The International Journal of Indian Psychology
ISSN 2348-5396 (Online) | ISSN: 2349-3429 (Print)
Volume 14, Issue 1, January- March, 2026
DIP: 18.01.284.20261401, DOI: 10.25215/1401.284
https://www.ijip.in

Research Paper

Personality Correlates of AI Anxiety and Adoption of AI Tools among Working Adults

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ABSTRACT

Artificial Intelligence (AI) is increasingly integrated into workplaces, yet individual's psychological responses, particularly AI-anxiety, influence its adoption. Personality traits may shape these responses, but empirical evidence linking the Big Five traits to AI anxiety and adoption remains limited. This study examined the relationships between core personality traits, AI anxiety, and the adoption of AI tools among working adults. A cross-sectional survey was conducted with 400 working adults from Delhi NCR, India (Mean age = 40.44, SD = 10.64). Personality traits were measured using the NEO Five-Factor Inventory, AI anxiety was assessed using a six-item scale, and AI adoption was measured via breadth and frequency indices. Multiple linear regression analyses evaluated the predictive effects of personality traits on AI anxiety and AI adoption, controlling for age, gender, education, and occupational role. Neuroticism positively predicted AI anxiety ($\beta = .53$, $p < .001$), while openness ($\beta = –.27$, $p < .001$), conscientiousness ($\beta = –.21$, $p < .001$), and agreeableness ($\beta = –.08$, $p = .035$) negatively predicted anxiety. Openness significantly predicted both AI adoption breadth ($\beta = .26$, $p < .001$) and frequency ($\beta = .29$, $p < .001$), whereas AI anxiety was a strong negative predictor for both outcomes ($\beta_{breadth} = –.35$, $p < .001$; $\beta_{frequency} = –.41$, $p < .001$). Other personality traits and demographics were nonsignificant predictors of adoption. Personality traits, particularly neuroticism and openness, significantly influence anxiety toward AI, which in turn affects AI adoption behaviour. Such studies reveal crucial predictors of technology use through affect reactions and suggest interventions for anxiety and openness for greater use of AI in the workplace.

Keywords: *Artificial intelligence, AI anxiety, personality traits, technology adoption, workplace behaviour*

Artificial Intelligence (AI) is progressively reshaping the workplace across various sectors by providing tools that boost productivity, enhance decision-making, and improve efficiency [1–3]. Although the use of the technologies of AI has been very swift in organizational routines, individuals' reactions to them are very different, and numerous individuals are ambivalent, reserved, or fearful of their use [4,5]. Anxiety toward

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Received: December 23, 2025; Revision Received: March 27, 2026; Accepted: March 31, 2026

AI, such as the uneasiness or discomfort toward the use of AI systems, became a key psychological consideration for the acceptance and use of AI tools in the workplace [6,7].

Personality characteristics are a determining factor in individual's attitudes toward technological novelty [8,9]. The Big Five personality model—encompassing openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism—has been extensively used to understand technology adoption [13–15]. However, there is a lack of empirical research exploring how these traits specifically relate to AI-related anxiety and the subsequent willingness to adopt AI-based tools [11,12]. Understanding these psychological connections is essential, as both excessive anxiety and resistance to AI can hinder effective adaptation to technological advancements, while positive personality traits may aid the integration process [14–16].

Current research context places a pressing need for a comprehensive framework for encapsulating the multifaceted nature of AI adoption, including human, organizational, and broader societal variables. Therefore, there is a necessity to monitor and address matters concerning AI through complex interventions that are consistent and adaptable. Organizations and bodies that foster appreciation of attitude can assist in a fairer, more inclusive, and productive engagement with AI.

This study expands the understanding of technology adoption models by combining psychological elements with AI anxiety and adoption. It establishes a new connection between individual personality traits and their impact on both AI fear and willingness to use AI tools. Addressing this gap can provide insights into how organizations might develop training, communication, and support systems that accommodate individual differences.

Accordingly, this study aims to explore the relationship between core personality traits, AI anxiety, and the adoption of AI tools among working adults. By investigating these relationships, we seek to deepen the understanding of the psychological factors underlying AI acceptance and to inform strategies that encourage healthier and more adaptive engagement with emerging technologies in the workplace.

Based on the reviewed literature, the study was guided by the following research objectives: (1) to examine the relationship between different personality traits and AI anxiety; (2) to examine the predictive effects of personality traits on AI anxiety; and (3) to examine the predictive effects of personality traits and AI anxiety on AI adoption.

In line with these objectives, the study hypothesized that: (1) there will be a significant relationship between different personality traits and AI anxiety; (2) higher neuroticism will positively predict AI anxiety, while higher openness, conscientiousness, and agreeableness will negatively predict AI anxiety; and (3) higher openness and lower AI anxiety will positively predict AI adoption among working adults, while other personality traits will be non-significant.

METHODOLOGY

The study examines how personality traits influence AI anxiety and shape the adoption of AI tools among working adults.

To examine the influence of personality traits on AI-related anxiety and to determine how this anxiety affects the adoption and utilization of AI tools among working adults.

Hypotheses

H_{01}: There is no significant relationship between personality traits and AI-related anxiety among working adults.

H_1: Personality traits significantly influence AI-related anxiety among working adults

H_{02}: AI-related anxiety does not significantly affect the adoption and utilization of AI tools among working adults.

H_2. AI-related anxiety significantly affects the adoption and utilization of AI tools among working adults.

Study Design and Sampling Technique

This study employed a cross-sectional survey design. A total of 400 working adults from the Delhi National Capital Region (NCR), India, participated in the study. Participants were recruited using convenience sampling through workplace networks, professional contacts, and online distribution of the survey link. The mean age of the sample was *M*= 40.44 years (*SD* = 10.64). The gender distribution included 201 males (50.2%) and 199 females (49.8%). Regarding occupational role, 274 (68.5%) participants were individual contributors and 126 (31.5%) were managers.

Inclusion criteria were: (1) working adults aged 21 years and above; (2) employed in public, private, academic, or self-employed sectors within Delhi NCR; and (3) provided informed consent prior to participation.

Exclusion criteria were: (1) unemployed, retired, or full-time students; (2) incomplete or duplicate responses in the online survey; and (3) self-reported psychiatric or neurological conditions that could influence anxiety or personality measures.

Measures

- **Personality Traits:** Assessed using the *NEO Five-Factor Inventory (NEO-FFI)* [17]. Five subscales measured Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism.
- **AI Anxiety:** Measured using the six-item scale by Wang & Wang [18] (2019; α = 0.93), assessing apprehension, worry, and discomfort related to workplace AI tool usage. Higher scores indicate greater anxiety.
- **AI Adoption:** Adoption of AI tools was assessed using two indices: (a) Breadth, defined as the number of categories of AI tools used (range 0–6), with higher scores indicating use of a greater variety of AI tools; and (b) Frequency, defined as the self-reported frequency of AI tool usage on a 7-point ordinal scale (0 = never to 6 = daily use), with higher scores indicating more frequent use.

  Modeling approach: Adoption breadth (range = 0–6) was treated as a continuous outcome in primary OLS regressions. Although breadth is a count, OLS yields unbiased estimates when the distribution is not severely skewed and residuals are approximately normal. Adoption frequency was measured on a 7-point ordinal scale (0 = never to 6 = daily use) and was similarly modelled with OLS for interpretability and comparability across outcomes. Robustness analyses using Poisson regression (breadth) and ordinal logistic regression (frequency) produced the same substantive conclusions.
- **Covariates:** Age, gender, education, and occupational role were included as covariates to control for potential confounding effects.

Procedure

Data collection was conducted using an online questionnaire distributed through email, organizational mailing lists, and professional networking platforms. The survey included demographic questions, personality measures, and scales assessing AI anxiety and adoption. Participation was voluntary, and respondents could withdraw at any point prior to submission of the survey. The questionnaire was designed to be completed within approximately 15 minutes.

Ethical Considerations

Participation was voluntary, and no personally identifiable information was collected. The study adhered to ethical research guidelines and ensured that all participants were aware of their right to withdraw from the study at any point without any negative consequences.

Data Analysis

The collected data was analysed using SPSS. Descriptive statistics, including mean, standard deviation, skewness, and kurtosis, were calculated to understand the distribution and central tendencies of the variables. Reliability of all scales was examined using Cronbach's α.

Descriptive statistics were calculated for demographic variables and study measures. Pearson's correlation coefficients were computed to assess associations among variables. Multiple linear regression analyses were performed to examine the predictive effects of personality traits on AI anxiety and AI adoption outcomes, while controlling for age, gender, education, and occupational role.

Model assumptions, including normality, linearity, and multicollinearity, were tested prior to regression analysis. Statistical significance was set at $p < 0.05$ (two-tailed).

RESULTS

Table 1: Descriptive Statistics and Reliabilities of Key Variables (N = 400)

Variable	*M*	*SD*	*α*
Openness	4.00	0.86	.83
Conscientiousness	4.03	0.83	.84
Extraversion	3.98	0.87	.86
Agreeableness	4.06	0.84	.85
Neuroticism	3.89	0.91	.88
AI Anxiety	4.62	1.14	.93
Adoption Breadth	3.84	1.42	—
Adoption Frequency	4.02	1.72	—

Note: *M* = mean; *SD* = standard deviation; α = Cronbach's alpha. Reliabilities not computed (—) for single-item measures.

Table 1 presents the means, standard deviations, and internal consistency reliabilities of the variables. Among the Big Five traits, agreeableness ($M = 4.06$, $SD = 0.84$) showed the highest average score, whereas neuroticism was relatively lower ($M = 3.89$, $SD = 0.91$). AI anxiety demonstrated a relatively high mean ($M = 4.62$, $SD = 1.14$) and excellent reliability ($\alpha = .93$). Cronbach's α values for the personality measures ranged from .83 to .88, indicating good internal consistency (Openness $\alpha = .83$; Conscientiousness $\alpha = .84$; Extraversion $\alpha = .86$; Agreeableness $\alpha = .85$; Neuroticism $\alpha = .88$). Adoption breadth ($M =$

3.84, *SD* = 1.42) and adoption frequency (*M* = 4.02, *SD* = 1.72) were measured as single-item indicators and therefore reliability coefficients were not computed.

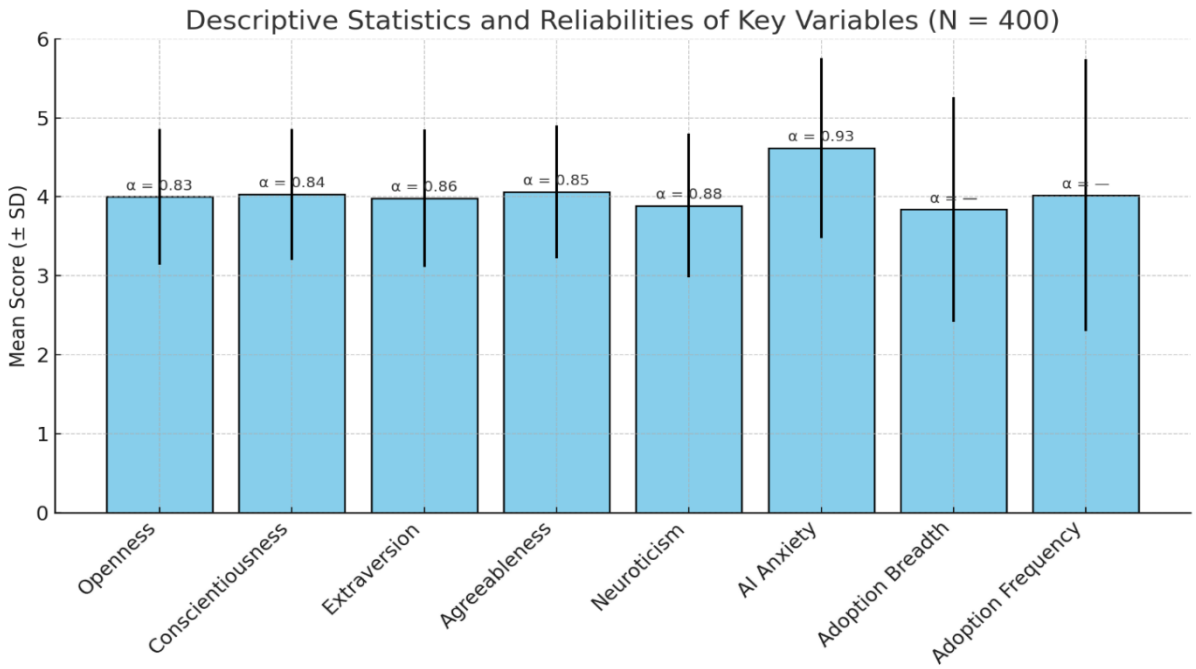

Figure 1: Descriptive statistics and reliabilities of key study variables (N = 400).

Bars represent mean scores, with error bars indicating ±1 standard deviation. Cronbach's α values are displayed above the bars for multi-item measures; reliabilities were not computed for single-item measures.

Table 2: Correlation (N = 400)

Variable	1	2	3	4	5	6	7	8
1. Openness	—							
2. Conscientiousness	.22***	—						
3. Extraversion	.19***	.21***	—					
4. Agreeableness	.24***	.18***	.20***	—				
5. Neuroticism	–.28***	–.25***	–.20***	–.22***	—			
6. AI Anxiety	–.27***	–.23***	–.18***	–.21***	.58***	—		
7.Adoption Breadth	.34***	.21***	.17***	.20***	–.31***	–.39***	—	
8.Adoption Frequency	.39***	.28***	.21***	.19***	–.35***	–.46***	.55***	—

Note: $p < .05$, $\mathbf{p} < .01$, $\boldsymbol{p} < .001$. All correlations are two-tailed.

Table 2 shows the correlations among the key study variables. Openness, conscientiousness, extraversion, and agreeableness were all positively correlated with one another. Neuroticism showed significant negative correlations with all other personality traits, as well as with adoption breadth and frequency, while demonstrating a strong positive correlation with AI anxiety. AI anxiety was negatively correlated with both adoption breadth and adoption

frequency. In contrast, openness, conscientiousness, extraversion, and agreeableness were positively correlated with adoption breadth and frequency.

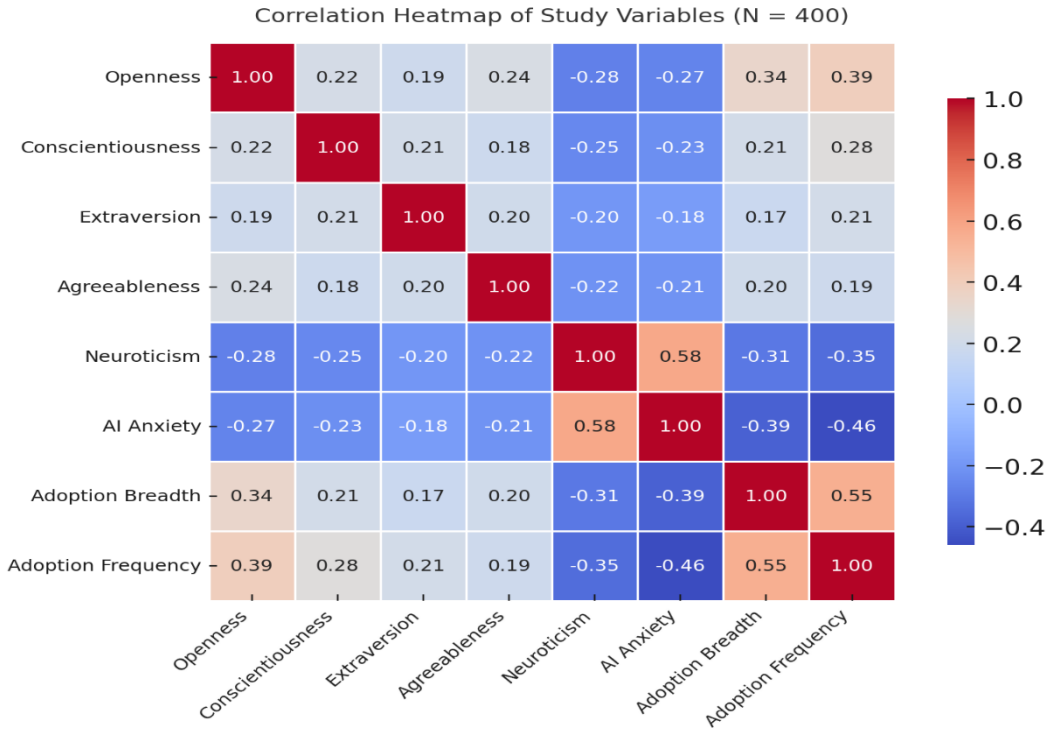

Figure 2: Correlation Matrix The heatmap illustrates the associations among personality traits, AI anxiety, and AI adoption. Red shades represent stronger positive correlations, whereas blue shades represent stronger negative correlations.

Table 3: Regression Predicting AI Anxiety from Personality Traits and Covariates (N = 400)

Predictor	***B***	***SE***	***β***	***t***	***p***
Constant	2.01	0.22	—	9.14	< .001
Openness	–0.29	0.04	–.27	–7.95	< .001
Conscientiousness	–0.23	0.04	–.21	–6.39	< .001
Extraversion	–0.07	0.04	–.06	–1.86	.068
Agreeableness	–0.09	0.04	–.08	–2.11	.035
Neuroticism	0.62	0.03	.53	18.20	< .001
Age	0.02	0.01	.06	1.83	.068
Gender	–0.04	0.05	–.03	–0.76	.447
Education	–0.06	0.05	–.04	–1.22	.223
Occupational role	–0.08	0.05	–.05	–1.56	.121

Note: *B* = unstandardized regression coefficient; *SE* = standard error; *β* = standardized regression coefficient.

The regression model was significant, $F(9, 390) = 19.83$, $p < .001$, explaining approximately 31% of the variance in AI anxiety ($R^2 = .31$, Adjusted $R^2 = .29$). Neuroticism emerged as the strongest positive predictor of AI anxiety, whereas openness, conscientiousness, and agreeableness were significant negative predictors. Extraversion and demographic variables did not significantly predict AI anxiety.

Note: Regression assumptions were examined and no notable violations were detected (see Supplementary Table 1).

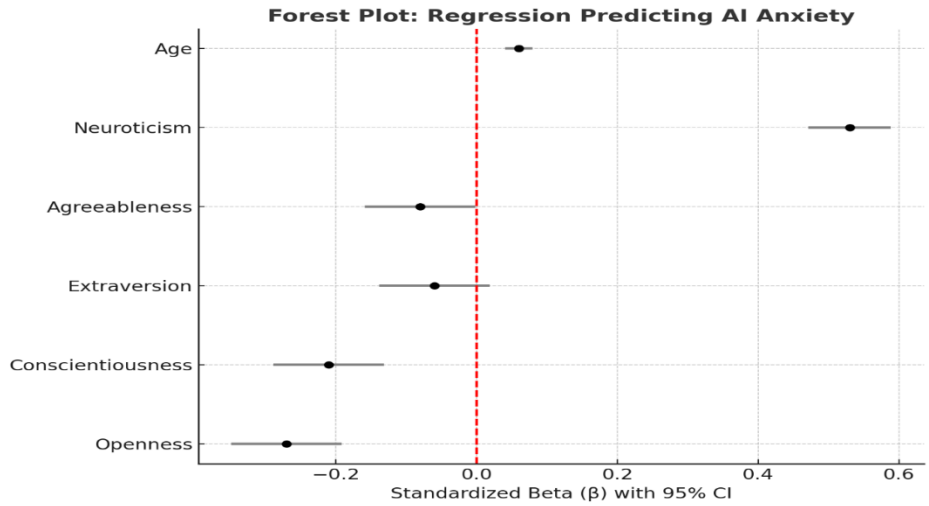

Figure 3: Forest plot displaying standardized regression coefficients (*β)* with 95% confidence intervals for predictors of AI anxiety. Neuroticism was the strongest positive predictor, whereas openness, conscientiousness, and agreeableness were significant negative predictors. Other predictors were not statistically significant.

Table 4: Regression Predicting AI Adoption Breadth and Frequency (N = 400)

Predictor	***B* (Breadth)**	***SE***	***β***	***t***	***p***	***B* (Frequency)**	***SE***	***β***	***t***	***p***
Constant	1.12	0.29	—	3.86	< .001	0.98	0.28	—	3.48	.001
Openness	0.28	0.07	.26	4.05	< .001	0.31	0.07	.29	4.68	< .001
Conscientiousness	0.10	0.07	.09	1.52	.129	0.12	0.07	.10	1.71	.089
Extraversion	0.07	0.06	.06	1.19	.234	0.08	0.06	.07	1.27	.206
Agreeableness	0.08	0.06	.07	1.41	.159	0.09	0.06	.08	1.52	.131
Neuroticism	–0.11	0.06	–.09	–1.83	.068	–0.09	0.06	–.08	–1.51	.132
AI Anxiety	–0.39	0.06	–.35	–6.58	< .001	–0.47	0.06	–.41	–7.99	< .001
Age	–0.01	0.01	–.04	–1.05	.293	–0.02	0.01	–.06	–1.63	.104
Gender	–0.03	0.05	–.02	–0.62	.536	–0.05	0.05	–.04	–0.94	.349
Education	0.04	0.05	.03	0.74	.463	0.03	0.05	.02	0.60	.548
Occupational role	0.05	0.05	.04	1.19	.236	0.07	0.05	.05	1.35	.179

Model fit: Breadth: Adjusted $R^2 = .389$, $F(10, 389) = 26.42$, $p < .001$.
Frequency: Adjusted $R^2 = .471$, $F(10, 389) = 35.19$, $p < .001$.

As shown in Table 4 and Figure 4, Openness positively predicted both AI adoption breadth and frequency, while AI anxiety emerged as the strongest negative predictor across both outcomes. Other personality traits (conscientiousness, extraversion, agreeableness, neuroticism) and demographic factors (age, gender, education, occupational role) were nonsignificant. The models explained a substantial proportion of variance, particularly for adoption frequency (Adjusted $R^2 = .471$).

Note: Regression assumptions were not violated, and robustness analyses using Poisson and ordinal logistic regression produced the same conclusions (see Supplementary Table 2).

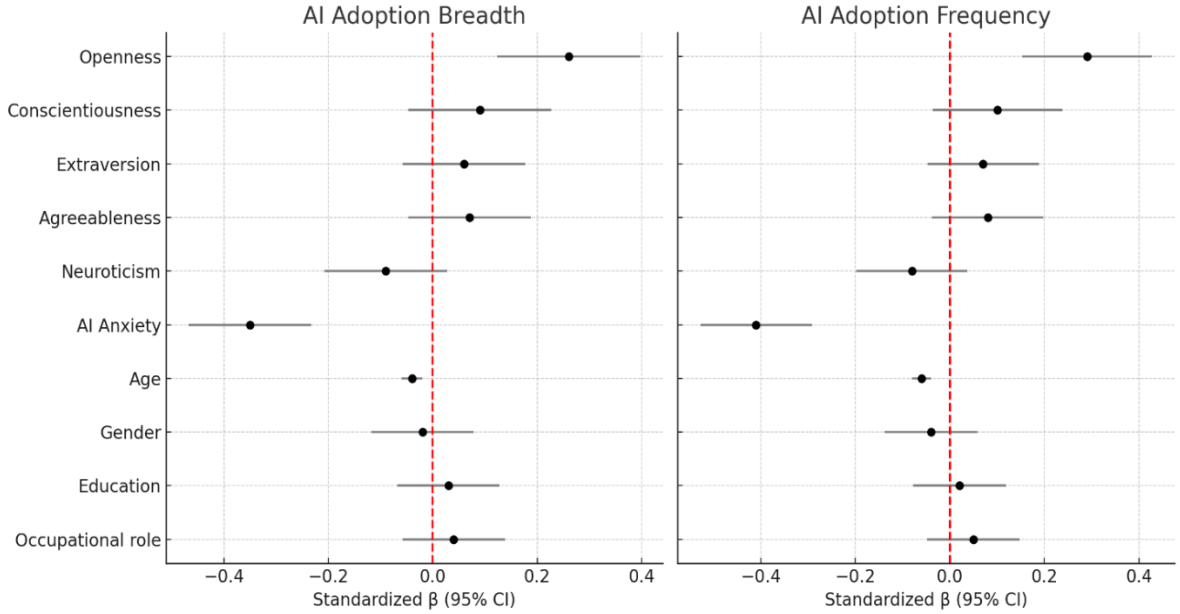

Figure 4: Forest plots of predictors of AI adoption breadth and frequency.
Error bars represent 95% confidence intervals around standardized β coefficients. The vertical dashed line at zero indicates no effect.

DISCUSSION

The present study investigated the relationships between personality traits, AI-anxiety, and adoption of AI tools in working adults from Delhi NCR.

The descriptive statistics (Table 1) indicated acceptable to high internal consistencies for the Big Five traits, with agreeableness showing the highest mean levels, while AI anxiety demonstrated a relatively elevated average score with excellent reliability. These initial patterns suggest that, although participants were generally cooperative and open, they simultaneously expressed considerable apprehension toward AI [4–6].

The correlation analysis (Table 2) further highlighted these associations, revealing a positive and strong relationship for neuroticism and AI anxiety and a negative correlation for traits such as openness, conscientiousness, extraversion, and agreeableness with AI anxiety. Further, the level and frequency of use were positively correlated with adaptive traits such as openness and conscientiousness, but a negative correlation was found for neuroticism and for AI anxiety. These findings highlight the importance of emotional stability in building productive interactions with technologies of AI [8, 9].

Regression results predicting AI anxiety (Table 3) confirmed these associations. Openness, conscientiousness, and agreeableness significantly predicted lower AI anxiety, while neuroticism was the strongest positive predictor. Agreeableness was a significant negative predictor of AI anxiety (Table 3), indicating that more cooperative and trusting individuals experienced lower apprehension toward AI. However, agreeableness did not significantly predict AI adoption once anxiety was included in the models (Table 4). These findings are compatible with available literature linking neuroticism with higher sensitivity towards uncertainty and technological threats [10, 11]. The buffering role of openness suggests people who are higher in curiosity and flexibility do not see only the possibility of threat from but also leverage the opportunity of artificial intelligence [12, 13]. Conscientiousness and agreeableness might reduce anxiety through building confidence in structured milieus and cooperative schemes [14, 15].

By contrast, extraversion was not a significant predictor, and age showed only a marginal ($p = .068$) association, indicating that sociability and generational differences did not play major roles in shaping AI-related anxiety in this sample. Although extraversion showed a modest negative correlation with AI anxiety at the bivariate level (Table 2), this effect became non-significant once other traits were controlled for in the regression model (Table 3). This pattern suggests that extraversion's apparent association with lower AI anxiety is largely explained by shared variance with other personality factors, particularly neuroticism. Thus, when considered simultaneously, neuroticism emerged as the dominant predictor of AI anxiety.

Regression results predicting AI adoption (Table 4) emphasized two critical findings. First, openness emerged as a significant positive predictor, suggesting that individuals who are more curious and adaptive tend to integrate AI more frequently into their daily routines [14, 3]. Second, AI anxiety was a strong negative predictor of adoption, highlighting that apprehension toward AI functions as a major barrier to engagement [6, 7]. Other personality traits did not significantly predict either adoption breadth or frequency once anxiety was considered, implying that emotional responses may override dispositional tendencies when it comes to actual technology use [5].

Together, these results extend prior models of technology acceptance. While frameworks such as the Technology Acceptance Model (TAM) emphasize cognitive perceptions of usefulness and ease of use [16], the present findings demonstrate that affective variables, specifically AI-related anxiety, are equally important determinants of adoption. The strong predictive role of neuroticism in anxiety (Table 3), and the subsequent influence of anxiety on adoption (Table 4), shows an association through which personality shapes technology engagement [17, 18]. From a practical standpoint, interventions designed to reduce AI-related anxiety may significantly enhance adoption rates [2, 16]. Such efforts could include workplace training, transparent communication regarding AI applications, and structured opportunities to build familiarity with AI tools. Moreover, personality-informed approaches—particularly those fostering openness—may help individuals adapt more effectively to rapidly changing technological environments [10, 12].

Despite its contributions, the study is not without limitations. The cross-sectional design precludes causal inference, and future longitudinal research is needed to clarify whether personality traits exert stable predictive effects on AI anxiety and adoption behavior over time [10, 7]. Reliance on self-reported measures may introduce bias, and the use of a single regional sample (Delhi NCR) may limit generalizability to broader cultural and occupational

contexts. Nonetheless, the study provides important evidence regarding the interplay between personality, anxiety, and technology adoption in the context of AI.

In conclusion, the findings indicate that personality traits, particularly openness and neuroticism have a significant relationship with anxiety regarding AI, which in turn predicts the adoption frequency. As can be seen in Tables 2, 3, and 4, anxiety related to AI continue to emerge as a salient barrier to uptake, highlighting the necessity for overcoming emotional responses in addition to optimizing technical usability. These findings highlight the interrelated functions of personality and tendencies towards emotion in shaping technology interaction, with implications for inquiry, professional practice, and the ethical integration of AI in working contexts.

Future Suggestions

Future studies should broaden the horizon through involvement of participants who are from various industries, places, and cultural backgrounds in order to widen the generalizability of the results. Creating and measuring workplace interventions, for instance, literacy training on AI, anxiety-reduction workshops, and personality-matched training, could yield practical methods for augmenting the uptake of AI. Exploring more psychological variables—such as resilience, self-efficacy, and trust in automation—may also help in knowing what shapes the responses of people to the technology of AI.

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Acknowledgment

I would like to express my sincere gratitude to my supervisor and corresponding author Dr. Nidhi Verma for her invaluable guidance, continuous support, and encouragement throughout the course of this research and the preparation of this manuscript. Her insights and expertise were crucial to the success of this work. I also extend my appreciation to my co-author, Prof. (Dr.) Payal Kanwar Chandel for her constructive and collaborative contribution, in the absence of which the quality of the manuscript could not have been enriched to such a higher measure.

Conflict of Interest

The authors declare that there are no conflict of interest related to the publication of this manuscript.

How to cite this article: Shalu, Verma, N. & Chandel, P.K. (2026). Personality Correlates of AI Anxiety and Adoption of AI Tools among Working Adults. *International Journal of Indian Psychology*, *14*(1)*,* 2850-2860. DIP:18.01.284.20261401, DOI:10.25215/1401.284