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Employee Perception of AI Chatbots in Banking: An Empirical Study of Workplace Interaction

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ABSTRACT

The banking industry is evolving as a result of the quick adoption of technological advances and artificial intelligence, which is changing how employees interact with technology on a daily basis. AI chatbots are now used in digital workplaces, but were primarily linked to customer support. Because of this dynamic role, it's critical to comprehend how employees view and engage with such tools. With an emphasis on bot functionality and interaction quality, the current paper examines employees' perception of AI chatbots and their workplace interactions with these systems. The study used a structured questionnaire to collect responses from employees of selected private sector banks and examine their experiences with AI chatbots at work. The study considers features of chatbots and interaction quality as important aspects of employee–technology collaboration and examines their relevance to employee perception. Based on 39 eligible responses, the study found a positive and statistically significant relationship between the constructs ($r = 0.622$, $p < .001$). By focusing on the employee rather than only the customer perspective, the paper contributes to the discussion on the changing nature of work in tech-enabled banking environments. The paper provides preliminary empirical insight into how employees view artificial intelligence chatbots as part of their workplace and highlights the importance of considering employee experiences when organisations introduce and merge AI-based technologies. It also provides a basis for further research on employee responses to AI-enabled technologies in the banking sector.

Keywords: *AI Chatbots, Employee Perception, Banking Sector, Digital Workplace, Workplace Interaction.*

Introduction

The banking sector has undergone significant technological transformation with the increasing use of digital technologies and artificial intelligence (AI). AI is now being integrated into various banking activities, ranging from customer service and information processing to routine operational and decision-support activities. Though enhancing customer experience and operational effectiveness remain the primary subjects of discussion when it comes to AI in banking, its increasing prevalence also has an impact on employees. Employees have to interact with, comprehend, and adjust to AI-enabled technology as they become more prevalent in the workplace. As a result, the perspective of employees is now crucial to comprehend the wider impact of digital transformation in the banking industry. Recent research on Indian banking employees also indicates that employees recognize the benefits of AI while expressing concerns related to job security, training and the need for upskilling (Dwivedi & Kochhar,2023).

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AI chatbots are among the technologies contributing to this changing workplace environment. In previous years, banking chatbots have mostly been associated with customer-facing functions including responding to basic queries, giving account-related information, and helping users with essential banking services. Conversational AI, however, is becoming progressively more important beyond interaction with customers. In addition, employees can communicate with chatbot-based systems to get information, ask for assistance in order to finish regular tasks, or support their daily work. The effectiveness with which the chatbot responds to users, comprehends their requirements, and gives useful and relevant data may determine the quality of such interactions. As a result, chatbot features and interaction quality might play a significant role in determining how employees interact with the technology. Recent research on employee experience chatbots similarly identifies characteristics such as personalization, interactivity and perceived intelligence as relevant to employees' attitudes and adoption of AI-based chatbots.

Employee perception is particularly important because the introduction of AI does not automatically result in positive responses from employees. Employees may respond favourably when they find AI technologies useful, accessible and supportive of their work, while difficulties in interaction, uncertainty about the technology or concerns about its implications may lead to less favourable responses. Some studies found that employees' appraisals of the technology were influenced by its functional design as well as the organizational and social context in which it was used (Zhu et al.,2021). This suggests that understanding employee responses requires attention not only to the presence of AI but also to the way employees experience and evaluate their interaction with it.

Since financial organizations are rapidly exploring the use of conversational artificial intelligence and other AI-based technologies, the banking industry gives a relevant background for analysing this challenge. Recent empirical research among bankers found that factors including performance expectancy, facilitating conditions, awareness, innovativeness and system quality were associated with willingness to use ChatGPT (Bouteraa et al., 2024), highlighting the importance of both employee-related factors and the quality of AI systems in financial institutions. At the same time, existing banking chatbot research has largely concentrated on customers, including issues such as service quality, satisfaction, trust and continued usage (Al-Shafei, 2024). For example, recent studies of banking chatbots have examined how chatbot service quality and related characteristics shape customer responses. Comparatively, the employee perspective, particularly employees' perception of chatbot features and the quality of their interaction with these systems, remains less explored (Dwivedi & Kochhar, 2023).

Against this background, the current paper focuses on **employees' perception of AI chat-bots in the banking workplace**, with particular attention to bot characteristics and interaction quality. The research is based on a pilot study conducted among employees of selected private-sector banks and seeks to explore whether chatbot features and interaction quality are significantly related to employee perception towards it. The study therefore addresses the following objective: **To examine the relationship between chatbot features and interaction quality and employee perception of AI chatbots in the banking workplace.**

Accordingly, the study tests the below mentioned null hypothesis:

H_0: There is no significant relationship between chatbot features and interaction quality and employee perception of AI chatbots in the banking workplace.

Literature Review

Artificial intelligence is being used more often in businesses, which has led to new ways for employees and technology. Interactive AI and chatbots are two of the innovations that have gained significance since they enable users to connect with digital technologies using natural language. Such technologies can help employees obtain basic data, answer common queries, and support everyday tasks in the work environment. This makes the employee's experience of interacting with the technology an important area of study. Studies examined employees' trust in conversational tech., in a digital work environment and showed that employees' experiences with an AI chatbot involved emotional, cognitive and organizational dimensions (Gkinko& Elbanna, 2023). Studies also highlighted the importance of chatbot design features in the development of employees' faith in the technological innovations (Gkinko& Elbanna, 2023).

The characteristics of a chatbot can therefore influence how users experience and evaluate the technology. Features such as the ability to provide useful responses, respond appropriately to user requirements and support interaction can affect whether users perceive the system positively. Research on employees' use of AI-enabled chatbots has also shown that the interaction is not purely technical. Hornung and Smolnik examined employees' emotional experiences while using an AI chatbot in a digitalized workplace and found that employees experienced different emotions during their interaction with the system (Hornung & Smolnik, 2022). Their findings suggest that the way a chatbot interacts with employees can become an important part of the overall workplace experience.

When AI is implemented in modern work settings, employee perception becomes even more important. Employees might view AI as helpful at work, but their opinion may also vary depending on how effectively the technology works for them and with what ease they are using it. Research has shown that employees' trust in conversational AI grows as a result of their interactions with the technology and the workplace (Gkinko& Elbanna, 2023).Similarly, research examining AI in the Indian banking sector has specifically highlighted the importance of understanding employees' attitudes towards AI and their experiences with its integration into banking operations (Dwivedi & Kochhar, 2023). These studies support the importance of examining AI from the employee perspective rather than considering technological adoption only from the customer's point of view.

The banking sector provides a relevant setting for such an examination because AI and conversational technologies have become increasingly visible within financial services. Existing research, however, has largely examined banking chatbots from the perspective of customers and users of banking services. For instance, Alagarsamy and Mehrolia examined trust in four major Indian banking chatbots, including those of SBI, HDFC Bank, ICICI Bank and Axis Bank, and investigated how chatbot-related factors influenced customer attitudes, behavioural intentions and satisfaction (Alagarsamy &Mehrolia, 2023). Similarly, research on conversational assistants in banking has examined customer adoption and the role of perceived risk in the use of such technologies. These studies demonstrate the growing importance of chatbots in banking, but they primarily address the external user or customer perspective.

The employee perspective presents a somewhat different area of inquiry. Employees interact with AI-enabled systems as part of their work and may therefore evaluate them according to how effectively they support workplace activities. Recent research on bankers' willingness to use ChatGPT has also begun to address this perspective. A 2024 study of banking professionals examined perceptions of ChatGPT adoption and identified the relevance of factors such as system quality and employees' expectations regarding the technology. Research on financial AI assistants has similarly examined users' perceptions and trust in AI-based financial interaction, demonstrating that the characteristics of the technology can shape how users initially evaluate such systems (Nguyen& Vu,2025).

Taken together, the existing literature provides a useful foundation for examining employee interaction with AI chatbots. Previous studies have established the relevance of chatbot characteristics, interaction experiences, trust and employee attitudes in understanding responses to AI-enabled technologies. At the same time, much of the banking chatbot literature continues to focus on customers, while comparatively less attention has been given to employees who interact with AI chatbots as part of their workplace. There is therefore scope for further empirical examination of whether the features and quality of chatbot interaction are related to employees' perceptions of these technologies. The present study addresses this gap by using pilot-study data to examine the relationship between Chatbot Features and Interaction Quality and Employee Perception among employees of selected private-sector banks. In this way, this research goes beyond a purely conceptual discussion of workplace artificial intelligence and provides preliminary numerical evidence from the employee point of view.

Research Methodology

The present study follows a quantitative empirical approach to examine employee perception of AI chatbots in the banking workplace. The research used primary data gathered via a well framed questionnaire to comprehend how employees work with AI chatbots and how they perceive such technologies. In order to get quantitative data about the relationship between bot features, engagement quality, and employee perception, the empirical method was used.

Employees in the financial services sector who had experience with virtual assistants at work were the target respondents. To ensure that the responses came from professionals with relevant

experience, the questionnaire started with a screening question. A total of **42 responses** were received. **3 responses were excluded** from the analysis due to incorrect responses, leaving **39 responses** for the final analysis.

Statements regarding the way employees dealt with chat bots powered by AI aligned with demographic questions in the questionnaire. The analysis was limited to just two constructs for the purposes of this paper: Chatbot Features and Interaction Quality, measured using **9** items, and Employee Perception measured using **thirteen** items. A **five-point Likert-type** metric, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was utilized in order to record reactions to the statements. It was able to take into account how employees interacted with and experienced virtual assistants by using a variety of items.

The responses provided were coded and evaluated using SPSS Statistics. Descriptive statistics, which includes mean and standard deviation, were used to summarise the responses. To evaluate the internal uniformity of the items under the two constructs, Cronbach's alpha was computed. The direction and intensity of the association between the **Bot Features** and **Interacting Quality** and **Employee Perception** were determined using **Pearson's correlation coefficient**. In order to avoid making the process unnecessarily complicated, the analysis was restricted to these statistical approaches in order to give precise numerical data related to the variables studied in the paper.

Results and Analysis

- **Profile of Respondents**

The profiles of the 39 participants who were eligible are shown in Table 1. The sample was made up of 46.2% women and 53.8% males, with the majority of those surveyed (66.7%) being in the 26–34 age range. 59.0% of the participants have between one and five years of job expertise. Three banks contributed the respondents.

Table 1: Profile of Respondents (N = 39)

Variable	Category	N	%
Gender	Male	21	53.8
	Female	18	46.2
Age	Below 25	3	7.7
	26-34	26	66.7
	35-44	7	17.9
	45-54	3	7.7
Work Experience	<1 year	1	2.6
	1-5 years	23	59.0
	6-10 years	10	25.6
	11-15 years	1	2.6
	15+ years	4	10.3
Bank	HDFC Bank	14	35.9
	ICICI Bank	12	30.8
	Axis Bank	13	33.3
Chatbot Usage	Rarely	11	28.2
	Occasionally	18	46.2
	Often	6	15.4
	Very Often	4	10.3

- **Descriptive Statistics**

Descriptive stats were used to summarise the responses of the 39 eligible respondents for the two constructs considered in the research. The mean and standard deviation were calculated for BotCharacteristics and Interacting Quality and Personnel Perception.

Table 2: Descriptive Statistics

Construct	N	Average	S. D.
Chatbot Features and Interaction Quality	39	4.177	0.455
Employee Perception	39	4.004	0.426

The results show a generally positive response towards both variables. Bot Features and Interacting Attribute recorded a mean score of **4.177**, while Employee Perception recorded a mean score of **4.004**. Both are above the midst of the five-point scale, suggesting that respondents generally viewed their engagement with virtual assistants and the technology itself positively. The relatively low deviation indicate that responses showed limited variation among the participants.

- **Reliability Analysis**

Cronbach's alpha, which assesses the internal uniformity of the elements used to assess a construct, was used to evaluate the questionnaire's accuracy. The 39 valid responses were used for the investigation. Reliability refers to the degree to which an instrument produces stable and consistent results across different respondents. The table 3 below shows the values for different constructs:

Table 3: Reliability Analysis

Construct	No. of Items	Cronbach's Alpha
Chatbot Features and Interaction Quality	9	0.879
Employee Perception	13	0.888
Overall Questionnaire	46	0.971

The findings show that the items have a high degree of uniformity within them. Cronbach's alpha scores for both dimensions were higher above the standard criterion of 0.70 (Cruchinho et al., 2024), suggesting that each construct's items were adequately reliable for the research. Strong conformity across the 46 study questions is also indicated by an aggregate value of 0.971. The results show that, the items within the constructs showed acceptable internal consistency. A Pearson correlation analysis was then performed to investigate the link between the two constructs based on these reliability outcomes.

- **Correlation Analysis**

The association between Bot Features and Interaction Quality and Employee Perception between the 39 suitable participants was investigated using Pearson's correlation coefficient. The analysis produced $r = 0.622$ with a significance value of $p < 0.001$, as the table below shows.

Table 4: Pearson Correlation Analysis

Variables	R	p-value	N
Chatbot Features and Interaction Quality -Employee Perception	0.622	<0.001	39

The two constructs are positively and statistically significantly interrelated to each other, as indicated by the coefficient.

Discussion

The findings indicate that employees' perception towards chatbots in the work environment were mostly favourable. The participants' responses were generally positive, as indicated by the mean scores **4.177** and **4.004**, which were above the mid-range of the five-point scale. These values show that employees who took part in the survey had a positive opinion about the use of chatbots in the workplace and were mostly facing no difficulty with their features and overall interaction. These results are mostly in line with earlier studies that suggest that users' experiences and perceptions of AI-based systems are likely to be influenced by the features and quality of interaction with the technology.

The main finding of the study is the **positive and statistically significant relationship** between Chatbot Features and Interaction Quality and Employee Perception (**$r = 0.622$, $p < .001$**). The result suggests that employees who reported more favourable experiences with chatbot features and interaction quality also tended to report more favourable perceptions of AI chatbots. This finding supports the relevance of considering the quality of employee–chatbot interaction when examining how employees respond to AI-enabled technologies. It also complements recent research in the banking sector, where system-related characteristics and employee expectations have been identified as relevant to responses towards conversational AI (Bouteraa et al., 2024).

The finding is particularly relevant in the context of a changing banking workplace. As AI-based technologies become more integrated into routine work, employees are not only passive users of

technology; their experience and perception can influence how comfortable they feel with such systems. A chatbot that is perceived as useful, responsive and easy to interact with may be viewed more favourably by employees. However, the present study establishes a **relationship rather than a causal effect**, and therefore the result should not be interpreted as showing that chatbot features directly cause positive employee perception.

The findings should also be viewed within the scope of the present study. The analysis was based on 39 eligible respondents, with the sample restricted to employees of selected private-sector banks. Therefore, the findings cannot be generalised to the wider banking workforce. However, the results offer preliminary empirical evidence of a meaningful association between chatbot features and interaction quality and employee perception. These findings also provide a basis for further investigation using a larger and more diverse sample.

Conclusion and Implications

The growing use of artificial intelligence in banking is changing how employees interact with technology in their day-to-day work. Against this background, the present study examined employee perception of AI chatbots, with specific attention to Chatbot Features and Interaction Quality. The findings indicate that respondents generally held favourable views towards both the features and interaction quality of AI chatbots and their overall perception of the technology. The significant positive relationship between the two constructs further indicates that employees reporting more favourable experiences with chatbot features and interaction quality also tended to report more favourable perceptions of AI chatbots. These findings add an employee-oriented perspective to the existing discussion on AI and chatbot use in banking, where much of the research has focused on customers (Dwivedi & Kochhar, 2023). Recent research on banking professionals similarly suggests that system quality and employee-related factors are relevant when considering the adoption of AI-based conversational technologies (Bouteraa et al., 2024).

The findings have practical implications for banking organisations introducing AI-enabled technologies into the workplace. The implementation of chatbots should not be viewed only as a technical decision. Attention should also be given to how employees experience and interact with these systems. Chatbots that provide clear and useful responses and support employees in their routine activities may contribute to more favourable perceptions of the technology. As a result, organizations can focus on enhancing chatbot engagement while also giving employees sufficient direction and assistance while implementing AI-based technologies. This is especially important because workplace research shows that characteristics like trust, effort, and the overall work environment have an impact on individual reactions to automated agents in addition to system capabilities (Dula et al., 2024).

The results must, however, be taken into account within the parameters of the research. The analysis does not reflect the entire banking workforce because it relied primarily on 39 respondents from particular private-sector banks. Furthermore, rather than demonstrating a direct relationship, the study establishes a positive and statistically significant relationship between chatbot features and interaction quality and employee perception. Despite these drawbacks, the results provide empirical evidence for this association and serve as a foundation for future studies with larger sample sizes and broader employee coverage. In order to further enhance these interfaces in accordance with evolving organizational requirements, future research might additionally look at chatbot emotional intelligence and multilingual skills (Yadav et al., 2024).

Limitations and Future Research

It is important to consider several limitations while interpreting the results of this study. Firstly, the study is based on a comparatively small sample of 39 eligible responders. As a result, the results cannot be applied to a larger group of bank employees. Second, the respondents were drawn from selected private-sector banks, and the study does not cover employees across the entire banking sector. Differences between public- and private-sector banks or between different banking roles may therefore not be reflected in the present findings. Thirdly, a structured questionnaire was used to collect responses for the study. As a result, rather than objectively assessing workplace outcomes, the findings reflect employees' reported perceptions and experiences. Finally, the use of Pearson correlation establishes the direction and strength of association between the two constructs but does not establish a causal relationship.

These limitations also provide directions for future research. Future studies can examine the same relationship using a **larger and more diverse sample** covering a wider range of banks and employee groups. The broader study can also incorporate other aspects of employees' interaction with AI chatbots, such as employee satisfaction and job performance, to provide a more comprehensive understanding of the workplace implications of chatbot technology. Further research may also examine whether employee characteristics and organisational conditions are associated with differences in perceptions of AI chatbots. Such research could help determine whether the relationship observed in the present study remains consistent across different employee groups and banking environments. Future studies could also examine the transition from purely human-mediated workflows to AI-augmented work environments. A longitudinal approach may provide further insight into how continued exposure to AI-based tools influences employees' emotional responses and overall trust in automated systems (Malik et al., 2022).

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