

Investigating Factors Impacting Customer Acceptance of Artificial Intelligence Chatbot: Banking Sector of Kuwait

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Abstract

The Purpose: This study investigates the role of Artificial Intelligence- chatbot (AI chatbot) quality and AI chatbot users across various banking needs and its impact on customer acceptance of AI chatbots through the mediating role of perceived usefulness and ease of use. **Design/methodology/approach** – This quantitative study uses a cross-sectional time dimension. The questionnaire of this study was developed using multiple academic sources. Partial least square structural equation modeling was used to analyze the data, and the Smart-PLS 4 software was used for the calculation. **Finding** - The findings indicated a significant positive direct relationship between AI chatbot quality and acceptance of AI chatbot (path coefficient of 0.138 and p-value of 0.022). At the same time, the direct relationship between the AI-chatbot user and the acceptance of the AI chatbot was insignificant (path coefficient = 0.0096, and p-value = 0.246). While the results of the indirect relationship reveal that perceived usefulness and ease of use partially mediated the relationship between AI chatbot quality and acceptance of AI chatbots. The perceived usefulness and ease of use fully mediated the relationship between AI chatbot users and acceptance of the AI chatbot. **Originality/value** – The results of this study developed a framework for banking and other customer-oriented businesses in understanding and developing AI chatbots to address customer needs.

Keywords: AI chatbot Quality, AI chatbot Users, Customer acceptance AI chatbot, Banking Sector.