



Analysis Of Factors That Influence Consumers' Trust To Use AI Service: The Case Of Mandiri Bank's MITA Chatbot

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ABSTRACT

The use of chatbots has seen rapid development across various sectors in recent years, including in the banking industry. This study evaluated and examined the relationship between factors that influence consumer trust in the use of the AI chatbot service, MITA, at Mandiri Bank. The importance of conducting this research lies in answering questions regarding the key factors that affect users' or customers' trust in chatbots, such as perceived benefits and ease of use, which influence the intention to adopt new technologies, particularly Mandiri Bank's MITA services. A total of 266 survey samples were collected from users of the Mandiri Bank's MITA chatbot via an online survey, using convenience sampling for sample selection. The statistical analysis technique used in this study was Partial Least Squares Structural Equation Modeling (PLS-SEM) through the SmartPLS software. This study shows that perceived usefulness and user comfort do not have a significant effect on user trust in Mandiri Bank's MITA chatbot. However, other factors positively and significantly affected user trust in the MITA chatbot. This study is expected to encourage marketing managers to explore more broadly and deeply how to build user trust in the banking industry and its future implications.

INTRODUCTION

The term "chatbot" is a combination of the words "chat" and "robot," referring to a text-based dialogue system that simulates human language. In this study, chatbots utilize personal information to provide individualized responses and simplify processes in banking management (Al-Amin et al., 2024).

Digitalization is transforming the financial services industry, including the digital transformation within the banking sector, with the implementation of AI (Artificial Intelligence)

chatbot systems, which also serve as a solution to enhance customer service efficiency in the banking sector in Indonesia (Alghiffari & Matusin, 2023). The banking industry is significantly impacted by the advancements in chatbot technology, offering benefits to both banking companies that implement it and customers who use it.

Faced with new competition, technological changes, and strategic positioning, Indonesia's banks have entered the rapidly transforming digital banking sector. Mandiri Bank is one of the pioneers of change in Indonesia's digital banking industry. With its AI service, MITA (Mandiri Intelligence Assistant), Mandiri Bank helps customers access virtual customer services anytime and anywhere.

The banking industry views artificial intelligence technology as a worthwhile investment to enhance service quality for customers, as routine customer inquiries are handled by chatbots, providing a new experience for customers when interacting with the bank (Bagana et al., 2021). Additionally, using this technology is expected to reduce the bank's operational burden, improve time efficiency, and provide faster and more accurate responses to customer needs, thus increasing customer satisfaction and loyalty to the bank.

According to Jyothsna et al. (2024), an important factor influencing customer trust in chatbots is the technology's perceived benefits and ease of use, which motivates users to adopt new technologies, thereby impacting their behavioral intentions and attitudes toward using the chatbot service. However, Nguyen et al. (2021) argue that another critical factor influencing customer trust is the quality of information, as systems that provide consistent and reliable information lead to user satisfaction. Overall, user behavioral intentions toward using chatbots in banking show an upward trend, reflecting their convenience in everyday banking services. Banks must consider customer feedback to continuously improve the quality of their chatbot services and create better experiences (Ferozi Ramdana Irsyad et al., 2024).

Based on existing studies discussing information quality, ease of use, and user comfort regarding trust in using chatbots in the banking industry, which leads to positive behavioral intentions and attitudes, encouraging sustained usage of this modern technological service, none have fully integrated dimensions such as response speed and interactivity within the chatbot context while overlooking demographic variables like age, occupation, and others that affect ease of use. Most studies focus on short-term measures of trust and usage intentions. Thus, longitudinal research is needed to assess the changes in user trust toward MITA over time (Zhang et al., 2023).

This study is expected to answer questions about the critical factors influencing user or customer trust in chatbots, including perceived benefits and ease of use of the technology, which influence the intention to adopt new technology, particularly MITA services at Mandiri Bank.

LITERATURE REVIEW

Perceived Usefulness

Perceived usefulness can be defined as the extent to which an individual believes that using a particular system will enhance their job performance. Additionally, perceived usefulness has been identified as an important factor influencing customers' behavioral intention to use banking chatbots (Anetta et al., 2021).

According to Richard et al. (2019), the perception of perceived usefulness regarding banking chatbots significantly influences behavioral intentions. Previous studies (Anetta et al., 2021; Dhanya & Ramya, 2024; Huang et al., 2021) indicate a significant impact of perceived usefulness on technology development in the banking or financial industry.

Perceived Ease of Use

Perceived ease of use is the extent to which an individual believes that using a particular system will be free from effort. According to Trivedi (2019), perceived ease of use depends on

how much the system is perceived as an effortless way to use technology for daily routines. Previous studies (Anetta et al., 2021; Monica & Japariato, 2022) suggest that perceived ease of use in banking chatbot services has a significant impact.

Perceived enjoyment

Perceived enjoyment refers to the perception of comfort that leads consumers to feel pleasure when using an application, which includes the enjoyable experience of utilizing the application easily and efficiently. According to Alagarsamy & Mehroliya (2023), perceived comfort is the extent of user satisfaction, meaning that the higher the level of user satisfaction, the greater the user's positive intention to use the service.

Information quality

Information quality refers to the extent to which users trust a system and their intention to use it, thereby providing benefits and influencing service quality, which is an important predictor factor for users (Alagarsamy & Mehroliya, 2023). According to Mulyono & Sfenrianto (2022), banking chatbot services can ensure the quality of the information provided by carefully maintaining the accuracy and reliability of the data. Additionally, the information is designed to be easily accessible and understandable, thereby assisting respondents in deciding on banking issues.

Chatbot Trust

Trust is crucial in enhancing the relationship between customers and technology in various studies on technology adoption. Trust in new technologies grows over time with use (Alagarsamy & Mehroliya, 2023; Jyothsna et al., 2024). Trust plays a vital role in users' willingness to interact with chatbot systems in customer service within the financial sector. Trust can be conceptualized as an individual's belief that others will behave and take actions within an expected range, as trust helps reduce perceived risk and uncertainty (Ghanem, 2020).

Behavior intentions

Behavioral intention refers to the level of a specific behavior that determines the extent to which an individual intends to perform a particular action, such as using an information system. Overall, users' behavioral intention towards using chatbots in banking shows an increasing trend and highlights the ease it offers in daily banking services. Banks need to pay attention to customer feedback to continually improve the quality of their chatbot services and create a better experience (Ferozi Ramdana Irsyad et al., 2024).

Attitudes

Attitude towards using chatbots can be seen as users' willingness to engage with and interact with chatbots in the financial sector (Wube et al., 2022). A positive attitude towards banking services can enhance users' willingness to engage more actively in using the products and services offered, thereby strengthening the relationship between consumers and banking institutions.

METHODS

The population of this study consists of Indonesian citizens who use Mandiri Bank's MITA chatbot. Convenience sampling was employed in sample selection based on specific conditions. This method ensures the collection of relevant and appropriate samples to meet the requirements, specifically Mandiri Bank's customers who have previously used the MITA chatbot. The data collected will be analyzed using Structural Equation Modeling (SEM). This study uses primary data as the data type.

Data was collected by distributing an online questionnaire via Google Forms on social media platforms such as Instagram and WhatsApp. The data used to support the research process was obtained from participants who completed the online questionnaire. The research sample, consisting of Mandiri Bank's MITA chatbot users, will be analyzed using SPSS and PLS-SEM with SmartPLS software.

RESULTS

Respondent Characteristic

The analysis of the respondents' profiles, which includes factors such as gender, age, place of origin, occupation, monthly income range, and experience in using the MITA Mandiri Bank's chatbot service, can be seen in the following demographic data (Table 1).

Table 1 Respondents Demographic Characteristics

Category	Frequency	%
Gender		
Female	161	60,5%
Male	105	39,5%
Age		
≤ 20 years	16	6,0%
21–25 years	140	52,6%
26–30 years	74	27,8%
31–35 years	23	8,6%
36–40 years	7	2,6%
≥ 40 years	6	2,3%
Origin Address		
Java Island	131	49,2%
Outside Java	135	50,8%
Occupation		
Student/College students	101	38,0%
Entrepreneurs	45	16,9%
Private employees	80	30,1%
BUMN (State) Employees	19	7,1%
State Civil Apparatus (ASN)	20	7,5%
Others	1	0,4%
The average income per month		
≤ 2.000.000 IDR	58	21,8%
2.000.001–4.000.000 IDR	64	24,1%
4.000.001–6.000.000 IDR	96	36,1%
6.000.001–8.000.000 IDR	32	12,0%
8.000.001–10.000.000 IDR	13	4,9%
≥ 10.000.001	3	1,1%
Experience		
Ever been	266	90,8%
Never	27	9,2%

Source: Primary data processed (2024)

Based on Table 1, the respondents in this study were predominantly female (60.5%). Additionally, the majority of the respondents were aged 21-25 years (52.6%), from outside Java Island (50.8%), worked as students (38%), and had an income range of 4,000,000 – 6,000,000 IDR (36.1%). Regarding their experience with the Mandiri Bank's MITA chatbot service, most respondents had used the Mandiri Bank's MITAchatbot (90.8%).

Measurement Model: Validity and Reliability

The results of the overall measurement's validity convergent and reliability test are demonstrated as follows (Table 2)

Table 2 The Validity Convergent And Reliability Test Results

Construct	Item Scale	Loadings	CA	CR	AVE
Perceived Usefulness	PU1	0.734	0.773	0.854	0,595
	PU2	0.809			
	PU3	0.770			
	PU4	0.771			
Perceived Ease Of Use	PEU1	0.791	0.806	0.873	0,633
	PEU2	0.821			
	PEU3	0.802			
	PEU4	0.766			
Perceived Enjoyment	PE1	0.777	0.799	0.869	0,624
	PE2	0.790			
	PE3	0.788			
	PE4	0.804			
Information Quality	IQ2	0.785	0.731	0.848	0,650
	IQ3	0.836			
	IQ5	0.798			
Chatbot Trust	TR1	0.877	0.693	0.867	0,765
	TR2	0.873			
Attitude	ATT1	0.775	0.801	0.870	0,626
	ATT2	0.821			
	ATT3	0.795			
	ATT4	0.774			
Behavioral Intention	BI1	0.827	0.725	0.845	0,645
	BI2	0.827			
	BI3	0.753			

Notes: ATT: Attitudes, BI: Behavioral Intention, IQ: Information Quality, PE: Perceived Enjoyment, PEU: Perceived Ease of Use, PU: Perceived Usefulness, TR: Trust

Source: Primary data processed (2025)

The Results shown in Table 2 indicate that this study's measurement is convergently valid and reliable. The reliability of measurement is indicated by the value of Cronbach's alpha (CA) and composite reliability (CR) of this research all above 0.6. Meanwhile, the loading factor values of all indicators and the AVE values shown were all above 0.50.

In the discriminant validity test, the results of the Fornell-Larcker criterion on the square roots AVE indicate that the overall variables were accepted. This means that the overall construct of this study is unique and distinctive from the others. The Fornell-Larcker Criterion on square roots AVE results are shown as follows (Table 3).

Table 3 Fornell-Larcker Criterion On The Square Roots AVE

Construct	ATT	BI	IQ	PE	PEU	PU	TR
ATT	0.792						
BI	0.768	0.803					
IQ	0.751	0.730	0.806				
PE	0.780	0.772	0.782	0.790			
PEU	0.755	0.712	0.768	0.768	0.795		
PU	0.729	0.772	0.768	0.782	0.702	0.771	
TR	0.697	0.643	0.701	0.713	0.676	0.703	0.875

Source: Primary data processed (2025)

Table 3 exhibits each variable's square root AVE, shown on diagonal values, with a more fantastic result than the value below. It indicates good results based on the measurement criteria of Fornell & Larcker (1981). Thus, all variables are declared discriminately valid.

Structural Model Analysis

First, the collinearity is assessed based on VIF values. The results are demonstrated as follows (Table 4).

Table 4 The Result Of The Collinearity Test

Construct	ATT	BI	IQ	PE	PEU	PU	TR
ATT							
BI							
IQ							3,525
PE							3,684
PEU							2,992
PU							3,103
TR	1,000	1,000					

Notes: ATT: Attitudes, BI: Behavioral Intention, IQ: Information Quality, PE: Perceived Enjoyment, PEU: Perceived Ease of Use, PU: Perceived Usefulness, TR: Trust

Source: Primary data processed (2025)

Table 4 clearly shows that no critical multicollinearity problems were found. The overall VIF value is less than 5. Thus, the results indicate no problematic multicollinearity between these variables. Second, the R-square and Q-square test results are displayed as follows (Table 5).

Table 5 The Results Of R-Square And Q-Square

Variable	R-Square	R-Square Adjusted	Q-Square
Trust	0.594	0.588	0.596
Attitudes	0.486	0.484	0.569
Behavioral Intention	0.414	0.411	0.563

Source: Primary data processed (2025)

Based on Table 5, the R-Square results reveal that the independent variables well explain all dependent variables. This is because the overall score far exceeds the threshold value of 0.19, which is good. The overall value exceeds 0.50, meaning the variable is explained well by more than 50%. Meanwhile, Q-Square results refer to the predictive relevance of the variable. This indicates that the overall value of Q-square is more than zero. Thus, this model is predictive and fits the data.

Then, the path coefficient (β) results are explained along with hypothesis testing to capture the essence of this research's objective. The results are detailed in Table 6.

Table 6 Estimation Results SEM

Variable Relation	Hypothesis	β	P Value	T Statistic	Conclusion
PU → TR	H1	0.194	0.059	1.891	Rejected
PEU → TR	H2	0.233	0.036	2.106	Supported
PE → TR	H3	0.172	0.085	1.724	Rejected
IQ → TR	H4	0.251	0.014	2.463	Supported
TR → ATT	H5	0.697	0.000	18.524	Supported
TR → BI	H6	0.643	0.000	16.320	Supported

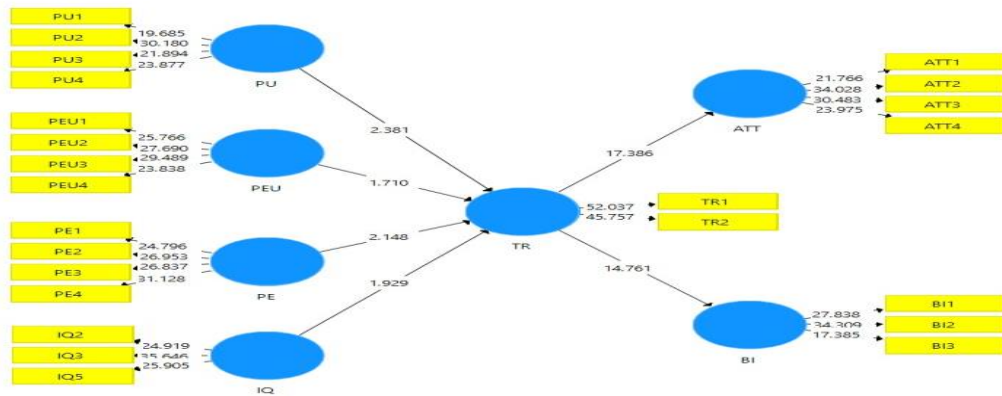
Notes: ATT: Attitudes, BI: Behavioral Intention, IQ: Information Quality, PE: Perceived Enjoyment, PEU: Perceived Ease of Use, PU: Perceived Usefulness, TR: Trust

Source: Primary data processed (2025)

The results of the hypothesis testing in Table 6 show that all directly related hypotheses are accepted and significant, except for the direct relationship between perceived usefulness and chatbot trust (H1), which is rejected and not significant, and the direct relationship between perceived enjoyment and chatbot trust (H3), which is also rejected and not significant.

The structural model testing was conducted using multicollinearity, path coefficient, coefficient of determination, and Q-square tests. The bootstrapping diagram for the structural model testing is shown in Figure 4.2 below.

Figure 1 Bootstrapping Of The Structural Model Test



Source: Primary data processed (2025)

Effect Of Perceived Usefulness On Chatbot Trust

Based on the hypothesis testing results, perceived usefulness has a positive relationship with trust in the chatbot; however, its impact is not strong or significant. This means that although users find the chatbot useful, this perceived usefulness does not directly enhance their trust in the chatbot. These findings contradict previous studies (Richad et al., 2019; Trivedi, 2019), which suggest that perceived usefulness is a key determinant in the acceptance of financial technology and trust in banking chatbots.

In this study, the relationship between perceived usefulness and the age of Mandiri Bank's MITA chatbot users shows that individuals aged 21-30 use the service more frequently. Although they perceive the chatbot as useful, its influence on trust remains insignificant. Younger age groups tend to be more familiar with technology, but this does not automatically increase their trust. Therefore, the bank should focus on enhancing the chatbot's usefulness and other aspects to improve trust in the MITA chatbot.

Effect Of Perceived Ease Of Use On Chatbot Trust

Perceived ease of use positively and significantly impacts trust in the Mandiri Bank's MITA chatbot. The easier users perceive the chatbot, the higher their trust in it. Ease of use indicates that users can quickly and efficiently interact with the chatbot without technical difficulties or confusion. Users who find the interaction easy are likelier to trust the chatbot, as they feel the technology reliably provides the convenience they need.

The discussion of ease of use can also be linked to the age of users interacting with the Mandiri Bank's MITA chatbot. Most respondents aged 21-25 and 26-30 reported higher levels of ease when using the MITA chatbot. This age group is generally more familiar with digital technology, as they are more skilled in using tech devices and can quickly understand how the MITA chatbot works, enhancing their trust in the system. This reinforces the relationship between ease of use and trust in the chatbot.

Effect Of Perceived Enjoyment On Chatbot Trust

Perceived enjoyment by users tends to increase their trust in the chatbot; however, its impact is not strong enough or significant enough to directly build greater trust. Comfort is important in enhancing trust in the chatbot but is likely influenced more by technical or substantial factors. These findings contradict previous studies (Lee & Choi, 2019), which indicate that user comfort has a positive and significant impact on trust in chatbots. This study found that when users feel comfortable with the chatbot interface and a more natural interaction, they are more likely to trust the chatbot system.

Perceived enjoyment is related to income levels, with most respondents earning between IDR 4,000,001 and IDR 6,000,000. This group has better access to technology, making them more frequent chatbot users. While ease of use improves their experience, its impact on trust remains insignificant, likely due to higher expectations regarding the quality of the technology they access.

Effect Of Information Quality Chatbot Trust

The results of this study indicate that the quality of information significantly and positively affects trust in the chatbot. The better and more accurate the information provided by the chatbot, the greater the trust users will place in the system. Users who receive accurate and reliable information feel more confident that the chatbot can effectively meet their needs. These findings are consistent with previous research (Nguyen et al., 2021), which revealed that the quality of information positively impacts user trust in chatbots.

The quality of information is related to income levels, with most respondents earning between IDR 4,000,001 and IDR 6,000,000. This group, with good access to technology, tends to expect higher-quality information from the chatbot. A chatbot that provides accurate and relevant information tailored to their needs, whether in products, services, or procedures, will enhance their trust in the system.

Effect Of Chatbot Trust On Attitudes

Trust in the chatbot positively and significantly impacts users' attitudes toward using the Mandiri Bank's MITA chatbot. The more trust users have in the chatbot, the more positive their attitude toward using it. Trust is a key factor that motivates users to engage with the chatbot more frequently and openly to fulfill their needs, such as seeking information or completing transactions.

When users are confident that the chatbot offers accurate, relevant, and reliable solutions, they tend to adopt a more positive and proactive attitude toward using the technology. This trust also enhances their comfort and confidence in interacting with the chatbot, which influences the frequency and intensity of use.

These findings align with previous research (Nguyen et al., 2021; Sowa et al., 2021), which suggests that high trust in a chatbot reduces concerns and fosters a more positive attitude toward continuing interaction with the technology. Trust in the chatbot is related to users' occupations, with most respondents being students.

They use technology more frequently for information and services, such as those offered by the Mandiri Bank's MITA chatbot. Their trust, particularly in the accuracy of information and the system's reliability, influences their attitude toward using the chatbot. For students, trust develops more quickly if the chatbot can provide accurate, fast, and relevant information, encouraging a more positive and proactive attitude.

Effect Of Chatbot Trust On Behavioral Intentions

Trust in the chatbot positively and significantly impacts users' behavioral intentions to use Mandiri Bank's MITA chatbot. The higher the trust users have in the chatbot, the greater their intention to continue using and interacting with it. High trust encourages users to engage more frequently and commit to using the chatbot as their primary solution for interacting with banking services.

These findings align with previous research (Nguyen et al., 2021), which revealed that trust positively influences the intention to continue using a chatbot. The higher the level of trust, the more likely users are to continue utilizing the service. This indicates that trust is crucial in fostering a sustainable relationship between users and chatbot technology.

DISCUSSION

This research enhances the understanding of the key factors that can trigger customer or user attitudes and behavioral intentions through trust in banking services, particularly the MITA chatbot of Mandiri Bank. The results indicate that all hypotheses related to direct relationships are accepted and significant, except for the direct relationship between perceived usefulness and trust in the chatbot, which was rejected and found to be insignificant, as well as the direct relationship between user comfort and trust in the chatbot, which was also rejected and insignificant.

Several important factors in this study trigger trust in the chatbot through various variables, allowing the attitudes and behavioral intentions of chatbot users to be observed from 266 respondents sampled in the study. In general, the findings of this study reveal that factors such as ease of use, information quality, attitude, and behavioral intention are believed to motivate the formation of trust in the chatbot significantly.

CONCLUSION

The results indicate that:

1. Perceived usefulness does not affect user trust in Mandiri Bank's MITA chatbot.
2. Perceived ease of use positively and significantly affects user trust in Mandiri Bank's MITA chatbot.
3. Perceived Enjoyment does not affect user trust in Mandiri Bank's MITA chatbot.
4. Information quality positively and significantly affects user trust in Mandiri Bank's MITA chatbot.
5. Trust positively and significantly affects user attitudes toward Mandiri Bank's MITA chatbot.
6. Trust positively and significantly affects user behavioral intentions toward Mandiri Bank's MITA chatbot.

SUGGESTION

Since banking services are still developing at several financial service providers, this study suggests conducting further research to gain a deeper understanding of users' attitudes and behavioral intentions toward banking services. Future research could expand its scope by comparing user behavior across different banks to understand the differences in interactions with each banking institution. Additionally, it is important to examine changes in users' attitudes and behavioral intentions to obtain more comprehensive and realistic research outcomes, involving two phases of research: one before users access banking services and another after they begin using them.

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