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Interpreting The Impetus of Artificial Intelligence (AI) On Customer Satisfaction in The Digital Banking Landscape

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ABSTRACT

Artificial Intelligence (AI) transforms digital banking technology by augmenting the consumer banking experiences. This study explored the stimulus of AI attributes-trendiness, visual attractiveness, and problem-solving on customer satisfaction in digital banking. To accomplish this, a descriptive and quantitative research approach was embraced, gathering and analysing 120 sample using SPSS 23.0. The correlation analysis exposed positive association between AI attributes and customer satisfaction. Trendiness indicated a modest correlation, Visual Attractiveness and Problem Solving exhibited robust correlations. The regression analysis proved that visual attractiveness is exceptionally significant, problem solving exhibited significant impact and trendiness did not forecast substantial customer pleasure. This study emphasizes the significance of visual attractiveness and problem-solving in shaping positive customer experiences in AI-induced digital banking, stressing the necessity for the constant innovation in the competitive business environment.

SARI PATI

Kecerdasan Buatan (AI) mentransformasi teknologi perbankan digital dengan meningkatkan pengalaman nasabah. Penelitian ini mengeksplorasi pengaruh atribut AI—tren, daya tarik visual, dan pemecahan masalah—terhadap kepuasan pelanggan dalam perbankan digital. Untuk mencapai tujuan tersebut, pendekatan penelitian deskriptif dan kuantitatif digunakan, dengan mengumpulkan dan menganalisis 120 sampel menggunakan SPSS 23.0. Analisis korelasi menunjukkan adanya hubungan positif antara atribut AI dan kepuasan pelanggan. Tren menunjukkan korelasi yang moderat, sementara Daya Tarik Visual dan Pemecahan Masalah menunjukkan korelasi yang kuat. Analisis regresi membuktikan bahwa daya tarik visual sangat signifikan, pemecahan masalah memberikan dampak yang signifikan, dan tren tidak memprediksi kepuasan pelanggan secara substansial. Penelitian ini menekankan pentingnya daya tarik visual dan pemecahan masalah dalam membentuk pengalaman positif pelanggan dalam perbankan digital yang didukung AI, serta menyoroti pentingnya inovasi yang berkelanjutan dalam lingkungan bisnis yang kompetitif.

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INTRODUCTION

Banking Industry is far ahead in Digital Technology Expansion. And in this pathway to hi-tech elevation, Artificial Intelligence emanates as an inventive tool to enhance the digital banking experience. With the unprecedented expansion in mobile and online platforms, banking consumers expect all-in-one, spontaneous, and tailor made banking experiences. And in this line with this expectation, a detailed investigation on the influence of the various attributes of Artificial Intelligence towards consumer satisfaction is necessary for banking institutions to be competitive in the digital advancement era.

The financial institutions are in the early period in adopting artificial Intelligence and it is an exposed fact that 39 Percent of administrators do not take futuristic idea to implement technological interventions driven by artificial intelligence in their organizations (Omoge et al., 2022; Ransbotham et al., 2017). Conversely institutions which have adopted artificial intelligence depicts augmented performance in all parameters(Wamba-Taguimdje et al., 2020). In banking sector the adoption of artificial intelligence could elevate customer involvement and a detailed investigation in this domain must be entertained(Mogaji et al., 2021). It is also revealed that artificial intelligence driven digital banking improve customer involvement and confidently influence consumer buying conduct (Omoge et al., 2022) .

AI triggered digital banking encompasses facial scanning, chatbots, voice authentication, machine-learned fraud prevention, automated security, biometric ID, and human-like robots (Al-Okaily et al., 2023). AI is capable of examining voluminous data, describe consumer conduct and deliver customized services, which can potentially elevate the consumer banking experience. Thus AI remould the operational efficiency of banks by ameliorating the kinetics of customer's digital banking engagement and satisfaction (Omoge et al., 2022; Xu et al., 2020).

Even though there exists an enhanced application of AI in digital banking, there is an essential prerequisite to systematically discover the explicit attributes of AI in ensuing satisfaction level of banking customers. The prior studies have investigated on wider outlook on AI in digital banking, and essential AI attributes of trendiness, visual effectiveness and problems solving in shaping customers satisfaction are not extensively researched upon. The emphasis of the current study is to bridge this gap by probing the association between AI attributes and customer satisfaction in the perspective of digital banking more explicitly. This examination would offer valued awareness for banking and financial entities to elevate their AI focused approaches to enrich customer delight. This in turn will result in moulding the future of AI enabled digital banking to an enriched customer centric banking experience.

Objectives

This study seeks to address the gap by investigating the relationship between AI attributes and customer satisfaction in the context of digital banking. By analysing the influence of trendiness, visual effectiveness, and problem-solving capabilities on customer perceptions, preferences, and behaviours, the study aim to provide valuable insights for banks and financial institutions looking to optimize their AI-driven strategies and enhance customer satisfaction levels. Through a comprehensive examination of these key attributes, this research endeavours to contribute to the ongoing discourse on AI's role in shaping the future of digital banking and customer-centric financial services

1. To assess the Impact of AI Integration on Digital Banking on Customer Experience
2. To identify Key Drivers of Customer Satisfaction in the AI integrated Digital Banking
3. To evaluate the Influence Trendiness, Problem Solving and Visual Attractiveness as AI attributes on Customer Satisfaction in Digital Banking

Literature Review

Artificial Intelligence

The concept of AI was introduced in 1956 by John

McCarthy and other visionaries who believed that machines could carry out tasks that typically require human intelligence, such as reasoning, learning, and problem-solving. In its early stages, AI was described as the ability of digital computers or robot-controlled systems to act intelligently without human intervention(Lawrence Damilare Oyeniyi et al., 2024).Accordingly Artificial Intelligence is the capability of the technology to execute functions and duties that usually involve human intellectual qualities of thinking, learning and solving problems. The same is carried out by machines through various algorithms and technologies by letting the machineries to employ cognitive skills to accomplish works independently. Artificial Intelligence as a technology varies to one another by their mark of cognitive ability and self-sufficiency (Morandín-Ahuerma, 2022). Artificial Intelligence is connected with scientific and engineering technologies by evolving theories and practices that reveal topographies which are concomitant with intelligence and cognitive behaviour of human beings (Tecuci, 2012). AI has been applied to several industries which can radically upsurge the efficacy of traditional methods (Tripathi, 2021).Financial organizations are progressively commissioning artificial intelligence technologies to address customer expectations for heightened, protected, and more suitable financial management solutions(Polireddi, 2024)

Artificial Intelligence in Banking

The banking sector has been considerably influenced by the concept of AI, which encompasses machines executing tasks intelligently. Its incorporation has brought about a transformation in the industry, leading to a stronger emphasis on customer service and technological advancement. Although AI is not a new idea, modern development has amplified its prominence in banking, necessarily enhancing customer service and operational efficiency(Lawrence Damilare Oyeniyi et al., 2024; Shaikh et al., 2024).The execution of artificial intelligence in the domain of banking technology is a much acknowledged concern of discussion and study(Smith & Nobanee, 2020).The most adopted Artificial Intelligence applications by many banks are robotic automation and chatbots. Thus there is more room for potential development in this domain to make digital transformation (Abdulla et al., 2020). The Artificial intelligence can be used considerably to adopt measures on risk management, decision making, and detection of fraud and enrichment of consumer banking experiences (Mehndiratta et al., 2023; Milojević & Redzepagic, 2021).Banks can indeed benefit from the Artificial Intelligence qualities of speed, accuracy and efficiency. The applications of AI can be divided into four levels namely: front and back office operations, trading and portfolio management, Online Banking fraud finding and chatbots for consumer interactions. Nevertheless, matters concerning safety of data and consumer confidence continues to an area of significance in the banking sector (Al-Araj et al., 2022). This study wishes to throw lights to stress the effect AI attributes on customer satisfaction, thus commending shareholders to forestall and address the effects of AI incorporation efficiently.

Artificial Intelligence Attributes and Consumer Satisfaction

AI technology has reformed numerous areas, including marketing, customer service, and consumer engagement, achieving extensive recognition worldwide. By leveraging machine learning, AI addresses challenges in both logical and innovative ways, providing advantages to marketers and consumers alike. AI empowers consumers to save time and money on routine activities, facilitating tasks that were once deemed unfeasible. It advances user-centric, consumer-oriented processes, aligning with modern outlook for convenience (Bilal et al., 2024; Shaikh et al., 2024). Artificial Intelligence plays a vital role in delivering customer contentment in the digital banking realm (Al-Araj et al., 2022). It is an acknowledged fact that the bank customers are reasonably satisfied with the quality of services offered by digital banking. However reliability is considered to be the most dominant element in developing the customer

satisfaction(Kaur et al., 2021). AI has modernized client service in the banking sector through the execution of chatbots and virtual assistants that provide effective and personalized support. These AI-driven solutions handle inquiries, resolve issues, and offer recommendations, ensuring round-the-clock service while managing numerous interactions simultaneuously. This shift has significantly enhanced customer satisfaction and loyalty(Narang et al., 2024).

The prominent AI attributes of trendiness, attractiveness and problem solving stimulated the banking operations to become more captivating, appealing, and inventive (Mi Alnaser et al., 2023). It is recognized that most of the customers like to adopt trendy features over traditional models (Chung et al., 2020). Visual attractiveness is an attribute according to which a consumer perceives a digital interface as animated, organised, creative, and communicative and user friendly (Lee & Pan, 2023). In the banking perspective visual attractiveness generates eagerness and reduces the customers' disposition to shifts to other bank's services (Kuo, 2020). Another essential feature of technology is its aptitude to resolve the critical problems (Kim et al., 2016). Thus Artificial Intelligence in digital banking territory equip banks to handle customer concerns 24/7, ensuing higher customer happiness (Chung et al., 2020; Kim et al., 2016). Finally these studies highlights the significant contribution of AI in determining customer satisfaction in the digital banking domain. And the following hypothesis are proposed for the study

H1.The AI Attribute of Trendiness is positively associated with Customer Satisfaction

H2.The AI Attribute of Visual Attractiveness is positively associated with Customer Satisfaction

H3.The AI Attribute of Problem Solving is positively associated with Customer Satisfaction

Conceptual Model

The below conceptual model is suggested for the study to authenticate the association between the variables recognized in the outline depicted in Figure 1.

METHODS

The present study is conducted at the Kottayam district of the State of Kerala, India. The key objective of the research is to explore the impact of AI attributes to customer satisfaction among the users of digital banking facilities. And the study adopted non-probability sampling method of convenience sampling to select the population sample as it is a suitable technique that qualifies data collection without any pre-set numbers, aiding an all-inclusive conception of the population. The primary data collection for this study is administered through the distribution and gathering of a structured questionnaire to the respondents from the targeted population. The targeted population for the study include all the individuals aged 18 and above, who use digital banking services across all the commercial banks in the selected district. This study adopted a quantitative research approach as it is based on statistical information. A deductive method is followed by evolving hypothesis and

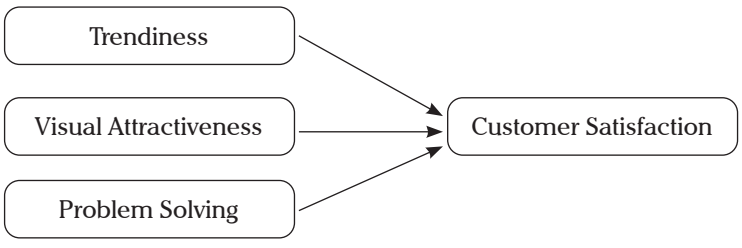

Figure 1. Conceptual Model
Source: Mi Alnaser et al., 2023

testing. The research design in descriptive as the study involves data collection, measuring and analysing them descriptively. Quantitative data is analysed using statistical techniques correlation, regression and ANNOVA.

RESULTS AND DISCUSSION

The study was intended to investigate the impact generated by AI attributes of Trendiness, Visual attractiveness and Problem solving towards the Customer Satisfaction of Banking Consumers in Kottaym District, which has the highest literacy rate in Kerala State. The straight effect of the independent variables on the dependent variable is measured through the regression and correlation analysis. SPSS 23.0 was used in this study for the execution statistical tests on the gathered primary data through reliability analysis, correlation analysis and regression analysis and are presented below.

1. Demographic Profile

The subsequent table represents a summary of the demographic profile of the respondents who have participated the survey questionnaire of the study (see Table 1).

2. Reliability of Different Constructs

The Table 2 is an illustration about the Cronbach alpha values of all the constructs that were used in the study. In order to consider a construct to be reliable, it is an accepted fact that the value of Cronbach's alpha should be greater than 0.7. And it is found in our study that all the four constraints received the Cronbach alpha values are greater than 0.70. Thus, it is evident that all the values surpass the threshold limit of 0.70, and that the reliability is achieved (Table 2).

3. Impact of AI Integration on Customer Satisfaction

The statistical analysis was carried out in this study to reconnoiter the influence of the AI Integration towards customer satisfaction in the digital banking landscape. And it has yielded compelling outcome in this sphere. The Table 3 is presented with the end result of correlation analysis. The value of 0.823 (p-value = 0.00) of the Pearson correlation coefficient clearly point out a strong positive relationship between the constraints of AI Integration and Customer Satisfaction. This correlations has not only a prominent statistical significance but also authenticate the hypothesis

Table 1. Demographic Profile

Gender	Frequency	Percent	Age	Frequency	Percent
Female	43	35.8	18-25	29	24.2
Male	77	64.2	26-35	18	15.0
			36-45	43	35.8
			46-55	16	13.3
			56-75	14	11.7

Table 2. Reliability Analysis

Construct	Number of Items (N)	Cronbach alpha value
Trendiness	3	0.889
Visual Attractiveness	3	0.902
Problem Solving	3	0.839
AI Integration	9	0.892
Customer Satisfaction	3	0.901

of the study regarding the substantial stimulus of the Integration of Artificial Intelligence on customer satisfaction in the digital banking realm.

The regression analysis (results presented in Table 4) further reinforces this association, revealing that the model with AI integration as the predictor explains a substantial proportion (67.7%) of the variance in customer satisfaction.

The coefficients emphasize the significance of AI integration, with a high unstandardized coefficient (B) of 0.971 and a standardized coefficient (Beta) of 0.823 (Table 4). Both coefficients are statistically significant, reinforcing the idea that as AI integration increases, customer satisfaction follows suit. The ANOVA results support the overall statistical significance of the regression model, with a high F-statistic of 246.821. In essence, these findings accentuate the pivotal role of AI integration in shaping and enhancing the customer experience in digital banking, shedding light on the positive impact, it has on customer satisfaction levels. This comprehensive analysis provides valuable insights into the dynamic relationship between AI integration and customer satisfaction, contributing substantively to the ongoing discourse on the integration of artificial intelligence in the digital banking landscape.

4. Key Drivers of Customer Satisfaction in AI integrated Digital Banking

The second objective of our study was to determine the key drivers of customer satisfaction in AI integrated digital banking. In order to achieve the second objective, correlation analysis has been performed first. This analysis helped in identifying the initial associations between the three attributes of AI integration (trendiness, visual attractiveness, and problem solving) and customer satisfaction results are shown in Table 6.

The correlation analysis reveals significant positive relationships between key aspects of AI integration and customer satisfaction in digital banking. Trendiness exhibits a moderate positive correlation ($r = 0.450$, $p = 0.000$), indicating that as trendiness increases, so does customer satisfaction. Visual attractiveness demonstrates a strong positive correlation ($r = 0.687$, $p = 0.000$), emphasizing

Table 3. Correlation Analysis – AI Integration and Customer Satisfaction

	AI Integration	Customer Satisfaction
AI Integration	1	0.823
Customer Satisfaction	0.823	1

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.677	0.674	0.37592

Table 5. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.880	1	34.880	246.821	.000
	Residual	16.675	118	.141		
	Total	51.556	119			

Table 6. Correlation Analysis – AI Integration Attributes and Customer Satisfaction

		TRENDINESS	VISUAL_ATTRACTIVENESS	PROBLEM_SOLVING	CUSTOMER_SATISFACTION
TRENDINESS	Pearson Correlation	1	.567**	.455**	.450**
	Sig. (2-tailed)		.000	.000	.000
	N	120	120	120	120
VISUAL_ATTRACTIVENESS	Pearson Correlation	.567**	1	.496**	.687**
	Sig. (2-tailed)	.000		.000	.000
	N	120	120	120	120
PROBLEM_SOLVING	Pearson Correlation	.455**	.496**	1	.529**
	Sig. (2-tailed)	.000	.000		.000
	N	120	120	120	120
CUSTOMER_SATISFACTION	Pearson Correlation	.450**	.687**	.529**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).

its substantial impact on customer satisfaction. The problem-solving aspect also exhibits a moderate positive correlation (r = 0.529, p = 0.000), suggesting that customers perceive AI's problem-solving capabilities as contributors to their satisfaction. These findings underscore the importance of these AI attributes in shaping a positive customer experience in digital banking. After correlation analysis, a multiple regression analysis was performed, which is presented in Table 7.

The multiple regression analysis explores the combined influence of AI attributes of Trendiness, Visual Attractiveness, and Problem Solving—on Customer Satisfaction in digital banking. The model accounts for a significant proportion of the variance in Customer Satisfaction (R Square = 0.519). The ANOVA indicates the overall statistical significance of the regression model (F = 41.780, p = 0.000). Among the attributes, Visual Attractiveness stands out as highly significant (Beta = 0.551, p = 0.000), emphasizing its substantial impact. Problem Solving also contributes significantly (Beta = 0.244, p = 0.002). However, Trendiness does not emerge as a significant predictor (Beta = 0.027, p = 0.739), since p-value is greater than 0.005. This comprehensive analysis highlights the differential impacts of AI attributes on Customer Satisfaction, underscoring the critical role of Visual Attractiveness and Problem Solving in shaping a positive customer experience in digital banking. The multiple regression equation is as follows:

Customer Satisfaction = 0.961 + (0.026 × Trendiness) + (0.515 × Visual Attractiveness) + (0.218 × Problem Solving).

5. Influence of Trendiness on Customer Satisfaction in Digital Banking

The regression analysis aimed at evaluating the influence of Trendiness as an AI attribute on Customer Satisfaction in Digital Banking reveals compelling insights. The regression equation, Customer Satisfaction = 2.099 + 0.442 × Trendiness, signifies that higher perceived Trendiness is associated with an increase in customer satisfaction. The model, with an R Square of 0.203, explains a noteworthy proportion of the variance in Customer Satisfaction. The statistical significance of the model (F = 30.000, p = 0.000) underscores the substantial impact of Trendiness on shaping customers' satisfaction levels in the realm of AI-integrated digital banking. This finding emphasizes the importance of incorporating trendy elements in AI features to enhance the overall customer experience and satisfaction in the digital banking landscape.

Table 7. Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721[a]	.519	.507	.46219

a. Predictors: (Constant), PROBLEM_SOLVING, TRENDINESS, VISUAL_ATTRACTIVENESS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.776	3	8.925	41.780	.000[b]
	Residual	24.780	116	.214		
	Total	51.556	119			

a. Dependent Variable: CUSTOMER_SATISFACTION

b. Predictors: (Constant), PROBLEM_SOLVING, TRENDINESS, VISUAL_ATTRACTIVENESS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.961	.286		3.357	.001
	TRENDINESS	.026	.079	.027	.334	.739
	VISUAL_ATTRACTIVENESS	.515	.077	.551	6.665	.000
	PROBLEM_SOLVING	.218	.068	.244	3.193	.002

a. Dependent Variable: CUSTOMER_SATISFACTION

Table 8. Regression Analysis: Influence of Trendiness on Customer Satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.450[a]	.203	.196	.59021

a. Predictors: (Constant), TRENDINESS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.451	1	10.451	30.000	.000[b]
	Residual	41.105	118	.348		
	Total	51.556	119			

a. Dependent Variable: CUSTOMER_SATISFACTION

b. Predictors: (Constant), TRENDINESS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.099	.321		6.535	.000
	TRENDINESS	.442	.081	.450	5.477	.000

a. Dependent Variable: CUSTOMER_SATISFACTION

MANAGERIAL IMPLICATIONS

The outcomes of the current study have deep significance to the executives of banking organisations who strive to maximise customer satisfaction and delight. With the implementation of AI attributes namely trendiness, visual attractiveness, and problem-solving banking institutions are capable to strategically uplift the customer experience in digital banking. Incorporation of the AI attributes of trendiness facilitates visual appealing interface to fascinate and preserve customers, nurturing loyalty in the competing digital advancement in banking activities. Furthermore, capitalising AI powered problem solving competences certainly restructure banking practices, heighten efficacy and provide custom-made resolutions to confront consumer requirements efficiently. Managers also will be capable to unravel several advantages by leveraging the absorption of AI attributes in digital banking. Elevated customer satisfaction and delight cultivate loyalty as well as favourable oral endorsements and fortify brand name. Likewise by their investments in AI tools, banks evolve to be forerunners in innovative technology to acquire a commendable market position and competitive advantage. Moreover digital banking is evolving day by day and adopting AI as a stimulus for consumer driven innovation is critical for remaining pertinent to satisfy the desires of the technophile customers. Accordingly, administrators should capitalise on the evolutionary potential of AI to induce higher customer satisfaction to there by acquire a justifiable business expansion in the digital age.

CONCLUSION

The present study highlighted the impact of AI features on Customer Satisfaction in digital banking. Visual attractiveness and problem solving recognised as important contributor as visually attractive design and problem-solving methods can increase customer experiences. Trendiness contributes to satisfaction, but does not arise as a key predictor. Thus the industry specialists can prioritise Visual Attractiveness and Problem Solving features to heighten customer satisfaction in AI-integrated digital banking, considering the complex properties of each constituent in establishing an enjoyable user experience. ■

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