



A Study on the Factors Influencing Customer Awareness and Adoption of AI-Powered Digital Banking Services

Jennifer S¹, Akila S²

¹MBA Student, Department of Management Studies, Jerusalem College of Engineering, Chennai – 600100, India

²Assistant Professor, Department of Management Studies, Jerusalem College of Engineering, Chennai – 600100, India

ABSTRACT :

AI-powered features such as chatbots, fraud detection and personalised recommendations are becoming a regular part of digital banking, but their benefits depend on whether customers are aware of them and choose to use them. This study examines the factors influencing customer awareness and adoption of AI-powered digital banking services, considering awareness and perceptions, perceived usefulness, ease of use, time saving, convenient access, digital literacy, consumer concerns and consumer trust. A descriptive research design was used, and primary data were gathered from 50 digital banking users, selected through purposive sampling, using a Google Forms questionnaire. The data were analysed using percentage analysis, descriptive statistics, Pearson correlation and multiple regression. The results revealed that 80.0% of respondents are aware that AI-powered features are available in digital banking, while 80.0% to 88.0% are concerned about the security and privacy of their information. The regression model was significant ($RZ = 0.60$, $F = 10.53$, $p = 0.000$), with time saving ($B = 0.78$) and convenient access ($B = 0.50$) emerging as significant positive factors, and time saving showed the strongest correlation with adoption ($r = 0.645$, $p = 0.000$). Banks can use the results to improve awareness, transparency and trust in their AI-powered digital banking services.

Keywords: AI-Powered Digital Banking, Customer Awareness, Adoption, Digital Literacy, Consumer Trust, Perceived Usefulness

1. INTRODUCTION

Banking has moved steadily from branches to digital channels. Customers now use mobile and internet banking applications to check balances, transfer money, pay bills and apply for services at any time, and they expect speed, convenience and round-the-clock availability from their banks.

Artificial intelligence (AI) is the latest layer added to this experience. AI-powered digital banking includes chatbots and virtual assistants that answer queries, fraud detection systems that monitor transactions, personalised recommendations based on customer behaviour, and automated assistance and other smart banking tools. These features are designed to reduce waiting time, improve accuracy, strengthen security and tailor services to individual customers.

The benefits of such technology are realised only when customers know about it and choose to use it. Awareness is the first step, since customers cannot use features that they do not know exist or cannot recognise in an application. Beyond awareness, the Technology Acceptance Model of Davis (1989) identifies perceived usefulness and perceived ease of use as key determinants of acceptance. In banking, time saving, convenient access, digital literacy, trust, and concerns over security, privacy and accuracy also shape the decision to adopt.

Familiarity with digital banking does not automatically mean that customers are aware of, comfortable with, or willing to rely on AI-powered features. Thus, this study aims to understand how aware customers are of AI-powered features in digital banking and which factors influence their adoption of these services.

The growth of AI in banking reflects a wider movement towards data-driven and customer-centred financial services. Banks process large numbers of transactions and enquiries each day, and AI-based tools can help identify patterns, classify requests and provide responses more quickly. For customers, these systems may appear as a chatbot answering a question, an alert about a potentially suspicious transaction, or a recommendation displayed in a mobile banking application. Customers generally judge these tools through their practical experience: whether the service is understandable, reliable, convenient and useful for completing a banking task.

AI-powered banking can support customers at different stages of an interaction. Conversational tools may respond to routine enquiries, guide users through application features and direct them to relevant information. Automated monitoring may help banks identify unusual transaction patterns and flag activity for further review. Personalised systems may present information or services that appear relevant to a customer's usage patterns. These examples illustrate potential uses rather than a guarantee that every banking application offers the same functions; availability and performance vary across banks and platforms.

Customer awareness is an important starting point for adoption. A customer may regularly use mobile banking without knowing that an automated feature relies on AI, or may mistake a standard menu or rule-based response for an intelligent system. Awareness therefore involves more than having heard the term artificial intelligence. It includes recognising AI-powered features in an application, understanding their basic purpose and knowing when they may be useful. If banks do not explain features clearly, customers may overlook them, misunderstand their capabilities or avoid using them.

Awareness alone does not guarantee acceptance. Customers consider whether a feature solves a real problem, whether it is easy to operate and whether it offers an advantage over an existing method. Perceived usefulness refers to the extent to which a person believes that a technology improves task performance, while perceived ease of use concerns the effort required to use it. Davis's (1989) Technology Acceptance Model provides a useful

foundation for examining these considerations. In digital banking, time saved on routine activities and convenient access to services may make the benefits especially visible.

Digital literacy is another relevant consideration. It can influence whether customers navigate an application, follow instructions, understand automated responses and learn new features. Customers who feel confident with digital tools may be more willing to explore unfamiliar functions, while those who need additional guidance may prefer familiar service channels. Banks can address these differences through clear language, accessible design, guided onboarding and customer education rather than assuming that all users have the same level of technical confidence.

Trust and perceived risk are particularly important because banking involves personal information and financial consequences. Customers may worry about the confidentiality of transaction data, account security, the accuracy of automated responses and the possibility that a system will not understand their request. A confident-looking answer is not necessarily correct, so customers need ways to verify information and seek assistance. Transparency about data use, visible security practices, clear explanations of a system's limits and access to a human representative may help customers make informed decisions.

Human assistance remains relevant even as banks introduce more automation. AI tools may be suitable for routine questions, but complex disputes, unusual transactions or sensitive financial concerns may require human judgement and empathy. Customers may be more comfortable trying an automated service when they know they can contact a human representative if the tool cannot resolve the issue. Therefore, the design of AI-powered banking should consider the complete customer journey, including escalation options, rather than measuring success only by the number of automated interactions.

In India, customers' experiences and expectations of digital banking are not uniform. Age, occupation, income, familiarity with technology and previous experiences with a bank may affect how customers understand and evaluate AI-powered features. Studying existing digital banking users can provide a useful view of awareness and perceptions within a defined sample. However, findings from a small purposive sample must be interpreted carefully and should not be treated as representative of all customers or all banks.

Against this background, the present study examines customer awareness and factors associated with adoption of AI-powered digital banking services. It considers awareness and perceptions, perceived usefulness, ease of use, time saving, convenient access, digital literacy, consumer concerns and consumer trust. Primary data were collected through a structured questionnaire from 50 people who use mobile or internet banking applications. Percentage analysis, descriptive statistics, Pearson correlation and multiple regression were used to summarise responses and examine relationships among the selected variables.

The study is relevant to banks seeking to introduce AI features in ways that customers can understand and use with confidence. By examining both potential benefits and concerns, it aims to identify practical areas for improvement in customer communication, service design and support. The results provide an indication of how the respondents view AI-powered banking, not universal conclusions about every banking customer. The remainder of the paper reviews relevant literature, explains the research methodology, presents the analysis and findings, and discusses suggestions, limitations and conclusions.

2. REVIEW OF LITERATURE

Helen et al. (2025), in their study "Drivers of AI-Powered Digital Banking Adoption: Corporate Reputation, Customer Trust, and Anthropomorphic Interface Design," examined how corporate reputation, customer trust and the usefulness of AI banking features influence customers' attitudes and intention to use AI-powered digital banking. Data were collected from 350 digital banking users through an online questionnaire and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings showed that corporate reputation, customer trust and feature usefulness positively influenced customer attitude. The study also found that customer attitude played an important role in shaping behavioural intention to adopt AI-powered banking services. This study is relevant to the present research because it explains how trust, perceived usefulness and customer attitudes can influence adoption, although it does not directly measure customer awareness.

Studies focusing on AI in banking highlight trust, risk and awareness. Sharma and Kaushik (2025) surveyed 453 Indian bank customers using PLS-SEM and found that perceived security was the strongest influence on attitude and intention toward AI in banking, followed by ease of use and usefulness, while AI knowledge did not directly affect trust. Ikhsan et al. (2025) extended TAM with awareness, subjective norms, perceived risk and trust among 388 bank customers in Indonesia; awareness positively influenced initial behavioural intention, perceived risk reduced intention and continued use, and trust predicted continued use. Angkawibawa et al. (2025) studied 105 chatbot users and identified perceived ease of use, trust and perceived risk as important adoption-related factors.

Other studies address awareness and barriers. Pradeesh and Navya (2025) found that customers in Kerala were more aware of basic digital banking functions than of advanced features, and that security concerns, preference for human interaction and limited digital literacy remained barriers. Tahvildari (2025), in a systematic review of generative AI in robo-advisory, identified opacity, algorithmic bias, regulatory uncertainty and limited trust as obstacles, and highlighted explainable AI, financial literacy and human oversight as ways to improve acceptance.

Research gap

Most AI-focused studies examine adoption or continuance intention among existing chatbot users, while studies of awareness usually concern digital banking in general rather than AI-powered features. Few consider awareness of AI-powered features, adoption factors, digital literacy, consumer concerns and consumer trust together for digital banking users in India. This study aims to address this gap.

3. OBJECTIVES OF THE STUDY

The primary aim of this study is to identify the factors influencing customer awareness and adoption of AI-powered digital banking services. The following objectives are set and will be achieved through the statistical analysis:

1. Assess customers' awareness and perception of AI-powered features in digital banking using percentage analysis;
2. Examine the effect of perceived usefulness, ease of use, time saving, convenient access, digital literacy and consumer trust on adoption using multiple regression;
3. Determine the strength and direction of the relationships among these variables using Pearson correlation;
4. Identify customers' concerns about security, privacy, accuracy and human assistance, and their level of trust, using percentage analysis and descriptive statistics.

4. RESEARCH METHODOLOGY

Research design. The study employs a descriptive research design, which best fits the aim of describing the viewpoints of respondents. The independent variables are awareness and perceptions, perceived usefulness, ease of use, time saving, convenient access, digital literacy and consumer trust, and the dependent variable is the likelihood of adopting AI-powered digital banking services.

Sampling. The population comprised customers who use mobile banking or internet banking applications. Purposive sampling, a non-probability technique in which respondents are selected for their relevance to the study, was used. Of 51 records received, 50 were complete and were used for the analysis; all 50 respondents currently use a mobile or internet banking application.

Data collection. Primary data were gathered using a structured questionnaire prepared in Google Forms. It first sought the respondents' demographic details and then their opinion on statements about awareness and perceptions, factors influencing adoption, digital literacy, consumer concerns and consumer trust on a scale from Strongly Disagree to Strongly Agree. Secondary data were gathered from journals, published research and websites.

Tools of analysis. Percentage analysis was used to describe the respondents' profile and the distribution of their opinions. Descriptive statistics (mean and standard deviation) summarised the level of agreement. Pearson correlation measured the relationships among the variables, and multiple regression examined the effect of the selected factors on the likelihood of adoption. The analysis was carried out in SPSS at a 0.05 level of significance.

5. DATA ANALYSIS AND INTERPRETATION

Profile of respondents

Table 1: Demographic profile of respondents (N = 50)

Variable	Category	Frequency	Percentage (%)
Age (years)	18 - 20	6	12.0
Age (years)	21 - 23	26	52.0
Age (years)	24 - 26	7	14.0
Variable	Category	Frequency	Percentage (%)
Age (years)	27 - 30	6	12.0
Age (years)	Above 30	5	10.0
Gender	Male	17	34.0
Gender	Female	33	66.0
Occupation	Student	26	52.0
Occupation	Working Professional	17	34.0
Occupation	Self-employed	7	14.0
Monthly income	No personal income	25	50.0
Monthly income	Below ₹25,000	7	14.0
Monthly income	₹25,000 – ₹50,000	10	20.0
Monthly income	₹50,001 – ₹75,000	4	8.0
Monthly income	₹75,001 – ₹1,00,000	3	6.0
Monthly income	Above ₹1,00,000	1	2.0
Total		50	100.0

Most respondents (52.0%) were between 21 and 23 years old, so the sample is a young one. Females made up 66.0% and males 34.0%. Students formed the largest occupational group (52.0%), followed by working professionals (34.0%), and half of the respondents (50.0%) reported no personal income. All 50 respondents use a mobile banking or internet banking application.

*Percentage analysis of respondents' opinions***Table 2: Responses to statements on the five areas (frequencies, N = 50)**

Statement	SD	D	N	A	SA	A + SA (%)
Awareness and Perceptions						
I am aware that AI-powered features are available in digital banking services	1	1	8	23	17	80.0
I can recognize AI-powered features when they are provided in a banking application	0	4	13	21	12	66.0
I understand the basic purpose of AI-powered features used in digital banking	1	5	8	26	10	72.0
I believe AI can improve the quality and efficiency of digital banking services *	2	5	8	14	14	65.1
I perceive AI-powered digital banking as useful for managing my banking needs	1	2	7	22	18	80.0
Factors Influencing Adoption						
The usefulness of AI-powered features influences my decision to use them	4	1	10	20	15	70.0
I am more likely to use AI-powered banking features when they are easy to operate	3	5	8	20	14	68.0
Saving time on routine banking activities encourages me to use AI-powered features	3	1	7	20	19	78.0
Convenient access to AI-powered banking services increases my willingness to use them	3	8	11	18	10	56.0
I am more likely to adopt AI-powered banking services when they provide clear benefits to me	5	5	7	17	16	66.0
Digital Literacy						
I can easily navigate through a digital banking application	2	3	6	22	17	78.0
Statement						
I can learn to use new digital banking features without much assistance	0	5	9	22	14	72.0
I can understand the instructions provided by AI-powered banking tools	2	1	9	14	24	76.0
I feel confident using new digital technologies for my banking activities	0	3	9	23	15	76.0
Consumer Concerns						
I am concerned about the security of my personal information when using AI-powered banking	2	2	6	20	20	80.0
I am concerned about the privacy of my financial information when it is processed by AI systems	0	1	5	21	23	88.0
I worry that AI-powered banking systems may provide incorrect information	0	1	7	22	20	84.0
I would hesitate to use AI-powered banking if human assistance were not available when needed	0	2	10	23	15	76.0
Consumer Trust						
I trust AI-powered banking services to handle my banking information responsibly	3	3	10	18	16	68.0

I trust my bank to use AI technology in a secure and reliable manner	1	2	9	32	6	76.0
I believe AI-powered banking systems can provide dependable information and services	0	1	13	17	19	72.0
Transparency about how AI uses my banking data would increase my trust in the service	1	1	7	23	18	82.0
My level of trust in AI-powered banking would influence my decision to use it	0	1	3	23	23	92.0

SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree. Percentages are calculated as frequency ÷ 50. * Seven respondents did not answer this statement, so the percentage is calculated on 43 valid responses.

Awareness and perceptions. Awareness that AI-powered features are available (80.0%) and the view that AI-powered banking is useful for managing banking needs (80.0%) received the highest agreement, followed by understanding the purpose of the features (72.0%), recognising them in a banking application (66.0%) and believing that AI improves quality and efficiency (65.1% of 43 respondents). Therefore, awareness is high, although recognition of the features is comparatively weaker.

Factors influencing adoption. Saving time on routine banking encouraged 78.0% of respondents to use AI-powered features, followed by the influence of usefulness (70.0%), ease of operation (68.0%) and clear benefits (66.0%). Convenient access received the lowest agreement (56.0%), and 22.0% disagreed with it. Therefore, time saving and usefulness are the most commonly agreed drivers.

Digital literacy. Respondents reported being able to navigate a digital banking application (78.0%), understand instructions from AI-powered tools (76.0%), feel confident using new technologies (76.0%) and learn new features without much assistance (72.0%). Therefore, most respondents are comfortable with digital banking technology.

Consumer concerns. Concern was high on every statement. Privacy of financial information (88.0%) led, followed by worry about incorrect information (84.0%), security of personal information (80.0%) and hesitation to use AI-powered banking without human assistance (76.0%). Therefore, privacy, accuracy and human support are important issues for customers.

Consumer trust. Most respondents (92.0%) said that their level of trust would influence their decision to use AI-powered banking, and 82.0% said that transparency about data use would increase their trust. Trust in the bank's use of AI (76.0%) was higher than trust in AI-powered services handling information responsibly (68.0%), and 72.0% believed that AI-powered systems can provide dependable information and services.

Descriptive statistics

The responses were coded from 1 (Strongly Agree) to 5 (Strongly Disagree) in SPSS, so a lower mean indicates stronger agreement and a mean below 3 indicates overall agreement. Digital literacy and consumer trust are composite scores of the statements in their sections.

Table 3: Descriptive statistics of the study variables

Variable	N	Mean	Std. Deviation
Usefulness influences my decision to use AI-powered features	50	2.18	1.14
More likely to use when easy to operate	50	2.26	1.16
Time saving encourages use	50	1.98	1.08
Convenient access increases willingness to use	50	2.52	1.16
More likely to adopt when clear benefits are provided	50	2.32	1.30
Digital Literacy (composite)	50	2.01	0.67
Consumer Trust (composite)	50	1.96	0.54

All seven means are below 3. Consumer trust (1.96) and time saving (1.98) show the strongest agreement, while convenient access (2.52) shows the weakest. The small standard deviations of digital literacy (0.67) and consumer trust (0.54) show consistent responses, whereas opinions on adoption when clear benefits are provided varied more (1.30).

Multiple regression: factors influencing adoption

H₀: The selected factors (perceived usefulness, ease of use, time saving, convenient access, digital literacy and consumer trust) have no significant effect on the likelihood of adopting AI-powered banking services.

H₁: The selected factors have a significant effect on the likelihood of adopting AI-powered banking services.

Table 4: Model summary and ANOVA of the regression

R	R Square	Adj. R Square	Std. Error	F	Sig.
0.77	0.60	0.54	0.88	10.53	0.000

ANOVA: Regression SS = 49.32 (df = 6), Residual SS = 33.56 (df = 43), Total SS = 82.88 (df = 49). Dependent variable: likelihood of adopting AI-

powered banking services when they provide clear benefits.

Table 5: Regression coefficients

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	0.94	0.55	0.00	1.71	0.094
Usefulness influences decision to use	0.10	0.14	0.09	0.73	0.470
Ease of operation	-0.29	0.14	-0.26	-2.07	0.045
Time saving	0.78	0.15	0.65	5.19	0.000
Convenient access	0.50	0.13	0.44	3.97	0.000
Digital literacy	-0.06	0.24	-0.03	-0.27	0.792
Consumer trust	-0.44	0.27	-0.18	-1.63	0.111

The F-value of 10.53 has a significance value of 0.000, which is below 0.05, so the null hypothesis is rejected and the model is statistically significant. The six factors together explain about 60% of the variation in the likelihood of adoption ($R^2 = 0.60$). Time saving ($B = 0.78$, $p = 0.000$) and convenient access ($B = 0.50$, $p = 0.000$) are significant positive factors. Ease of operation is significant ($p = 0.045$) but has a negative coefficient ($B = -0.29$), which is opposite to its positive correlation with adoption and may reflect overlap among the predictors, so it should be read with caution. Usefulness, digital literacy and consumer trust are not significant once the other factors are considered. Because the scale is coded 1 (Strongly Agree) to 5 (Strongly Disagree), a positive coefficient means that stronger agreement with a factor goes with stronger agreement on adoption.

Pearson correlation among the study variables

H₀: There is no significant relationship between the factors and the likelihood of adopting AI-powered banking services.

H₁: There is a significant relationship between the factors and the likelihood of adopting AI-powered banking services.

Table 6: Correlation matrix of the study variables (N = 50)

Variable	U	E	T	C	A	DL	CT
Usefulness (U)	1.000	.491 (.000)	.486 (.000)	.359 (.010)	.374 (.007)	.406 (.003)	.281 (.048)
Ease of operation (E)	.491 (.000)	1.000	.413 (.003)	.458 (.001)	.228 (.111)	.115 (.426)	.151 (.295)
Time saving (T)	.486 (.000)	.413 (.003)	1.000	.317 (.025)	.645 (.000)	.466 (.001)	.353 (.012)
Convenient access (C)	.359 (.010)	.458 (.001)	.317 (.025)	1.000	.521 (.000)	.176 (.221)	.210 (.143)
Adoption (A)	.374 (.007)	.228 (.111)	.645 (.000)	.521 (.000)	1.000	.266 (.062)	.109 (.452)
Digital literacy (DL)	.406 (.003)	.115 (.426)	.466 (.001)	.176 (.221)	.266 (.062)	1.000	.482 (.000)
Consumer trust (CT)	.281 (.048)	.151 (.295)	.353 (.012)	.210 (.143)	.109 (.452)	.482 (.000)	1.000

Pearson correlation coefficients with two-tailed significance values in brackets.

Time saving ($r = 0.645$, $p = 0.000$), convenient access ($r = 0.521$, $p = 0.000$) and perceived usefulness ($r = 0.374$, $p = 0.007$) are significantly and positively related to adoption, so the null hypothesis is rejected for these factors. Ease of operation ($r = 0.228$, $p = 0.111$), digital literacy ($r = 0.266$, $p = 0.062$) and consumer trust ($r = 0.109$, $p = 0.452$) are positively but not significantly related to adoption. Digital literacy and consumer trust are significantly related to each other ($r = 0.482$, $p = 0.000$).

6. FINDINGS

1. The study's sample was composed of 50 digital banking users. The largest group was aged 21–23 (52.0%); 66.0% were female and 34.0% were male, 52.0% were students and 34.0% were working professionals.
2. 80.0% of respondents were aware that AI-powered features are available, 72.0% understood their purpose and 66.0% could recognise them in a banking application; 80.0% found AI-powered banking useful.
3. Time saving (78.0%) and usefulness (70.0%) were the most commonly agreed adoption factors, followed by ease of operation (68.0%), clear benefits (66.0%) and convenient access (56.0%).
4. Most respondents were confident with digital banking technology, as 78.0% could navigate a banking application and 76.0% could understand

instructions given by AI-powered tools.

5. Concerns were widespread: 88.0% were concerned about privacy, 84.0% about incorrect information, 80.0% about security and 76.0% would hesitate without human assistance.
6. 76.0% trusted their bank to use AI securely, 82.0% said transparency would increase their trust and 92.0% said trust would influence their decision to use AI-powered banking.
7. The regression model was significant ($F = 10.53$, $p = 0.000$) and explained about 60% of the variation in the likelihood of adoption; time saving and convenient access were the significant positive factors.
8. Time saving ($r = 0.645$), convenient access ($r = 0.521$) and perceived usefulness ($r = 0.374$) were significantly correlated with adoption, whereas ease of operation, digital literacy and consumer trust were not.
9. Overall, respondents were aware of and favourable towards AI-powered digital banking, but concerns about privacy, security, accuracy and human support were stronger than their agreement on any adoption factor.

7. SUGGESTIONS

1. Banks should use in-app prompts, short tutorials and messages to explain AI-powered features, since only 66.0% of respondents can recognise them in an application.
2. Communication should highlight time saving and convenient access, the strongest drivers of adoption, and keep AI services easy to reach within the main banking application.
3. Banks should explain clearly the safeguards used to protect security and privacy, as 80.0% to 88.0% of respondents are concerned about them.
4. Because 82.0% said transparency would increase their trust, banks should explain in simple language how AI uses banking data.
5. AI chatbots and recommendation tools should be tested and improved regularly to reduce incorrect information, which 84.0% of respondents worry about.
6. An easy option to reach a human representative should always be available, as 76.0% would hesitate to use AI-powered banking without it.
7. Banks can use their own reputation, which respondents trust more than AI services in general, when introducing new AI features, and should support less confident customers with guided onboarding and customer education.

8. CONCLUSION

This study aimed to determine the factors influencing customer awareness and adoption of AI-powered digital banking services. The data were collected from 50 digital banking users, and the results reveal that customers are largely aware of AI-powered features and consider them useful. The regression model was significant, with time saving and convenient access as the significant positive factors, and the correlation analysis showed that time saving, convenient access and usefulness are significantly related to adoption.

At the same time, a large majority of respondents are concerned about the security and privacy of their information, worry about incorrect information and would hesitate to use AI-powered banking without human assistance. To put it shortly, banks that make AI-powered services quick and convenient to use, communicate transparently, protect customer data and keep human support available can encourage wider and more confident adoption. As the sample is small and mostly young, the findings should be treated as indicative rather than conclusive.

9. LIMITATIONS OF THE STUDY

- Purposive sampling was used and the sample is small (50 respondents), so the results cannot be generalised to all banking customers.
- Most respondents were young, students and without personal income, so the views of older and higher-income customers are under-represented.
- The results represent the self-reported opinions of respondents, which may differ from their actual banking behaviour.
- The study considered selected factors only, and some constructs were measured with few statements; other factors affecting adoption were not considered.
- AI-powered banking services are changing quickly, and the study does not compare individual banks or specific AI products.

REFERENCES

1. Angkawibawa, H. N., Indriasari, E., & Oktavia, T. (2025). Adoption of AI chatbot in the banking sector: Impact on customer experience. 2025 2nd Beyond Technology Summit on Informatics International Conference.
2. Helen, H., Arief, M., E., M. A., & Pantri, H. (2025). Drivers of AI-powered digital banking adoption: Corporate reputation, customer trust, and anthropomorphic interface design. *Journal of Cultural Analysis and Social Change*, 10(4), 3966–3986
2. Ikhsan, R. B., Fernando, Y., Prabowo, H., Yuniarty, Y., Gui, A., & Kuncoro, E. A. (2025). An empirical study on the use of artificial intelligence in the banking sector of Indonesia by extending the TAM model and the moderating effect of perceived trust. *Digital Business*, 5(1), 1–19.
3. Kurniawan, Y., & Kelly, V. (2024). Examining the factors driving digital banking adoption in Indonesia: A modified technology acceptance model approach. *Journal of Logistics, Informatics and Service Science*.
4. Pradeesh, N. M., & Navya, A. H. (2025). Customer awareness and extent of use of various digital banking services of public and private sector banks in Kerala. *International Journal for Multidisciplinary Research*, 7(6).

-
5. Sharma, M., & Kaushik, M. (2025). Customer trust in era of AI: Examining the adoption of artificial intelligence in public and private sector banking. *International Journal of Innovations in Science, Engineering and Management*.
 6. Tahvildari, M. (2025). Integrating generative AI in robo-advisory: A systematic review of opportunities, challenges, and strategic solutions. *Multidisciplinary Reviews*, 8(12), e2025379.