

## **Transforming Information Systems into Intelligent Socio-Technical Ecosystems via Machine Learning and Explainable AI: A Systematic Review**

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### **Abstract**

Rapid developments in Machine Learning (ML) and Data Analytics (DA) are reshaping Information Systems (IS) from transactional tools into intelligent, socio-technical ecosystems. However, existing literature remains fragmented between purely algorithmic focus and organizational adoption. This Systematic Literature Review (SLR) synthesizes 48 high-impact Scopus-indexed studies published between 2020 and 2026, following the PRISMA 2020 framework, to map the architectural and organizational integration of ML and DA in IS transformation. Our findings reveal a paradigm shift across five dominant thematic clusters: predictive forecasting, intelligent automation, big data integration, Explainable AI (XAI), and Human-AI collaboration. Rather than pure automation, the literature strongly underscores a transition toward Human-Centered AI, where model interpretability and socio-technical governance are critical to user trust and system performance. Furthermore, we identify core deployment bottlenecks—specifically regarding algorithmic transparency, cross-system interoperability, data privacy, and ethical governance. This study contributes a novel conceptual framework illustrating the interplay between technical ML capabilities, cross-cutting enablers, and organizational value creation, offering actionable guidelines for designing sustainable, transparent, and adaptive AI-driven IS.

**Keywords:** Explainable AI, Human-Centered AI, Information Systems Transformation, Machine Learning, Socio-Technical Systems

## **1. Introduction**

The rapid advancement of digital technologies, artificial intelligence (AI), and big data analytics has transformed modern information systems from administrative data-processing platforms into intelligent systems capable of predictive analytics, automated

decision-making, and real-time adaptation. The integration of machine learning (ML) and data analytics enables organizations to process large volumes of data efficiently, thereby improving operational performance, strategic forecasting, and decision-making quality (Abdel-Karim et al., 2021); (Dwivedi, 2021). Recent developments in deep learning, advanced analytics, and next-generation digital platforms have further enhanced intelligent automation and organizational adaptability across multiple sectors (Neu et al., 2022); (Rai et al., 2021).

Organizations in healthcare, education, manufacturing, smart cities, cybersecurity, and public services increasingly rely on AI-driven information systems to support operational intelligence and strategic decision-making. Machine learning combined with big data analytics has accelerated innovation in predictive modeling, customer analytics, and organizational intelligence. Furthermore, emerging prescriptive analytics systems enable information systems not only to generate descriptive and predictive insights but also to provide adaptive recommendations aligned with organizational objectives (Gupta et al., 2021); (Wissuchek & Zschech, 2025).

This paradigm shift demonstrates that information systems are no longer viewed merely as technological infrastructures but as intelligent socio-technical systems integrating data, algorithms, organizational processes, and human expertise. Previous studies have highlighted the role of AI-enabled analytics in enhancing organizational agility, innovation capability, and intelligent business process optimization (Dwivedi, 2021). Consequently, understanding how machine learning and data analytics reshape information systems has become an important research topic from both academic and practical perspectives.

Beyond predictive intelligence, recent studies have emphasized the growing importance of Explainable Artificial Intelligence (XAI), trustworthy analytics, and Human-Centered AI. Organizations increasingly require intelligent systems that are not only accurate but also transparent, interpretable, and trustworthy. Explainable AI has been shown to improve model interpretability and decision accountability, while Human-Centered AI promotes usability, ethical governance, and collaborative intelligence between humans and intelligent systems (Ali et al., 2023);(Xu, 2022). These developments indicate that successful information systems transformation depends not only on technological capabilities but also on human acceptance and organizational trust.

Despite the rapid growth of research on machine learning, data analytics, and information systems, the literature remains fragmented across technical, organizational, and domain-specific perspectives. Most studies focus on algorithmic performance, predictive accuracy, or specific application contexts without providing an integrated understanding of how machine learning, data analytics, explainable AI, and human-centered AI collectively transform modern information systems (Marrella et al., 2024). Furthermore, organizations continue to face challenges related to explainability, governance, interoperability, privacy, scalability, and organizational readiness,

highlighting the need for a comprehensive synthesis of AI-driven information systems research (Arrieta, 2021) ; (Mishra & Otaiwi, 2025).

To address these gaps, this study aims to systematically analyze the transformation of information systems through machine learning and data analytics. Specifically, the study seeks to identify dominant research themes, analyze machine learning applications, evaluate data-driven transformation patterns, examine implementation challenges, and explore future research opportunities in AI-driven information systems.

Accordingly, the following research questions are proposed:

1. RQ1: How does machine learning transform modern information systems?
2. RQ2: What data analytics approaches are most frequently implemented in AI-driven information systems?
3. RQ3: What challenges and limitations affect the adoption of AI-enabled information systems?
4. RQ4: What future research directions emerge from the current literature?

This review focuses on studies examining the integration of machine learning, data analytics, and information systems within organizational transformation contexts. The reviewed literature consists of English-language journal articles and conference papers published between 2020 and 2026, covering domains such as healthcare, smart cities, business intelligence, cybersecurity, education, and industrial information systems.

This study contributes theoretically by developing an integrated synthesis of machine learning, data analytics, explainable AI, and human-centered AI within the context of information systems transformation. Practically, the findings provide guidance for organizations, practitioners, and policymakers regarding AI adoption, governance mechanisms, and sustainable digital transformation strategies. The remainder of this article is organized as follows. Section 2 presents the literature review, Section 3 describes the research methodology, Section 4 reports the findings, Section 5 discusses theoretical and practical implications, and Section 6 concludes the study.

## **2. Literature Review**

### **2.1. Information Systems Transformation**

The evolution of digital technologies has fundamentally transformed the role of information systems within organizations. Traditional information systems primarily focused on data processing, transaction management, and administrative support. However, recent advances in artificial intelligence (AI), machine learning (ML), and data analytics have enabled information systems to become intelligent platforms capable of supporting predictive analytics, automated decision-making, and real-time operational intelligence (Abdel-Karim et al., 2021; Dwivedi et al., 2021).

This transformation has shifted information systems from technology-centered infrastructures toward intelligent socio-technical ecosystems that integrate data,

algorithms, organizational processes, and human expertise. Modern information systems increasingly support organizational agility, innovation, and adaptive decision-making through the integration of AI-driven capabilities (Rai et al., 2021).

## **2.2. Machine Learning and Data Analytics in Information Systems**

Machine learning and data analytics have become key enablers of intelligent information systems. Machine learning allows organizations to identify patterns, generate predictions, and automate complex analytical processes from large-scale datasets. At the same time, data analytics provides mechanisms for transforming raw data into actionable insights that support strategic and operational decision-making (Gupta et al., 2021).

Recent developments in deep learning, advanced analytics, and prescriptive analytics have further expanded the capabilities of information systems by enabling automated recommendations and adaptive intelligence that support organizational transformation (Neu et al., 2022; Wissuchek & Zschech, 2025).

## **2.3. AI-Driven Decision Support Systems**

The increasing adoption of machine learning and advanced analytics has accelerated the development of AI-driven Decision Support Systems (AI-DSS). Unlike traditional decision support systems that rely primarily on predefined rules and historical data, AI-DSS integrates predictive models, intelligent analytics, and adaptive learning capabilities to support more effective decision-making.

AI-driven decision support systems have been implemented across healthcare, business intelligence, public services, and industrial operations. These systems enable organizations to improve forecasting accuracy, operational intelligence, and decision quality by leveraging machine learning algorithms and real-time data processing capabilities. Consequently, AI-DSS has become a critical component of modern intelligent information systems.

## **2.4. Explainable AI and Human-Centered AI**

As organizations increasingly rely on AI-driven information systems, concerns regarding transparency, accountability, and user trust have become more prominent. Explainable Artificial Intelligence (XAI) aims to address these challenges by improving the interpretability of machine learning models and enabling users to understand how AI-generated decisions are produced (Ali et al., 2023).

In addition, Human-Centered AI emphasizes the importance of designing intelligent systems that align with human needs, values, and organizational contexts. This approach promotes usability, fairness, ethical governance, and collaborative intelligence between humans and AI systems (Xu, 2022). The integration of XAI and Human-Centered AI is increasingly recognized as a prerequisite for sustainable and trustworthy AI adoption within modern information systems.

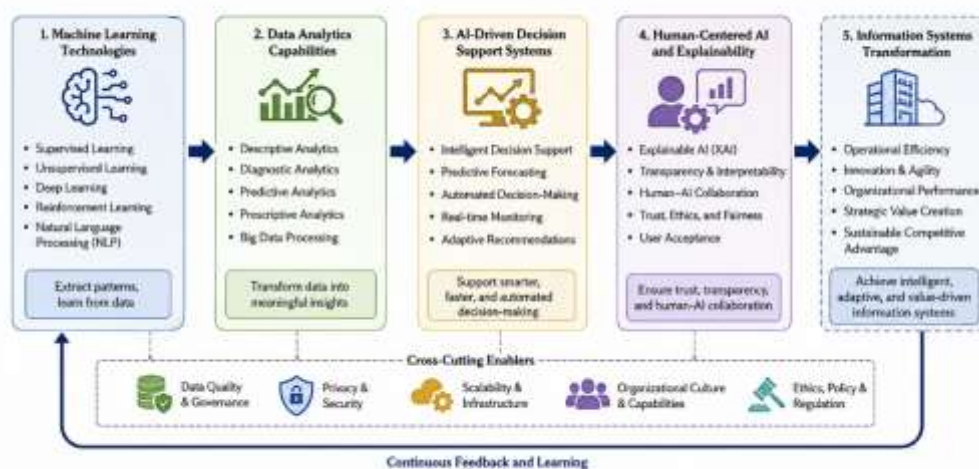
## 2.5. Conceptual Framework

Based on the reviewed literature, information systems transformation can be understood as an integrated process driven by machine learning, data analytics, AI-driven decision support systems, explainable AI, and human-centered AI. Machine learning provides predictive and adaptive capabilities, while data analytics converts data into organizational knowledge and actionable insights. AI-driven decision support systems utilize these capabilities to improve decision quality, whereas explainable and human-centered AI ensure transparency, trust, and user acceptance.

This study adopts a conceptual perspective in which the interaction among these components collectively contributes to the transformation of information systems toward more intelligent, adaptive, and sustainable organizational ecosystems.

**Figure 1. Conceptual Framework:**

Information Systems Transformation through Machine Learning and Data Analytics



Note: The framework illustrates how machine learning and data analytics capabilities enable AI-driven decision support, which is enhanced by human-centered AI principles, ultimately leading to information systems transformation.

**Figure 1. Conceptual Framework**

## 3. Research Method

### 3.1. Search Strategy

This study employed a Systematic Literature Review (SLR) approach to examine the transformation of information systems through machine learning and data analytics. The SLR method was selected because it provides a transparent, structured, and reproducible process for identifying, evaluating, and synthesizing existing scientific evidence. In addition, systematic reviews are widely used to identify research trends, conceptual

developments, and research gaps within rapidly evolving fields such as artificial intelligence, machine learning, and intelligent information systems (Snyder, 2021) ; (Xiao & Watson, 2021).

The literature search was conducted primarily using the Scopus database due to its extensive coverage of peer-reviewed journals and multidisciplinary publications related to information systems, artificial intelligence, and digital transformation. The search strategy combined several keywords, including machine learning, data analytics, information systems, artificial intelligence, predictive analytics, and digital transformation. Boolean operators (AND and OR) were used to construct comprehensive search strings and ensure the retrieval of relevant studies.

The review focused on publications published between 2020 and 2026 to capture recent developments in AI-driven information systems. Only English-language journal articles and selected conference papers were included to ensure academic quality and international relevance.

To enhance methodological transparency, this review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) guidelines throughout the search and screening process (Page et al., 2021).

### **3.2. Inclusion and Exclusion Criteria**

Predefined inclusion and exclusion criteria were applied to ensure the quality, relevance, and consistency of the selected studies. The inclusion criteria required studies to: (1) be published in peer-reviewed journals or conference proceedings, (2) be written in English, (3) be indexed in Scopus, (4) be published between 2020 and 2026, and (5) discuss machine learning, data analytics, artificial intelligence, or intelligent decision-support systems within the context of information systems transformation.

Studies were excluded if they were non-peer-reviewed publications, duplicate records, inaccessible full-text articles, or focused solely on algorithmic optimization without discussing implications for information systems. These criteria were established to ensure that only high-quality and contextually relevant studies were included in the review.

### **3.3. Screening and Selection Process**

The screening and selection process followed the PRISMA 2020 framework, consisting of four stages: identification, screening, eligibility assessment, and final inclusion (Page et al., 2021).

During the identification stage, studies were retrieved from Scopus using predefined search strings. Duplicate records were removed prior to screening. Subsequently, titles and abstracts were evaluated to determine their relevance to machine learning, data analytics, and information systems transformation. Full-text assessments were then conducted to verify compliance with the inclusion criteria and evaluate methodological quality and conceptual relevance.

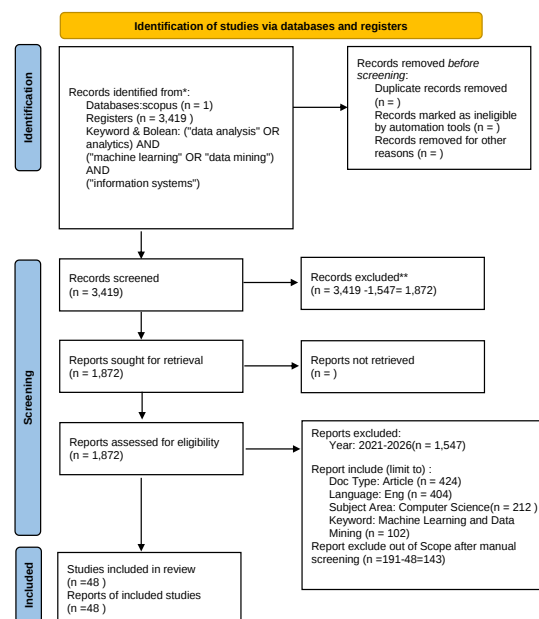
The final set of eligible studies was included in the thematic synthesis and comparative analysis. The complete screening procedure is illustrated in Figure 1 (PRISMA Flow Diagram), which summarizes the identification, screening, eligibility, and inclusion stages.

### 3.4. Quality Assessment and Data Analysis

Quality assessment was conducted to ensure the reliability and validity of the selected studies. The evaluation considered research design, methodological clarity, analytical rigor, theoretical contribution, and relevance to information systems transformation (Khalil & Gotway Crawford, 2022). Studies with insufficient methodological transparency or limited conceptual relevance were excluded from the final synthesis.

The selected studies were analyzed using thematic synthesis. The analysis began with data extraction and open coding, followed by the identification of recurring concepts and patterns. Similar concepts were grouped into broader themes related to machine learning applications, data analytics, intelligent decision support systems, organizational transformation, and human-centered AI.

Finally, higher-order themes were developed to explain the relationships among machine learning capabilities, data-driven transformation, governance challenges, and intelligent information systems. This approach enabled the generation of a comprehensive understanding of how machine learning and data analytics contribute to information systems transformation across different organizational contexts.



**Figure 2. PRISMA Flow Diagram**

## 4. Result

To provide an overview of the reviewed literature, Table 1 summarizes the major themes identified across the selected studies. The synthesis indicates that machine learning, data analytics, AI-driven decision support, human-centered AI, and explainable AI represent the most prominent research streams within contemporary information systems research.

**Table 1.** Summary of Major Themes Identified in the Reviewed Literature

| Theme                                         | Key Technologies/Concepts                                                    | Main Contributions                                                                | Representative References                                              |
|-----------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <b>Machine Learning and Data Analytics</b>    | Machine learning, deep learning, predictive analytics, big data analytics    | Improved prediction accuracy, process automation, and data-driven decision-making | Abdel-Karim et al. (2021); Janiesch et al. (2021); Gupta et al. (2021) |
| <b>AI-Driven Decision Support</b>             | Intelligent decision support systems, predictive models, real-time analytics | Enhanced decision quality and operational intelligence                            | Benbya et al. (2021); Jussupow et al. (2021)                           |
| <b>Human-Centered AI</b>                      | Human-AI collaboration, augmentation, user-centered design                   | Improved usability, trust, and organizational acceptance                          | Raisch and Krakowski (2021); Shneiderman (2022); Xu et al. (2021)      |
| <b>Explainable AI and Transparency</b>        | Explainable AI (XAI), transparency, accountability                           | Increased interpretability and trust in AI systems                                | Meske et al. (2022); Shin (2021)                                       |
| <b>Governance and Responsible AI</b>          | Ethical AI, privacy, governance frameworks                                   | Sustainable and responsible AI adoption                                           | Dwivedi et al. (2021); Fosso Wamba and Queiroz (2022)                  |
| <b>Future Intelligent Information Systems</b> | Digital platforms, advanced analytics, human-AI hybrids                      | Support for innovation and digital transformation                                 | Rai et al. (2022); Sharma et al. (2022)                                |

#### **4.1. Machine Learning and Data Analytics Applications in Information Systems**

The reviewed studies indicate that machine learning and data analytics have become fundamental components of modern information systems. Across healthcare, business intelligence, and digital service environments, machine learning enables organizations to improve predictive capability, automate analytical processes, and support evidence-based decision-making. These findings align with previous studies emphasizing the growing role of machine learning as a strategic capability within information systems and digital transformation initiatives (Abdel-Karim et al., 2021; Janiesch et al., 2021).

The synthesis further reveals that predictive analytics, deep learning, and big data analytics are among the most frequently implemented approaches. These technologies allow organizations to extract valuable insights from large volumes of structured and unstructured data while improving forecasting accuracy and operational intelligence. The findings support previous research suggesting that data analytics capabilities contribute significantly to organizational performance, innovation, and decision quality (Mikalef et al., 2022; Wamba et al., 2021; Gupta et al., 2021).

In addition, machine learning-driven information systems increasingly support adaptive and intelligent decision-making processes. Organizations utilize predictive models and analytical infrastructures to improve responsiveness and organizational agility in dynamic environments. This trend reflects the broader transformation of information systems from traditional data-processing platforms toward intelligent and data-driven ecosystems (Akter et al., 2021) ; (Marjanovic et al., 2021).

Among the 48 selected studies, machine learning and data analytics emerged as the most dominant themes in information systems transformation. Approximately 60% of the reviewed studies focused on predictive analytics, intelligent decision support, and data-driven organizational processes. Healthcare represented the most frequently investigated domain, followed by business intelligence, smart infrastructure, and geospatial information systems. These findings indicate that machine learning has become a foundational capability for enabling intelligent and adaptive information systems.

#### **4.2. AI-Driven Decision Support and Human-Centered Information Systems**

Another dominant theme identified in the reviewed literature concerns the growing adoption of AI-driven decision support systems. The findings indicate that intelligent decision support systems improve decision quality by integrating predictive analytics, machine learning models, and real-time data processing capabilities. Such systems enable organizations to generate adaptive recommendations and enhance operational intelligence across various domains (Benbya et al., 2021); (Jussupow et al., 2021).

The review also highlights a significant shift toward human-centered information systems. While organizations increasingly adopt intelligent automation, successful implementation depends on balancing automation with human judgment and expertise. This finding supports the automation-augmentation perspective, which emphasizes

collaborative relationships between humans and intelligent systems rather than full automation (Raisch & Krakowski, 2021; Rai et al., 2022).

Furthermore, human-centered AI principles have become increasingly important in ensuring system usability, trust, and organizational acceptance. The literature consistently demonstrates that AI systems should be designed to support human decision-makers rather than replace them entirely, thereby fostering effective human-AI collaboration and sustainable digital transformation (Shneiderman, 2022); (Xu et al., 2021).

The thematic analysis revealed that 15 of the 48 reviewed studies explicitly discussed AI-driven decision support systems, while 12 studies emphasized the importance of human-centered AI, explainability, and user trust. This trend suggests a growing shift from purely technology-oriented implementations toward socio-technical approaches that prioritize collaboration between humans and intelligent systems.

#### **4.3. Explainability, Governance, and Future Directions**

The synthesis identifies explainability, transparency, and governance as critical challenges affecting the implementation of AI-driven information systems. As machine learning models become increasingly complex, organizations face difficulties in understanding and interpreting AI-generated recommendations. Consequently, explainable AI has emerged as a key requirement for improving transparency, accountability, and user trust (Meske et al., 2022); (Shin, 2021).

In addition to explainability, organizations must address challenges related to privacy, interoperability, scalability, and ethical governance. The reviewed studies suggest that responsible AI practices are becoming essential for ensuring sustainable adoption and minimizing potential risks associated with intelligent systems (Fosso Wamba & Queiroz, 2022); Dwivedi et al., 2021).

Looking forward, the literature suggests that future information systems will increasingly integrate explainable AI, advanced analytics, human-AI collaboration, and intelligent digital platforms. These developments indicate a transition toward adaptive and responsible AI ecosystems capable of supporting organizational innovation, strategic decision-making, and long-term digital transformation (Rai et al., 2022; Sharma et al., 2022).

To further summarize the findings, Table 2 presents the key benefits and challenges associated with AI and machine learning adoption in information systems.

**Table 2.** *Benefits and Challenges of AI Adoption in Information System*

| Aspect                        | Benefits                                              | Challenges                                      |
|-------------------------------|-------------------------------------------------------|-------------------------------------------------|
| <b>Machine Learning</b>       | Accurate predictions, automation, adaptive learning   | Data quality issues, model complexity           |
| <b>Big Data Analytics</b>     | Improved insights, operational efficiency, innovation | Data integration and scalability concerns       |
| <b>AI Decision Support</b>    | Faster and more informed decisions                    | Overreliance on automated recommendations       |
| <b>Human-AI Collaboration</b> | Enhanced productivity and decision augmentation       | Resistance to adoption and skill gaps           |
| <b>Explainable AI</b>         | Increased transparency and trust                      | Trade-off between accuracy and interpretability |
| <b>Responsible AI</b>         | Ethical compliance and sustainable implementation     | Governance, privacy, and accountability issues  |

Overall, the reviewed literature demonstrates that AI-enabled information systems are evolving from conventional data-processing tools into intelligent, human-centered, and analytics-driven ecosystems. While significant opportunities exist in improving organizational performance and decision-making, future developments must address explainability, governance, and responsible AI practices to ensure sustainable adoption and long-term value creation.

Furthermore, approximately one-third of the reviewed studies identified governance, explainability, privacy, and ethical concerns as major barriers to AI adoption. The increasing attention to these issues demonstrates that future information systems development will depend not only on technological advancement but also on transparency, accountability, and responsible AI practices.

## 5. Discussion

### 5.1. Information Systems Transformation Through AI and Analytics

The findings demonstrate that machine learning and data analytics have become fundamental drivers of information systems transformation. Rather than functioning solely as data-processing infrastructures, modern information systems increasingly operate as intelligent ecosystems capable of predictive analytics, adaptive learning, and real-time decision support. This transformation confirms the growing strategic role of AI-enabled information systems in supporting organizational agility, innovation, and evidence-based decision-making.

The results also indicate that predictive analytics, deep learning, and big data analytics are among the most influential technological capabilities shaping contemporary information systems. These findings support previous studies suggesting that analytical capabilities contribute significantly to organizational performance, strategic responsiveness, and digital transformation success. Consequently, information systems should be viewed not merely as technological infrastructures but as intelligent organizational assets that facilitate continuous learning and adaptation.

### **5.2. Human-Centered and Explainable Information Systems**

Another important finding concerns the increasing emphasis on human-centered AI and explainable information systems. Although organizations continue to adopt intelligent automation, the reviewed literature highlights that sustainable AI implementation depends on maintaining effective collaboration between humans and intelligent technologies. This finding supports the automation–augmentation perspective, which argues that AI should complement rather than replace human expertise.

Furthermore, explainability emerged as a critical factor influencing user trust, organizational acceptance, and responsible AI adoption. As AI models become increasingly complex, organizations require greater transparency and accountability to ensure that AI-generated recommendations can be understood and justified. Therefore, future information systems development should prioritize explainability, usability, and collaborative human–AI interaction.

### **5.3. Implications for Organizations and Future Digital Ecosystems**

From a practical perspective, the findings suggest that organizations should integrate machine learning and data analytics into long-term digital transformation strategies. Investments in analytical infrastructures, scalable data ecosystems, and AI governance mechanisms are essential for maximizing organizational value creation.

The review also highlights the growing importance of responsible AI practices. Organizations must address challenges related to privacy, interoperability, governance, and ethical accountability to ensure sustainable AI adoption. Looking forward, future information systems are expected to evolve toward adaptive digital ecosystems characterized by explainable AI, advanced analytics, and collaborative human–AI intelligence. These developments will further strengthen the role of intelligent information systems as strategic enablers of organizational transformation.

### **5.4. Theoretical Implications**

This study contributes to the information systems literature by providing an integrated perspective on how machine learning, data analytics, AI-driven decision support systems, and human-centered AI collectively drive information systems transformation. Previous studies have often examined these concepts separately from

either technical or organizational perspectives. By synthesizing findings from 48 studies, this review develops a more holistic understanding of information systems as intelligent socio-technical ecosystems that combine predictive intelligence, organizational capabilities, and human-centered design principles.

The findings also extend digital transformation and information systems theories by emphasizing that technological advancement alone is insufficient to achieve sustainable organizational value. Instead, successful transformation requires the integration of analytical capabilities, explainability mechanisms, governance structures, and human-AI collaboration. This integrated perspective provides a conceptual foundation for future research on intelligent information systems and AI-enabled organizational transformation.

### **5.5. Practical Implications**

From a practical perspective, the findings provide guidance for organizations seeking to implement AI-enabled information systems. First, organizations should invest in machine learning and data analytics capabilities to improve decision quality, operational efficiency, and strategic responsiveness. Second, managers should prioritize explainability and transparency when deploying AI systems to increase user trust and organizational acceptance.

The findings also highlight the importance of establishing governance frameworks that address privacy, security, accountability, and ethical considerations. Organizations that successfully integrate technological capabilities with human-centered design and responsible AI practices are more likely to achieve sustainable digital transformation outcomes. Consequently, AI adoption should be viewed not merely as a technological initiative but as an organizational transformation strategy that requires alignment among technology, people, and governance mechanisms.

## **6. Conclusion**

This systematic literature review synthesized 48 high-impact studies published between 2020 and 2026 to conceptualize the holistic transformation of information systems through machine learning and data analytics. By addressing the four research questions, this study yields several key insights. First, regarding RQ1, machine learning transforms modern information systems from passive administrative tools into dynamic, adaptive socio-technical ecosystems capable of predictive analytics, real-time monitoring, and intelligent decision-making. Second, concerning RQ2, predictive analytics, deep learning, and big data processing represent the primary analytical approaches driving enterprise intelligence across diverse sectors such as healthcare, smart infrastructure, and business intelligence. Third, in response to RQ3, major adoption barriers are no longer purely technical; rather, they center on model opacity (black-box algorithms), data governance, privacy concerns, system interoperability, and human

trust. Fourth, addressing RQ4, future research and system developments must prioritize Explainable AI (XAI), human-centered design, and standardized governance frameworks to ensure transparent and responsible AI adoption.

The primary theoretical contribution of this study is the proposed conceptual framework, which articulates how technical machine learning capabilities, cross-cutting organizational enablers, and human-centered design principles interact to deliver sustained strategic value. Practically, the findings offer actionable guidance for decision-makers and IT leaders, emphasizing that successful AI implementation requires balancing algorithmic capability with socio-technical governance, explainability, and human-AI collaboration rather than total automation.

Despite its contributions, this review has methodological limitations. First, the literature search was primarily restricted to the Scopus database, which may omit relevant studies indexed exclusively in IEEE Xplore, ACM Digital Library, or Web of Science. Second, the strict inclusion criteria resulted in a final dataset of 48 peer-reviewed articles, focusing strictly on high-impact journal publications while excluding conference proceedings, grey literature, and technical whitepapers.

To advance the field of intelligent information systems, future research should focus on three critical avenues:

1. **Empirical Validation of XAI Frameworks:** Conducting empirical and longitudinal studies to evaluate how Explainable AI interfaces influence human trust and decision accuracy in real-world enterprise environments.
2. **Operationalizing Responsible MLOps:** Developing standardized MLOps protocols and automated governance frameworks to monitor model drift, data privacy, and ethical compliance continuously.
3. **Human-AI Hybrid Performance Metrics:** Establishing comprehensive socio-technical metrics to evaluate the performance and efficiency of human-AI collaborative workflows rather than relying solely on computational model accuracy.

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