 2023) provide valuable insights, but mainly reflect large multinational contexts. Local specifics, particularly in Central and Eastern Europe (CEE) including Slovakia, are underexplored. Novak et al. (2022) and Horváth & Mészáros (2023) show AI adoption in CEE SSCs varies in organizational readiness, workforce skills, and technology.

While global studies provide valuable insights into AI-driven transformation, regional studies are needed to capture the specific conditions and maturity levels of CEE financial service centers. Therefore, this article analyzes AI adoption in selected Slovak financial business centers and assesses how global trends are reflected locally. Integrating recent research and surveys provides a comprehensive understanding of critical success factors and challenges in AI-enabled SSC transformation.

2 Methodology

The introductory part of the article and the selection of research methods were based on a thorough review of domestic and international academic literature registered in the Web of Science and Scopus databases. These theoretical sources served as a foundation for identifying the literature gap, which highlighted the insufficient exploration of the implementation of artificial intelligence, automation, and robotization in financial business centers, particularly within the context of the Slovak Republic.

The empirical part of the research was developed using a qualitative case study approach. Semi-structured interviews were conducted with senior representatives of four selected financial business centers operating in Slovakia between November 2022 and April 2023. In accordance with confidentiality agreements made between the authors and the participating centers, the names of the organizations and the individuals interviewed are not disclosed in this article. The information obtained through these interviews could not be sourced from publicly available materials and was essential for the development of the study. To ensure data reliability, all interviews were recorded (with participant consent) and subsequently transcribed for systematic analysis. Thematic coding was applied to identify recurring patterns, contrasts, and unique insights across cases. This analytic process enabled a structured comparison of implementation practices, perceived benefits, and challenges experienced by the studied centers.

The selection of cases was guided by the objective of examining the most representative examples of financial business centers in Slovakia. All four centers have foreign parent companies and operate in cities with the highest concentration of shared service and business centers in the country. The cases differ in size, year of establishment (ranging from 1992 to 2017), and the scope of provided services. This heterogeneity made it possible to capture varying levels of digital maturity and diverse approaches to AI implementation. The chosen cases therefore reflect the broader structure of the financial shared services sector in Slovakia.

The primary data obtained from the interviews were complemented by secondary data from official company websites and the online portals of national institutions promoting

business development in Slovakia. This triangulation of sources increased the robustness of the findings and reduced the risk of bias. To further enhance reliability, interview transcripts and the final interpretation of results were reviewed and confirmed by the participating respondents. This respondent validation ensured accuracy and credibility in the presentation of empirical evidence.

This study has several methodological limitations typical of qualitative research. The relatively small sample size and sector-specific focus limit the generalizability of the findings. Moreover, the research is geographically restricted to Slovakia, which constrains cross-national comparisons. However, these limitations were mitigated through data triangulation, careful case selection, and validation of interpretations with respondents. Future research should expand the analysis to other sectors and countries in the Central and Eastern European region to strengthen comparative insights and external validity.

The described methodological design ensured that the collected data directly supported the research aim of assessing competitiveness impacts of AI implementation.

3 Results

The following table provides an overview of the basic attributes related to the analyzed business centers.

Table 1: Key Indicators of the Studied Business Centers

Business Center	Main Activity	Location	Established	Number of Employees	Country of Origin
BC 1	Financial Services	Bratislava, Košice, Banská Bystrica	1992	4000	USA
BC 2	Financial Services	Košice	2013	300	Switzerland
BC 3	Financial Services	Bratislava	2016	800	USA
BC 4	Financial Services	Bratislava	2017	330	Germany

Source: processed by authors

All centers operate in the field of financial services and are located in major Slovak cities such as Bratislava, Košice, and Banská Bystrica. Their years of establishment range from 1992 to 2017, indicating both long-standing and more recently founded operations. The number of employees varies significantly, from 300 to 4,000, reflecting differences in scale and maturity. The centers originate from diverse countries, including the USA, Switzerland, and Germany, illustrating the international nature of the business service sector in Slovakia.

3.1 Business Center 1

BC 1 established its International Services Centre (ISC) in Bratislava in 2003 as part of its global strategy to optimize corporate processes. Employing over 5,000 specialists from 80+ countries, the center provides IT services, process automation, data analytics, and digital innovation to global clients (Online Interview, 2023).

A distinctive feature of BC 1 is its strong emphasis on robotic process automation (RPA) and AI-driven process optimization, which enhance scalability, reduce costs, and ensure operational accuracy. Continuous improvement initiatives such as internal hackathons, innovation labs, and AI-focused training programs support digital maturity and foster a culture of innovation (Online Interview, 2023). These initiatives exemplify the theoretical dimension of organizational readiness highlighted in the literature (Zhang, 2020; Kumar et al., 2022), demonstrating that strategic alignment of technology, processes, and human resources is critical for successful AI adoption.

BC 1's collaboration with academic institutions primarily aims to strengthen AI-related competencies and applied research. These partnerships facilitate curriculum development in automation and data analytics, contributing to the company's leadership in intelligent business services (Online Interview, 2023). This reflects the workforce adaptability and collaboration with academia dimensions identified in prior studies (Nguyen et al., 2023; Hofmann & Böhme, 2022).

3.2 Business Center 2

BC 2 has operated in Slovakia since 2007, with centers in Bratislava and Košice that support global telecommunications and IT infrastructure. Employing around 2,000 professionals, the Slovak operations specialize in network management, cybersecurity, and AI-enhanced support systems (Personal Interview, 2023).

AI technologies, including digital assistants and predictive maintenance tools, are integrated into network operations to increase uptime and reliability. These tools enable proactive incident resolution, improved service quality, and reduced operational risk. These practices illustrate process standardization and efficiency as described in Deloitte (2021) and align with theoretical perspectives on AI-enabled operational optimization (Patel & Singh, 2023).

Cooperation with local universities focuses on AI applications in network analytics and automation, ensuring access to a skilled talent pool in cybersecurity and digital systems (Personal Interview, 2023). This supports the human capital development dimension, emphasizing continuous upskilling to maintain AI readiness (Rao & Verma, 2024).

3.3 Business Center 3

BC 3 was established in Bratislava in 2007 and provides regional support in finance, procurement, and IT. It plays a strategic role in the company's digital finance transformation, using AI-driven tools and RPA to automate processes such as invoice processing and order-to-cash management (Personal Interview, 2022).

AI and analytics applications have significantly increased process transparency, efficiency, and decision-making quality. The SSC serves as a testbed for digital innovation, piloting and scaling emerging technologies before global rollout. These initiatives demonstrate the integration of technology adoption with organizational learning, echoing findings from Hofmann & Böhme (2022) on AI transforming accounting and finance into analytical and advisory functions.

Collaborations with Slovak universities primarily support research and training in financial analytics and automation technologies, ensuring a continuous flow of skilled digital professionals (Personal Interview, 2022). This aligns with theoretical frameworks emphasizing continuous workforce development as a critical success factor in AI adoption (Nguyen et al., 2023).

3.4 Business Center 4

BC 4 launched its Business Services Centre in Bratislava in 2017 to centralize global financial operations. With approximately 300 professionals, the center functions as a Centre of Excellence for automated finance processes (Online Interview, 2023).

AI and machine learning models are applied to improve financial forecasting, detect anomalies, and automate transactional workflows. Cognitive automation and smart reporting tools enhance process reliability and data-driven decision-making. These practices illustrate cognitive automation and reflect theoretical insights on combining AI and RPA for operational excellence (Lee et al., 2022; Patel & Singh, 2023).

BC 4's collaboration with academic institutions focuses on AI applications in accounting automation and data analytics, supporting workforce upskilling and fostering innovation within the digital finance domain (Online Interview, 2023). This reinforces the human capital and collaboration dimension identified as critical in AI implementation literature (Nguyen et al., 2023; Rao & Verma, 2024).

3.5 Summary of Findings

Tables 2, 3, and 4 present an overview of the findings and answers to the research questions. The findings in the tables are organized according to the individual cases studied.

Table 2: Areas and processes where AI, automation, and robotization are implemented, and how these technologies are integrated

BC 1	Automation and RPA used in finance, HR, procurement; integrated through global digital platforms. AI used for data analytics and cognitive automation.
BC 2	AI used in predictive network maintenance and digital assistants. High-level automation in network monitoring and technical support.
BC 3	RPA applied to finance (invoice processing, record-to-report). AI tools enhance strategic financial planning. Focus on process standardization.
BC 4	AI and robotization applied to accounting. Routine tasks fully automated. Acts as a Centre of Excellence for global process automation.

Source: processed by authors

Table 2 illustrates the diverse areas and processes where AI, automation, and robotization are applied across different business centers, including finance, HR, procurement, technical support, and accounting. Each center employs these technologies in ways ranging from routine task automation and process standardization to predictive maintenance and strategic planning. Integration is consistently achieved through global digital platforms and advanced AI tools, enabling enhanced efficiency and the establishment of Centers of Excellence.

Table 3: Experiences and challenges with adopting these technologies

BC 1	Positive transformation noted; major investment in workforce upskilling. Collaboration with academia supports implementation.
BC 2	Automation improved service reliability. Challenges in keeping talent pipeline full in tech-specialized fields.
BC 3	Generally positive experience with measurable improvements in efficiency. Change management and continuous training are critical.
BC 4	High degree of automation achieved. Key challenge: shortage of qualified workforce, especially for multilingual roles. Administrative hurdles for hiring non-EU staff.

Source: processed by authors

Table 3 summarizes the positive impacts of AI and automation adoption across the business centers, highlighting significant investments in workforce upskilling and collaboration with academic institutions. While automation has improved service reliability and operational efficiency, all centers face challenges related to talent shortages, especially in specialized technical and multilingual roles, as well as administrative barriers for hiring international staff. Continuous change management and training emerge as critical success factors to sustain the benefits of technological transformation.

Table 4: Influence on workflows and organizational culture

BC 1	Significant shift towards digital workflows. Collaborative culture with emphasis on innovation and continuous improvement.
BC 2	Streamlined operations, faster issue resolution. Culture values adaptability and proactive IT solutions.
BC 3	Improved accuracy and process efficiency. Culture focused on lean operations, analytics-driven decision-making.
BC 4	Manual work significantly reduced. Culture shifting towards innovation and efficiency. Efforts to upskill staff reflect changing roles and competencies.

Source: processed by authors

Table 4 highlights substantial shifts towards digital workflows and automation across all business centers, leading to more efficient, accurate, and streamlined operations. Each center reflects a cultural emphasis on innovation, adaptability, and data-driven decision-making, supported by continuous efforts to upskill employees and align competencies with evolving job roles. These transformations indicate that AI and automation are not only optimizing processes but also reshaping organizational culture to support ongoing improvement and agility. Overall, the findings demonstrate that AI implementation enhances competitiveness primarily through process efficiency, digital maturity, and workforce adaptability, directly addressing the study's research aim.

4 Discussion

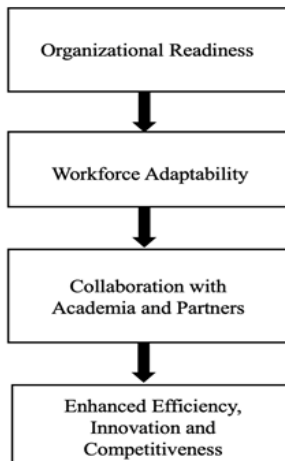
The analysis of the four Slovak financial business centers (BCs) shows that AI, robotic process automation (RPA), and robotization are applied across finance, HR, procurement, technical support, and IT infrastructure, with varying maturity levels. For example, BC 3 uses RPA for invoice processing, BC 2 integrates AI for predictive network maintenance, and BC 4 functions as a Centre of Excellence for process automation. These findings align with prior research emphasizing AI and RPA for process optimization and operational accuracy (Lee et al., 2022; Schreiber, 2019; Patel & Singh, 2023), representing the technological efficiency dimension of the proposed model.

Workforce development and collaboration with academic institutions are critical for successful AI adoption. BC 1 organizes hackathons and AI training, BC 4 focuses on accounting automation, and BC 2–3 support specialized skills in network and financial analytics. These practices ensure continuous learning and access to qualified professionals, reflecting human readiness in the conceptual model (Nguyen et al., 2023; Rao & Verma, 2024; Hofmann & Böhme, 2022).

Organizational culture also plays a key role. All BCs have shifted toward innovative, adaptable, and data-driven practices: BC 1 emphasizes collaboration and innovation, BC 3 focuses on analytics-driven decision-making, and BC 4 actively reshapes roles through cognitive automation. These observations align with literature highlighting the need for alignment of leadership, processes, and workforce capabilities (Kumar et al., 2022; Hofmann & Böhme, 2022), corresponding to organizational readiness and culture.

Local contextual factors influence AI strategies in Slovakia and the CEE region. Regulatory constraints, labor policies, and workforce shortages present challenges, as seen in BC 4's administrative hurdles for non-EU hires. These findings demonstrate that global best practices must be adapted locally, representing the local context dimension (KPMG, 2023; Deloitte, 2023; Novak et al., 2022).

Figure 1: A conceptual model of successful AI implementation in BCs



Source: processed by authors

Figure 1 synthesizes empirical findings and theoretical insights into a conceptual model. Each dimension corresponds to observed practices across BC 1–4, illustrating how technology, human readiness, organizational culture, and local context collectively enable efficiency, innovation, and competitiveness.

Overall, AI implementation enhances competitiveness through process efficiency, workforce adaptability, and digital maturity. Success depends on the integrated management of technology, people, organizational culture, and local contextual factors. This framework provides practical guidance for managers and policymakers while supporting future research on AI-driven transformation in the CEE region.

Conclusion

The implementation of AI, automation, and robotics in Slovak financial business centers significantly enhances operational efficiency, accuracy, and organizational adaptability. The case studies demonstrate that organizational readiness, workforce adaptability, and collaboration with academic institutions are the key success factors for effective AI integration, confirming the theoretical dimensions identified in the literature (Zhang, 2020; Kumar et al., 2022; Hofmann & Böhme, 2022; Nguyen et al., 2023).

These factors not only support internal process improvements but also translate into external competitive advantages, strengthening the centers' market position and reinforcing the role of the CEE region as a hub for business services. The findings highlight that AI adoption is not merely a technological upgrade but a strategic transformation, requiring alignment of culture, processes, and human capital to realize its full potential.

Practically, the results inform strategic innovation management by emphasizing the importance of agile transformation, continuous workforce development, and investment in localized AI solutions tailored to regulatory, labor, and infrastructural contexts. Policy and educational implications include promoting public–private partnerships, fostering collaboration between business centers and universities, and supporting continuous professional development to build sustainable talent pipelines and enable long-term AI adoption.

Overall, AI and automation function not only as tools for operational efficiency but as strategic enablers that, when implemented with supportive culture and governance, enhance competitiveness at both organizational and regional levels. Future research could expand the scope of case studies, explore sector-specific AI applications, or investigate the long-term impact of AI on workforce skills and roles, providing further guidance for managerial and policy decisions in CEE financial centers.

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