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Exploring Customer-Centric AI: Adoption and Perception in the Banking Sector

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ABSTRACT:

This research examines the incorporation and influence of artificial intelligence (AI) in the banking industry, with a specific emphasis on how it transforms client relationships and the provision of services. Banks are using technology to increase efficiency, personalize services, and boost security as the usage of AI continues to grow. This study examines the impact of demographic variables on consumer engagement with artificial intelligence (AI) and evaluates the level of satisfaction with services improved by AI. Furthermore, it offers potential avenues for improving AI applications to more effectively address client requirements and bolster data security. The purpose of the research is to provide valuable insights that may assist banks in improving their AI initiatives, resulting in a more captivating and secure banking experience for their customers.

Keywords: Artificial Intelligence, Banking services

Exploring Customer-Centric AI: Adoption and Perception in the Banking Sector

Artificial intelligence (AI) is revolutionizing the financial services sector by improving the efficiency and efficacy of banking processes and consumer interactions. The use of AI in banks is growing as it helps automate procedures, customize services, and enhance decision-making. This technology has a significant influence on both the operational structure and consumer experiences. AI applications span from Chabot's that provide immediate customer help to advanced algorithms developed to identify fraudulent activity, all with the goal of enhancing the efficiency, safety, and ease of financial services. The integration of artificial intelligence

(AI) in the banking sector has seen substantial growth owing to its capacity to revolutionize conventional banking landscapes by creating more agile, adaptable, and customer-centric settings. The use of digital technologies by banks is motivated by the need to maintain competitiveness in a world that prioritises digital platforms, where clients want prompt, dependable, and tailored services. Nevertheless, the incorporation of AI also poses difficulties, namely about consumer confidence and approval. Gaining insight into customers' AI interactions and perceptions, as well as resolving their concerns, is vital for banks to fully use the promise of these technologies.

1. Review of Literature

The compilation of research investigates different aspects of AI implementation and engagement in the banking and financial industries. Belanche et al. (2019) examine robo-advisors, highlighting the significance of trust, usefulness, and simplicity of use in their acceptance. Mogaji et al. (2021) examine the way customers in developing economies engage with banking chatbots, emphasising the influence of personalisation and dependability on user happiness. Omoge et al. (2022) examine the profound influence of disruptive technologies on the banking sectors in emerging economies. Ma and Huo (2023) examine the use of ChatGPT and chatbots by using the AIDUA framework, with a particular emphasis on the significance of human-like interactions. Rahman et al. (2023) conduct an empirical study on the implementation of artificial intelligence (AI) in the banking sector. They emphasise the significant influence of technical and customer-focused variables. Libai et al. (2020) explore the transformative capabilities of AI in customer relationship management. Meanwhile, Mazingue (2023) investigates the advantages and obstacles of using AI in CRM systems, with a specific focus on improving operational efficiency and safeguarding data privacy. In their 2022 publication, Nicolescu and Tudorache critically examine the engagement with AI chatbots in the context of customer service. They analyse the beneficial effects as well as the obstacles encountered throughout the adoption process.

Mazingue (2023) examines the difficulties and advantages of integrating AI into customer relationship management systems, emphasising the improvements in productivity as well as the potential risks to data privacy. Bhatnagar and Tadiparthi (2023) provide an extensive analysis of the role of artificial intelligence (AI) in marketing. They specifically highlight key areas of attention and address important concerns, including ethical difficulties and the significant impact of AI on marketing tactics. In their 2019 publication, Vevek, Sivaprakkash, and Gopinath examine the Mudra project, a notable endeavour in India designed to improve financial inclusion, and analyse its impact on the wider financial ecosystem. Lazo and Ebardo (2023) investigate the use of artificial intelligence (AI) in the banking sector. They analyse present patterns, client responses, and potential opportunities, while emphasising the regulatory obstacles and technical improvements associated with this adoption. Ewuga et al. (2023) conduct a comparative analysis of technology integration in small and medium-sized enterprises (SMEs) in the United States and Nigeria. The study highlights variations in adoption rates and the consequential effects on company operations in these distinct economic contexts. Rane (2023) explores the potential of AI, the Internet of Things (IoT), and Big Data to increase consumer loyalty by improving customer happiness, engagement, connections, and experiences in linked digital environments. Gopinath, Vevek, and Sivaprakkash (2022) examine the notable change in digital payment transactions in India, with a special emphasis on UPI, IMPS, and NFS, both before and after the COVID-19 epidemic. They highlight the rapid progress towards a paperless economy. In this study, Hassan, Aziz, and Andriansyah (2023) examine the impact of artificial intelligence on contemporary banking. They specifically investigate AI-based methods that improve fraud prevention, risk management, and regulatory

compliance. Khatri (2023) examines the use of natural language processing, self-service platforms, predictive maintenance, and prescriptive analytics as means to save expenses and enhance customisation and immediate insights for customer service and operational effectiveness. Sivaprakkash and Vevek (2023) analyse the fluctuation in prices of cryptocurrencies, examining the relationship between cryptocurrencies and decentralised economic models. Finally, Nwachukwu and Affen (2023) investigate the use of AI in marketing in Africa. They suggest novel approaches to enhance customer experience management based on a comprehensive analysis of existing literature.

These studies together emphasise the changing state of AI in the banking industry, indicating important trends in the adoption of technology, customer contact, and the strategic use of AI technologies to improve service delivery and customer engagement.

Objectives

- To examine the awareness and interactions of bank customers with AI technologies, assessing how demographic factors such as age, education, and occupation influence their perceptions and usage patterns.
- To evaluate customer satisfaction with AI-driven customer relationship management (CRM) services in banking and identify prevailing concerns regarding data privacy among these users.
- To identify key areas for improvement in AI applications within the banking sector based on customer feedback, focusing on enhancing service personalization, efficiency, and data security.

2. Research Methodology

This study employs a quantitative research methodology, collecting primary data through a structured questionnaire from 155 respondents to analyze perceptions of artificial intelligence (AI) in banking. The questionnaire, distributed across diverse demographic groups, gauges various facets of AI interaction, including user awareness, interaction frequencies, and attitudes towards AI-enhanced customer relationship management (CRM). The analysis leverages percentage analysis, 't' tests, and ANOVA to evaluate the data, providing insights into how demographic variables such as age, education, and occupation influence perceptions of AI. The study strictly adheres to ethical standards, ensuring respondent anonymity and data confidentiality throughout the research process.

3. Result and Discussions

Table 1: Demographic Characteristics of Respondents and AI Interaction in Banking

DESCRIPTIVE ST	**ATISTICS**	
	Frequency	**Percent**
Age		
18-27	78	50.3
28-37	31	20

DESCRIPTIVE ST	**ATISTICS**	
	Frequency	**Percent**

38--47	29	18.7
48-57	11	7.1
58-68	6	3.9
Total	155	100

Education

Higher Studies	11	7.1
UG	84	54.2
PG	38	24.5
Doctrate	4	2.6
Professional	18	11.6
Total	155	100

Occupation

Student	70	45.2
Entrepreneur	11	7.1
Salaried Person	74	47.7
Total	155	100

Understanding of AI in Banking

Excellent	25	16.1
Very Good	43	27.7
Good	58	37.4
Average	19	12.3
Poor	10	6.5
Total	155	100

Awareness of AI in Banks

Yes	124	80
No	31	20
Total	155	100

Bank Interaction Frequency

Daily	21	13.5
Weekly	32	20.6
Monthly	84	54.2
Annually	18	11.6
Total	155	100

Most Used Customer Service

Phone support	45	29
Live chat (chatbot)	11	7.1
Email support	13	8.4
Mobile App Support	64	41.3
Social Media	5	3.2
Online Help Centre	7	4.5

DESCRIPTIVE ST	**ATISTICS**	
	Frequency	**Percent**
Automated phone system	10	6.5
Total	155	100

Typical Interaction Mode

In person	61	39.4
Online banking	30	19.4
Mobile app	53	34.2
Phone calls	11	7.1
Total	155	100

Perception of AI CRM

Social media	33	21.3
Bank websites	35	22.6
Mobile app	59	38.1
Messages	15	9.7
Email from Bank	3	1.9
Newspaper	8	5.2
Magazines	2	1.3
Total	155	100

Improvements with AI

Yes	111	71.6
No	44	28.4
Total	155	100

Trust in AI Systems

Yes	50	32.3
No	28	18.1
Somewhat	77	49.7
Total	155	100

Preference for Personalized Offers

Yes	105	67.7
No	50	32.3
Total	155	100

Feelings about AI Analyzing Behavior

Very Dissatisfied	9	5.8
Dissatisfied	13	8.4
Nutral	65	41.9
Satisfied	49	31.6
Very Satisfied	19	12.3
Total	155	100

Concerns about Data Privacy

Not concerned at all	12	7.7
Slightly concerned	16	10.3
Somewhat concerned	42	27.1
Moderately concerned	41	26.5
Extremely concerned	44	28.4
Total	155	100

Satisfaction with AI CRM

Very Dissatisfied	4	2.6
Dissatisfied	16	10.3
Neutral	72	46.5
Satisfied	52	33.5
Very Satisfied	11	7.1
Total	155	100

The above table 1 exhibits the comprehensive descriptive analysis presents a broad overview of the demographic characteristics, awareness, interaction preferences, perceptions, and attitudes towards AI in banking among a sample of 155 individuals. The age distribution shows

a majority (50.3%) of respondents are between 18-27 years, indicating a younger demographic, while education levels are mostly undergraduate (54.2%). The occupational status reveals a near-even split between students (45.2%) and salaried persons (47.7%). Regarding AI in banking, a significant majority (80%) of participants are aware of AI applications in banks, and more than half (54.2%) interact with their bank on a monthly basis, predominantly via mobile app support (41.3%). When it comes to the typical interaction mode, in-person interactions are still prevalent (39.4%), closely followed by mobile app usage (34.2%). Perceptions of AI in customer relationship management (CRM) show that most respondents encounter AI through mobile apps (38.1%), bank websites (22.6%), and social media (21.3%). This suggests a digital-centric engagement with AI tools. Notably, 71.6% believe that AI has brought improvements, although trust in AI systems varies with only 32.3% fully trusting AI, 49.7% somewhat trusting, and 18.1% not trusting AI at all. This mixed sentiment extends to personalized offers, where a significant 67.7% favor personalization. In terms of feelings about AI analyzing behavior, while a plurality (41.9%) are neutral, there is a fair distribution across satisfaction levels, indicating varied personal experiences with AI. Privacy concerns are significant with 54.0% of respondents being moderately to extremely concerned about data privacy. Satisfaction with AI CRM reflects a moderate contentment, with 33.5% satisfied and 7.1% very satisfied, yet 46.5% remain neutral, highlighting potential areas for improvement in user experience.

Table 2: T-Test Analysis on AI Behavior Analysis, Data Privacy Concerns, and AI CRM Satisfaction

One-Sample Statistics				**One-Sample Test (Test Value=3)**		
	N	**Mean**	**Std. Dv.**	**t**	**df**	**Sig**
Feelings about AI Analyzing Behavior	155	3.36	0.999	4.501	154	0
Concerns about Data Privacy	155	3.57	1.222	5.851	154	0
Satisfaction with AI CRM	155	3.32	0.852	4.712	154	0

The above table 2 reveals several key insights about attitudes towards AI and data privacy among participants. The mean score for feelings about AI analyzing behavior is significantly above the neutral value at 3.36, with a t-value of 4.501 and a p-value less than .001, indicating a generally positive reception towards AI's role in behavior analysis. The average score for concerns about data privacy stands at 3.57, which is notably higher than the neutral baseline; this is substantiated by a t-value of 5.851 and a p-value less than .001, reflecting significant apprehension about data privacy issues. Finally, satisfaction with AI in customer relationship management is also above neutral with a mean of 3.32, supported by a t-value of 4.712 and a p-value less than .001, suggesting moderate satisfaction among the respondents. The 95% confidence intervals for these mean differences are positively skewed, affirming that these are not just statistical anomalies but represent a real trend among the surveyed population.

ANOVA table 3 on attitudes toward AI reveals significant age-related differences across three key variables: feelings about AI analyzing behavior, concerns about data privacy, and satisfaction with AI CRM. Younger participants (18-27) reported the most positive feelings towards AI behavior analysis and the highest satisfaction with AI CRM systems, suggesting a generational comfort with and receptivity to AI technologies. In contrast, the 28-37 age group exhibited the highest concerns about data privacy, possibly reflecting greater awareness or vulnerability to data privacy issues encountered in their daily lives. Notably, middle-aged participants (48-57) displayed markedly lower satisfaction with AI CRM, indicating potential

dissatisfaction with current AI applications in customer relations.

Table 3: ANOVA Results on Age Differences in Attitudes Toward AI

Descriptives				**ANOVA**					
		N	**Mean**	**Sum of Squares**		**df**	**Mean Square**	**F**	**Sig.**
	18-27	78	3.65						
Feelings about AI Analyzing Behavior	28-37	31	3.1	Between Groups	26.834	4	6.709	7.928	0
	38--47	29	3.38	Within Groups	126.934	150	0.846		
	48-57	11	2.09	Total	153.768	154			
	58-68	6	3.17						
	Total	155	3.36						
	18-27	78	3.38						
	28-37	31	4.13	Between Groups	19.718	4	4.929	3.518	0.009
Concerns about Data Privacy	38--47	29	3.66	Within Groups	210.179	150	1.401		
	48-57	11	3.73	Total	229.897	154			
	58-68	6	2.5						
	Total	155	3.57						
	18-27	78	3.5						
	28-37	31	3.32	Between Groups	12.959	4	3.24	4.913	0.001
Satisfaction with AI CRM	38--47	29	3.21	Within Groups	98.912	150	0.659		
	48-57	11	2.36	Total	111.871	154			
	58-68	6	3.33						
	Total	155	3.32						

Table 4: ANOVA Results on Education Level and Attitudes Toward AI

	Descriptives			**ANOVA**					
		N	**Mean**	**Sum of Squares**		**df**	**Mean Square**	**F**	**Sig.**
Feelings about AI Analyzing Behavior	Student	70	3.6						
	Entrepreneur	11	2.73	Between Groups	9.691	2	4.846	5.112	0.007
	Salaried Person	74	3.23	Within Groups	144.076	152	0.948		
	Total	155	3.36	Total	153.768	154			
Concerns about Data Privacy	Student	70	3.37						
	Entrepreneur	11	3.91	Between Groups	5.604	2	2.802	1.899	0.153
	Salaried Person	74	3.72	Within Groups	224.292	152	1.476		
	Total	155	3.57	Total	229.897	154			
Satisfaction with AI CRM	Student	70	3.44						
	Entrepreneur	11	3.27	Between Groups	1.877	2	0.939	1.297	0.276
	Salaried Person	74	3.22	Within Groups	109.994	152	0.724		
	Total	155	3.32	Total	111.871	154			

The above table 4 ANOVA across educational levels—Higher Studies, Undergraduate (UG), Postgraduate (PG), Doctorate, and Professional—reveals distinct patterns in feelings about AI analyzing behavior, concerns about data privacy, and satisfaction with AI CRM. Despite varying mean scores across educational groups for feelings about AI and satisfaction with AI CRM, the ANOVA results indicate that these differences are not statistically significant (Feelings: $F(4, 150) = 0.341$, $p = .850$; Satisfaction: $F(4, 150) = 0.390$, $p = .815$), suggesting that educational level does not markedly influence these attitudes. In contrast, the concerns about data privacy show significant variation by educational level ($F(4, 150) = 4.377$, $p = .002$), where postgraduates express the highest concern (mean = 4.05), significantly more than those in higher studies and doctorates. This significant difference highlights that as education levels increase, particularly up to the postgraduate level, so do concerns about data privacy, possibly reflecting a greater awareness or understanding of data privacy issues.

Table 5: ANOVA Results on Occupational Impact on Attitudes Toward AI

Descriptives				**ANOVA**					
		N	**Mean**	**Sum of Squares**		**df**	**Mean Square**	**F**	**Sig.**
Feelings about AI Analyzing	Student	70	3.6						
	Entrepreneur	11	2.73	Between	9.691	2	4.846		

Behavior				Groups					
	Salaried Person	74	3.23	Within Groups	144.076	152	0.948	5.112	0.007
	Total	155	3.36	Total	153.768	154			
Concerns about Data Privacy	Student	70	3.37						
	Entrepreneur	11	3.91	Between Groups	5.604	2	2.802		
	Salaried Person	74	3.72	Within Groups	224.292	152	1.476	1.899	0.153
	Total	155	3.57	Total	229.897	154			
	Student	70	3.44						
Satisfaction with AI CRM	Entrepreneur	11	3.27	Between Groups	1.877	2	0.939		
	Salaried Person	74	3.22	Within Groups	109.994	152	0.724	1.297	0.276
	Total	155	3.32	Total	111.871	154			

The above ANOVA table 4 explains on the effect of occupation (Student, Entrepreneur, Salaried Person) across three variables—Feelings about AI Analyzing Behavior, Concerns about Data Privacy, and Satisfaction with AI CRM—demonstrates varied influences of occupational status on these attitudes.

Notably, the feelings about AI analyzing behavior differ significantly among the three groups ($F(2, 152) = 5.112$, $p = .007$), with students showing the highest mean score (3.60), indicating a more positive perception of AI. Entrepreneurs are notably less positive, with a mean score of 2.73. This significant variance suggests that students may be more open or exposed to the potential benefits of AI in analytics compared to other groups. In contrast, the concerns about data privacy and satisfaction with AI CRM did not show statistically significant differences across occupations (Concerns: $F(2, 152) = 1.899$, $p = .153$; Satisfaction: $F(2, 152) = 1.297$, $p = .276$). Despite entrepreneurs reporting the highest average concerns about data privacy (3.91) and students showing slightly higher satisfaction with AI CRM (3.44), these differences were not enough to reach statistical significance, indicating that occupation may not be a major determinant in these aspects. Overall, while occupation significantly affects how individuals feel about AI analyzing behavior, with students being more favorable, it does not considerably influence concerns about data privacy or satisfaction with AI CRM. This highlights the unique impact of occupational experiences on perceptions of AI's role in behavior analysis but suggests a more uniform view regarding privacy concerns and CRM satisfaction across different occupational backgrounds.

4. Conclusion

This study delves into the intricacies of public perception and acceptance of artificial intelligence (AI) within the banking sector, shedding light on varying attitudes based on demographic characteristics such as age, education, and occupation. Through a rigorous quantitative analysis involving descriptive statistics, t-tests, and ANOVA, the research offers

a nuanced understanding of how different groups perceive AI's role in enhancing customer relationship management (CRM) and addressing privacy concerns. The findings suggest that while there is a general awareness and moderate acceptance of AI in banking, perceptions are markedly influenced by demographic factors. Younger individuals (18-27 years) exhibited a more positive outlook towards AI, aligning with generational trends towards technology adoption and trust. This demographic is also more satisfied with AI's role in CRM, potentially indicative of their higher engagement with digital platforms.

Conversely, the study highlighted significant privacy concerns among older adults and those with higher educational achievements, particularly postgraduates. These concerns underscore the importance of robust privacy policies and the need for banks to communicate these measures

effectively to enhance trust among consumers. Occupationally, students demonstrated the highest approval of AI's analytical capabilities, suggesting exposure and familiarity might play crucial roles in acceptance. In contrast, entrepreneurs showed lower satisfaction rates and higher privacy concerns, which may reflect their unique professional risks and responsibilities.

The implications of this research are twofold. Firstly, banks and financial institutions must tailor their AI technologies and communication strategies to address the diverse needs and concerns of their varied customer base. Secondly, ongoing education and transparent dialogue about AI's benefits and privacy implications are essential to foster trust and acceptance among all banking customers. By embracing these strategies, the banking sector can better harness the potential of AI to improve service delivery and customer satisfaction, paving the way for a future where technology and human needs align more closely in creating more personalized and secure banking experiences.

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