TRANSFORMING BANKING THROUGH AI: ANALYSING THE IMPACT OF CUSTOMER PERCEPTION FACTORS

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ABSTRACT

Technological advancement enhances Artificial Intelligence (AI) performance within the banking environment. In the rapidly evolving landscape of banking, the integration of AI technologies hinges on how effectively consumer perceptions are understood and addressed. The study investigates consumer perception towards AI acceptance in banking institutions. A standardized questionnaire was distributed and gathered data from 312 valid responses. The results indicate that all five factors of customer perceptions (convenience, customization, confidence, retention, and experience quality) have positively influenced AI-driven customer experiences, with experience quality emerging as the most significant contributor. The study concludes that banks must strategically leverage AI to improve these factors while addressing hurdles related to user privacy and information security. The study recommends that banking management consider the need for continuous improvement in technology-driven customer interactions and retention efforts.

KEYWORDS: *Artificial Intelligence, Convenience, Customization, Confidence, Retention, and Experience quality*

1. INTRODUCTION

In today's digital era, businesses are increasingly utilizing Artificial Intelligence (AI) to revolutionize their customer service operations. (Khurshid, Digital Operation and Platform, 2024)AI tools such as chatbots, virtual assistants, and predictive analytics are being deployed to improve customer experiences, increase operational efficiency (Pandow, 2024), and build customer loyalty. As AI technology continues to progress, it is crucial to assess its impact on customer satisfaction and overall experience. In a recent study, 32% of banking services are provided by AI-driven tools like Predictive analysis, Voice Recognition, etc. (Khurshid, Digital Operation and Platform, 2024)

Similarly, in the banking sector, the objective is to extend financial services to a broader audience, including underserved and marginalized individuals, by integrating AI-driven products at an affordable cost (N. Murugan, 2021) This approach provides banks and financial institutions with greater opportunities to expand their customer base and grow their operations. The incorporation of AI into customer service transformed business engagement with their clients. AI-driven chatbots can offer round-the-clock support, addressing customer questions and issues instantly. Predictive analytics can deliver tailored recommendations, enhancing engagement and loyalty among them. However, the utilization of AI in customer service also brings up concerns about job loss, data privacy, and the risk of biased decision- making.

In today's digital era, technological advancements like AI are pivotal in shaping modern business practices (Brynjolfsson, 2017). Artificial intelligence involves the capacity to effectively interpret and analyze data, providing accurate, realistic outcomes to achieve specific objectives (Kaplan, 2019). This research focuses on how banks are leveraging AI technology to strengthen customer relationships, underscoring the significance of the ongoing digital transformation of banks.

According to Lui (2018), various AI tools have been developed to prevent fraud, with user- friendly AI-enabled tools playing a significant role in improving customer experience and loyalty. Another challenge is ensuring the personalization of information while maintaining privacy. Banks should focus on building customer trust and loyalty as they offer technology-

driven products and services. Services like Chatbots, banks, and fintech companies are increasingly using chatbots to address customer inquiries, questions, and concerns. These chatbots enable financial institutions to provide 24/7 support, allowing customers to resolve issues without needing to visit a bank in person. This also allows banks to reach remote areas and communicate with unbanked populations more effectively.

AI can scam detection by using a combination of supervised and unsupervised learning algorithms, helping banks better understand customer behavior (Mogaji & Nguyen, 2022,). This technology aids in customer verification and more accurately identifies and prevents unauthorized activities. For instance, AI can compare real-time photos with those in official documents, detect mismatches in transaction purposes, and recognize deviations from a client's typical spending patterns, thus protecting vulnerable individuals from potential cyberattacks. (Rahman, Ming, Baigh, & Sarker, 2022)

The modern banking sector must stay current with consumer perceptions of FinTech. This keeps pace with the industry, so it is crucial to recognize consumers' knowledge of it. It is essential to assess the extent of users understanding regarding the implementation technologies. This study aims to explore the impact of client reviews on AI tools in the Indian Banking industries.

The banking sector must evolve to align with (Umara Noreen 1, 2024) consumers' perceptions of financial technologies, particularly the role of artificial intelligence. To stay competitive, banks must understand consumers' knowledge and attitudes toward AI technology. This understanding will enable financial institutions to better meet customer expectations and leverage AI to enhance their services effectively.

The primary aim is to find the association between the customers' perspective variables and AI-driven customer experience in the Indian Financial sector. Here customer perceptions have been classified into five different constructs such as Convenience, customization, confidence, retention, and experience quality to measure the customer's experience. The findings showed that AI-driven customer experience is positively influenced (not less than 5% level of significance) by all five elements, both individually and collectively (Ana Belen Tulcanaza-Prieto *, 2023). This research results offer a view to the bank manager and show the user's productive impact on AI services provided by the banks.

The rest of the paper is structured as Section 2 presents a literature review and the development of hypotheses. Section 3 details the Research methodology of the study. Section 4 outlines the empirical findings. Section 5 discusses and conclusion.

2) LITERATURE REVIEW
2.1 AI in the Banking
Applied AI across almost all types of sectors, which include government, healthcare, financial institutions, etc. (Rodrigues, Ferreira, Teixeira, & Zopounidis, 2022). Recent technological advancements, including AI, cloud computing, machine language, social media, etc have been creating a new era of digital business. These innovations have enhanced our potential to meet future challenges easily. (Tekik, 2019). AI can be applicable in all sizes of organizations where it can analyze data and provide solutions for a certain task as soon as possible. (Doumpos, Zopounidis, Gounopoulos, Platanakis, & Zhang, 2023). In addition, AI has features that it can develop without any human inference. (Ottosson, 2020). New different types of digital solutions like chatbots used by Banking sectors are trending for any solutions. (Sohil, 2020).AI also increases customer relationships by answering the doubts of customers (Hwang, 2021). According to (Patel, 2022) AI replaced the traditional method in terms of efficiency and speed in performing financial computation tasks in banking activities. Better AI services create competition among the banks to attract more customers, this competitive nature becomes inevitable like AI in the banking institutions. The use of AI not only saves time but also prevents fraudulent activity (Roseline, Naidu, Pandi, alias Rajasree, & Mageswari, 2022), increases reliability and accuracy, and creates hassle-free banking service. This service frees banks from being time-bound all the banking services are available 24*7.

This online great flexibility of banks increases the banking operation more flexible and also cost savings for the banking as it decreases the utilization of traditional banks activities (Keh, 2019). Technologies used by AI significantly enhance the decision-making process by providing data-driven and automated complex tasks. These technologies also reduce the legal risk and potential losses of business. This comprehensive impact of AI extends across various sectors, leading to smarter business operations, reduced errors, and optimized resource management, ultimately driving better outcomes and strategic advantages in a highly competitive landscape.

2.2 AI-driven customer experience and Customer Perception factors

2.2.1 Convenience

Customers are more inclined to interact with products and services when they find them easily and promptly. A product or service that offers convenience effectively meets customer needs by saving time and effort, leading to increased satisfaction and fostering a lasting relationship with the provider.

The definition of convenience is that it is the ability to accomplish requirements within a limited time with fewer facilities. Convenience also enhances trust in the product, service, brand, and company. According to (Doorn, 2010) AI-driven services, convenience can be broken into three key aspects: (i) availability of services, including around-the-clock support and self-service options, (ii) access to simulations information and assistance, and (iii) visionary engagement from AI-driven bots, which offer relevant information and help. This study responds to explore how interaction increases among customers and using AI-driven services and if the resulting interaction leads to customer experience these measuring, hypothesis creates:

H_1: Convenience positively influences the AI-driven customer experience.

2.2.2   Customization

Customization in customer service focuses on customizing interactions and solutions to meet the unique needs, preferences, and behaviors of each customer. Key elements of personalization include (i) Incorporating the customer's name into conversations and communications. (A. Bilgihan, 2016)(ii)Buying, or browsing behavior. (M. Zanker, 2019).

Delivering relevant content, offers, or information aligned with the customer's interests, location, or behavior. (iii) Using customer data: Utilizing customer data and analytics to drive personalized interactions and decision-making. (E. Aguirre, 2015). (iv)Taking into account the customer's past interactions, purchases, or issues to ensure a seamless and informed service experience. According to (S. Komiak and I. Banbasat, 2006)demonstrating empathy and an understanding of the customer's unique situation and emotions.

Being a regular user AI also protects the customer's privacy, as algorithms based on interface data. Apart from this data protection is still a big issue of AI faced by companies, governments, and users. After observing previous studies, customized AI customer service increases brand building, retention the customers, increased belief in a brand on firms, etc.This provides a hypothesis of:

H_2: Customization positively influences the AI-driven customer experience.

2.2.3   Confidence

Confidence is a fundamental element in the banking industry, as customers (Ishtiaq Ahmad Bajwa, 2023)rely on banks to safeguard their financial assets and personal information. (McKnight, 2001) Confidence can be increased among users by building relationships. These virtual systems also facilitate improved direct interactions between banks and their customers, offering personalized services that boost trust.

With advancements in AI technology, relationships with customers are evolving rapidly, and integrating these innovations is becoming crucial for maintaining a competitive advantage in customer relationship management (Pearson, 2019). The factors that build trust in banking include (i) The financial soundness of a bank, its security protocols, and its ability to protect customer assets. The well-designed website and virtual apps help the user to use them easily and also reduce the risk concerned and build belief in them. (Kesharwani, 2012) The clear and straightforward communication about products, services, fees, and policies creates a knowledgeable and courteous staff focused on meeting customer needs. (N. Ponder, 2016)

(ii) Strong measures to secure customers' personal and financial data. (Wang, 2018) This ascertains confidence among the users. Placing customer interests, needs, and satisfaction at the forefront can be an expended long-term relationship between a brand firm and customer hinges on both their experience and trust established, which creates a great future interaction. (T. Keiningham, 2017) This depicts a positive association between customer experience and confidence. This establishes a new hypothesis of:

H_3: Confidence positively influences the AI-driven customer experience.

2.2.4   Retention

Retention in banking is essential for achieving long-term success. Regular updates and communication ensure potential benefits and create referral marketing which expands the business. This encompasses both the repeat purchase and emotional bonding with the marketer. (Maharjan, 2017). By prioritizing these factors in customer

advocacy.

The elements that contribute to customer loyalty include: (i) Banks must ensure that their performance is strategically aligned to achieve customer satisfaction and loyalty rather than relying on chance. This included addressing and resolving customer complaints and issues promptly and satisfactorily. (Pennington, 2016) (ii) The Offering of customized products, services, and interactions that cater to individual needs. (K. Yau, 2021) Argued that collecting information from the market and customizing the product create loyalty among the clients. Thus delivering consistent and timely services with minimal errors makes more reliable and efficient service (Chrysochou, 2014) . Several factors pretend the AI-driven customer as they prevent online scams through technological automation and cybersecurity. These find the needs of the consumer target their machine language and upgrade according to the need. These create a positive competitive advantage and increase the customer's loyalty. Past studies show that customer retention could be achieved by AI. Therefore set a again hypothesis of:
H4: Retention positively influences the AI-driven customer experience.

2.2.5   Experience Quality
Experience quality is vital for any business, including banks by analyzing them firm can understand the feedback of customers, their needs, and preferences. These help businesses to change operations and enhance their customer experience. This method overcomes the traditional manual method in terms of validity (Nobar, 2018). Key factors that contribute to customer satisfaction in banking include (i) Delivering reliable, secure, and user-friendly products that meet customer expectations. (S. Puntoni, 2021) (ii)Providing courteous, knowledgeable, and responsive support. (iii) Offering prompt service with minimal wait times or delays. Firms integrating AI into their processes can offer proactive and personalized services that align with customer expectations. This creates a virtuous cycle, where AI- enabled customer experiences add significant value to businesses by improving service quality. AI techniques can enhance customer engagement, leading to increased opportunities for upselling and cross-selling while reducing service costs. Previous studies have highlighted a positive relationship between customer satisfaction and AI-enabled experiences, which in turn positively influences firm performance. (N. Ameen, 2021).

Customers have shifted significantly, with a growing demand for quick responses and personalized content. This capability allows banks to develop tailored plans and services that meet individual customer needs and establish a hypothesis:
H15: Experience quality positively influences the AI-driven customer experience.

In summary, AI-enabled customer experience is shaped by elements such as convenience, customization, confidence, retention, and experience quality. Customers form impressions of products or services through various channels, including advertising, promoting on social media, etc. The integration of AI instruments across an operation enhances service quality by leveraging customer perceptions, preferences, and expectations. AI also has the potential to translate customer sentiments into buying intentions and enthusiasm. This valuable insight helps to identify opportunities and challenges, allowing them to refine processes and achieve competitive financial outcomes. These create a set of hypotheses demonstrating the multifaceted impact of these constructs on AI-driven customer experience.
H6: customer perception positively influences the AI-driven customer experience.

3) RESEARCH METHODOLOGY
The study follows a comprehensive literature to identify the research gap and key variables associated with customer experience. The variables create a model that shows an association between customer perception and customer experience. (Figure 1)
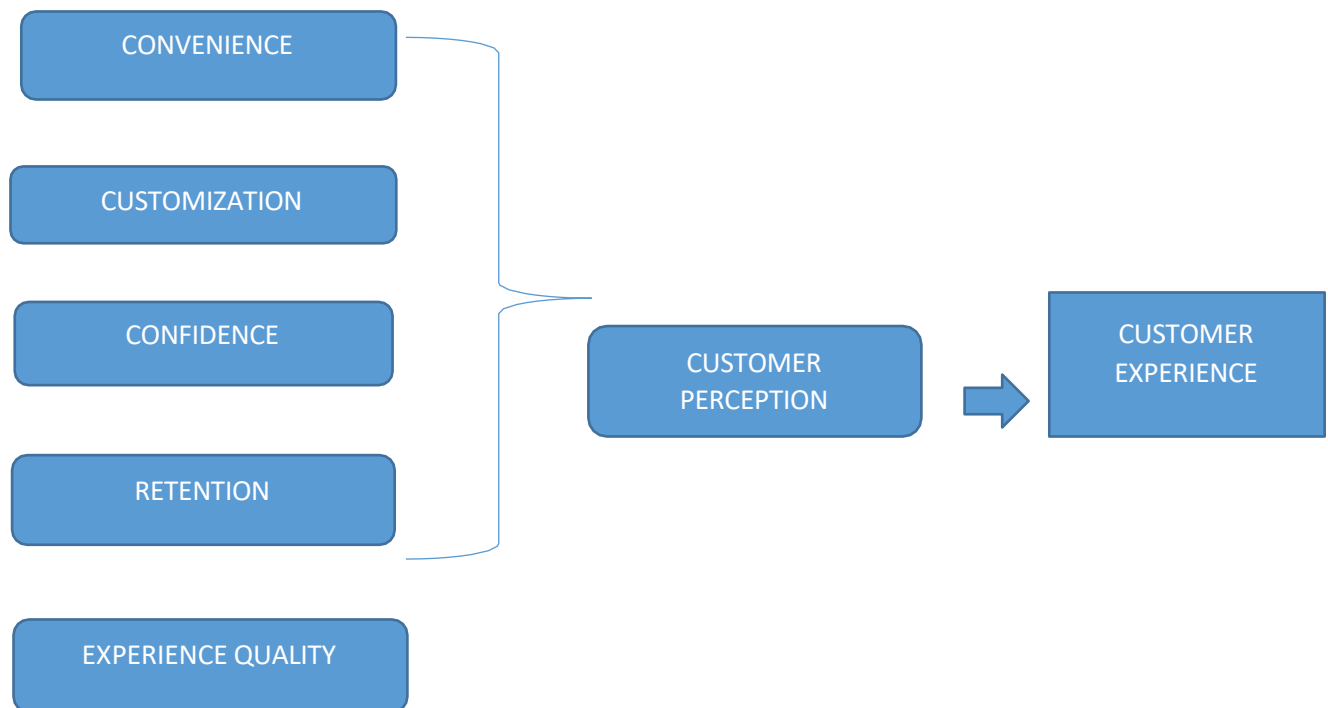
Figure 1. The research Model

A structured questionnaire was developed considering all the factors to gather primary data, which was distributed among individuals in the Kolkata region. Before final data gathering, a experimental trial was conducted with 45 current users, followed by informal discussions.

Feedback from these discussions was incorporated into the questionnaire. The questionnaire was structured into three sections:

1. **Demographic Profiles:** This section gathers information about the customers' backgrounds, including age, gender, income, occupation, and banking profile.
2. **Customer Perceptions:** This section includes questions related to various factors influencing customer perceptions, such as convenience, customization, confidence, retention, and experience quality.
3. **Customer Experience:** The final section focuses on questions regarding the overall customer experience, including their interactions with the service, and any feedback on the service provided.

The population for this research includes individuals using banking services, with the sampling frame consisting of individuals across various demographic characteristics within the age group of 18 to 45+ in the Kolkata region. The researcher used purposive sampling, guided by existing research.

4) DATA ANALYSIS AND INTERPRETATION

The responses from the questionnaires were collected using Google Forms and analyzed using IBM SPSS Statistics 28. The final sample included 314 records taken for research purposes.

4.1 Demographic Analysis

Respondents are asked whether they are familiar with AI, and 88.5 percent indicate that they are aware of AI, while the remaining 11.5 percent are not familiar with the concept.

Additionally, 63.1 percent of respondents report using AI-driven financial services, while
36.9 percent do not. Furthermore, 77.1 percent of respondents are users of mobile banking apps. The below table (Table 1) shows the demographic features of the sample.

Table 1: Demographic Frequencies

Variables	Division	Percentage (%)
Gender	Male	57.6%
	Female	42.4%
Age	18-25 years	35.0%
	26-34 years	52.2%
	35-45 years	4.5%
	45 years and above	8.3%
Occupation	Private Employee	35.7%
	Public Employee	24.2%
	Entrepreneur	12.7%
	Housewife	4.8%
	Student	22.6%
Annual Income	Upto 3,00,000	51.9%
	3,00,000 – 8,00,000	25.2%
	8,00,000 – 15,00,000	15.3%
	Above 15,00,000	7.6%
Banks	Private Bank	33.8%
	Public Bank	66.2%

4.2 Reliability Analysis and Descriptive Statistics

The reliability test was used to determine the stability of the questionnaire. It refers to the degree to which a test reliably evaluates the intended constructs. In this study, the researcher used Cronbach Alpha to assess the questionnaire's credibility by applying the internal consistency reliability method. (Hair J) The Cronbach's alpha value above 0.7 is considered justifiable, beyond 0.8 is good, and over 0.9 is deemed excellent. In this study, all constructs have values ranging falls in 0.846 and 0.913, recommended that the internal consistency of all variables is adequate, as they all surpass the minimum sustainable threshold of 0.7. Table 2 of the study labeled the customer perception factors and collected questionnaire items. The study represents the sample's response trends to the questionnaire items using descriptive analysis, including measures such as means and standard deviation.

The Convenience (CON) has a mean score (M=4.379) which implies that most of the customers find the banking service convenient in the use of features provided by mobile bank apps. This could reflect the effectiveness of the banks' digital platforms, accessibility of services, and ease of transactions, all of which are crucial in retaining customers in a competitive banking environment. The respondents showed that experience quality (EXQT) had a mean score (M = 4.324), reflecting that customers perceived the quality of their banking experience positively. This includes satisfaction with the professionalism and helpfulness of banking staff and the overall quality of interactions and services provided. The confidence (COF) score reflects (M=4.3) that customers generally trust their banks..

However, Retention (REN) has a mean score of M = 4.234. This score reflects the banks' success in maintaining customer loyalty through consistent and reliable service. The relatively high mean suggests that customers are satisfied with the banking services, contributing to their ongoing retention.

In contrast, Customization (CUS) had the lowest mean score (M = 4.165), suggesting that customers perceive the level of personalization and tailored services the banks provided as less favorable than other aspects. This might

indicate a gap in the banks' ability to offer personalized services that meet individual customer needs. Banks may need to focus on enhancing their customization efforts, such as offering more personalized banking solutions, to improve customer satisfaction in this area.

The mean value provides insight into customers' perceptions of each construct. The customer experience has the highest mean of 4.391 which indicates that the Banking industry overall has a positive impact on the user. This suggests that the banks are generally successful in delivering a satisfactory overall experience to their customers.

Table 2: Reliability and Descriptive Statistics

Construct	Item Labels	Cronbach Alpha > 0.7	Mean	Standard Deviation
Convenience	CON	0.846	4.379	0.571
Customization	CUS	0.855	4.165	0.620
Confidence	COF	0.860	4.3	0.582
Retention	REN	0.878	4.234	0.654
Experience Quality	EXQT	0.913	4.324	0.657
Customers Experience	UEXP	0.856	4.391	0.577

4.3 Variable Correlation Analysis

Table 3, presents the correlation between independent constructs and customer experience, Pearson Correlation analysis was conducted. This analysis helps to understand how changes in each independent variable are associated with changes in customer experience. Table 3, demonstrates a moderate and definite interaction($r=0.439$, $p<0.01$) among Convenience (CON) and customer experience (CUEXP) indicating suggesting that an increase in convenience is associated with an improvement in the overall user experience. Similarly, Customization (CUS) appears an average confident interaction with customer experience ($r = 0.606$, $p < 0.01$) indicating better customization increases user experience. Confidence (COF) demonstrated a robust positive correlation towards customer experience ($r = 0.630$, $p < 0.01$), recommending that inflated levels of confidence significantly enhance customer experience. Retention (REN) and Experience Quality (EXQT) also exhibited built an optimistic correlation with User Experience ($r = 0.717$ and $r = 0.820$, respectively, $p < 0.01$), highlighting their critical roles in shaping the overall user experience.

Table 3: Correlation between independent and dependent variables

Correlations						
	CON	**CUS**	**COF**	**REN**	**EXQT**	**EXP**
CON	1					
CUS	.539**	1				
COF	.565**	.712**	1			
REN	.498**	.663**	.743**	1		
EXQT	.437**	.617**	.688**	.772**	1	
EXP	.439**	.606**	.630**	.717**	.820**	1

4.4 Regression

Regression is a tool used to acknowledge and represent an interconnection between one or more independent variables with dependent variables.

Table 4 summarizes multiple regression analyses managed to scrutinize the impact of all five independent variables on AI-driven customer experience. The variables analyzed are convenience (CON), customization (CUS), confidence (COF), retention (REN), and experience quality (EXQT). The results provide insights into the strength and significance of each predictor.

As per the table, Convenience (CON) positively and significantly impacts the AI-driven customer experience. For every one-unit increase in convenience, the AI-driven customer experience improves by 0.443 units. The standardized coefficient, with a beta of 0.439, shows that convenience is a strong predictor. This result is highly significant ($p < 0.01$), confirming the hypothesis that increased convenience leads to a better AI-driven customer experience.

Customization (CUS) positively influences the AI-driven customer experience. A one-unit extent in customization leads to a 0.564-unit similar impact on customer experience. A high standardized coefficient (Beta = 0.606) shows that customization has a substantial effect. This relationship is highly significant (p < 0.01), affirming the hypothesis that enhanced customization improves the customer experience with AI. Confidence significantly impacts the AI-driven customer experience. Each unit increase in confidence is associated with a 0.625-unit increase in the customer experience. The standardized coefficient (Beta = 0.630) indicates a strong impact. The effect is statistically significant (p < 0.01), supporting the premise that having greater confidence positively affects the AI-driven customer experience. Retention has a strong positive effect on the AI-driven customer experience. For every unit increase in retention, customer experience expands by 0.633. Having a high beta value = 0.717, retention is a major contributor to the customer experience. This result is highly significant (p < 0.01), validating the hypothesis that improved retention positively influences the AI-driven customer experience. Experience quality has the most substantial positive effect on the AI-driven customer experience. An increase of one unit in experience quality corresponds to a 0.720-unit increase in the customer experience. The very high standardized coefficient (Beta = 0.820) highlights its dominant role. This result is highly significant (p < 0.01), strongly supporting the hypothesis that better experience quality greatly enhances the AI-driven customer experience.

Table 4: Regression Analysis

Construct	Coefficient (B)	S.Error	Beta	t- Value	p-Value	Hypothesis Accepted
CON	0.443	0.052	0.439	8.598	0	H1 Accepted
CUS	0.564	0.042	0.606	13.426	0	H2 Accepted
COF	0.625	0.044	0.63	14.302	0	H3 Accepted
REN	0.633	0.035	0.717	18.108	0	H4 Accepted
EXQT	0.72	0.029	0.82	25.185	0	H5 Accepted

Following the analysis of individual factors such as convenience (CON), customization (CUS), confidence (COF), retention (REN), and experience quality (EXQT), this study also examines the overarching impact of customer perception on the AI-driven customer experience. The sixth hypothesis specifically addresses this relationship:

Table 5: Regression Analysis for Customer Perception

Construct	Coefficient (B)	S.Error	Beta	t- Value	p- Value	Hypothesis Accepted
PERC	0.864	0.040	0.774	21.553	0.000	H6 Accepted

Table 5 signifies that customer perception robust and statistically significant positive effect on AI-driven customer experience. This implies that by enhancing clients' attitudes, banks can significantly boost the effectiveness and satisfaction of AI-enabled communication. This validates that customer perception of banking service improves, the quality and improves and increases its user engagement and satisfaction.

5) DISCUSSION AND CONCLUSION

In the past few decades, banks have evolved from traditional institutes to AI-providing service sectors. In (Infosys, 2017) to banking sector can develop client service by using AI such as digital assistants, and improving fraud management by upgrading its machine language algorithm. While AI holds the potential to enhance banking services and drive innovation, numerous challenges accompany its adoption and implementation in this industry. Addressing these challenges requires carefully considered strategies to fully leverage the benefits of technological advancements. The purpose of this study is to create an association between AI interaction and targeted customers for adopting AI services.

Therefore, (Lee, 2024) this study guide to investigate the association between the manipulated variables convenience (CON), customization (CUS), confidence (COF), retention (REN), and experience quality (EXQT) and the dependent variable AI-enabled customer experience (EXP).

The result exemplifies that all five factors have a positive influence on the dependent factor (EXP), confirming the initial hypothesis. The analysis reveals that several factors significantly impact AI-driven customer experience in banking. Convenience has a strong positive effect, as customers who find services convenient—through effective digital platforms and round-the-clock support—report higher satisfaction levels. Customization plays a crucial role, with tailored services and personalized interactions greatly enhancing customer experiences. In addition, confidence in data security and transparency is vital, as high levels of trust in AI tools positively influence customer engagement. Moreover, retention strategies that maintain loyalty and consistent service contribute to improved experiences. Among these factors, experience quality emerges as the most significant, with high-quality interactions and services significantly enhancing customer satisfaction, thus supporting the hypotheses that convenience, customization, confidence, retention, and experience quality all contribute to a superior AI-driven customer experience.

The result assists in valuable awareness of strategies developed by banking institutions. AI algorithms can be leveraged to explore data, provide relevant product advocacy based on approved preferences, and deliver personalized adviser service. Furthermore, AI in banking apps can simplify the process of pursing economic goals and expenditures, enhancing their overall experience and engagement with digital banking services.

This study offers practical indication and guidance for the management of banks, authorized, government entities, and regulatory bodies for technology. The findings suggest that marketing department banks should modernize and amend their strategies to build and enhance customer trust, which is crucial for diminishing the digital negotiation risk.

Additionally, it is recommended that both authorities take proactive steps to create a shield for their user's service and increase the trustworthiness of AI in banking services. Prioritizing the AI development tools that enhance convenience and personalization, investing in technologies that improve user experience and trust, and focusing on effective retention strategies will further strengthen the impact of AI-driven services.

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