**A STUDY ON AI POWERED PREDICTIVE ANALYTICS IN SERVQUAL MODEL**

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**ABSTRACT**

Integrating Artificial Intelligence (AI) powered predictive analytics into the SERVQUAL model offers a transformative approach to assessing and enhancing service quality. This paper explores the synergy between AI technologies and the SERVQUAL framework, demonstrating how predictive analytics can provide deeper insights into customer expectations and perceptions. By examining recent studies and applications across various industries, we highlight the potential of AI to refine service quality measurement and drive strategic improvements.​

**Keywords:** Banking Sector, artificial intelligence, customer experience, service quality analysis

1. **INTRODUCTION**

 Today’s competitive landscape, delivering exceptional service quality is paramount for organizations aiming to achieve customer satisfaction and loyalty. The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry, has been a foundational tool for measuring service quality by evaluating the gap between customer expectations and perceptions across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. However, traditional SERVQUAL assessments often rely on retrospective data, limiting their ability to predict and proactively address service quality issues. The advent of AI-powered predictive analytics offers a promising avenue to enhance the SERVQUAL model's effectiveness by forecasting potential service gaps and enabling preemptive improvements. AI-powered predictive analytics refers to the use of artificial intelligence and machine learning algorithms to analyze historical data and forecast future trends and behaviors. In the banking sector, predictive analytics can be applied to various areas, including credit risk assessment, fraud detection, customer segmentation, and personalized marketing (Shah, 2024) (Deepthi & Bansal, 2024). By integrating predictive analytics into the SERVQUAL model, banks can proactively address customer needs and preferences, thereby enhancing service quality and customer satisfaction.

1. **AI-POWERED PREDICTIVE ANALYTICS IN SERVQUAL: A LITERATURE REVIEW**

 The SERVQUAL model is a widely-used framework for assessing service quality by evaluating the gap between customer expectations and perceptions (Ighomereho et al., 2022). The integration of Artificial Intelligence into service industries presents opportunities to enhance service quality and customer satisfaction (Abufawr et al., 2024). AI-powered predictive analytics can be leveraged within the SERVQUAL framework to anticipate customer needs and proactively address potential service gaps. Predictive Analytics for Enhanced Service Quality AI can analyze vast datasets to predict customer behavior and preferences. In the context of SERVQUAL, this means: Anticipating Expectations: AI algorithms can analyze historical data to predict customer expectations regarding the various dimensions of SERVQUAL (reliability, assurance, tangibles, empathy, and responsiveness).Proactive Service Delivery: By identifying patterns and predicting potential service failures, businesses can take proactive measures to improve service delivery and minimize negative experiences. Personalized Service: AI enables businesses to personalize services based on individual customer needs and preferences, leading to higher levels of customer satisfaction. Applications in Various Industries AI-powered predictive analytics is being applied across various industries to improve service quality: Banking: AI systems can predict service quality in banking organizations by learning from data (Castelli et al., 2016).Airlines: Intelligent systems using cloud computing can improve customer satisfaction prediction in airline services (Huang & Huang, 2015).Hospitality: AI-powered chatbots can provide faster and more accurate responses to guest inquiries, enhancing customer satisfaction (Abufawr et al., 2024).Challenges and Future Directions While the integration of AI into SERVQUAL offers significant potential, there are also challenges to consider: Data Quality: The accuracy of AI predictions depends on the quality and completeness of the data used to train the algorithms. Ethical Considerations: It is crucial to address ethical concerns related to data privacy and algorithmic bias. Integration Complexity: Integrating AI into existing service processes can be complex and require significant investment. Future research should focus on developing robust AI models that can accurately predict customer needs and preferences, as well as addressing the ethical and practical challenges associated with AI adoption in service industries. Studies could explore the combined use of SERVQUAL and SERVPERF metrics (Rodrigues et al., 2011). It's also important to differentiate between technological readiness, organizational aspects, and environmental factors in AI deployment. This literature review provides a brief overview of the current state of research on AI-powered predictive analytics in SERVQUAL. Further research is needed to fully explore the potential of this integration and address the challenges associated with its implementation.

The banking sector is undergoing a significant transformation fueled by artificial intelligence, which is reshaping business models and creating unprecedented opportunities. In an increasingly competitive landscape, banks are striving to enhance customer satisfaction and retain customers (Chen & Zhou, 2018). The SERVQUAL model, a widely-used framework for assessing service quality, provides a valuable tool for banks to understand and manage the gap between customer expectations and perceptions (Ighomereho et al., 2022).

AI-driven predictive analytics offers a powerful approach to enhance the SERVQUAL model by enabling banks to anticipate customer needs and proactively address potential service gaps. By analyzing vast datasets, AI algorithms can predict customer behavior and preferences, allowing banks to personalize services and improve overall customer experience (Ahmed et al., 2017). This proactive approach not only enhances customer satisfaction but also drives profitability and competitive advantage (Al-Janabi, 2021; Tan et al., 2016). Banks are exploring ways to enhance customer services with the help of AI, since it has lot of human intervention in the operations (Salunkhe, 2019). An AI system can also be used to predict service quality in banking, by learning from data (Castelli et al).

**2.1 Application of AI-Powered Predictive Analytics in the SERVQUAL Model**

The integration of AI-powered predictive analytics into the SERVQUAL model can be applied to the five Indian private bank sectors in the following ways

1. Tangibles: Enhancing the Physical and Digital Infrastructure AI can be used to predict customer preferences regarding the physical and digital infrastructure of banks. For instance, predictive analytics can help banks determine the optimal layout of their branches or the user-friendly design of their mobile banking applications. By leveraging customer feedback and usage patterns, AI can identify areas for improvement, ensuring that the physical and digital environments meet customer expectations (Gupta et al., 2023) (Mouneswari, 2024).

2. Reliability: Ensuring Dependable Service Delivery Predictive analytics can enhance the reliability of banking services by identifying potential failures in service delivery. For example, AI can analyze transaction data to predict the likelihood of system downtimes or delays in processing transactions. By addressing these issues proactively, banks can ensure a more reliable and consistent service experience for their customers (Panwar, 2024) (Shakyawar & Shakya, 2024).

3. Responsiveness: Providing Timely and Effective Support AI-powered chatbots and virtual assistants can significantly improve the responsiveness of banking services. By analyzing customer inquiries and feedback, predictive analytics can enable chatbots to provide timely and relevant responses, reducing wait times and improving customer satisfaction. Additionally, AI can predict peak periods of customer inquiries and allocate resources accordingly, ensuring that customers receive prompt assistance (Oprea & Duță, 2024) (Cisse, 2024).

4. Assurance: Building Credibility and Trust Predictive analytics can play a crucial role in building customer trust by ensuring the security and integrity of banking transactions. AI can analyze transaction data to detect and prevent fraudulent activities, thereby enhancing the credibility of the bank. Furthermore, AI can predict customer concerns related to data privacy and security, enabling banks to implement measures that address these concerns proactively (Doshi, 2024) (Kadam et al., 2024).

5. Empathy: Providing Personalized Attention AI-powered predictive analytics can enable banks to offer personalized services that cater to the individual needs and preferences of customers. By analyzing customer behavior and transaction history, AI can predict customer preferences and tailor services accordingly. For example, AI can recommend financial products or services that align with a customer's financial goals, demonstrating empathy and a customer-centric approach (Ridzuan et al., 2024) (Bhatnagr et al., 2024).

**2.2 Case Studies: Five Indian Private Bank Sectors**

The application of AI-powered predictive analytics in the SERVQUAL model can be illustrated through case studies of five Indian private bank sectors. These case studies highlight the transformative impact of AI on service quality and customer satisfaction.

1. HDFC Bank: Enhancing Customer Experience through Predictive Analytics

HDFC Bank has successfully integrated AI-powered predictive analytics to enhance customer experience across various dimensions of the SERVQUAL model. The bank uses AI to predict customer preferences regarding the layout of its branches and the design of its digital platforms. Additionally, HDFC Bank leverages predictive analytics to ensure reliable service delivery, timely responsiveness, and personalized attention, thereby bridging the gaps identified in the SERVQUAL model (Temel, 2024) ("Artificial Intelligence (AI) and Its Application on Banking and Financial Services Sector in India – A Conceptual Study", 2023).

1. ICICI Bank: Proactive Service Delivery

ICICI Bank has implemented AI-powered chatbots and virtual assistants to improve responsiveness and provide timely support to customers. By analyzing customer inquiries and feedback, the bank can predict peak periods of customer inquiries and allocate resources accordingly. This proactive approach to service delivery has significantly enhanced customer satisfaction and trust in the bank (Lazo & Ebardo, 2023) ("The Transformative Impact of AI in Finance and Banking", 2024).

1. Axis Bank: Ensuring Reliable and Secure Transactions

Axis Bank has leveraged AI-powered predictive analytics to ensure the reliability and security of its banking services. By analyzing transaction data, the bank can predict potential failures in service delivery and address them proactively. Additionally, AI has enabled Axis Bank to detect and prevent fraudulent activities, thereby enhancing the credibility and trustworthiness of its services (Oyeniyi et al., 2024) (Mucsková, 2024).

1. Kotak Mahindra Bank has successfully integrated AI-powered predictive analytics to offer personalized financial services to its customers. By analyzing customer behavior and transaction history, the bank can predict customer preferences and tailor services accordingly. This personalized approach has significantly enhanced customer satisfaction and loyalty (Mithra et al., 2023) .Kotak Mahindra Bank: Personalized Financial Services
2. 5. Yes Bank: Enhancing Digital Infrastructure

Yes Bank has focused on enhancing the digital infrastructure of its banking services through AI-powered predictive analytics. By analyzing customer feedback and usage patterns, the bank can predict areas for improvement in the design and functionality of its mobile banking applications. This proactive approach has ensured that the digital infrastructure meets customer expectations, thereby enhancing the overall service quality.

**2.3** **Benefits and Challenges:** The integration of AI-powered predictive analytics into the SERVQUAL model offers several benefits for the five Indian private bank sectors. These benefits include: 1.Enhanced Customer Satisfaction: By predicting customer needs and preferences, banks can deliver services that meet or exceed customer expectations, leading to higher satisfaction levels. 2. Improved Service Quality: Predictive analytics enables banks to identify and address gaps in service delivery, ensuring a more reliable and consistent service experience.

3. Increased Efficiency: AI-powered predictive analytics automates many aspects of service delivery, reducing the need for manual intervention and improving operational efficiency.4.Risk Management: By predicting potential failures in service delivery and detecting fraudulent activities, banks can proactively manage risks and ensure the security of transactions.5.Personalized Services: Predictive analytics enables banks to offer personalized services that cater to the individual needs and preferences of customers, enhancing empathy and customer-centricity. While the integration of AI-powered predictive analytics into the SERVQUAL model offers significant benefits, there are several challenges and considerations that banks must address. These include: 1. Data Privacy and Security: The use of AI-powered predictive analytics requires the collection and analysis of large amounts of customer data, raising concerns about data privacy and security.2.Ethical Considerations: The use of AI in banking raises ethical concerns, particularly in relation to bias in algorithms and the potential for unfair treatment of customers.3.Regulatory Compliance: Banks must ensure that the use of AI-powered predictive analytics complies with relevant regulations and standards, such as data protection laws and anti-money laundering regulations.4.Customer Trust: The use of AI in banking requires transparency and accountability to build and maintain customer trust. Customers must be informed about how their data is being used and how AI is being applied in service delivery.5.Implementation Costs: The integration of AI-powered predictive analytics into the SERVQUAL model requires significant investment in technology, training, and infrastructure, which can be a barrier for some banks.

1. **METHODOLOGY FLOWCHART MODELING AND ANALYSIS**

1. Define Objectives and Scope

Establish the goals for integrating AI with SERVQUAL, such as improving customer satisfaction, predicting service gaps, or enhancing specific service dimensions. Determine the scope, including the services, customer segments, and operational areas to be analyzed.

2. Data Collection

Customer Feedback: Gather data from surveys, reviews, and feedback forms focusing on the five SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

Operational Data: Collect internal data related to service delivery processes, employee performance, and resource utilization.

External Data: Incorporate industry benchmarks, market trends, and competitor analysis.

3. Data Preprocessing

Cleaning: Remove inconsistencies, duplicates, and errors from the dataset.

Transformation: Standardize data formats and scales for uniformity.

Integration: Combine data from various sources into a cohesive dataset.

4. Feature Selection and Engineering

Identify relevant features that influence service quality, such as response time, service accuracy, and customer interaction frequency.

Create new features that may provide additional insights, like customer lifetime value or sentiment scores from textual feedback.

5. Model Development

Algorithm Selection: Choose appropriate AI algorithms (e.g., regression models, decision trees, and neural networks) based on the data characteristics and objectives.

Training: Use historical data to train the predictive models, ensuring they can identify patterns and relationships pertinent to service quality.

Validation: Test the models using separate datasets to evaluate their accuracy and generalizability.

6. Prediction and Analysis

Apply the trained models to predict potential service quality gaps and customer satisfaction levels.

Analyze the predictions to identify underlying factors contributing to service issues.

7. Implementation of Insights

Develop strategies to address the identified service gaps, such as targeted staff training, process reengineering, or resource reallocation.

 Implement proactive measures to prevent anticipated service failures.

8. Monitoring and Continuous Improvement

Continuously monitor service quality metrics and model performance.

Update models and strategies based on new data and evolving customer expectations.

Fluid and Material which are used is presented in this section. Table and Fluid should be in prescribed format.

**Table 1.** Comprehensive Tabulation: Theoretical vs. Practical Approaches

|  |  |  |
| --- | --- | --- |
| Aspect | Theoretical Approach | Practical Approach |
| Objective | Conceptualize the integration of AI with SERVQUAL to enhance service quality assessment. | Implement AI-driven solutions within the SERVQUAL framework to predict and improve service quality in real-world settings. |
| Data Collection | Propose the types of data required, including customer feedback and operational metrics. | Collect actual data from customer surveys, service records, and external sources. |
| Data Preprocessing | Discuss methods for cleaning and integrating data to ensure consistency. | Apply data cleaning techniques, handle missing values, and integrate datasets from various departments. |
| Feature Engineering | Identify potential features relevant to service quality dimensions. | Select and create features based on domain knowledge and data analysis, such as deriving sentiment scores from customer comments. |
| Model Development | Explore suitable AI algorithms and hypothesize their applicability to service quality prediction. | Develop and train predictive models using selected algorithms, tuning hyper parameters for optimal performance. |
| Prediction and Analysis | Theorize on how AI models can forecast service gaps and customer satisfaction. | Use trained models to predict specific service issues, analyze contributing factors, and interpret results to inform decision-making. |
| Implementation | Suggest strategic actions based on predictive insights to enhance service quality. | Execute targeted interventions, such as staff training programs or process improvements, based on model predictions. |
| Monitoring | Advocate for continuous evaluation of model performance and service quality metrics. | Establish dashboards and reporting systems to track ongoing performance, recalibrate models with new data, and adjust strategies as needed to maintain and improve service quality. |

By following this structured methodology, organizations can effectively integrate AI-powered predictive analytics into the SERVQUAL model, facilitating a proactive approach to service quality management that anticipates customer needs and enhances overall satisfaction.

1. **AI ANALYSIS WITH DIFFERENT BANKING SECTOR**

**Table 2**. Comprehensive Tabulation: AI vs. SERVQUAL

|  |  |  |
| --- | --- | --- |
|  Bank Sector | AI Initiatives |  SERVQUAL Dimensions Impact: |
| HDFC Bank | Adopted AI technologies for customer service, fraud detection, and wealth management, including AI-powered chatbots and virtual assistants for customer inquiries and transactions. Employs AI algorithms for predictive analytics and investment advisory services, catering to diverse client needs | Responsiveness: Robust fraud detection mechanisms enhance transaction security.Assurance: Tailored investment advice reflects personalized service |
| ICICI Bank | Deployed 'iPal,' an AI-powered virtual assistant, to assist customers with inquiries and transactions via voice and text interfaces, enhancing accessibility and convenience. Utilizes AI algorithms for credit risk assessment and loan approvals, resulting in a 15% reduction in non-performing assets (NPAs).  | Reliability: Accurate credit assessments and reduced NPAs reflect dependable service.Empathy: Personalized interactions through iPal demonstrate understanding of customer needs |
| Axis Bank | Established 'Thought Factory,' an innovation lab, to accelerate AI technology solutions for banking services, focusing on enhancing customer experience and operational efficiency Implemented AI-powered chatbots and voice banking services utilizing natural language understanding (NLU) technology for improved customer support. | Tangibles: Modern AI interfaces contribute to a technologically advanced image.Responsiveness: AI-driven customer support ensures timely assistance. |
| Kotak Mahindra Bank | Adopted AI technologies for customer service, fraud detection, and wealth management, including AI-powered chatbots and virtual assistants for customer inquiries and transactions. Employs AI algorithms for predictive analytics and investment advisory services, catering to diverse client needs. | Assurance: Robust fraud detection mechanisms enhance transaction security. Empathy: Tailored investment advice reflects personalized service. |
| IndusInd Bank | Assurance: Robust fraud detection mechanisms enhance transaction security. Empathy: Tailored investment advice reflects personalized service | Reliability: Effective risk management ensures consistent service quality.Empathy: Personalized banking experiences demonstrate attentiveness to customer preferences |

1. **DATA ANALYSIS**

**Table 3**. Reliability of the Scale's Independent Variable

|  |  |  |
| --- | --- | --- |
| **Independent variable** | **Number of questions** | **Cronbach's alpha** |
| Artificial Intelligence | 6 | 0.822 |

**Figure 1:** Graphical representation of reliability of independent variable

The figure 1 represents the reliability of artificial intelligence on banking sectors by the customers. The Cronbach’ s alpha value shows excellent internal consistency. The customers are comfortable and highly satisfied in the application of AI.

**Table 4**. . Reliability of the Scale's Dependent Variable

|  |  |  |
| --- | --- | --- |
| **Dependent variable** | **Number of questions** | **Cronbach’s alpha** |
| Service quality | 20 | 0.92 |
| Tangibility | 6 | 0.821 |
| Reliability | 5 | 0.836 |
| Responsiveness | 5 | 0.823 |
| Assurance | 5 | 0.726 |
| Empathy | 5 | 0.746 |

**Figure 2:** Graphical representation of reliability of dependent variables

The figure 2 highlights excellent internal consistency of the dependent variable service quality. The dependent variables

tangibility, reliability and responsiveness express good internal consistency. The dependent variables assurance and empathy indicates acceptable internal consistency.

**Table 5**. Relevant study variables and calculated measures

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank** | **N**  |  **Mean**  | **Std. Deviation**  | **Std. Error Mean** |
| **HDFC Bank** | 300 | 3.86 | 0.762 | 0.046 |
| **ICICI Bank** | 300 | 3.831 | 0.878 | 0.059 |
| **Axis Bank** | 300 | 3.832 | 0.842 | 0.056 |
| **Kotak Mahindra Bank** | 300 | 3.992 | 0.756 | 0.046 |
| **IndusInd Bank** | 300 | 3.78 | 0.746 | 0.045 |

**Figure 3:** Graphical representation of relevant study variables and calculated measures

HDFC Bank: With 300 respondents, HDFC Bank has a mean score of 3.86 with a standard deviation of 0.762 and a standard error of the mean of 0.046.

 ICICI Bank: Also with 300 respondents, ICICI Bank has a slightly lower mean score of 3.831, a higher standard deviation of 0.878, and a higher standard error of the mean of 0.059 compared to HDFC Bank. This indicates more variability in the responses for ICICI Bank.

 Axis Bank: Similar to ICICI Bank with 300 respondents, Axis Bank has a mean score of 3.832, a standard deviation of 0.842, and a standard error of the mean of 0.056. Its variability is also slightly higher than HDFC Bank.

 Kotak Mahindra Bank: This bank has the highest mean score among the listed banks at 3.992, based on 300 respondents. Its standard deviation is 0.756, and the standard error of the mean is 0.046, indicating a relatively consistent set of responses around a higher average.

 IndusInd Bank: With 300 respondents, IndusInd Bank has the lowest mean score at 3.78. Its standard deviation is 0.746, and the standard error of the mean is 0.045, suggesting a relatively consistent set of responses around a lower average.

Comparative Analysis:

 Mean Scores: Kotak Mahindra Bank has the highest average score, while IndusInd Bank has the lowest. HDFC, ICICI, and Axis Banks have relatively similar mean scores that fall between the highest and lowest.

 Standard Deviation: ICICI Bank exhibits the highest variability in responses, followed by Axis Bank. HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank show slightly lower and similar levels of variability. A higher standard deviation indicates a wider spread of scores around the mean.

 Standard Error of the Mean: The standard error reflects the precision of the sample mean as an estimate of the population mean. Banks with larger standard deviations generally have larger standard errors (except for IndusInd Bank, which has the lowest mean and a low standard deviation, resulting in a low standard error).

Kotak Mahindra Bank is performing better (if a higher score is desirable) on the measured variable compared to the other banks.

IndusInd Bank is performing the least well (if a higher score is desirable) on the measured variable. Customer/respondent opinions or experiences are more varied for ICICI and Axis Banks compared to the other banks. The average perception or experience is quite similar for HDFC, ICICI, and Axis Banks.

**Table 6**. Direct relationship among the different variables

|  |  |
| --- | --- |
| Variables | T-Test  |
| t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |
| Lower | Upper |
| HDFC Bank | 89.983 | 290 | 0.000 | 3.86 | 3.8256 | 4.0234 |
| ICICI Bank | 72.526 | 290 | 0.000 | 3.831 | 3.7286 | 3.9561 |
| Axis Bank | 75.652 | 290 | 0.000 | 3.832 | 3.7282 | 3.9251 |
| Kotak Mahindra Bank | 86.234 | 290 | 0.000 | 3.992 | 3.9286 | 4.2987 |
| IndusInd Bank | 83.965 | 290 | 0.000 | 3.78 | 3.6947 | 4.1257 |

**Figure 4:** T-Test

**Figure 5: T-Test**

Statistical Significance: For all the listed banks, the p-value (0.000) is less than the conventional alpha level of 0.05. This means that for each bank, the observed "Mean Difference" is statistically significant. We can reject the null hypothesis that there is no difference between the mean of the variable for each bank and the reference point.

 Magnitude of the Mean Difference: The "Mean Difference" indicates the extent to which the mean for each bank differs from the comparison group or the expected value under the null hypothesis. The positive values suggest that the mean for each bank is higher than the reference point.

 Confidence Interval: The 95% confidence interval provides a range within which we can be 95% confident that the true mean difference lies in the population. Since none of the confidence intervals include zero, this further supports the conclusion of a statistically significant difference for each bank

**Table 7**. The Correlation between Average Artificial Intelligence and Service Quality Dimensions

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Bank | HDFC Bank | ICICI Bank | Axis Bank | Kotak Mahindra Bank | IndusInd Bank |
| HDFC Bank | 1 |   |   |   |   |
| ICICI Bank | 0.007 | 1 |   |   |   |
| Axis Bank |   | 0.94 | 1 |   |   |
| Kotak Mahindra Bank |   |   |   | 1 |   |
| IndusInd Bank |   |   |   |   | 1 |

**Figure 6:** Correlation relationship curve between average AI vs service quality

The figure 6 indicates that ICICI bank has good correlation with HDFC Bank and Axis Bank

**Table 8**. The Correlation between Average Artificial Intelligence and Customer satisfaction

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank** | **CS A** | **CS B** | **CS C** | **CS D** | **CS E** |
| **HDFC Bank** | 0.921 | 0.89 | 0.88 | 0.845 | 0.865 |
| **ICICI Bank** | 0.84 | 0.856 | 0.87 | 0.83 | 0.875 |
| **Axis Bank** | 0.827 | 0.79 | 0.856 | 0.739 | 0.782 |
| **Kotak Mahindra Bank** | 0.825 | 0.835 | 0.852 | 0.821 | 0.865 |
| **IndusInd Bank** | 0.742 | 0.735 | 0.763 | 0.789 | 0.865 |

**Figure 7:** Correlation relationship curve between average AI vs customer satisfaction

The figure 7 indicates the good correlation between Artificial Intelligence and Customer Satisfaction. The customers are satisfied with the usage of artificial intelligence.

1. **CONCLUSION**

The adoption of AI in India's private banking sector has significantly influenced customer satisfaction across various SERVQUAL dimensions. By leveraging AI-powered analytics, these banks have improved service responsiveness, reliability, and personalization, leading to enhanced overall customer experiences. Continuous investment in AI technologies is likely to further strengthen these service quality dimensions, fostering greater customer loyalty and trust.

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