

Investing in People, Managing the Change: A Cost-Benefit and Change-Management Perspective on AI-Era Reskilling in the Indian BFSI Sector

Dr. Daksha Pathak¹, Dr. Vijay Mohan Vyas²

Department of Financial Studies, IIS (Deemed to be University), Jaipur, Rajasthan, India¹

daksha.pathak2585@gmail.com

Assistant Professor (Department of Management studies) Engineering college Bikaner²

drvijaymohanvyas@gmail.com

Abstract: In the Indian banking, financial services, and insurance (BFSI) industry, reskilling has become a key organizational response to AI-driven change. However, a large portion of the literature currently in publication treats reskilling primarily as a Human Resource Management (HRM) or skills-taxonomy issue, leaving two practically important aspects relatively unexplored: whether reskilling investment can be justified and quantified in monetary terms, and why employees oppose the very programs intended to assist them in adapting. In addition to empirical data on employee resistance to AI adoption in banking from India and similar South Asian contexts, this paper conducts a conceptual review based on human capital theory, established training-evaluation frameworks (Kirkpatrick's four levels and Phillips' Return-on-Investment extension), organizational change theory (Lewin's unfreezing-changing-refreezing model and Kotter's eight-step model), and job insecurity theory. The review discovers that although resistance-driven non-adoption is a major reason why reskilling investment fails to produce quantifiable results, change-management execution and reskilling investment decisions are usually examined separately. For Indian BFSI businesses, the report suggests an integrated "Invest-Engage-Institutionalize" (IEI) methodology that combines capability embedding, resistance-focused change management, and financial planning into a single implementation sequence. The results imply that a more practical foundation for planning and assessing reskilling investment in AI-enabled banking is provided by considering the economics and psychology of reskilling as a unified, sequential decision problem rather than as distinct HR and finance workstreams.

Keywords: Artificial Intelligence; Reskilling; Return on Investment; Change Management; Job Insecurity; Human Capital Theory; Banking Sector; BFSI; India

1. OVERVIEW

For companies facing AI-driven transformation, reskilling has evolved from a supplemental training activity to a critical strategic and financial decision. The integration of AI, machine learning, and generative AI systems into core banking, financial services, and insurance (BFSI) operations presents organizations with two concurrent questions that are rarely considered together: how much should be invested in reskilling the current workforce, and how can that investment be safeguarded from the well-documented tendency of employees to resist workplace technological change?

Both questions are especially important in the Indian BFSI sector. The banking industry in India employs a sizable, geographically dispersed workforce with a diverse spectrum of educational and digital literacy backgrounds. Indian financial institutions are subject to stringent regulatory oversight over technology-driven risk. However, reskilling programs are neither free nor self-executing; they need funding, time away from productive work, and—most importantly—real behavioral adoption by staff members who may legitimately worry that the technology they are being trained to use will also diminish the value of their position. Employee training has long been viewed by human capital theory as an investment decision made in anticipation of a future return in the form of increased production (Becker, 1964). In parallel with this economic history, organizational behavior research has produced a considerable body of theory that explains why workers oppose changes in the workplace, especially those related to automation (Frey & Osborne, 2017) and job insecurity (Greenhalgh & Rosenblatt, 1984). Even while both literatures are mature on their own, they are rarely combined in the particular context of banking reskilling in the AI era. Instead of viewing reskilling as a single decision that needs to be managed on both dimensions concurrently for the investment to pay off, financial and

HR departments within BFSI businesses frequently treat it as either a budget-and-ROI problem or a people-and-change management problem.

This research addresses that gap by conducting a comprehensive assessment of the economic and behavioral literatures pertinent to AI-era workforce reskilling in the Indian BFSI sector. It draws on established training-evaluation methodology — Kirkpatrick's (1994) four-level model and its extension by Phillips (1997) into a fifth, Return-on-Investment level — to examine how reskilling investment can be measured, and on organizational change theory — Lewin's (1947) unfreezing-changing-refreezing model and Kotter's (1996) eight-step model — together with job insecurity theory (Greenhalgh & Rosenblatt, 1984) and recent empirical evidence on employee resist

The subsequent sections of this paper are structured as follows. In Section 2, the research vacuum this study fills is identified by reviewing the literature on training-investment economics, ROI measurement, organizational change theory, and actual data on AI-related resistance in banking. The conceptual review process is explained in Section 3. The results are presented in Section 4, along with a suggested integrated framework for coordinating investments in reskilling with the implementation of change management. Implications, restrictions, and future study directions are discussed in Section 5's conclusion.

1.1 Objectives of the Study

- 1) Use human capital theory and training assessment frameworks to analyze the economic benefits of reskilling investment in India's BFSI sector.
- 2) Identify psychological and organizational factors causing employee resistance to AI-driven reskilling.
- 3) This study aims to apply organizational change theory to reskilling implementation in Indian banking.
- 4) Identify how unmanaged resistance reduces the financial return on reskilling investments.
- 5) Propose an integrated framework for financial planning and change management in Indian BFSI reskilling initiatives.

1.2 Research Questions.

1. What economic reason, based on human capital theory, supports reskilling investment in Indian BFSI organizations?
2. How can training-evaluation frameworks be used to quantify the return on reskilling investment ?
3. How do psychological and organizational factors influence employee resistance to AI-driven reskilling in banking?
4. How does unmanaged employee resistance impact the return on reskilling investment?
5. What framework can help Indian BFSI businesses connect investment decisions with change management execution?

2. LITERATURE REVIEW

This section examines literature on the economic and behavioral dimensions of AI-era workforce reskilling, organized into six thematic streams: human capital theory and training-investment economics; training-evaluation and ROI-measurement frameworks; the scale and cost of reskilling investment in banking; organizational change theory; job insecurity and the psychology of AI-driven change; and empirical evidence on employee resistance to AI in banking. The section finishes by describing the research gap addressed by this study.

2.1 Human Capital Theory and the Economics of Training Investment.

Human capital theory, established primarily by Schultz and Becker, views employee education and training as an investment rather than a cost, with the hope that it will increase future productivity and, consequently, future earnings or organizational output (Becker, 1964). Becker's (1964) difference between general training (skills transferable across employers) and firm-specific training (skills important solely to the current employer) is directly applicable to reskilling decisions in banking. AI-related abilities, such as data interpretation or model-output evaluation, are closer to general training, which traditional human capital theory predicts employers will underinvest in relative to the societal optimum, because employees who learn portable skills can use them elsewhere. This theoretical prediction has clear practical ramifications for Indian BFSI businesses as they decide how much of the reskilling investment burden to carry internally.

2.2 Measuring Training Return using the Kirkpatrick and Phillips Frameworks

Kirkpatrick's (1994) four-level model is the most generally used framework for evaluating training success. It analyzes training outcomes at the levels of participant reaction, learning, behavior (on-the-job application), and organizational results. Phillips (1997) expanded on this approach by adding a fifth level, which explicitly calculates training's financial return on investment by weighing the monetized benefits of training against its fully loaded costs. The Kirkpatrick-

Phillips framework is the traditional reference point for linking training effort to measurable business outcomes. When applied to AI-era reskilling in banking, this framework implies that program evaluation should go beyond satisfaction surveys and completion rates (Levels 1 and 2) to on-the-job behavior change and quantifiable business results (Levels 3 to 5), a standard that much of the sector's current reskilling reporting does not yet meet.

2.3 The Scale and Cost of Reskilling Investment in Banking

In the financial industry, reskilling investments are not incidental. Visible financial investments to training infrastructure have been made by Indian institutions: For instance, State Bank of India has made investments in specialized training facilities meant to benefit both its employees and, in the future, bankers from other developing nations (Business Standard, 2017). The Boston Consulting Group, which cites examples like a bank in Singapore that focuses on preparing managers to receive retrained staff, finds that organizations reporting a positive return on reskilling investment are distinguished less by the amount of spending than by whether they provide structured post-training support—mentoring, peer-shadowing, and manager-level training—to help retrained employees transition into new roles (Boston Consulting Group, 2025).

This conclusion has implications for the cost-benefit analysis of reskilling since it implies that the return on a particular reskilling budget is dependent on both the size of the investment and the implementation strategy.

2.4 Theories of Organizational Change and Resistance

Organizational change theory provides two classical models for reskilling implementation. Lewin's (1947) three-stage model views change as a process of unfreezing an existing equilibrium, shifting the organization to a new state, and then refreezing that new state so that it becomes self-sustaining. Kotter's (1996) eight-step model elaborates on a more prescriptive, leadership-driven sequence, emphasizing the creation of urgency, the formation of a steering coalition, and the integration of new techniques into corporate culture.

Both frameworks view resistance to change as a predictable, manageable feature of organizational life rather than an anomaly, and both emphasize that change that is not actively reinforced after initial implementation tends to revert — a finding that is directly relevant to reskilling programs, where newly trained employees may abandon new tools or workflows due to time constraints unless the change is actively institutionalized (Lewin, 1947; Kotter, 1996).

2.5 Job Insecurity: The Psychology of AI-Driven Change

A vast body of literature in organizational behavior views job insecurity as a separate and consequential psychological state, distinct from general resistance to change. According to Greenhalgh and Rosenblatt's (1984) foundational model, job insecurity is defined as a perceived inability to maintain desired continuity in a threatened job situation, and it is a self-reinforcing organizational phenomenon: employees who experience job insecurity tend to reduce discretionary effort and cooperation, which can further destabilize the situations that caused their insecurity in the first place.

This dynamic is particularly important to AI-driven reskilling, since the same technical advance that produces the justification for training can also be regarded by employees as proof that their employment is under threat. While focused on the United States, Frey and Osborne's (2017) widely cited computerization-susceptibility analysis established a broader intellectual framing — which has since been extended to other economies — that clerical and routine-processing roles, common in retail banking, are among those most exposed to automation, a framing that plausibly shapes how banking employees interpret AI-related reskilling initiatives directed at their roles.

2.6 Empirical Evidence of Employee Resistance to AI in Banking

Recent empirical investigations provide direct evidence for how these theoretical mechanisms work among bank employees. Chiu, Zhu, and Corbett (2021) discover that employees' pre-adoption cognitive and affective appraisals of AI—shaped by their perceptions of what the technology can and cannot do—significantly predict both their attitudes toward AI adoption and their turnover intentions, and that employees' existing AI knowledge moderates how strongly anticipated negative outcomes affect these appraisals.

In the South Asian banking context, Molla (2024) surveys and interviews bank employees and managers in Bangladesh and finds that a large majority of employees feared AI-driven job displacement, particularly in clerical and routine roles, but also finds a significant association between employee training and reduced fear of displacement—direct evidence that reskilling investment can itself function as a resistance-reduction mechanism, not merely a skills-transfer one. Within India, Kumar, Rani, Rani, and Rani (2025) survey banking employees in the National Capital Region and find, using a technology-organization-environment framework, that perceived usefulness, perceived ease of use, top-management support, and competitive pressure are all significantly associated with employees' AI adoption intentions — indicating that resistance is shaped jointly by individual perception and organizational context, not by individual attitudes. This is consistent with Dwivedi and Kochhar's (2023) earlier finding that Indian banking employees who value AI's contribution to their work still express concerns about job security and call for structured upskilling support, as well as Ali and Shah's

(2024) finding that organizational and skill-related barriers, including employee resistance, are more significant obstacles to AI adoption in banking than purely technological constraints.

2.7 Research gap.

Despite the maturity of the human-capital/training-ROI literature (Sections 2.1-2.3) and the organizational-change/job-insecurity research (Sections 2.4-2.6), these two bodies of work are rarely combined in the context of AI-era reskilling in banking. Financial and economic treatments of reskilling investment (Sections 2.1-2.3) generally do not account for the behavioral mechanisms — job insecurity, resistance, and pre-adoptive appraisal — that determine whether trained employees adopt new AI-enabled ways of working, whereas the change-management and resistance literature (Sections 2.4-2.6) generally does not link its recommendations to investment planning and ROI measurement. Within the Indian BFSI setting, empirical knowledge on resistance (Section 2.6) is dispersed across various studies rather than consolidated into a framework that financial and HR decision-makers may use together. The current study fills this gap by combining human capital and ROI assessment theory with change management and job insecurity theory to create a single implementation methodology tailored to Indian BFSI reskilling programs.

3. METHODS AND MATERIALS

3.1 Design of Research

This study employs a conceptual review design based on secondary sources. There were no primary survey or interview data obtained for this paper. Instead, the study combines known economic and organizational behavior theory with new empirical literature on AI adoption in banking to create an integrated conceptual framework that connects reskilling investment decisions to change management execution in the Indian BFSI setting.

3.2 Data Sources and Search Methods

Four types of secondary sources were used to gather evidence: foundational texts and peer-reviewed literature on human capital theory and training-evaluation methodology; peer-reviewed organizational-behavior literature on change management and job insecurity; peer-reviewed empirical studies on employee attitudes toward and resistance to AI adoption in banking, with a focus on South Asian and Indian contexts; and institutional or industry sources detailing the extent of reskilling investment in banking. Sources were found by searching academic databases, publisher platforms, and institutional repositories with terms such as "reskilling," "training ROI," "human capital theory," "change management," "job insecurity," "AI adoption," "employee resistance," "banking," "BFSI," and "India." Foundational theoretical works were maintained regardless of publication date due to their sustained standing in the literature, however empirical papers on AI adoption in banking were prioritized from the previous five years to ensure relevance to current technology. In total, fifteen sources that met these criteria were selected for synthesis in Section 2.

3.3 The Method of Analysis

A thematic review was the approach taken. The following recurring themes emerged from reading the retained theoretical and empirical literature: (1) training as an investment in human capital; (2) training return measurement; (3) the cost structure of reskilling programs; (4) organizational change and resistance theory; (5) job insecurity and psychological barriers to AI adoption; and (6) empirical patterns of resistance among banking employees. The integrated framework put forth in Section 4 is informed by these topics, which also serve to organize the discussion in that section. As with any conceptual study, the goal is not to statistically verify links between variables, which would necessitate gathering primary data, but rather to create a theoretically sound and empirically informed framework.

3.4 Limitations and Extent

The study does not undertake a thorough analysis of the AI-in-banking or skills-taxonomy literatures in and of itself; instead, it concentrates on the convergence of behavioral/change-management and financial/economic perspectives on reskilling. It provides a broad overview of the Indian BFSI industry without making specific distinctions between public-sector banks, private banks, non-banking financial companies, and insurance companies, all of which may have very different reskilling budgets and change-management capabilities; Section 5.3 addresses these limitations.

4. FINDINGS AND DISCUSSION

4.1 The Economic Logic of Reskilling as Human Capital Investment

Using Becker's (1964) human capital framework to address AI-era reskilling in Indian BFSI businesses reveals an inherent contradiction in how such programs are normally supported. Where reskilling imparts firm-specific competence,

such as familiarity with a bank's unique AI-enabled credit-scoring tool, human capital theory predicts that employers have a strong incentive to absorb the training cost, because the ensuing productivity benefit is captured internally. Where reskilling imparts general, portable capability—for example, broad AI and data-literacy skills valued across the labor market—the same theory predicts that employers will be more hesitant to bear the full cost, because employees who acquire such skills may capture their value by moving to a competing institution. This distinction provides Indian BFSI organizations with a practical lens for prioritizing reskilling budgets: firm-specific components of a reskilling curriculum are a relatively low-risk investment, whereas general, portable components may need to be paired with retention-oriented mechanisms — career progression commitments, bonded learning agreements, or skill-based promotion pathways — if the organization is to fully capitalize on its investment.

4.2 Applying the Phillips ROI Framework to AI-Era Bank Training

The Kirkpatrick-Phillips framework offers a structured basis for evaluating AI-era reskilling programs that goes beyond training completion metrics, as summarized in Table 1.

Table 1. The Kirkpatrick-Phillips Framework Applied to AI-Era Bank Reskilling

Level	Focus	Illustrative Banking Metric
1. Reaction	Participant satisfaction with training	Post-session satisfaction scores
2. Learning	Knowledge or skill gained	AI-literacy assessment scores
3. Application	On-the-job behavior change	Actual use of AI tools in daily workflow
4. Business Results	Organizational impact	Reduced processing time, error rates, complaint volumes
5. Return on Investment	Monetized benefit versus fully loaded cost	Net financial return per employee reskilled

Based on the institutional and industry evidence reviewed in Section 2.3, the majority of current reskilling reporting in Indian BFSI organizations appears to be concentrated at Levels 1 and 2 — participation and satisfaction — rather than Levels 3 thru 5, where the actual financial case for reskilling investment is demonstrated. This is consistent with Phillips' (1997) finding that few businesses evaluate training at the ROI level, given the additional data-collection work necessary, despite the fact that finance functions require this level to justify sustained investment.

4.3 Behavioral Barriers: Why Employees Resist Reskilling

According to the empirical findings covered in Section 2.6, opposition to AI-driven reskilling in banking is predominantly a response to perceived threat, rather than a resistance to learning. Molla's (2024) finding that a large majority of surveyed Bangladeshi bank employees feared AI-driven job displacement, concentrated in clerical and routine roles, mirrors Frey and Osborne's (2017) broader finding that such roles are disproportionately exposed to automation, implying that employee fear in this context is not irrational but rather follows a real occupational risk pattern.

Greenhalgh and Rosenblatt's (1984) job insecurity model helps explain why this fear can undermine the effectiveness of reskilling programs, even when the training content is well designed: employees who perceive powerlessness over the continuity of their job tend to reduce discretionary effort, which directly works against the Phillips framework's behavior-change and application stages (Levels 3 and 4). Kumar, Rani, Rani, and Rani's (2025) Indian evidence adds an organizational dimension to this picture, revealing that top-management support and perceived ease of use — both of which are directly influenced by program design and leadership behavior — are significant predictors of adoption intention, indicating that resistance is a response to how reskilling is designed and communicated rather than an inherent employee trait.

4.4 The Missing Link: Why Financial Investments Do Not Guaranty Returns

Sections 4.1-4.3, when read together, identify a specific method by which reskilling investment fails to yield return: Financial commitment secures training delivery (Levels 1-2 of the Phillips framework), but it does not guaranty behavior change and business results (Levels 3-5), because the transition is dependent on employees' psychological appraisals of the change, which are shaped by job insecurity, perceived usefulness, and management support rather than budget size. This is consistent with Molla's (2024) finding that training itself significantly reduces fear of displacement, implying that well-designed reskilling can address the very resistance that threatens its own return, but only if program design

deliberately incorporates change-management principles rather than treating reskilling as a purely instructional exercise. In fact, a reskilling budget examined just in financial terms (cost per employee trained, hours supplied) runs the danger of significantly overstating projected return unless it is accompanied by an explicit accounting of resistance-reduction effort.

4.5 Proposed Framework: Invest–Engage–Institutionalize (IEI)

Building on the economic and change-management literature reviewed above, this study proposes a three-stage framework — Invest, Engage, Institutionalize — for aligning reskilling investment decisions with the change-management activity needed to realize their return, summarized in Table 2.

Table 2. The Invest–Engage–Institutionalize (IEI) Framework

Stage	Theoretical Basis	Core Activity
Invest	Human capital theory (Becker, 1964); Phillips ROI model (1997)	Define firm-specific vs. general training mix; set Level 3–5 ROI targets upfront
Engage	Lewin's unfreezing (1947); Kotter's guiding coalition (1996); job insecurity theory (Greenhalgh & Rosenblatt, 1984)	Transparent communication on role security; secure visible top-management support
Institutionalize	Lewin's refreezing (1947); post-training support structures (Boston Consulting Group, 2025)	Embed AI-enabled behavior into performance systems; continue Level 5 ROI tracking

The basic proposition of the IEI framework is that reskilling investment and change management are sequential dependencies, not concurrent workstreams: Engage-stage action decides whether Invest-stage spending converts into Institutionalize-stage, long-term capabilities, and it is this conversion, not the initial budget size, that defines financial returns.

4.6 Implications for BFSI HR and Finance Functions

For HR services, the framework suggests that resistance-management activities such as communication, manager engagement, and job-security messaging should be budgeted and planned as an essential element of reskilling programs rather than considered as a soft supplement to a training schedule. For finance functions, this means that reskilling ROI should be evaluated at Phillips' Level 5 using post-implementation data (productivity, error rates, retention), rather than being approved and reported on Level 1-2 metrics like enrollment and completion, which do not reliably predict business impact. For senior leadership, the research on job insecurity and empirical resistance discussed in Sections 2.5-2.6 suggests that visible, consistent management support for reskilled employees, rather than just budget approval, is a measurable driver of return.

4.7 Discussion

According to the review, reskilling in the AI era in Indian BFSI organizations is best understood as a joint economic-behavioral problem in which the behavioral dimension significantly influences whether the economic dimension pays off, rather than as a pure HR training exercise or a pure financial investment decision. This reframing has a practical implication for how reskilling business cases are constructed: a business case built solely on training cost and expected productivity uplift, without an accompanying account of how job insecurity and resistance will be actively managed, is incomplete by the standards of both the human capital literature (which assumes the trained capability will be applied) and the organizational change literature (which treats sustained behavior Indian BFSI firms operating at a size where reskilling investment is already significant, as demonstrated by SBI's training infrastructure expenditure (Business Standard, 2017), have a strong motivation to close this gap.

5. CONCLUSION

This article examined the economic and behavioral literatures relevant to AI-era reskilling in the Indian BFSI industry and discovered that, while both literatures are well established, they are rarely integrated into advice provided to banking firms. Human capital theory and the Kirkpatrick-Phillips framework provide a solid foundation for treating reskilling as

a measurable investment, while organizational change theory and job insecurity research explain why the return on that investment is dependent on how the change is managed rather than how well it is funded. Instead of treating financial planning and resistance management as distinct duties of the finance and HR departments, respectively, the proposed Invest-Engage-Institutionalize framework provides Indian BFSI organizations with a method to plan reskilling programs. The main practical implication is that the strength of the reskilling investment's financial case depends on the accompanying change-management strategy.

5.1 Theory and Practice Implications

The study extends organizational change theory (Lewin, 1947; Kotter, 1996), human capital economics (Becker, 1964), training-evaluation methodology (Kirkpatrick, 1994; Phillips, 1997), and job insecurity research (Greenhalgh & Rosenblatt, 1984) into the particular context of AI-driven reskilling in Indian banking, an application context that has received relatively little integrated attention. In practice, the IEI framework provides BFSI HR and finance leaders with a common framework for organizing, discussing, and assessing investments in reskilling, which may lessen the possibility that reskilling budgets will be authorized based on training-delivery metrics that do not accurately forecast realized return.

5.2 Limitations of the Study

- The study has a few limitations. First, as a conceptual review, it lacks primary data from Indian BFSI employees or organizations and hence cannot empirically validate the suggested IEI framework; the framework should be viewed as a structured hypothesis for future empirical validation rather than a proven model.
- Second, the empirical evidence on employee resistance to AI in banking examined in Section 2.6 is based on research conducted outside of India (particularly Molla, 2024, on Bangladesh), which were chosen for their contextual and regional importance but may not entirely generalize to Indian institutional contexts.
- Third, the study does not make a systematic distinction between public-sector banks, private banks, and non-banking financial institutions, whose financial capability for reskilling investment and organizational culture surrounding change management may vary significantly. Future research employing employee surveys or case studies from various sorts of institutions would aid in the testing and refinement of the suggested framework.

5.3 Directions for Future Research

- Using longitudinal data from Indian BFSI reskilling initiatives, the Invest-Engage-Institutionalize concept is empirically tested.
- Using productivity, retention, and error-rate statistics, true reskilling ROI at Phillips's Level 5 in Indian banking institutions is measured.
- Comparative analyzes of change-management and reskilling investment practices among Indian public and private banks as well as non-banking financial firms.
- Survey-based research on the connection between Indian banking employees' completion or implementation of reskilling programs and job insecurity.
- Research investigating the potential differences in employee retention outcomes between firm-specific and generic reskilling programs in Indian BFSI businesses.
- Research on the impact of visible leadership support and manager-level training, as opposed to budget allocation, on the results of reskilling programs.

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