

User Satisfaction and Service Continuance Intention towards the Chatbot Services of Commercial Banks in Chennai

JAYAKUMAR P.,

PhD Full-time Research Scholar,
PG & Research Dept. of Commerce,
The Quaide Milleth College for Men, (Affiliated to
University of Madras), Chennai 600 100.

Dr. A. KAMARUNIZA,

Asst. Professor & Research Supervisor,
PG & Research Dept. of Commerce,
The Quaide Milleth College for Men, (Affiliated to University of
Madras), Chennai 600 100.

ABSTRACT

The rapid advancement of digital technologies has transformed service delivery in the banking sector, with chatbot applications increasingly supporting customer interaction and automated assistance. This study investigates user satisfaction and service continuance intention toward chatbot services of commercial banks in Chennai. A quantitative research design was adopted, and data were collected from 150 chatbot users through a structured questionnaire measuring User Interface, Convenience, Usefulness, Reliability, overall satisfaction, and continuance intention. Descriptive statistics, multiple regression, and correlation analyses were employed for data interpretation.

The findings reveal a moderate level of user satisfaction, with Convenience and User Interface emerging as the most influential dimensions, while Reliability recorded the lowest score. Regression results indicate that Usefulness is the strongest predictor of service continuance intention, followed by Convenience and User Interface. Correlation analysis confirms a strong positive relationship between user satisfaction and continuance intention. The study highlights the need to enhance chatbot functionality and reliability to strengthen sustained engagement. The results provide practical insights for commercial banks to improve customer-centric digital service strategies.

Keywords:

Chatbot Services, Commercial Banks, Satisfaction, Service Continuance Intention, User-Interface, Convenience, Usefulness, Reliability.

1. Introduction

The rapid integration of digital technologies into the banking sector has significantly reshaped how customers access financial services and interact with institutions, with artificial intelligence-enabled tools increasingly supporting service delivery (Venkatesh et al., 2003; Huang & Rust, 2018). Among these innovations, chatbot services have emerged as a key digital interface for providing real-time assistance, addressing routine customer queries, and offering personalised support across online platforms (Kuligowska,

2015; Zamora, 2017; Wei et al., 2018). Commercial banks are progressively deploying chatbots to improve operational efficiency while responding to rising customer expectations for speed, convenience, and continuous service availability (Juniper Research, 2017; Gartner, 2020; Haptik, 2021).

Studies indicate that customers increasingly perceive chatbots as useful banking companions, with a growing preference for automated assistance when reliability is comparable to human agents (Chiniawaterman, 2018; Cornerstone Advisors, 2021). In digitally active urban environments such as Chennai, chatbot adoption reflects a broader transition toward automated service ecosystems. However, the effectiveness of these systems largely depends on users' perceptions of usefulness, reliability, and service quality, which directly influence acceptance and sustained usage (Davis, 1989; DeLone & McLean, 2003; Gupta & Sharma, 2019).

User satisfaction plays a pivotal role in determining whether customers continue to engage with chatbot services beyond initial adoption. Although chatbots offer advantages such as reduced waiting time, consistent responses, and convenient access to information, continued usage is shaped by service experience, perceived value, and trust (Gefen et al., 2003; Eren, 2021; Nguyen et al., 2021). Prior research consistently demonstrates that satisfaction is the strongest predictor of continuance intention, mediating the effects of perceived usefulness, ease of use, enjoyment, and service quality (Ashfaq et al., 2020; Mouhcine & Dirsehan, 2021; Humairoh et al., 2024).

Additional evidence highlights the influence of system quality, information quality, anthropomorphism, and perceived enjoyment on satisfaction and sustained engagement with chatbot services (Hsiao & Chen, 2021; Kim et al., 2023; Ngo et al., 2025; Orden-Mejía et al., 2025). Service continuance intention thus represents a critical outcome for banks, as long-term engagement strengthens customer relationships and enhances the value of digital investments (Bhattacharjee, 2001; Anderson & Srinivasan, 2003). Despite expanding chatbot deployment across banking platforms, region-specific empirical insights linking satisfaction dimensions to continuance intention remain limited. Against this backdrop, the present study seeks to examine user satisfaction and service continuance intention toward chatbot services of commercial banks in Chennai, with the aim of providing evidence-based guidance for strengthening customer-centric digital banking strategies.

2. Statement of Research Problem

The increasing deployment of chatbot services by commercial banks aims to enhance customer engagement, reduce service delays, and improve operational efficiency (Juniper Research, 2017; Gartner, 2020; Haptik, 2021). Despite these intentions, many users continue to encounter challenges related to interface complexity, inconsistent responses, limited problem-solving capability, and concerns over accuracy and dependability (Kuligowska, 2015; Radziwill & Benton, 2017; Gupta & Sharma, 2019). While chatbots are designed to provide convenient and instant support, customers frequently perceive gaps between expected

and actual service performance, reflecting confirmation–disconfirmation issues highlighted in technology continuance research (Bhattacharjee, 2001; DeLone & McLean, 2003). Problems such as unclear navigation, repetitive replies, lack of personalised interaction, and occasional system failures can weaken user confidence and diminish overall satisfaction (Zamora, 2017; Wei et al., 2018; Eren, 2021). These challenges raise critical questions regarding whether existing chatbot systems adequately fulfil customer needs and deliver meaningful service value.

Moreover, sustaining long-term usage of chatbot services remains a major concern for banks, as initial adoption does not automatically translate into continued engagement (Vatanasombut et al., 2008; Nguyen et al., 2021). Evidence consistently indicates that user satisfaction alone may not ensure service continuance unless core factors such as usability, convenience, usefulness, and reliability are consistently experienced (Davis, 1989; Ashfaq et al., 2020; Humairoh et al., 2024). In Chennai’s digitally active banking environment, customers have multiple service alternatives, making retention through chatbot platforms increasingly competitive. Prior studies emphasise that perceived usefulness, ease of use, trust, service quality, and enjoyment jointly shape continuance intention (Gefen et al., 2003; Hsiao & Chen, 2021; Kim et al., 2023; Ngo et al., 2025). However, region-specific empirical evidence examining how satisfaction dimensions influence users’ intention to continue chatbot usage remains limited. This lack of focused understanding constrains banks’ ability to optimise their digital strategies effectively. Therefore, the present study addresses this gap by investigating user satisfaction and service continuance intention toward chatbot services of commercial banks in Chennai, with particular attention to the operational and experiential factors shaping sustained usage.

3. Objectives of the Study

The present study aims to examine user satisfaction and service continuance intention toward chatbot services of commercial banks in Chennai. Specifically, it seeks to analyse the level and contribution of User Interface, Convenience, Usefulness, and Reliability in shaping overall user satisfaction through mean score assessment. Further, the study intends to determine the impact of these satisfaction dimensions on customers’ service continuance intention using multiple regression analysis, thereby identifying the extent to which these factors predict sustained chatbot usage. In addition, the research endeavours to assess the relationship between user satisfaction and service continuance intention through correlation analysis, with a view to understanding how service experience influences customers’ willingness to continue engaging with chatbot-enabled banking services.

4. Literature Reviews and Research Gap

4.1 Literature Reviews

Early research on chatbot systems primarily focused on design attributes and functional capabilities that shape user experience. Kuligowska (2015) highlighted that visual appearance, conversational competence, context awareness, knowledge presentation, and personalisation features are essential determinants of chatbot effectiveness. Extending this perspective, Zamora (2017) examined user perceptions and expectations, noting that while curiosity often initiates first-time interactions, sustained engagement requires chatbots to fulfil a clearly defined and meaningful service role. Supporting this view, Wei et al. (2018) identified advanced chatbot characteristics such as emotional intelligence, learning ability, memory, and charisma as contributors to improved interaction quality. Together, these studies underline that chatbot success depends not only on technical design but also on how well conversational agents align with users' functional and emotional expectations.

Subsequent studies shifted attention toward consumer acceptance and behavioural responses, particularly within banking contexts. Findings from the Research on Consumer Online Banking Trends Survey (2018) revealed strong user receptivity toward AI-powered chatbots, with many customers expressing willingness to replace human agents if automated systems offer comparable reliability. Gupta and Sharma (2019) further demonstrated that perceived utility and accessibility positively influence customer attitudes toward banking chatbots in India, while perceived threats and awareness also shape acceptance. Netra Pal Singh and Devender Singh (2019) examined chatbot adoption across Indian public and private sector banks, reporting that although financial institutions are rapidly investing in chatbot technologies, functional sophistication remains limited. Complementing these insights, Cornerstone Advisors (2020) observed growing institutional interest in chatbot deployment, suggesting that banks increasingly view conversational AI as a strategic tool for enhancing service delivery.

More recent empirical investigations have emphasised satisfaction and continuance intention as critical outcomes of chatbot usage. Ashfaq et al. (2020) confirmed that customer satisfaction serves as a central mechanism linking service attributes to continuance intention, while Sanny et al. (2020) identified utility, simplicity of use, personality, and brand image as key drivers of chatbot acceptance. Nguyen et al. (2021) reported that information quality, system quality, and service quality significantly influence satisfaction, perceived usefulness, and trust, which in turn predict continuance intention.

Similar conclusions were drawn by Eren (2021) and Hsiao and Chen (2021), who highlighted the roles of perceived performance, anthropomorphism, and service quality in shaping satisfaction and trust. More recently, Kim et al. (2023), Humairoh et al. (2024), Ngo et al. (2025), and Orden-Mejía et al. (2025) demonstrated that psychological factors such as enjoyment and usefulness, alongside technical dimensions like system and information quality, strongly affect users' willingness to continue interacting with chatbot services across banking, retail, and tourism domains. Collectively, these studies establish that sustained

chatbot usage is driven by a combination of experiential, functional, and emotional factors, with satisfaction consistently emerging as the strongest predictor of continuance behaviour.

4.2 Research Gap

Despite this growing body of literature, several gaps remain evident. Most prior studies have examined chatbot adoption and continuance intention either in international settings or across diverse service sectors, with limited region-specific evidence from Indian metropolitan contexts. Furthermore, existing research often treats user satisfaction as a unidimensional construct, offering insufficient empirical focus on how distinct satisfaction dimensions, such as User Interface, Convenience, Usefulness, and Reliability, jointly influence service continuance intention in banking environments. In addition, while earlier works confirm the mediating role of satisfaction, few studies provide integrated empirical models that simultaneously assess satisfaction sub-variables and continuance intention within commercial banking settings in Chennai. Addressing these limitations, the present study seeks to bridge this gap by systematically examining the multidimensional nature of user satisfaction and its impact on service continuance intention toward chatbot services of commercial banks in Chennai.

5. Conceptual Framework

5.1 Chatbot Services

Chatbot services represent AI-driven conversational systems designed to facilitate customer interaction through automated dialogue, enabling users to access information, resolve queries, and perform service-related tasks in real time. Within digital banking, chatbots function as frontline service agents that combine system quality, information quality, and interactive capabilities to deliver seamless customer experiences (Kuligowska, 2015; Wei et al., 2018; DeLone & McLean, 2003). Prior studies emphasise that effective chatbot services depend on usability, responsiveness, personalization, and contextual awareness, which together shape customers' perceptions of service value (Zamora, 2017; Radziwill & Benton, 2017).

In banking environments, chatbot performance is further influenced by perceived usefulness, ease of use, and trust, consistent with the Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology frameworks (Davis, 1989; Venkatesh et al., 2003). Empirical evidence suggests that when chatbot services demonstrate reliability, clarity of interface, and problem-solving capability, customers are more likely to develop favourable attitudes and sustained engagement (Gupta & Sharma, 2019; Nguyen et al., 2021).

5.2 User Satisfaction

User satisfaction refers to customers' overall evaluation of their chatbot service experience based on the comparison between expectations and perceived performance (Oliver, 1980; Bhattacharjee, 2001). In digital service contexts, satisfaction emerges from multiple dimensions including interface quality,

convenience, usefulness, reliability, and trust (DeLone & McLean, 2003; Gefen et al., 2003). Studies consistently indicate that perceived usefulness and ease of use significantly influence satisfaction, while service quality and information accuracy strengthen users' confidence in chatbot systems (Ashfaq et al., 2020; Eren, 2021).

Research in banking and e-commerce further demonstrates that personalization, system responsiveness, and enjoyment enhance satisfaction by improving emotional engagement and perceived service value (Sanny et al., 2020; Hsiao & Chen, 2021; Kim et al., 2023). As a multidimensional construct, user satisfaction serves as a central mechanism linking chatbot service attributes to behavioural outcomes, reflecting both cognitive and affective responses to automated service interactions.

5.3 Service Continuance Intention

Service continuance intention denotes a user's willingness to persist in using chatbot services after initial adoption, representing a critical indicator of long-term system success (Bhattacharjee, 2001; Vatanasombut et al., 2008). Theoretical models such as the Expectation, Confirmation Model, TAM, and UTAUT suggest that continuance intention is primarily driven by satisfaction, perceived usefulness, and ease of use, supported by trust and facilitating conditions (Davis, 1989; Venkatesh et al., 2003; Gefen et al., 2003).

Empirical studies consistently confirm that satisfaction is the strongest predictor of continuance intention, mediating the effects of system quality, service quality, enjoyment, and perceived performance (Ashfaq et al., 2020; Mouhcine & Dirsehan, 2021; Humairoh et al., 2024). Recent evidence further highlights that information quality, anthropomorphism, and emotional engagement reinforce customers' commitment to chatbot usage (Ngo et al., 2025; Orden-Mejía et al., 2025). Thus, service continuance intention reflects the cumulative impact of users' service experiences, shaping loyalty and sustained interaction with chatbot-enabled banking platforms.

6. Methodology Adopted

The present study adopts both exploratory and descriptive research designs to examine user satisfaction and service continuance intention toward chatbot services of commercial banks in Chennai. A quantitative research approach was primarily employed to obtain measurable insights into customers' perceptions and behavioural intentions related to chatbot-based banking services. The study population comprised bank customers who actively use chatbot services, from whom a sample of 150 respondents (users of chatbot services of commercial banks) was selected using convenience sampling. Primary data were collected through a structured questionnaire designed to assess User Interface, Convenience, Usefulness, Reliability, overall user satisfaction, and service continuance intention.

The collected data were analysed using both descriptive and inferential statistical techniques. Mean analysis was utilised to understand the contribution of User Interface, Convenience, Usefulness, and Reliability in shaping user satisfaction. Multiple regression analysis was applied to assess the impact of these satisfaction dimensions on customers' service continuance intention, while correlation analysis was employed to examine the relationship between user satisfaction and continuance intention. Through this methodological framework, the study seeks to generate empirical evidence on how chatbot service experiences influence sustained usage behaviour, thereby offering practical insights for enhancing customer-centric digital banking strategies.

7. Data Analysis and Discussion

7.1 Analysis of factors influencing User Satisfaction on Chatbot Services with respect to Commercial Banks – Mean Analysis

To assess the factors influencing user satisfaction toward chatbot services of commercial banks, a structured questionnaire comprising 12 statements covering four dimensions, User Interface, Convenience, Usefulness, and Reliability, was administered to 150 respondents using a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” Mean analysis was employed to determine the relative contribution of each satisfaction dimension, and the results are presented in Table 1.

Table 1
Analysis of factors influencing User Satisfaction on Chatbot Services
with respect to Commercial Banks – Mean Analysis

USER SATISFACTION - ASPECTS	N	Mean	RANK
User-Interface	150	11.36	Second
Convenience	150	12.18	First
Usefulness	150	10.95	Third
Reliability	150	09.24	Fourth
USER SATISFACTION ON CHATBOT SERVICES	150	43.73	

Source: Primary Data

The findings indicate that Convenience emerged as the most influential factor, recording the highest mean score (Mean = 12.18) and securing the first rank, suggesting that respondents largely appreciated the ease of access, time-saving nature, and round-the-clock availability of chatbot services. User Interface followed closely with a mean score of 11.36, ranking second, which reflects favourable perceptions regarding clarity of interaction, navigation simplicity, and visual presentation of chatbot platforms. Usefulness obtained a mean score of 10.95 and ranked third, indicating that while users acknowledged the functional benefits of chatbots in addressing banking queries and facilitating transactions, there remains scope for improving task

effectiveness and service relevance. Reliability recorded the lowest mean score (Mean = 9.24), ranking fourth, highlighting concerns related to response accuracy, consistency, and dependability of chatbot services.

Overall, the total mean score of 43.73 out of a maximum possible score of 60 converts to approximately 72.9%, indicating a moderate level of user satisfaction toward chatbot services of commercial banks. This result suggests that although customers demonstrate positive perceptions, particularly in terms of convenience and interface design, perceived limitations in reliability and practical usefulness continue to constrain overall satisfaction. The findings emphasise the need for banks to strengthen chatbot accuracy, consistency, and service responsiveness to enhance customer confidence and promote sustained engagement with automated banking platforms.

7.2 Analysis of Impact of User Satisfaction Aspects on Service Continuance Intention towards the Chatbot Services of Commercial Banks – Multiple Regression Analysis

H1: User Satisfaction Aspects have significant impact on Service Continuance Intention towards the Chatbot Services of Commercial Banks.

Multiple regression analysis was applied to examine the extent to which User Interface, Convenience, Usefulness, and Reliability predict Service Continuance Intention toward chatbot services of commercial banks. The dependent variable was Service Continuance Intention, while the four user satisfaction dimensions served as independent variables.

Table 2
Impact of User Satisfaction Aspects on Service Continuance Intention towards the Chatbot Services of Commercial Banks

Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	6.559	.658		7.635	.000
	User-Interface	.188	.078	.163	2.758	.023*
	Convenience	.275	.073	.218	4.632	.000**
	Usefulness	.453	.066	.334	3.875	.000**
	Reliability	.034	.087	.023	0.567	.221

Dependent Variable: Service Continuance Intention towards the Chatbot Services

(1% and *5% Level of Significance)**

The overall regression model was found to be statistically significant, indicating a good fit for the data ($F = 333.178$, $p < 0.01$). The adjusted R-square value of 0.724 suggests that approximately 72.4% of the variance in Service Continuance Intention is explained by the combined influence of User Interface, Convenience, Usefulness, and Reliability, reflecting a strong explanatory power of the model (Table 2).

An examination of the standardized beta coefficients reveals that Usefulness exerted the strongest influence on Service Continuance Intention ($\beta = 0.334, p < 0.01$), highlighting that users' perceptions of task effectiveness and service value play a dominant role in driving continued chatbot usage. This was followed by Convenience ($\beta = 0.218, p < 0.01$), indicating that ease of access and time efficiency significantly encourage sustained engagement. User Interface also demonstrated a positive and statistically significant effect ($\beta = 0.163, p < 0.05$), suggesting that clear interaction design and navigational simplicity contribute meaningfully to continuance behaviour. In contrast, Reliability showed a comparatively weak and statistically non-significant influence ($\beta = 0.023, p > 0.05$), implying that inconsistencies in response accuracy and dependability may limit its predictive role in this model.

Based on these findings, the hypothesis H1 is supported, and it is concluded that User Satisfaction Aspects collectively have a significant impact on Service Continuance Intention toward chatbot services of commercial banks. The results further indicate that perceived usefulness and convenience are the primary drivers of continued chatbot usage, while improvements in reliability remain essential for strengthening long-term customer confidence and engagement.

7.3 Analysis of Relationship between the Level of User Satisfaction and Service Continuance Intention towards the Chatbot Services of Commercial Banks – Correlation Analysis

H2: User Satisfaction has significant relationship with Service Continuance Intention towards the Chatbot Services of Commercial Banks.

A Pearson product–moment correlation analysis was undertaken to examine the relationship between the level of User Satisfaction and Service Continuance Intention toward chatbot services of commercial banks. The analysis was based on responses obtained from 150 participants.

Table 3

Relationship between the Level of User Satisfaction and Service Continuance Intention towards the Chatbot Services of Commercial Banks – Correlation Analysis

VARIABLE	N	'r' VALUE	P - VALUE	RELATI ONSHIP	REMARKS	
					SIGNIFICANT	RESULT
User Satisfaction and Service Continuance Intention	150	0.779**	0.000	Positive	Significant	REJECTED

(Source: Primary Data) **. Correlation is significant at the 0.01 level (2-tailed).

The results reveal a strong and positive correlation between User Satisfaction and Service Continuance Intention ($r = 0.779$), which is statistically significant at the 1% level ($p = 0.000$). As the p-value is less than 0.01, the hypothesis H2 is supported, confirming the existence of a significant relationship

between the two variables (Table 3). The positive direction of the correlation indicates that higher levels of user satisfaction are associated with stronger intentions to continue using chatbot services.

This finding suggests that customers who perceive chatbot services favourably in terms of interface quality, convenience, usefulness, and reliability are more likely to sustain their engagement with automated banking platforms. Overall, the results underscore the central role of user satisfaction in shaping continuance behaviour and highlight its importance as a key determinant of long-term chatbot adoption within commercial banking environments.

8. Summary of Findings

The findings of the present study demonstrate that user satisfaction plays a decisive role in shaping service continuance intention toward chatbot services of commercial banks. Mean analysis revealed that Convenience and User Interface were the most positively perceived aspects, indicating that ease of access and interaction design substantially enhance customers' chatbot experiences, while Reliability recorded the lowest score, reflecting concerns regarding response accuracy and consistency (Kuligowska, 2015; Zamora, 2017). Multiple regression results further showed that Usefulness emerged as the strongest predictor of service continuance intention, followed by Convenience and User Interface, whereas Reliability exhibited a comparatively weaker influence.

Correlation analysis confirmed a strong and positive relationship between overall user satisfaction and continuance intention ($r = 0.779$, $p < 0.01$), reinforcing that satisfied users are significantly more inclined to sustain chatbot usage. These outcomes align with prior studies identifying satisfaction, perceived usefulness, and ease of use as critical drivers of continuance behaviour (Ashfaq et al., 2020; Nguyen et al., 2021; Mouhcine & Dirsehan, 2021; Humairoh et al., 2024). Collectively, the results highlight those experiential and functional dimensions of chatbot services jointly influence long-term engagement, underscoring the importance of enhancing service quality and system reliability to strengthen customer retention in digital banking contexts.

9. Suggestions and Recommendations

Based on the findings of the present study, commercial banks should prioritise strengthening the reliability of chatbot services by improving response accuracy, reducing system errors, and ensuring seamless integration with core banking platforms. As reliability emerged as the weakest satisfaction dimension, focused efforts on knowledge-base enrichment, continuous system training, and quality monitoring are essential to enhance customer trust (Radziwill & Benton, 2017; Nguyen et al., 2021). In addition, since usefulness was identified as the strongest predictor of service continuance intention, chatbot capabilities should be expanded to support personalised assistance, proactive alerts, and task-oriented services such as transaction tracking and financial guidance. Enhancing contextual understanding and learning features can

further improve problem-solving effectiveness and perceived service value (Wei et al., 2018; Ashfaq et al., 2020; Humairoh et al., 2024).

Further, banks are encouraged to refine user interface design and convenience features by simplifying navigation, maintaining conversational consistency, and adopting intuitive visual layouts across digital platforms, as these elements significantly influence user satisfaction and sustained engagement (Kuligowska, 2015; Zamora, 2017; Kim et al., 2023). Regular usability evaluations and structured customer feedback mechanisms can help identify evolving user needs. Moreover, integrating a hybrid service model that enables smooth escalation from chatbot to human agents for complex queries may reduce user frustration while preserving operational efficiency. Together, these strategies can enhance customer experience, strengthen satisfaction, and promote long-term continuance intention toward chatbot services in commercial banking environments.

10. Conclusion

The present study concludes that users exhibit a moderate level of overall satisfaction toward chatbot services of commercial banks, with Convenience and User Interface emerging as the most positively perceived aspects, while Reliability remains a key area requiring improvement. The findings reveal a strong and positive relationship between user satisfaction and service continuance intention, indicating that favourable service experiences significantly enhance customers' willingness to continue using chatbot platforms. Multiple regression results further demonstrate that Usefulness exerts the strongest influence on continuance intention, followed by Convenience and User Interface, whereas Reliability shows a comparatively weaker impact. These outcomes suggest that customers are more inclined to sustain chatbot usage when services are perceived as practical, accessible, and easy to interact with, even as concerns regarding accuracy and consistency persist.

This study contributes to both theory and practice by emphasising the central role of user satisfaction in driving sustained engagement with chatbot-enabled banking services. The findings highlight the need for banks to prioritise improvements in chatbot functionality, reliability, and personalised service delivery to strengthen customer confidence and long-term adoption. By focusing on enhancing practical usefulness and service convenience, commercial banks can maximise the value of their digital investments while fostering customer loyalty. Future research may extend this work by examining longitudinal usage behaviour, incorporating additional psychological factors such as trust and enjoyment, and expanding the scope to other regions or service sectors to gain broader insights into chatbot continuance dynamics.

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