Report

AI Agents Are Here—But Don't Call Them Boss

The rise of AI agents: Understanding their impact on the global workforce.

workday™

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Executive summary: Optimism meets boundaries.

AI agents are rapidly becoming integral to the global workforce, promising substantial gains in productivity and innovation. While widespread optimism is driving their adoption, our research reveals a key tension:

75% of employees are comfortable working with AI agents, but only **30%** are comfortable being managed by them.

Further highlighting these human boundaries, fewer than half (45%) agree that AI agents will become true members of the workforce.

This fundamental tension—between agentic AI as a powerful tool and its limited acceptance as an authority—is the defining challenge for leaders in this new era. Our report provides data-driven insights to guide executives in strategically integrating AI agents to not only optimize operations and drive profit but also to truly empower their people and safeguard the uniquely human aspects of work.

> Optimism in agentic AI is forged through clear boundaries. These boundaries, defined by our choices, are essential for purposeful and responsible deployment, freeing us to explore AI's full potential without fear of misuse. Leaders must prioritize training that empowers employees to understand when and how to use AI, while technology providers build these boundaries directly into their solutions, giving customers the confidence to innovate— especially in high-stakes areas like HR and finance.

Kathy Pham
Vice President of AI,
Workday

# The AI agent reality: Optimism, pressure, and human boundaries.

New research from Workday shows widespread adoption of AI agents: 82% of organizations are expanding their use of agents.

> What's driving this momentum? Optimism, with **88%** of respondents believing AI agents will ease their workload by boosting productivity.

Yet, despite this optimism, many respondents are worried that the productivity gains won't be passed on, with nearly half (48%) concerned that AI agents will increase pressure on employees to work faster.

Employees are already defining clear boundaries about the role of agents. They're happy to use them as a tool but don't want them acting as managers or decision-makers. Many also express concerns about the impact of agents on critical thinking, human connection, and ethical guardrails—a reminder that this technology, while powerful, is dual-edged.

As AI agents reshape the way we work, leaders will need to ensure they enhance the employee experience, not undermine it. By deploying AI agents strategically, they can empower their people to think big and solve meaningful problems rather than simply optimizing existing work.
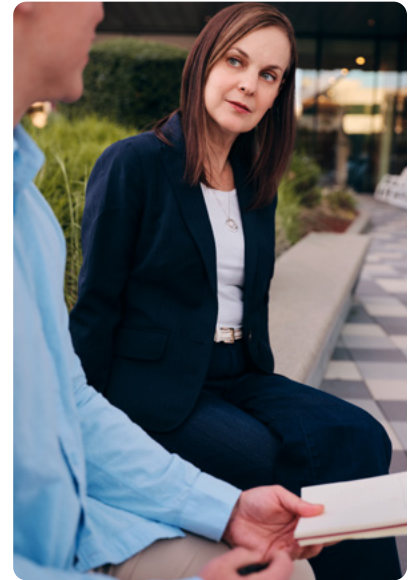
About the data: Understanding our global survey.

This global study was designed to uncover data-driven insights on the current attitudes of leaders and employees that shape the public discourse on AI agents in the workplace.

For the purpose of this report, "AI agents" refers to artificial intelligence systems capable of performing tasks, making decisions, and interacting autonomously or semiautonomously within a defined scope, often learning and adapting over time to achieve specific goals.

Unlike broader AI, which can encompass a wide range of intelligent technologies, AI agents are characterized by their ability to act on behalf of a user or system with a degree of independence. Our research specifically focuses on the adoption and impact of these AI agents in the workplace.

Our findings are based on a global survey of 2,950 full-time decision-makers and software implementation leaders across three key regions: North America (n=706), APAC (n=1,031), and EMEA (n=1,213). Data collection was conducted by Hanover Research in May and June 2025, commissioned by Workday. Respondents provided representation from a diverse background of industries, demographics, and professional experience:

- **Organization size:** medium enterprise (n=1,276), large enterprise (n=1,529)
- **Departments:** HR (n=704), IT (n=782), finance (n=695), operations (n=769)
- **Seniority levels:** employee (n=631), manager (n=838), director (n=985), VP (n=407), C-suite (n=89)

Key findings: The promise and the paradox of agentic AI.

Our research reveals the duality of agentic AI in the workplace. As adoption accelerates, fueled by widespread optimism about the transformative benefits for the workforce, clear boundaries around trust are emerging alongside a deep-seated apprehension about the potential impact on what makes us human.

Yet, the overwhelming promise of maximizing human potential and profit makes responsible adoption of agentic AI a crucial business imperative.

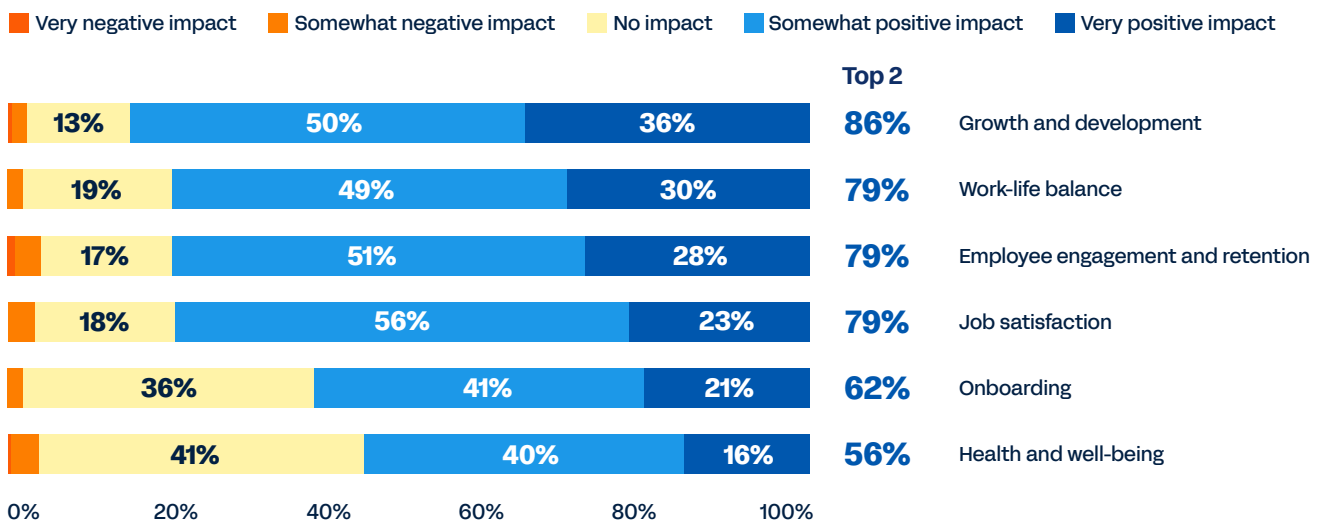| The promise: Widespread optimism and benefits.	The paradox: Real-world concerns and boundaries.
Rapid adoption and high expectations: Organizations are swiftly deploying AI agents (82% are using them), driven by a belief in reduced workloads (88%), faster innovation (82%), and financial success (71%).	**Lingering skepticism and potential human costs:** Despite optimism, a notable 27% of organizations still believe AI agents are overhyped. Concerns exist about a decline in critical thinking (48%) and the erosion of meaningful human interaction (36%).
AI as a collaborative partner: Employees are highly comfortable with AI agents working alongside them (75%) and recommending skills development (75%). Trust in organizational use for employee benefit is high (83%).	**AI not as a manager or autonomous decision-maker:** There is strong discomfort with AI agents managing employees (only 30% are comfortable), making critical financial decisions (40% are comfortable), or operating in the background without knowledge (24% are comfortable).
Positive employee experience and quick ROI: Expected benefits include improved employee growth and development (85%), work-life balance (80%), and job satisfaction (79%). Over half expect ROI within 12 months (56%).	**Ethical, security, and governance barriers:** Top barriers to adoption are ethics and governance (44%), including bias, data privacy, and legal challenges; and security and privacy (39%). A foundational fear of AI misuse is also present (30% very/extremely concerned).

From hype to impact: How adoption builds trust.

Many see AI as a transformative force promising societal improvements, yet a strong current of doubt and skepticism persists, ranging from job displacement to existential threats. Our research enters this debate, revealing that over one-quarter of respondents (27%) still believe agents are overhyped.

Yet, despite this underlying apprehension, the prevailing sentiment among business leaders and employees is widespread optimism about agentic AI's potential.

AI Agents Expected to Positively Impact the Employee Experience

Legend:
- ■ Very negative impact
- ■ Somewhat negative impact
- ■ No impact
- ■ Somewhat positive impact
- ■ Very positive impact

Category	No impact	Somewhat positive impact	Very positive impact	Top 2	
	13%	50%	36%	**86%**	Growth and development
	19%	49%	30%	**79%**	Work-life balance
	17%	51%	28%	**79%**	Employee engagement and retention
	18%	56%	23%	**79%**	Job satisfaction
	36%	41%	21%	**62%**	Onboarding
	41%	40%	16%	**56%**	Health and well-being

Axis: 0%, 20%, 40%, 60%, 80%, 100%

Even with some skepticism, organizations are rapidly adopting AI agents, with fewer than 1% reporting no plans for their use. This makes understanding how to cultivate trust crucial for business leaders. One of our most encouraging findings is that 83% of respondents trust their organization to use AI agents for the benefit of both employees and the business.

82% of Organizations Are Expanding Their Use of Agents

<1% — No plans to use that I'm aware of

3% — **Exploring:** Understanding the potential of AI agents and identifying opportunities for their application

14% — **Piloting:** Testing AI agents on a small scale to validate their effectiveness and gather insights

37% — **Rolling out:** Deploying AI agents across the organization after successful pilot testing

31% — **In early production:** Operating AI agents in a real-world environment and making necessary adjustments

14% — **Looking to scale:** Expanding the use of AI agents across the organization to maximize benefits

82%

Our research reveals a clear correlation: exposure to AI agents significantly increases trust. The percentage of people who trust their organization to use agents responsibly rises significantly with increased adoption maturity. A similar trend is observed when considering the impact of AI agents on society.

Exposure to AI agents significantly increases trust.

36%	61%	84%	93%	95%
Exploring	Piloting	Rolling out	In early production	Looking to scale
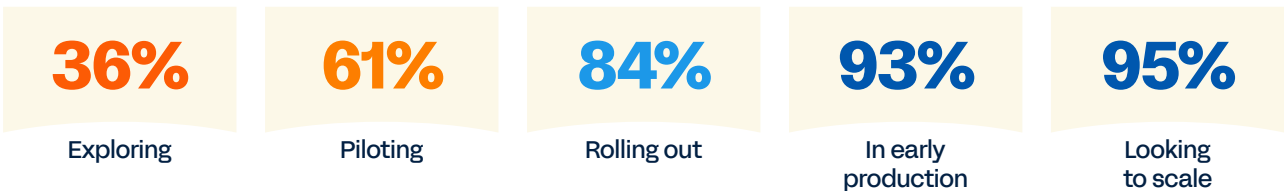
Trust in positive societal impact of agentic AI by stage of adoption.

35%	50%	72%	84%	90%
Exploring	Piloting	Rolling out	In early production	Looking to scale

Even as familiarity with agents increases optimism, building trust in AI extends beyond mere technology implementation. It necessitates effective change management and fostering a secure, informed, and empowered environment for employees to engage with agentic AI.

AI as the copilot, not the captain.

Optimism about the impact of agentic AI in the workplace is high. In fact, 63% are more interested in working for companies that invest in AI agents, giving AI-forward organizations a competitive edge. For Gen Z, that figure rises to 70%, suggesting agent adoption will be a key factor in attracting young talent.

Workers are also surprisingly open to trading data for AI benefits:

73% are willing to share their work data if it helps to improve their performance. But there are limits to what employees are willing to accept.

Our data reveals that workers are comfortable with AI as a collaborative partner and a self-improvement tool. But they draw a distinct line when AI takes on the role of a boss, makes financial decisions, or operates without transparency.

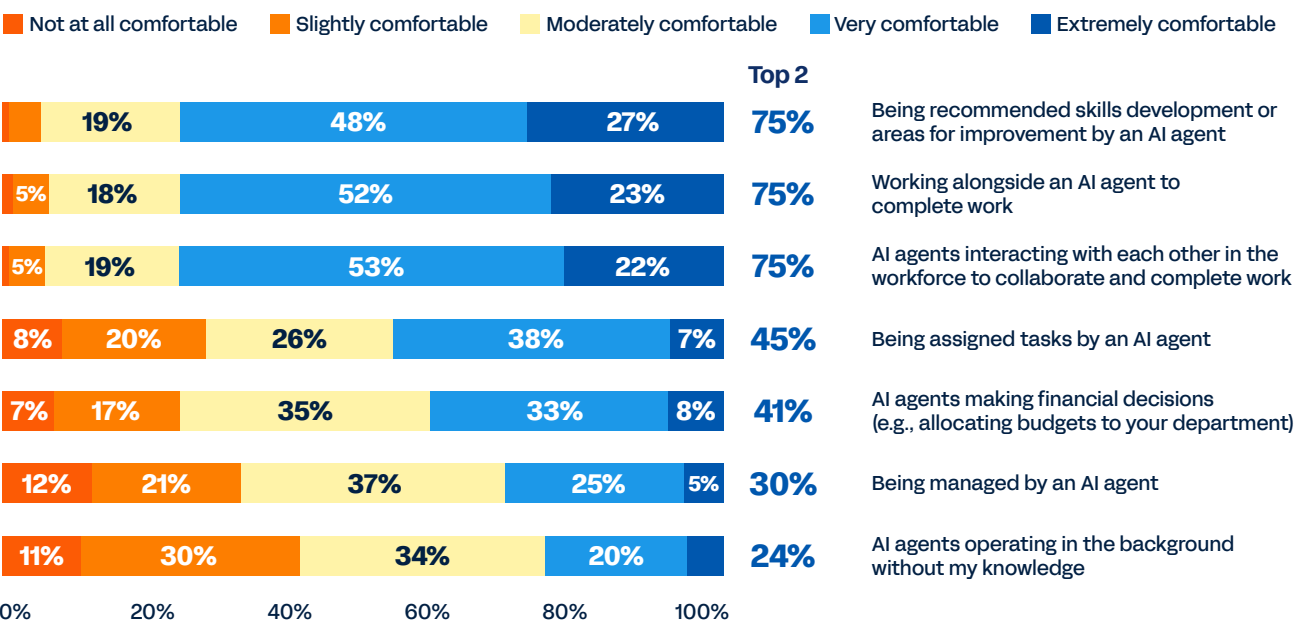# Comfort levels plummet when AI's role shifts toward authority.

A striking 75% of respondents are comfortable working alongside AI agents or in scenarios where agents are collaborating with each other in order to improve performance. However, only 30% are comfortable with an AI agent managing them, with a notable 12% being "not at all comfortable."

Similarly, trust dwindles when AI makes critical financial decisions (only 40% are comfortable) or operates in the background without human knowledge (just 24% are comfortable).

The lasting value of uniquely human skills at work is clear: while AI agents boost efficiency and offer valuable insights, they cannot show empathy, make tough judgment calls, communicate with nuance, or lead people through complex situations the same way humans can.

Comfort Level with AI Agent Scenarios

■ Not at all comfortable ■ Slightly comfortable ■ Moderately comfortable ■ Very comfortable ■ Extremely comfortable

Top 2

	Not at all	Slightly	Moderately	Very	Extremely	Top 2	Scenario
			19%	48%	27%	**75%**	Being recommended skills development or areas for improvement by an AI agent
	5%		18%	52%	23%	**75%**	Working alongside an AI agent to complete work
	5%		19%	53%	22%	**75%**	AI agents interacting with each other in the workforce to collaborate and complete work
	8%	20%	26%	38%	7%	**45%**	Being assigned tasks by an AI agent
	7%	17%	35%	33%	8%	**41%**	AI agents making financial decisions (e.g., allocating budgets to your department)
	12%	21%	37%	25%	5%	**30%**	Being managed by an AI agent
	11%	30%	34%	20%		**24%**	AI agents operating in the background without my knowledge

0%   20%   40%   60%   80%   100%

While 61% of people think AI agents will be as important as their fellow coworkers, only 45% see them as actual members of the workforce. That signals a clear boundary between human and machine roles that leaders need to respect, meaning that organizations must clearly define the role of agents and explain how they make decisions in order to build trust and ensure successful integration.

Balancing AI's strengths with humanity's edge.

As AI adoption rapidly grows, organizations face a key question: Where should AI agents be used? A significant 65% of respondents agree that AI agents are able to perform many of the essential functions of their role—but just because they can, should they?

Where AI agents excel.

Respondents were more likely to trust an AI agent to be fair and unbiased when making decisions related to IT infrastructure and technology provisioning, as well as skills development.

For IT, this means efficient system management and optimized resource allocation where speed and data accuracy are paramount. In skills development, AI agents can analyze needs and recommend personalized paths, overcoming limitations of human leaders who often contend with cognitive biases (such as unconscious favoritism or recency bias) or the time needed to review vast amounts of data.

These use cases naturally align with AI's promise of efficiency, consistency, and analytical power.

Our research reveals a crucial insight for leaders implementing AI: trust in AI varies greatly depending on the task. It's not a one-size-fits-all solution across all areas of work.
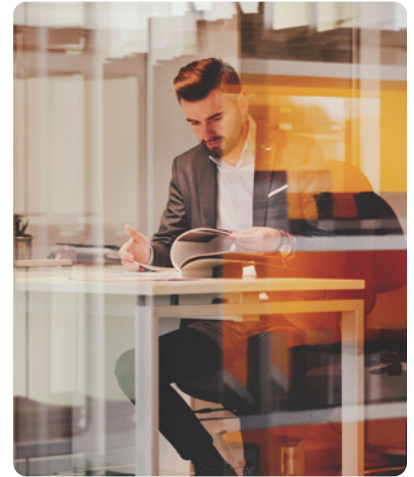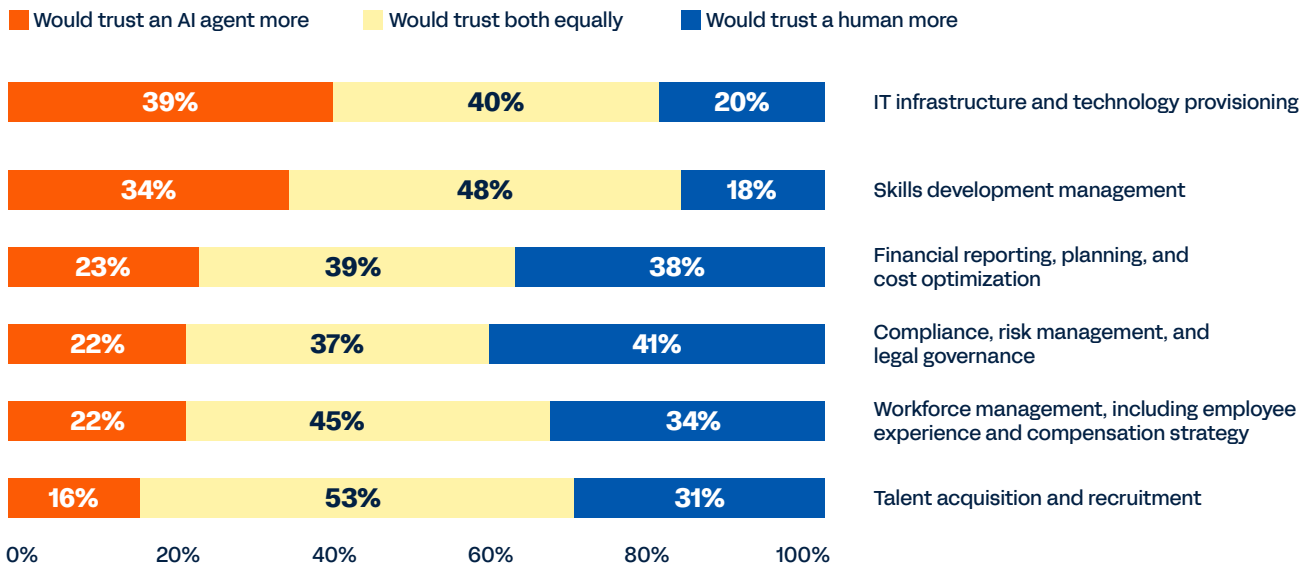
Where humans are essential.

When it comes to decisions about people, money, and legal compliance, trust shifts heavily toward humans. These sensitive areas can still be significantly enhanced by AI's capabilities to provide critical insights and support, but they demand uniquely human qualities such as:

- Empathy and nuanced understanding for people-related issues such as hiring or resolving conflicts
- Discretion and ethical judgment for managing money, especially financial planning that impacts livelihoods
- Reasoning, ethical deliberation, and accountability for interpreting complex legal regulations and navigating ambiguities

Effectively building and deploying AI agents in these domains requires a specialized understanding of **human capital and financial management**, underpinned by access to extensive transactional data.

People Trust AI with IT But Prefer a Human Touch for Talent and Finance

■ Would trust an AI agent more   ■ Would trust both equally   ■ Would trust a human more

39%	**40%**	**20%**	IT infrastructure and technology provisioning
34%	**48%**	**18%**	Skills development management
23%	**39%**	**38%**	Financial reporting, planning, and cost optimization
22%	**37%**	**41%**	Compliance, risk management, and legal governance
22%	**45%**	**34%**	Workforce management, including employee experience and compensation strategy
16%	**53%**	**31%**	Talent acquisition and recruitment

0%   20%   40%   60%   80%   100%

AI agents poised to take a central role in workforce management.

Beyond the specific work domains where AI agents are more likely to be trusted, our research also highlights how HR stands to benefit from their introduction. Respondents highlighted the aspects of workforce management that will benefit the most from AI agent adoption:

- Forecasting and planning (84%)
- Scheduling and labor optimization (80%)
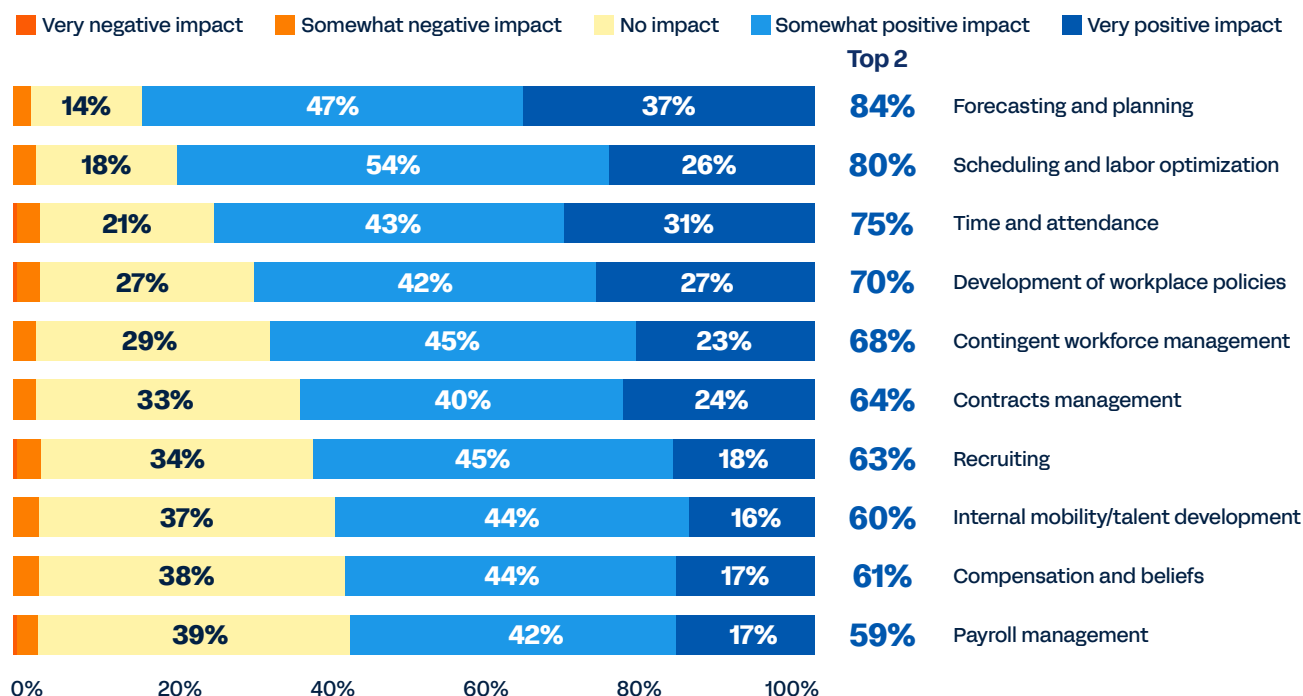- Time and attendance (75%)

Areas such as payroll processing and compensation administration, which are often already highly automated, were not highlighted as significantly benefiting from AI agents. This suggests that respondents may perceive less future impact from new agent capabilities in domains where foundational AI and automation are already well established.

These findings might also reflect continued caution when it comes to involving AI agents in HR tasks that demand personal judgment, such as recruiting, internal movement, compensation strategy, and complex payroll.

Respondents may perceive less future impact from new agent capabilities in areas where foundational AI and automation are already well established.

High Expectations for the Impact of AI Agents on HR

Very negative impact　Somewhat negative impact　No impact　Somewhat positive impact　Very positive impact

	No impact	Somewhat positive	Very positive	Top 2	
	14%	47%	37%	84%	Forecasting and planning
	18%	54%	26%	80%	Scheduling and labor optimization
	21%	43%	31%	75%	Time and attendance
	27%	42%	27%	70%	Development of workplace policies
	29%	45%	23%	68%	Contingent workforce management
	33%	40%	24%	64%	Contracts management
	34%	45%	18%	63%	Recruiting
	37%	44%	16%	60%	Internal mobility/talent development
	38%	44%	17%	61%	Compensation and beliefs
	39%	42%	17%	59%	Payroll management

0%　20%　40%　60%　80%　100%

As organizations progress from leveraging agents in data-heavy domains such as IT and skills development—or even specific HR functions such as forecasting and scheduling—the real challenge will be extending their application into more sensitive areas touching upon human judgment, financial decisions, and legal intricacies.

An answer to the talent shortage: AI's role in modern finance.

The finance sector, long grappling with a persistent talent shortage, appears to view AI agents not as a threat but as a potential solution that could reshape the industry.

> Over three-quarters (76%) of respondents working in finance agree that AI agents will have a positive impact on the current CPA/finance professional shortage. Only 12% mention staff resistance due to job displacement as a barrier to adoption. This optimism signals a belief that rather than exacerbating job displacement, technology will be an important part of the solution.

Our research shows the finance industry is on the brink of accelerated AI agent adoption. While 62% of organizations are already rolling out or are in early production with AI agents and 11% are scaling, this is set to change dramatically. Half of respondents expect to be scaling AI agents within the next three years—a nearly fivefold increase.

The perceived benefits are also evolving from daily operations and efficiency to longer-term strategy. Finance leaders foresee AI agents directly contributing to increased revenue from existing products and services and facilitating better data-enabled decisions, indicating a shift from tactical support to core organizational growth.

Finance professionals expect AI agents to deliver the most significant impact in:

- Forecasting and budgeting (32%)
- Financial reporting (32%)
- Fraud detection (30%)

However, when it comes to highly sensitive domains such as compliance, risk management, and legal governance, our findings reveal a clear preference for human oversight. Respondents showed significantly greater trust in humans (45%) for these functions compared to AI agents (25%). But this preference doesn't diminish AI's potential, which can still act as a powerful partner that augments human judgment and ensures more robust oversight.

Finance professionals want to keep humans in charge of governance, risk, and compliance.

While the overall outlook of agents in finance is bullish, challenges remain. Data security and privacy vulnerabilities (38%) and ensuring compliance with changing regulations (30%) are the primary barriers to adoption.

Interestingly, staff resistance or worries over job displacement rank much lower (12%). This could suggest a growing acceptance of AI or a lack of awareness about the technology's full capabilities.

The finance industry anticipates AI agents will transform from experimental tools to a core component of financial planning, budgeting, and risk management infrastructure.

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We're at a turning point where AI agents are no longer just tools—they're becoming teammates, and in some cases, managers. That shift is creating real tension: people are open to working with agents but far less comfortable being led by them. It's a signal that while the tech is ready, our workforce is still catching up. But as agents take on more execution, human judgment, empathy, and ethics only become more essential. In this new era, leadership isn't about span of control—it's about how effectively you scale intelligence to drive value.

Steve Chase
Vice Chair, AI and Digital Innovation, KPMG LLP

Moving beyond efficiency: The ROI of empowerment.

Regardless of how agents are integrated, companies will need to demonstrate a return on investment (ROI) that goes beyond just efficiency.

Expectations are high, with over 50% of respondents expecting to start seeing tangible results within 12 months, but assessing the ROI of agents will require a framework that encompasses people, productivity, and profits.

Expectations for How Long AI Agents Should Take to Deliver ROI

56%

10%	46%	38%	6%	<1%
Within 6 months	7 to 12 months	13 to 24 months	3 to 5 years	More than 5 years
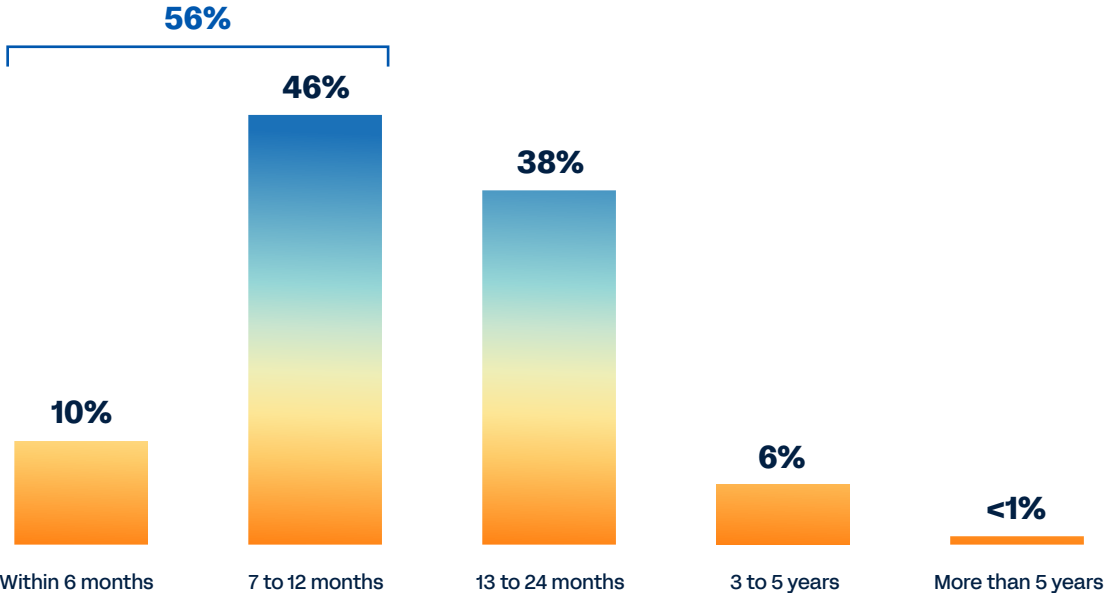
The agentic era will be led by humans.

While the promise of enhanced efficiency is compelling, this research underscores a critical truth: the successful integration of agentic AI hinges on transparent and ethical implementation that safeguards employees within the organization. This is where the nuances of leadership, ownership, and cross-functional collaboration truly matter.

While IT departments are the primary drivers of AI agent deployment with 83% of respondents agreeing on their central role, this responsibility extends beyond them.

Ethics, a key concern for 33% of respondents, mandates multidisciplinary oversight. IT leadership must engage beyond its traditional scope for responsible AI.

This is where HR assumes an indispensable strategic role. Historically, HR has focused on managing talent. In the age of human-machine collaboration, the focus shifts to first understanding the work itself, then determining the optimal resources to get it done—be that humans, agents, or both.

This aligns with the emerging "**chief work officer**" concept, which represents a new leadership paradigm to encompass designing how work gets done, optimizing performance across human-AI teams and providing employee support as AI becomes integral to the workforce.

The "chief work officer" is a shared responsibility across functional leaders and crucial for leveraging the full spectrum of human and agentic capabilities to achieve organizational goals:

- Redefining work and roles
- Proactively developing the workforce of the future
- Creating standards for ethical and responsible AI governance

This dynamic environment, fueled by rapid AI innovation, means leaders must consistently ask the right questions:

- Which AI agents are right for which tasks?
- How do we track agent performance reliably?
- How do we measure employee performance when augmented by AI?

Redefining performance for human-AI collaboration.

As AI agents grow more capable, leaders must rethink how they measure success. Traditional performance metrics can still track how well agents perform end-to-end processes, but the focus for human performance will shift. What matters now is how people leverage these tools to drive outcomes.

The real power of AI agents lies not in simply automating tasks but in amplifying human capabilities. Agents handle the heavy lifting, allowing humans to turn potential insights into real-world performance through strategic decisions and creative action.

To lead in the age of AI, organizations must:

- Redefine performance through the lens of human ingenuity
- Prioritize tools and training that help people achieve more, faster
- Design roles that unlock purpose, not just productivity

The future of work won't be defined by how many tasks AI can do but instead by the quality of work that people can do because of it. **Learn how** Workday AI agents can unlock human potential and amplify your team's performance.

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