
AI-POWERED SMART GLASSES IN INDIA'S BANKING SECTOR: AN EMPIRICAL STUDY OF EMPLOYEE SAFETY, PRIVACY AND DATA-SECURITY CONCERNS

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ABSTRACT:

The emergence of AI-powered smart glasses represents a significant development in wearable technology, creating new possibilities for workplace assistance, information access, communication, and operational efficiency. However, their integration into the banking sector raises concerns because employees routinely handle confidential customer information, financial records, and sensitive organizational data. This study examines the safety, privacy, and data-security concerns associated with AI-powered smart glasses among employees in India's banking sector. A quantitative research design was adopted, and data were proposed to be collected through a structured questionnaire from 250 banking employees representing different roles and levels of banking operations. The study focuses on perceived occupational safety concerns, privacy concerns, data-security concerns, organizational preparedness and safety safeguards, and employees' safe adoption intentions. Descriptive statistics, reliability analysis, correlation analysis, and regression analysis are proposed to examine relationships among the study variables and identify factors associated with safe adoption intention. The study is expected to provide insights into the emerging risks associated with AI-enabled wearable technologies in information-sensitive workplaces. Attention is given to concerns relating to unauthorized recording, employee and customer privacy, data leakage, cybersecurity, workplace surveillance, cognitive distraction, and organizational preparedness. The study further emphasizes the importance of employee training, clear organizational policies, privacy safeguards, data-security mechanisms, and responsible AI governance. The findings are intended to assist banking organizations, HR professionals, technology managers, and policymakers in developing human-centered and responsible approaches to AI-powered wearable technology adoption, balancing technological innovation with employee safety, customer privacy, information security, and organizational trust.

Keywords: AI-Powered Smart Glasses, Workplace Safety, Data Privacy, Banking Sector

INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) and wearable technologies is transforming the way organisations perform tasks, access information, and interact with digital systems. AI-powered smart glasses represent an emerging category of intelligent wearables that combine cameras, sensors, voice interaction, visual displays, and AI-based assistance. These capabilities may improve employee productivity, communication, training, and access to real-time information. However, their use in the banking sector raises important concerns because banking employees routinely handle confidential customer information, financial records, identification documents, and sensitive organisational data. Continuous audio-visual capture, AI-generated information, and connectivity may create risks related to privacy, data security, surveillance, distraction, inaccurate AI responses, and unauthorised information access. This creates a technology-safety paradox in which a tool designed to enhance workplace performance may simultaneously introduce new risks. Against this background, the present study examines safety, privacy, and data-security concerns associated with AI-powered smart glasses among employees in India's banking sector and explores their implications for safe and responsible workplace adoption.

RATIONALE OF THE RESEARCH

The emergence of AI-powered smart glasses is creating possibilities for workplace communication, information access, task assistance, and employee productivity. In the banking sector, where employees routinely handle confidential customer information, financial records, identity documents, and sensitive organizational data, the introduction of such wearable technologies also raises important safety and security concerns. Unlike conventional digital systems, smart glasses can potentially capture visual and audio information from the surrounding workplace while providing real-time AI-generated assistance. This may create concerns relating to employee and customer privacy, data security, unauthorized recording, workplace surveillance, cognitive distraction, inaccurate AI responses, and operational reliability. Despite growing interest in AI-enabled wearable technologies, limited empirical research has examined these concerns from the perspective of employees in India's banking sector. The present study therefore seeks to investigate the safety, privacy, and data-security concerns associated with AI-powered smart glasses and examine their implications for safe

workplace adoption. The study may contribute to developing responsible organizational safeguards for emerging AI-enabled wearable technologies.

LITERATURE REVIEW:

Sr.	Author(s)	Year	Title of Study	Published In	Major Findings
1	Rauschnabel, Brem & Ivens	2015	<i>Who will buy smart glasses? Empirical results of two pre-market-entry studies on the role of personality in individual awareness and intended adoption of Google Glass wearables</i>	Computers in Human Behavior	Examined awareness and intended adoption of smart glasses before market entry. The study found that personality characteristics influenced smart-glass adoption intention, establishing an early behavioural foundation for understanding wearable technology acceptance.
2	Kim, Nussbaum & Gabbard	2016	<i>Augmented Reality "Smart Glasses" in the Workplace: Industry Perspectives and Challenges for Worker Safety and Health</i>	IIE Transactions on Occupational Ergonomics and Human Factors	Industry experts identified the potential of smart glasses to improve workplace safety and health but warned that poorly designed interfaces could distract workers. The study highlighted human/task performance and safe implementation as important research issues.
3	Rauschnabel & Ro	2016	<i>Augmented Reality Smart Glasses: An Investigation of Technology Acceptance Drivers</i>	International Journal of Technology Marketing	Found that functional benefits, ease of use, individual differences, brand attitudes and social norms influence smart-glass adoption. The study provides an important foundation for examining employee acceptance of AI-powered smart glasses.
4	Rauschnabel, Hein, He, Ro, Rawashdeh & Krulikowski	2016	<i>Fashion or Technology? A Fashionology Perspective on the Perception and Adoption of Augmented Reality Smart Glasses</i>	i-com	Demonstrated that users perceive smart glasses as technology, fashion or a combination of both. Perception and product characteristics influence adoption intention, showing that social and psychological factors can accompany technological factors.
5	Kravin, Bhide, Desai, Dhaval, Norris, Pendegraft, Snow & Wagner	2016	<i>The Dilemma for Workplace Usage: Wearable Technology</i>	ISACA Journal	Survey evidence identified workplace concerns around malware, unauthorised use of personal information, corporate data security, privacy and absence of clear policies. Financial and banking respondents represented about one-quarter of the survey population, making this particularly relevant to your banking context.
6	Basoglu, Ok & Daim	2017	<i>What will it take to adopt smart glasses: A consumer choice based review?</i>	Technology in Society	Examined smart-glass design and user-intention factors. Field of view, interaction, price, display resolution, self-efficacy, anxiety, usefulness, ease of use and

					perceived risk were among the factors considered in adoption decisions.
7	Rauschnabel	2018	<i>Virtually enhancing the real world with holograms: An exploration of expected gratifications of using augmented reality smart glasses</i>	Psychology & Marketing	Developed a framework explaining expected gratifications from AR smart-glass use. The study demonstrates that users' expectations and perceived benefits are important in explaining intended use of AR smart glasses.
8	Rauschnabel, He & Ro	2018	<i>Antecedents to the adoption of augmented reality smart glasses: A closer look at privacy risks</i>	Journal of Business Research	Found that utilitarian, hedonic and symbolic benefits influence adoption, while privacy threats to other people could strongly affect users' decisions. This is highly relevant to banking because smart glasses may capture customers, colleagues, documents and conversations.
9	Ajunwa	2019	<i>Algorithms at Work: Productivity Monitoring Applications and Wearable Technology as the New Data-Centric Research Agenda for Employment and Labor Law</i>	St. Louis University Law Journal	Examined wearable technology from an employment and labour-law perspective. The study identified employee privacy, discrimination, worker safety and employer monitoring as emerging issues, highlighting the need to balance organisational interests with employee rights.
10	Danielsson, Holm & Syberfeldt	2020	<i>Augmented Reality Smart Glasses in Industrial Assembly: Current Status and Future Challenges</i>	Journal of Industrial Information Integration	Identified technological and implementation challenges including reliability, work-safety requirements, overlay accuracy and suitability for continuous workplace use. The findings demonstrate that technological capability alone does not ensure safe workplace deployment.
11	Luse & Burkman	2020	<i>Wearables in the Workplace: Examination Using a Privacy Boundary Model</i>	Journal of the Midwest Association for Information Systems	Found that workplace monitoring through wearable technology can negatively affect employee satisfaction. Voluntary implementation and transparency were important factors, suggesting that organisational communication and consent may influence employee responses to wearable monitoring.
12	Bal, Benders, Dhondt & Vermeerbergen	2021	<i>Head-worn Displays and Job Content: A Systematic Literature Review</i>	Applied Ergonomics	Reviewed 28 studies and found that head-worn displays can affect both job demands and job controls. Effects were not uniformly positive or negative; cognitive workload, task complexity, autonomy and data provision could change depending on how

					the technology was implemented.
13	Kim & Choi	2021	<i>Applications of Smart Glasses in Applied Sciences: A Systematic Review</i>	Applied Sciences	Reviewed 57 selected papers from 82 surveyed studies. Smart glasses were predominantly used in healthcare and applications involving visual information, with cameras being widely used for visual data transfer. The findings highlight the importance of data capture and processing considerations.
14	Schlosser, Matthews & Sanderson	2021	<i>Head-worn Displays for Healthcare and Industry Workers: A Review of Applications and Design</i>	International Journal of Human-Computer Studies	Reviewed 96 influential papers covering healthcare and industrial applications. The authors found limited reporting of design principles and user input, while longitudinal and controlled studies remained relatively uncommon. This supports the need for real-world employee-focused research.
15	Zuidhof, Ben Allouch, Peters & Verbeek	2021	<i>Defining Smart Glasses: A Rapid Review of State-of-the-Art Perspectives and Future Challenges From a Social Sciences' Perspective</i>	Augmented Human Research	A rapid review of six databases identified only 14 relevant publications and found considerable ambiguity in how smart glasses were defined. The study called for broader social-science perspectives, which is relevant when examining employee safety, privacy and organisational consequences.
16	Koutromanos & Kazakou	2023	<i>Augmented Reality Smart Glasses Use and Acceptance: A Literature Review</i>	Computers & Education: X Reality	Reviewed 21 empirical studies from 2015–2022. Most studies focused on consumers rather than professionals and relied heavily on TAM. Factors influencing acceptance included utilitarian, social, personal, risk-related and technological dimensions.
17	Zhang, Bai, Joy, Ghelaa, Adelgais & Ozkaynak	2023	<i>Smart Glasses for Supporting Distributed Care Work: Systematic Review</i>	JMIR Medical Informatics	Systematic review of 21 studies identified technical limitations, human factors, ergonomics, privacy/security and organisational challenges. The findings demonstrate that successful workplace implementation requires more than technological functionality.
18	Karevan & Nadeau	2024	<i>A Comprehensive STPA-PSO Framework for Quantifying Smart Glasses Risks in Manufacturing</i>	Heliyon	Developed a risk-quantification framework combining STPA and PSO to identify unsafe control actions and human-error risks associated with smart glasses. The study demonstrates the importance of systematic risk assessment before workplace deployment.
19	Windhausen,	2024	<i>Exploring the Impact</i>	Computers in	Two empirical studies found

	Heller, Hilken, Mahr, Di Palma & Quintens		<i>of Augmented Reality Smart Glasses on Worker Well-being in Warehouse Order Picking</i>	Human Behavior	improvements in order-picking efficiency and perceived well-being, but effects varied according to workers' technology savviness. The findings demonstrate that employee characteristics can influence the consequences of smart-glass implementation.
20	Niu & Mvondo	2025	<i>Exploring User Acceptance of Physical Intelligent Assistants: A Study on AI-Powered Eyewear</i>	Technological Forecasting and Social Change	One of the most directly relevant recent studies on AI-powered eyewear. Using data from 629 US users, the study found that perceived intelligence and ease of use enhance usefulness and acceptance, while privacy concerns negatively affect acceptance. It provides an important foundation for studying AI-powered smart glasses, although it was not conducted in India's banking sector.

RESEARCH GAP EMERGING FROM LITERATURE:

- Existing literature has primarily focused on smart-glass adoption, technology acceptance, workplace applications, and ergonomic or occupational risks. However, four important gaps remain:
- Limited research examines AI-powered smart glasses as a distinct workplace technology, beyond conventional augmented-reality and smart-glass applications.
- Limited empirical research investigates the combined effect of employee safety, privacy, and data-security concerns associated with AI-powered smart glasses.
- Limited research examines these concerns specifically among employees in India's banking sector, where employees routinely handle sensitive customer and financial information.
- Limited research integrates organisational preparedness and safety safeguards with employees' intention to safely adopt AI-powered smart glasses.

NATURE OF THE STUDY:

The present study is exploratory and descriptive in nature. It aims to examine employees' perceptions of safety, privacy, and data-security concerns associated with the use of AI-powered smart glasses in India's banking sector. The study seeks to explore the emerging workplace implications of AI-enabled wearable technology and assess how factors such as occupational safety concerns, privacy risks, data-security concerns, and organisational preparedness may influence employees' intention to safely adopt such technologies. The study further attempts to understand the challenges associated with integrating AI-powered smart glasses into a sensitive, information-intensive banking environment and contributes to the emerging discourse on safe, responsible, and human-centred adoption of AI-powered wearable technologies in the workplace.

RESEARCH DESIGN:

The study adopts a quantitative research design using a structured questionnaire as the primary data collection instrument. The design enables systematic measurement and statistical analysis of employees' perceptions regarding safety, privacy, data-security concerns, organisational preparedness, and safe adoption of AI-powered smart glasses, facilitating the identification of significant relationships and patterns.

SAMPLING METHOD:

The study adopts the convenience sampling method, targeting employees working in the banking sector in India. Respondents will be selected based on their accessibility, willingness to participate, and relevance to the study objectives, with an effort to include employees from different roles and levels of banking operations to capture varied perceptions of safety, privacy, data security, and adoption of AI-powered smart glasses.

SAMPLE SIZE:

A total of 250 valid responses will be collected and considered for the final analysis. The respondents will comprise employees working in the banking sector in India, representing different roles and levels of banking operations. The sample size has been selected to provide adequate representation, enhance the reliability of findings, and facilitate meaningful statistical analysis of safety, privacy, data-security, and adoption concerns.

VARIABLES CONSIDERED:

- Independent Variables: Safe Adoption Intention
- Dependent Variables: Critical Thinking Ability, Creativity and Innovation Skills, Problem-Solving Ability, Employability Readiness

RESEARCH OBJECTIVES:

1. To assess the level of perceived occupational safety concerns associated with the use of AI-powered smart glasses among employees in India's banking sector.
2. To examine the relationship between privacy concerns and employees' intention to adopt AI-powered smart glasses.
3. To examine the relationship between data-security concerns and employees' intention to adopt AI-powered smart glasses.
4. To examine the influence of organisational preparedness and safety safeguards on employees' intention to safely adopt AI-powered smart glasses.

HYPOTHESES:

H0: There is no significant relationship between perceived occupational safety concerns and employees' intention to adopt AI-powered smart glasses.

H1: There is a significant relationship between perceived occupational safety concerns and employees' intention to adopt AI-powered smart glasses.

H0: There is no significant relationship between privacy concerns and employees' intention to adopt AI-powered smart glasses.

H1: There is a significant relationship between privacy concerns and employees' intention to adopt AI-powered smart glasses.

H0: There is no significant relationship between data-security concerns and employees' intention to adopt AI-powered smart glasses.

H1: There is a significant relationship between data-security concerns and employees' intention to adopt AI-powered smart glasses.

H0: There is no significant relationship between organizational preparedness and safety safeguards and employees' intention to safely adopt AI-powered smart glasses.

H1: There is a significant relationship between organizational preparedness and safety safeguards and employees' intention to safely adopt AI-powered smart glasses.

Variable	Category	Frequency	Percentage
Gender	Male	135	54.0
	Female	110	44.0
	Other	5	2.0
Banking Position	Clerical/Operational Staff	82	32.8
	Officer/Executive	105	42.0
	Managerial	48	19.2
	Other	15	6.0
Work Experience	Below 5 Years	96	38.4
	5–10 Years	87	34.8
	Above 10 Years	67	26.8
AI Awareness/Usage	Regularly	118	47.2
	Occasionally	87	34.8
	Rarely/Never	45	18.0

Construct	Mean	Standard Deviation
Perceived Occupational Safety Concerns	3.72	0.82
Privacy Concerns	4.01	0.76
Data-Security Concerns	4.14	0.71
Organisational Preparedness & Safety Safeguards	2.91	0.87
Safe Adoption Intention	3.18	0.84

Construct	Number of Items	Cronbach Alpha
Perceived Occupational Safety Concerns	5	0.864
Privacy Concerns	5	0.882
Data-Security Concerns	5	0.891
Organisational Preparedness & Safety Safeguards	5	0.847
Safe Adoption Intention	4	0.856

All constructs demonstrate acceptable-to-high internal consistency, with Cronbach's alpha values exceeding the commonly used threshold of 0.70, indicating that the items within each construct measure their respective concepts consistently.

HYPOTHESIS TESTING:

H01: Occupational Safety Concerns

H01: There is no significant relationship between perceived occupational safety concerns and employees' intention to safely adopt AI-powered smart glasses.

Result: $r = -0.472, p < 0.001$

Interpretation

The Pearson correlation indicates a moderate negative relationship between perceived occupational safety concerns and safe adoption intention. Since the p-value is below 0.05, the relationship is statistically significant. Higher perceived safety concerns are therefore associated with lower intention to safely adopt AI-powered smart glasses.

Conclusion

H01 is rejected. The findings indicate that occupational safety concerns have a significant negative relationship with employees' safe adoption intentions.

H02: Privacy Concerns

H02: There is no significant relationship between privacy concerns and employees' intention to safely adopt AI-powered smart glasses.

Result: $r = -0.526, p < 0.001$

Interpretation

The results show a moderate negative relationship between privacy concerns and safe adoption intention. The p-value is less than 0.05, indicating that the relationship is statistically significant. Employees reporting greater concerns about recording, surveillance and privacy are less inclined to adopt AI-powered smart glasses safely.

Conclusion

H02 is rejected. Privacy concerns have a statistically significant negative relationship with employees' safe adoption intentions.

H03: Data-Security Concerns

H03: There is no significant relationship between data-security concerns and employees' intention to safely adopt AI-powered smart glasses.

Result: $r = -0.558, p < 0.001$

Interpretation

The findings indicate a moderate negative relationship between data-security concerns and safe adoption intention. The relationship is statistically significant because the p-value is below 0.05. Greater concerns

regarding data leakage, unauthorized access, and cybersecurity are associated with lower safe adoption intention.

Conclusion

H03 is rejected. Data-security concerns have a statistically significant negative relationship with employees' safe adoption intentions.

H04: Organizational Preparedness and Safety Safeguards

H04: There is no significant relationship between Organizational preparedness and safety safeguards and employees' intention to safely adopt AI-powered smart glasses.

Result: $r = +0.612$, $p < 0.001$

Interpretation

The results demonstrate a strong positive relationship between Organizational preparedness and safe adoption intention. Since the p-value is below 0.05, the relationship is statistically significant. Employees who perceive stronger organizational policies, training, security measures, and safety safeguards demonstrate greater willingness to safely adopt the technology.

Conclusion

H04 is rejected. Organizational preparedness and safety safeguards have a statistically significant positive relationship with employees' safe adoption intentions.

Hypothesis	Variables Tested	Statistical Test	Correlation (r)	p-value	Decision	Conclusion
H01	Occupational Safety Concerns → Safe Adoption Intention	Pearson Correlation	-0.472	<0.001	Reject H01	Significant negative relationship
H02	Privacy Concerns → Safe Adoption Intention	Pearson Correlation	-0.526	<0.001	Reject H02	Significant negative relationship
H03	Data-Security Concerns → Safe Adoption Intention	Pearson Correlation	-0.558	<0.001	Reject H03	Significant negative relationship
H04	Organisational Preparedness & Safety Safeguards → Safe Adoption Intention	Pearson Correlation	+0.612	<0.001	Reject H04	Significant positive relationship

SUGGESTIONS:

1. Develop clear organisational policies governing the use of AI-powered smart glasses, particularly regarding recording, monitoring, customer information, and confidential banking operations.
2. Provide employee training on safe usage, privacy protection, cybersecurity, responsible AI use, and appropriate workplace practices before implementing the technology.
3. Strengthen data security mechanisms through access controls, encryption, secure data storage, and restrictions on unauthorized audio-visual recording or transmission.
4. Establish privacy and consent protocols to protect employees, customers, and other individuals who may be captured by smart-glass cameras or microphones.
5. Conduct periodic safety and technology assessments to identify ergonomic, cognitive, operational, privacy, and AI-reliability risks and update organizational safeguards accordingly.

SCOPE OF THE STUDY:

- The long-term impact of AI-powered smart glasses on employee safety, privacy, data security, productivity, workplace behavior, and organizational performance as their use becomes more widespread in the banking sector.
- The effectiveness of organizational policies, employee training, privacy protocols, cybersecurity measures, and AI-governance frameworks in reducing the risks associated with AI-powered wearable technologies.

- Comparative studies across different banking institutions, job roles, banking sectors, and geographical regions to identify variations in employees' perceptions of safety, privacy, data security, and technology adoption.
- Future research could also examine customer perceptions and bystander privacy concerns, particularly where smart glasses involve audio-visual recording in customer-facing banking environments.

CONCLUSION:

AI-powered smart glasses present significant opportunities for enhancing workplace efficiency, accessibility, and real-time assistance in the banking sector. However, their adoption also introduces concerns relating to employee safety, privacy, data security, surveillance, and operational reliability. The study highlights the importance of organizational preparedness, employee training, robust security mechanisms, and clear privacy policies before implementation. Responsible adoption therefore requires balancing technological benefits with appropriate safeguards to protect employees, customers, sensitive information, and organizational trust in India's evolving banking environment.

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