

Customers' Perception of the Use of AI Chatbots For Service Complaint in Select Financial Institutions in FCT, Abuja

Ango J. Rikichi, Anthony Igyuve and Abraham A. Augustine

Department of Mass Communication,
Faculty of Communication and Media Studies,
Nasarawa State University, Keffi
Corresponding author: angojoyrikichi@gmail.com

Abstract

This study examined customers' perception of the use of Artificial Intelligence (AI) chatbots for handling service complaints in selected financial institutions in Abuja, focusing on United Bank for Africa (UBA) and Fidelity Bank. The study was anchored on Expectation Confirmation Theory. A quantitative research approach was employed, with structured questionnaires administered to 380 bank customers. Data were analysed using descriptive statistics and a paired-samples t-test. The findings reveal that 44.2% of respondents were fully aware of chatbot services. However, trust remained moderate, with only 26.8% expressing complete confidence in chatbots and 28.9% considering them definitely reliable alternatives to human agents. In terms of effectiveness, 45.8% perceived chatbots as resolving complaints faster than branch visits, while 54.7% reported that chatbot responses were only sometimes accurate. The paired-samples t-test further revealed a statistically significant difference between customers' perceived effectiveness of AI chatbots and traditional complaint-handling methods, with chatbots rated more effective ($t(379) = 9.87, p < .001$). Customers identified convenience, 24/7 accessibility, and reduced stress as major benefits, with 66.9% expressing satisfaction. Although, challenges persisted, including poor understanding of complaints limited ability to handle complex issues and system errors, highlighting the continued need for human support. The study concludes that customers of the selected banks in Abuja perceive AI chatbots as useful and convenient tools for handling service complaints, although their effectiveness is constrained by accuracy, reliability, and complexity limitations. The study recommends, that UBA and Fidelity Bank should implement targeted awareness campaigns and in-app tutorials to improve customers' understanding of chatbot functionalities.

Keyword: Artificial Intelligence (AI), AI Chatbots, Customer Perception, Service Complaints, Financial Institutions.

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1. INTRODUCTION

One inevitable consequence of providing banking services to customers is the incidence of complaints. Customers can have issues such as failed transaction, delays in transfers, illegal deductions from account, network failures and so on, and they expect the banks to respond promptly and effectively when their issues arise (Lee & Martin, 2020). Banks are concerned with customer complaints because unresolved issues lead to customer dissatisfaction and eventually to customers defecting to other banks (Ben-Enukore *et al.*, 2023). In the past, customer complaints were handled using traditional methods of visits to the bank branch, through calls to the call center and emails to customer service units of the bank. Such methods were often time-consuming, cumbersome and stressful for both customer and the service provider. Presently, modern banking customers are increasingly preferring convenient and fast means to receive services, make complaints, resolve issues and interact with their service provider (Huang & Sudhir, 2021). As digital banking evolves in Nigeria, customers increasingly patronize online channels like mobile application, internet banking, and other internet channels because they save time and stress (Abdulquadri, *et al.*, 2021). The increasing demand for efficiency and improvement of service delivery in the banking sector led many banks to incorporate the use of Artificial Intelligence (AI) chatbots. AI chatbots are computer programs that can engage with users and respond to queries and complaints promptly and instantaneously, functioning 24 hours a day, on various platforms such as WhatsApp, Facebook messenger, in bank's mobile applications and websites (Rossmann, Zimmermann, & Hertweck, 2020). Many Nigerian banks such as UBA (Leo), Fidelity bank (Ivy) among others have implemented this technology as to provide assistance on their banking services, answer questions, and

manage customers' complaints (Nwokoji, 2023) thus enabling efficient handling of the complaint process.

Although many organisations benefit from this AI technology, customer perception on usage of AI chatbots can vary greatly. Some customers consider chatbot fast, easy and convenient to use, while others find it inadequate in handling some queries or complaints (Bibbiani, 2023). Other factors such as concerns regarding privacy, security, and trust as well as perceived lack of human interaction may also affect customer willingness to engage with chatbots for service complaint management (Abdulquadri & Bibbiani, 2023). Given that customers in Abuja originate from various socio-demographic, educational, and technical backgrounds, these factors might have a bearing on how they perceive and use AI chatbots. Though, research on the utilisation of chatbot has been undertaken in many banking sectors, research on customers' perception of the use of AI chatbots for service complaint management is sparse especially among financial institutions in the Federal Capital Territory, Abuja. Hence, this study set to investigate the customers' perception of the use of AI chatbots for service complaint management in selected financial institutions in Abuja.

Problem Statement

Customer complaint management remains a persistent challenge in Nigeria's banking sector, particularly regarding failed e-transactions, unauthorised debits, delays in service delivery and poor network performance. Traditionally, customers lodged complaints through physical visits to bank branches, call centres and email support channels, which often resulted in delays, inconvenience and emotional distress. In response, many Nigerian banks have adopted Artificial Intelligence (AI)-powered chatbots as

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part of their service management strategies. Examples include Ziva by Zenith Bank, Leo by UBA, Ivy by Fidelity Bank and Tamada by Access Bank (Nwokoji, 2023; Zenith Bank, 2024). The adoption of chatbots is intended to provide customers with faster, accessible and 24/7 service, particularly for routine enquiries and complaints. Studies indicate that AI chatbots can reduce customer waiting time, lower operational costs and enhance the efficiency of complaint handling (Rossmann, Zimmermann, & Hertweck, 2020; Obongo, 2023). However, evidence also suggests that customers have mixed perceptions of chatbot-based service management. While some perceive chatbots as effective, reliable and user-friendly, others experience dissatisfaction due to impersonal interactions, difficulty understanding commands and challenges in communicating their requests (Bibbiani, 2023; Abdulquadri, Ayo, & Olamide, 2021). Concerns about sharing sensitive information, perceived security risks and lack of trust in chatbot technology further influence customers' acceptance of these services (Bibbiani, 2023). Although existing studies have examined chatbot usage within Nigeria's banking sector, limited attention has been given to customers in Abuja–Federal Capital Territory (FCT). This constitutes an important gap because the FCT has a heterogeneous customer population with varying levels of digital literacy, technological confidence and acceptance of technology, factors that may influence their satisfaction and willingness to use AI-enabled services (Pavlou, 2023; Kremez, 2022). Thus, it remains unclear how customers in Abuja perceive the effectiveness, reliability, security and usability of AI chatbots for service complaint management. This study therefore seeks to investigate customers' perceptions towards the utilisation of AI chatbots for service complaint management in selected financial institutions in Abuja–FCT.

Objectives of the Study

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This study is guided by the following objectives

1. Investigate how customers perceive the use of AI chatbots for handling service complaints in Abuja.
2. Assess the effectiveness of AI chatbots in resolving customer complaints compared to traditional methods of complaint handling.
3. Identify the benefits customers experience when using AI chatbots to resolve banking complaints.
4. Examine the challenges customers encounter when interacting with AI chatbots.

Review of Literature

Artificial Intelligence

Artificial Intelligence (AI) has evolved from being primarily a computer science concept to a significant technological capability influencing business processes, consumer behaviour and service delivery. Bipasha and Aniket (2020) conceptualise AI as the development of intelligent machines capable of performing tasks that ordinarily require human intelligence, including language understanding, problem-solving, recognition and learning. Its growing relevance across industries has attracted increasing attention from researchers, organisations and the public, reflecting its expanding role in contemporary business operations (Suraña & Aramendia, 2024). In the marketing context, AI has been found to influence marketing strategies, business models, service processes and consumer behaviour, while enabling organisations to analyse customer and product data more efficiently (Rabby *et al.*, 2021; Jain & Gandhi, 2021). The literature further suggests that the value of AI is not merely its ability to automate routine tasks but its capacity to replicate aspects of human cognitive processes. Ifekanandu *et al.*

(2023) identify learning from experience, reasoning, rapid response, inference and decision-making as important indicators of AI effectiveness, particularly in dealing with complex and ambiguous tasks. These capabilities have made AI increasingly relevant to service-oriented industries where organisations are required to respond quickly to large volumes of customer requests while maintaining service efficiency. In the banking sector, these developments have resulted in the integration of AI into areas such as customer service, fraud detection, credit assessment, risk management, predictive analytics and personalised financial services. Of particular relevance to customer service is the emergence of AI-powered chatbots and virtual assistants, which enable banks to automate routine enquiries, provide real-time responses and support customers beyond the limitations of conventional service channels. The application of AI in banking therefore represents a shift from predominantly human-centred service delivery towards technology-enabled and data-driven customer interaction. However, the effectiveness of such technologies depends not only on their technical capabilities but also on their ability to understand customer needs, respond accurately and provide satisfactory interactions (Bipasha & Aniket 2020).

Customer Complaint

Customer complaint is broadly understood as an expression of dissatisfaction arising when a product or service fails to meet customers' expectations. In the banking sector, complaints may arise from service failures such as failed electronic transactions, unauthorised deductions, delayed service delivery, poor network performance and inadequate customer support (Kotler & Keller, 2016). However, the literature suggests that customer complaints should not be viewed merely as negative responses to service failure; they also provide organisations with important information about

weaknesses in their service processes and opportunities for service improvement.

The significance of customer complaints is particularly pronounced in the banking industry because banking services depend heavily on trust, reliability and continuous customer interaction. Ben-Enukore *et al.* (2023) identify trust and service reliability as major concerns underlying complaints among Nigerian bank customers, arguing that the manner in which such complaints are addressed can influence customers' decisions to remain with or migrate to competing banks. Similarly, Abdulquadri *et al.*, (2021), report that Nigerian banking customers commonly express dissatisfaction with failed electronic transfers, poor network quality, unauthorised debits and delayed responses. These recurring complaints demonstrate that service failures can extend beyond temporary inconvenience to affect customers' confidence in financial institutions. From a service-management perspective, complaints can serve as a mechanism for service recovery and organisational learning. Lambert, Lee and Martin (2020) contend that customer complaints provide firms with opportunities to identify service weaknesses, improve organisational processes and strengthen customer relationships when they are addressed promptly and effectively. In the Nigerian banking environment, this is particularly important because customers have increasing access to alternative financial institutions and digital banking platforms. Consequently, poorly handled complaints may contribute to customer switching, whereas effective complaint resolution can strengthen trust, customer loyalty and positive word-of-mouth (Obongo, 2023). The emergence of digital banking has also transformed the nature and channels through which customers present complaints. Nwokoji (2023) notes that the expansion of digital banking channels has shifted customer complaints beyond traditional physical branches to online platforms, creating

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a greater need for technology-enabled mechanisms for responding to customer concerns. Thus, customer complaint management in contemporary banking increasingly involves not only resolving service failures but also ensuring that the channels through which customers report their problems are accessible, responsive and capable of providing satisfactory resolution. This development provides a basis for examining AI-powered chatbots as an emerging mechanism for managing customer complaints in the banking sector.

2. REVIEW OF EMPIRICAL STUDIES

Empirical literature generally indicates that Artificial Intelligence (AI) and chatbot technologies have the potential to improve customer service in the banking industry by providing faster responses to inquiries, better access to information, increased efficiency and improved customer engagement. However, the literature highlights that the presence of chatbot technology does not necessarily result in customer adoption or improved complaint resolution. Researchers such as Ben-Enukore *et al.* (2022) found that the usage and awareness of WhatsApp chatbots in Nigeria are low, and the perception of their usefulness was moderate, despite overall satisfaction with their ability to address inquiries. The literature indicates that the potential benefits of using chatbots in the banking industry could be constrained by the level of awareness of the technology, perceived usefulness and customer engagement with the technology. For example, Kasem *et al.* (2024) found that AI customer analytics could help improve customer profiling, engagement, satisfaction, and retention, and Salemcity, Aiyesan and Japinye (2023) found that the use of AI in the banking sector could improve service quality, reduce waiting time and increase customer satisfaction. Similarly, Svoboda (2023) found

that in the banking sector, the use of AI could improve payment processing, credit administration, and risk management. However, the focus of most of the literature discussed above is on the organisations' ability to respond to customers' needs due to AI's potential to improve their efficiency in delivering products and services. However, the authors do not explore how customers perceive the use of specific technologies such as chatbots in the resolution of service complaints. A key point raised by the literature discussed is that even though AI has the potential to improve organisational efficiency and customer service, its usefulness to customers is determined by their perception of the ability of AI to meet their specific needs. The study by Ben-Enukore *et al.* (2022) found that the usefulness of WhatsApp chatbots in resolving service-related inquiries was constrained by the level of awareness and engagement in the technology. Additionally, the focus of Kasem *et al.* (2024) on the role of AI analytics in understanding customer needs implies that the success of such technologies depends on organisations' understanding of their customers' needs. Therefore, the potential benefits of AI to customers could be limited by the organisations' ability to engage effectively with the technology and customers' perceptions of the usefulness of the technology.

A limitation of the evidence found in the provided literature is that most of the research has been done in different contexts, including Jordan and Germany (Salemcity, Aiyesan and Japinye, 2023; Svoboda, 2023). However, the specific context of the banking sector in Abuja-FCT, Nigeria, has not been explored, despite the differences that may exist in terms of technology readiness levels and customer expectations. Another limitation is that while Ben-Enukore *et al.* (2022) discusses customer awareness, engagement with, and perception of the usefulness of WhatsApp chatbots in Lagos, Nigeria, the study does not explore how customers manage and resolve complaints

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through such technology. As such, the evidence provided indicates that AI technologies could improve efficiency and customer service in the banking sector but does not discuss the resolution of service-related complaints through chatbots.

Theoretical Framework

This study is based on the Expectation Confirmation Theory (ECT), which was developed by Oliver (1980). The theory explains customer satisfaction by comparing what customers expect before using a product or service with what they actually experience after using it. When the product or service performs as well as or better than expected, customers become satisfied. However, when the performance is below their expectations, customers become dissatisfied (Oliver, 1980). The theory is relevant to this study because customers use AI chatbots in banks with certain expectations. They expect chatbots to respond quickly, be easy to use, provide accurate information, solve complaints effectively, and be available whenever they need assistance. Customers also expect chatbots to reduce the stress of visiting bank branches and waiting to speak with customer service staff (Uchenna et al., 2022). When AI chatbots meet these expectations by providing fast responses, solving problems correctly, and offering convenient services, customers become satisfied and are more willing to continue using them. On the other hand, when chatbots fail to understand complaints, provide wrong answers, experience technical problems, or cannot handle complex issues, customers become dissatisfied and may prefer to speak with human customer service representatives instead (Singh & Singh, 2024). Although the Expectation Confirmation Theory is useful for this study, it has some limitations. The theory mainly focuses on customers' experiences after using a service and does not explain why customers decide to use the technology in the first place. Important factors such as perceived

usefulness, ease of use, trust, privacy concerns, and customers' ability to use digital technology are not fully covered by the theory (Kumar & Reinartz, 2021).

3. METHODOLOGY

The study adopted a quantitative survey design. The population comprised active customers of United Bank for Africa (UBA) and Fidelity Bank Plc who use digital banking channels, including mobile and internet banking, USSD, email and AI chatbot services. The general population of Abuja residents was excluded because the study required respondents with relevant banking and digital-service experience. UBA and Fidelity Bank were purposively selected because of their deployment of AI-powered chatbots, Leo and Ivy, respectively, for customer service. Their selection enabled the study to focus on established financial institutions with operational chatbot platforms while maintaining a manageable research scope. A sample of 400 respondents was determined using Taro Yamane's formula at a 5% margin of error and 95% confidence level. A multi-stage sampling technique was employed, beginning with purposive selection of the banks, followed by simple random and convenience sampling of eligible customers. Data were collected using a structured questionnaire administered through both physical and online channels. The instrument was reviewed by experts in communication studies, banking and research methodology to establish content validity, while reliability was assessed using Cronbach's Alpha, with a coefficient of 0.70 or above considered acceptable. Respondents participated voluntarily and were assured of anonymity and confidentiality. The data were coded and analysed using SPSS version 26. Frequencies, percentages, mean scores and tables were used for descriptive analysis, while inferential analysis was used to assess the effectiveness of

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AI chatbots in comparison with traditional complaint-handling methods. This methodological approach provides both a descriptive understanding of customers' perceptions and an empirical basis for determining whether chatbot-enabled complaint management differs significantly from conventional methods.

3.1 Data Presentation

Table 1: Showing Demographic Characteristics of Respondents

Category	Frequency	Percentage (%)
Gender		
Male	184	48.4
Female	196	51.6
Age Group		
18–25 years	88	23.2
26–35 years	126	33.2
36–45 years	94	24.7
46 years and above	72	18.9
Educational Qualification		
Secondary School	68	17.9
Diploma/NCE	84	22.1
Bachelor's Degree/HND	144	37.9
Postgraduate Degree	84	22.1
Occupation/Status		
Student	92	24.2
Civil Servant	86	22.6
Business Owner	74	19.5
Private Sector Worker	104	27.4
Other	24	6.3
Years as Customer		

Category	Frequency	Percentage (%)
Less than 1 year	42	11.1
1–3 years	120	31.6
4–6 years	106	27.9
More than 6 years	112	29.5
Total	380	100

Source: Field Survey, 2026

The findings indicate a relatively balanced and diverse respondent profile across gender, age, education, occupation, and banking experience. The predominance of young, educated, and economically active respondents suggests that the study captured customers who are likely to interact with digital banking services. The mix of newer and long-term banking customers also provides varied experiences relevant to assessing perceptions of AI chatbot-based complaint management.

Table 2: Customers' Perception of the Use of AI Chatbots for Handling Service Complaints in Abuja

Response	Frequency	Percentage (%)
Very positive	112	29.5
Positive	164	43.2
Neutral	58	15.3
Negative	34	8.9
Very negative	12	3.2
Total	380	100.0

Source: Field Survey, 2026

The finding suggests that customers generally accept AI chatbots for complaint management. However, the neutral and negative responses indicate that some concerns remain, suggesting the need to improve chatbot reliability, accuracy, and responsiveness.

Table 3: Paired-Samples t-Test Comparing the Effectiveness of AI Chatbots and Traditional Complaint-Handling Methods

Complaint-Handling Method	N	Mean	Std. Deviation			
AI chatbot	380	3.72	0.81			
Traditional methods	380	3.18	0.94			
Comparison	Mean Difference		t-value	df	Sig. (2-tailed)	Decision
AI chatbot vs. Traditional methods	0.54		9.87	379	<0.001	Significant

Source: Field Survey, 2026

The results show that AI chatbots recorded a higher mean effectiveness score ($M = 3.72$) than traditional complaint-handling methods ($M = 3.18$). The paired-samples t-test indicates that the difference is statistically significant, $t(379) = 9.87$, $p < .001$. This suggests that customers perceive AI chatbots as significantly more effective than traditional methods for handling banking service complaints.

Table 4: Benefits Experienced by Customers When Using AI Chatbots for Banking Complaints

Benefit	Frequency	Percentage (%)
Faster response to complaints	118	31.1
24/7 accessibility	86	22.6
Reduced waiting time	74	19.5
Convenience/ease of access	62	16.3
Reduced need to visit bank branches	40	10.5
Total	380	100.0

Source: Field Survey, 2026

The finding suggests that customers mainly value AI chatbots for their speed, accessibility, and convenience. This indicates that chatbots enhance the complaint-handling experience by making support more responsive and reducing delays.

Table 5: Challenges Customers Encounter When Using AI Chatbots for Banking Complaints

Challenge	Frequency	Percentage (%)
Difficulty understanding complaints	108	28.4
Limited ability to resolve complex complaints	102	26.8
System/technical errors	82	21.6
Lack of human interaction/empathy	54	14.2
Security/privacy concerns	34	8.9
Total	380	100.0

Source: Field Survey, 2026

The finding suggests that AI chatbots are more effective for routine complaints than complex issues. Difficulties in understanding complaints and technical limitations may reduce their reliability, highlighting the continued need for human support in complex cases.

4. DISCUSSION OF FINDINGS

The first objective sought to investigate how customers perceive the use of AI chatbots for handling service complaints in Abuja. The findings showed that customers have a positive perception towards chatbots. A good number of

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these customers were aware of chatbot services and considered them user-friendly. This implies that customers accept AI chatbots as an alternative channel for interacting with financial institutions and that they value the convenience and accessibility of the services. However, the findings showed that this perception does not necessarily translate into confidence in chatbot services when it comes to accurate interpretation and personalised responses. This finding is consistent with the Technology Acceptance Model (TAM) which suggests that perceived usefulness and perceived ease of use significantly influence users' acceptance of technology (Davis, 1989). It is also aligned with Mikalef et al. (2019) and Accenture (2020), who found that customers appreciate AI-enabled services for their convenience and ability to enhance service interactions. However, the finding of cautious confidence is consistent with Singh and Singh (2024), who found that customers may perceive AI-based customer service as less trustworthy and empathetic than human service representatives. The finding therefore suggests that although customers in Abuja accept AI chatbots, banks need to improve not only their usability but also their reliability and ability to provide personalised responses.

The second objective sought to assess the effectiveness of AI chatbots in resolving customer complaints compared to traditional methods of complaint handling. The findings showed that chatbots were perceived as more effective than traditional complaint-handling methods, particularly in terms of response speed, accessibility and reduced waiting time. The inferential analysis further indicated a statistically significant difference between the perceived effectiveness of chatbots and traditional complaint-handling methods. This implies that customers consider chatbot-based complaint management to be more efficient in addressing routine banking complaints. However, the findings showed that the effectiveness of chatbots is limited by the

shortcomings in response accuracy and the ability to resolve complex or unusual complaints. This finding is consistent with Adam et al. (2021), who found that AI chatbots improve service efficiency and response times but may experience difficulties when dealing with complex customer problems. It is also aligned with Hill et al. (2015), who found that chatbots perform more effectively when handling repetitive and structured tasks than situations requiring judgement, flexibility and emotional understanding. It is further consistent with the Technology Acceptance Model (Davis, 1989), which suggests that customers are more likely to accept technologies that improve their performance. The implication is that banks should adopt a complementary or hybrid complaint-management approach in which chatbots handle routine complaints while human representatives address complex, sensitive or unresolved complaints.

The third objective sought to identify the benefits customers experience when using AI chatbots to resolve banking complaints. The findings showed that customers benefit from the speed, convenience, accessibility and reduced waiting time associated with chatbot-based complaint management. The findings further indicate that the availability of chatbot services beyond conventional banking hours provides customers with more flexibility in accessing support. These benefits contribute to improved customer experiences by reducing the inconvenience associated with physical visits to bank branches and waiting times. The positive experiences associated with chatbot services may also encourage continued use of digital banking channels and strengthen customers' relationships with their financial institutions. This finding is consistent with Accenture (2020), which reported that AI-enabled customer service can improve customer experience by providing faster responses and reducing service bottlenecks. It is also aligned with Mikalef *et al.* (2019), who found that AI technologies can enhance customer satisfaction

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and contribute to customer retention. It is further consistent with the Technology Acceptance Model (Davis, 1989), particularly the notion that perceived usefulness influences the acceptance and continued use of technology. The findings therefore show that the benefits of AI chatbots extend beyond automation to include improved accessibility, convenience and responsiveness in banking complaint management.

The fourth objective sought to examine the challenges customers encounter when interacting with AI chatbots. The findings showed that customers experience challenges relating to the inability of chatbots to adequately understand complaints, limited capacity to resolve complex issues and occasional technical or system failures. The findings also indicate that the absence of empathy and personalised interaction is a concern for some customers. These challenges suggest that although chatbots are effective for routine and straightforward complaints, their ability to manage complaints requiring interpretation, empathy and human judgement is limited. This finding reflects Gnewuch et al. (2017), who found that chatbots may lack the emotional intelligence and contextual understanding required for effective customer interaction. It is also aligned with Hill *et al.* (2015), who established that chatbot systems experience difficulties when responding to ambiguous or complex requests that require human judgement. Similarly, Adam *et al.* (2021) identified technical failures and rigid response structures as factors that can limit chatbot effectiveness. The finding therefore highlights the challenges associated with AI chatbots but not necessarily their lack of usefulness. The implications are that banks should maintain appropriate human escalation channels to ensure that complex, sensitive and unresolved complaints get personalised attention.

5. CONCLUSION

Based on the findings of the study, it is concluded that customers of selected financial institutions in Abuja generally have a positive perception of the use of Artificial Intelligence (AI) chatbots for service complaint management. Customers demonstrated relatively high awareness and perceived ease of use of chatbot services, indicating growing acceptance of AI-enabled channels for interacting with financial institutions. However, concerns relating to trust, reliability and response accuracy remain, particularly where complaints require detailed understanding or personalised attention. Despite these benefits, customers encounter challenges including difficulty in understanding complaints, limited capacity to resolve complex issues, technical failures and the absence of empathy in automated interactions. The study therefore concludes that AI chatbots should not be regarded as complete substitutes for human customer service representatives. Rather, their effectiveness is maximised when integrated with human support mechanisms that enable the escalation and resolution of complex, sensitive and unresolved complaints.

6. RECOMMENDATIONS

Based on the findings, the following four recommendations are proposed to improve the effectiveness of AI chatbot services in banking:

1. UBA and Fidelity Bank should implement targeted awareness campaigns and in-app tutorials to improve customer understanding of chatbot functionalities, increasing trust and positive perception.
2. They should integrate chatbots with human agents for seamless escalation of complex complaints,

ensuring that efficiency gains do not compromise accuracy.

3. Banks should continuously enhance chatbot capabilities for routine banking services to maximise convenience, speed, and overall customer satisfaction.
4. UBA and Fidelity Bank should upgrade chatbot systems to better understand nuanced customer queries and reduce technical errors, while maintaining human support for issues requiring empathy or judgment.

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