



**The Impact of Generative AI Chatbots on Customer Satisfaction and
Employee Roles in Retail Banking**

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Abstract

This study explores the role of generative AI chatbots in customer satisfaction and employee role adaptation in the retail banking industry. As AI-based technologies become more widespread in banks, it is necessary to examine their impact on service quality and organisational dynamics. A quantitative approach was used to collect data from 50 banking customers and employees to assess perceptions of chatbot usefulness, service responsiveness, and changes in role. The reliability analysis indicated a high level of internal consistency, and the correlation results demonstrated significant positive associations between generative AI chatbot usage and customer satisfaction and employee role adaptation. Regression results showed that AI chatbots strongly predict both outcomes and account for substantial explanatory power, supporting the transformative nature of AI in banking. The research concludes that generative AI chatbots increase service efficiency, reduce response times, and facilitate employees' adaptation to digital workflows. Banks have been advised to continue investing in AI systems, employee training, and customer awareness. Policymakers are advised to implement regulatory frameworks that ensure the ethical and transparent use of AI. Despite its rich findings, the study has some weaknesses, including a small sample size and a cross-sectional design; thus, more comprehensive studies are needed in the future. In general, the results point to the strategic role of AI chatbots in enhancing customer experience and employee flexibility.

Keywords

Generative AI, Chatbots, Customer Satisfaction, Employee Role Adaptation, Retail Banking, Artificial Intelligence, Digital Transformation

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Chapter 1 – Introduction

1.1 Chapter Introduction

This chapter provides a general review of the study, presenting the background, significance, research problem, aims, objectives, and research questions. It outlines the reasons why the study of generative Artificial Intelligence (AI) chatbots in retail banking is significant for understanding the technology's impact on customer satisfaction, employee roles, and organisational practices.

1.2 Background of the Research Study

AI technologies have rapidly evolved, reshaping the dynamics of the financial services industry. AI is the computer simulation of human mental processes, including learning, reasoning, and problem-solving (Korteling et al., 2021). AI technologies are computerised systems that can perform intelligent functions independently, including speech recognition, data analysis, and decision-making (Sarker, 2022). Moreover, chatbots are AI applications that interact with users in natural language to provide real-time responses and automated support (Suhaili, Salim, and Jambli, 2021). One of the most influential developments is the rise of generative AI chatbots, powered by large language models (LLMs) that can understand and generate human-like responses (Parasuraman, 2024). Retail banks are progressively implementing these systems to improve communication, streamline customer service, and reduce operational costs (Johnsen, 2025). With increasing competition, banks are investing in digital tools that provide 24/7 customer care, replacing traditional human-based service, indicating a transition to intelligent automation (Salih et al., 2025).

Customer queries, transactions, and financial advice are now executed with greater efficiency thanks to generative AI chatbots, including ChatGPT-like assistants and proprietary models (Dinculeană, 2024). Cimpeanu, Dragomir, and Zota (2023) discovered that prominent banks with AI chatbots eliminated the cost of handling routine inquiries by 30-35% and enhanced the rate of first-response resolution by almost 25%. Similarly, Kondapaka (2023) found that chatbots in financial institutions can handle up to 70% of routine customer inquiries, thereby significantly improving service efficiency and reducing average response times. McKinsey and Company (2023) state that the implementation of AI can reduce customer service costs by up to 30% and enhance response speed and consistency. However, issues related to emotional intelligence, situational awareness, and trust remain of concern in customer satisfaction within the banking industry (Deloitte, 2025). In contrast to human representatives, AI chatbots tend to have limited ability to perceive emotion or to adopt an empathetic attitude, which can influence customer loyalty and perceptions of service quality.

The use of AI also brings internal organisational challenges. The automation of customer interactions alters job descriptions, potentially eliminating or redefining frontline jobs (Goos and Savona, 2024). Staff are increasingly exposed to a hybrid work environment in which chatbots address fundamental questions. In contrast, the rest of the staff focuses on more complex or emotionally charged issues. This development not only offers efficiency advantages but also poses challenges for staff morale, reskilling, and job security (Stanoevska, 2024). Consequently, although AI can enhance operational efficiency, its effects on customer satisfaction and workforce stability remain poorly understood; therefore, additional research is required.

1.3 Significance of the Research Study

The proposed research is necessary because it addresses a key knowledge gap regarding the impact of generative AI on customers and employees in retail banking. Although AI is commonly associated with efficiency, empirical studies on whether such developments increase or decrease customer satisfaction are scarce (Salih et al., 2025). Profitability and loyalty in banking largely depend on customer satisfaction, which, in turn, may be compromised by excessive automation, thereby undermining the emotional and trust-based connections that customers prefer with financial institutions.

An organisational and employee perspective would also contribute to the research. The growing reputation of AI chatbots is reshaping the employment structure, as employees must adapt to new technologies and work with AI systems. Therefore, the analysis of the impacts of generative AI on service provision and the workforce organisation within the company will inform forthcoming innovation and governance policies (Stanoevska, 2024).

1.4 Research Problem

Although generative AI chatbots have been integrated into customer interactions in retail banking, their actual effects on customer satisfaction and employee experience remain unclear. As banks introduce AI to make the banking process more efficient and cost-effective, the question remains as to whether it provides empathetic, trustworthy, and contextually accurate answers (Deloitte, 2025). Customers also demand greater individualisation and emotional insight, which generative AI has yet to master. The latest data indicate that more than 72% of banking clients have experienced positive responses with AI chatbots because of faster service and 30-35% percent reduced call-centre calls after their implementation (Hossain, Ahmed, and Rahman, 2025). Equally, the OECD (2025) found that half of financial workers believe their performance is increasingly superfluous due to the introduction of AI, indicating a conflict between efficiency and labour preservation.

At the same time, there is a radical change in the workforce. Employees struggle to use new digital systems, with no clear sense of whether they can retain their jobs or

whether their skills remain relevant (Stanoevska, 2024). The automation trend can cause conflicts between productivity and human flexibility. Additionally, ethical and accountability issues arise when an AI system processes sensitive financial information or makes errors that affect customers. In this manner, the primary research question is whether customer satisfaction and workforce well-being increase or decrease with the use of generative AI chatbots in retail banking.

1.5 Research Aim and Objectives

1.5.1 Research Aim

To find out how generative AI chatbots would influence the satisfaction of the customers and the role of the employees in retail banking.

1.5.2 Research Objectives

- To examine how customer satisfaction in retail banking services is affected by the use of generative AI chatbots.
- To explore the perceptions of frontline bank employees regarding the influence of generative AI chatbots on their roles and responsibilities.
- To identify the main functional advantages and limitations of adopting generative AI chatbots in retail banking from a management perspective.

1.6 Research Question

What do generative AI chatbots do to customer satisfaction, staff experiences, and management practices in retail banking?

1.7 Structure of the Dissertation

The dissertation is divided into five chapters, each of which systematically addresses the research aims and objectives.

- Chapter 1: Introduction - provides the background of the study, its significance, research problem, aims, objectives, and research questions.
- Chapter 2: Literature Review - critically reviews the available literature on generative AI in banking, customer satisfaction models, and staff role redesigning. It establishes the conceptual and theoretical foundation of the study and defines the areas of knowledge gaps.
- Chapter 3: Methodology - describes the research design, data collection and analysis techniques, sampling plan, and ethical concerns of the research.
- Chapter 4: Results and Discussion - Reports the findings of the research and presents them in connection with the available literature and theoretical viewpoints.

- Chapter 5: Recommendations, Conclusion, and Limitations - Concludes the significant findings, provides real-world suggestions to banking institutions and policymakers, and provides research limitations and future research directions.

1.8 Chapter Summary

This chapter captures the essence of the study, as generative AI has been rapidly integrated into the banking sector, and its effects on customers and employees remain unknown. It defined the research issue, set primary objectives, and outlined guiding questions that frame the investigation for subsequent chapters.

Chapter 2 – Literature Review

2.1 Chapter Introduction

This chapter presents a literature review of generative AI chatbots and their impact on retail banking. It focuses on the role of AI in improving customer satisfaction, employee roles, and managerial practices. The critical theoretical basis and research gaps that inform the study's conceptual framework are also identified in the review.

2.2 Generative AI in Retail Banking

The introduction of generative AI chatbots into retail banking represents a significant innovation in digital service provision and customer relationship management. Bhattacharya and Sinha (2022) found that AI technologies are increasingly popular among financial institutions to facilitate communication, enhance customer experience, and reduce operational expenses. Generative AI, enabled by LLMs, has expanded chatbot functionality beyond simple rule-based replies to context-sensitive, conversational bots capable of generating natural language. Nevertheless, even with this promise, generative AI chatbots pose significant questions about their effects on customer satisfaction, employee experiences, and managerial practices (Rane, 2023).

2.3 Generative AI Chatbots and Customer Satisfaction in Retail Banking

According to Singh et al. (2023), customer satisfaction is a critical performance metric in retail banking and is directly correlated with customer loyalty, retention, and long-term profitability. Chatbots with AI have been put in place as mechanisms of enhancing speed, accuracy, and availability of services, especially in regular transactions like inquiries on balances, activating cards, and resolving complaints. As observed by Rane (2023), the use of generative AI chatbots can scale and enhance predictability in the bank's services, enabling it to respond to a large volume of queries with minimal human intervention. Equally, Inavolu (2024) found that AI-based systems increase service efficiency by reducing waiting times and standardising communication with customers throughout the customer experience.

Nevertheless, efficiency is not a guarantee of satisfaction. Bhattacharya and Sinha (2022) theorised that, despite their advanced conversational skills, generative AI systems tend to respond inadequately to emotionally charged or complex situations, such as loan rejection or fraud allegations. Such restrictions may result in frustration, a lack of trust, and an impression of insensitivity. Choi, Kim, and Kim (2024) noted that customer calendric satisfaction is not only functional but also emotional, based on perceptions of empathy, understanding, and fairness in interactions. Customers are likely to rate the overall experience negatively when chatbots provide responses

that are characterised as cold or mechanical, even when the problem can be solved technically.

It is also essential to have transparency and trust. As Panditharathna et al. (2024) have shown, perceptions of data security and data protection are among the most critical factors shaping customers' confidence in AI-mediated services. When users believe their personal and financial information is handled securely and the explanation is easy to understand, acceptance of AI chatbots is more likely. Al-Shafei (2025) also established that conversational authenticity, which is the extent to which communication with chatbots is natural and contextually significant, is a factor that increases user satisfaction. Alagarsamy and Mehroliya (2023) found that customer trust was of great importance in automated services, such that trust in banking chatbots predicted 13.6% of user satisfaction. Moreover, El-Shihy et al. (2024) established that the level of customer satisfaction with AI chatbots in banking greatly depends on the quality of the services provided by the bot and ultimately on customer loyalty. The linguistic fluency generated by generative AI enhances interaction, but its inability to demonstrate genuine empathy limits relationship formation.

Personalisation is another crucial determinant. Choi, Kim, and Kim (2024) emphasised that AI social presence moderates satisfaction, and that when chatbots can appropriately adjust to an individual user's tone and history, satisfaction increases. However, personalisation is achieved through access to sensitive data, raising privacy concerns. Sui, Shen, and Zhou (2024) found that cultural variation determines tolerance for such trade-offs: collectivist societies show greater acceptance of AI services, as customers perceive them as a continuation of institutional trust, whereas customers in individualistic societies require more human warmth and emotional appeal.

In general, the literature indicates that although generative AI chatbots enhance service effectiveness and accessibility, they do not match the emotional intelligence of human agents in terms of nuance. The trust gap between human- and AI-mediated services persists, and satisfaction depends on the extent to which chatbots can provide efficiency, personalisation, and empathy.

2.4 Employee Perceptions and Role Transformation in AI-Enabled Banking

The use of generative AI in banking not only changes customer experiences but also has severe consequences for workers. Due to the growth of automation, employees' roles, expectations, and identities are changing in complex ways. According to Amelia, Mathies, and Patterson (2022), the frontline bank workers feel that the implementation of AI is a two-sided change: on the one hand, it will allow them to eliminate a significant number of mundane tasks; on the other hand, it will bring a feeling of anxiety about losing their jobs. Employees tend to be ambivalent, enjoying

the benefits of efficiency but concerned about redundancy. Such behaviour, in response to a technological threat, can result in low morale, opposition to adoption, and reduced organisational dedication (Leesakul et al., 2022).

Nevertheless, Jarrahi, Lutz, and Newlands (2022) argued that AI and human intelligence can be synergistic, using hybrid intelligence frameworks. The employees in such settings are the supervisors, quality controllers, and decoders of the AI outputs. Rather than eliminating human functions, AI redesigns them to require greater cognitive, digital, and social skills. Such transformation entails substantial reskilling and training. Employees will need to learn to interpret AI outputs, handle exceptions, and address cases that require context (Spring, Faulconbridge, and Sarwar, 2022). Organisational culture and leadership style are critical to the success of this transition. Amelia, Mathies, and Patterson (2022) found that participatory change management, in which employees are involved in the design and decision-making processes of AI, fosters positive perceptions and engagement. Such a change has significant consequences for training and career development, as workers require job reskilling in AI literacy, data interpretation, and exception handling. Indicatively, Ewim et al. (2021) declared that 62% of banking workers stated they attended formal programs in AI, which enhanced their beliefs to manage intricate customer problems and allowed them to develop their careers to positions of supervision and analysis. Top-down implementation strategies, by contrast, increase fear and resistance. Workers who view AI as an empowerment mechanism report higher job satisfaction, whereas those who perceive it as automation through surveillance measures experience stress and disengagement (Leesakul et al., 2022).

There is an additional complexity of emotional labour. Chatbots handle simple queries, but emotionally charged interactions, such as complaints or disputes, are escalated to human agents. The remainder of the work is therefore usually more emotionally taxing, thereby increasing cognitive and psychological stress. As Prinz (2022) explained, AI emotional spillover occurs when workers are exposed to the emotional impact of chatbot errors or shortcomings. Therefore, automation can make some processes easier but aggravate others, thereby changing the emotional environment in service work. Moreover, Morandini et al. (2023) found that the use of AI is likely to favour digitally skilled workers, potentially excluding older and less technologically proficient workers. Organisations can easily divide more without specialised reskilling and psychological assistance. Thus, successful AI implementation in the banking sector cannot be achieved without investing in technologies and involving human resources that encourage flexibility, diversity, and lifelong learning.

To conclude, generative AI turns employees into human-AI ecosystems that change their employment positions to strategic partners instead of ordinary service providers. Nonetheless, all these benefits depend on open communication, accommodating management, and continuous reskilling.

2.5 Managerial Advantages and Limitations of Generative AI in Retail Banking

Generative AI presents significant opportunities to enhance operational efficiency, reduce costs, and improve data-driven decision-making from a managerial perspective. As demonstrated by Andrade and Tumelero (2022), customer interactions can be automated by AI chatbots to reduce service costs and enhance scalability. Sundaramurthy et al. (2022) also stated that AI-enabled automation reduces average handling time and operational redundancy, thereby freeing human resources for more strategic operations. Moreover, the opportunity to analyse data in real time enables AI to support predictive models for the service, including fraud detection and customer retention forecasts (Devan, Prakash, and Jangoan, 2023). Furthermore, Abishanth and Banerjee (2025) suggested that, in the absence of robust ethical governance, AI systems can inadvertently reinforce algorithmic bias, misinformation, or privacy violations, creating reputational and regulatory risks. To maintain accountability, Patidar et al. (2024) highlighted the need to establish a system with explainable AI frameworks, such as systems with a transparent and auditable decision-making logic. Non-explanability would undermine customer and employee confidence, particularly in sensitive financial services such as credit distribution or debt management.

The mechanisms of governance and leadership commitment are determinants of AI success. Abishanth and Banerjee (2025) report that banks that formally establish AI ethics boards and implement human controls experience a smoother implementation process and higher customer satisfaction. On the other hand, the use of purely cost-reduction incentives in institutions typically leads to implementation failures and resistance to change among employees. The combination of ethical management, ongoing system review, and feedback mechanisms ensures operational integrity and adherence to evolving regulations. Another new issue of concern to managers is technological dependency. The overuse of AI may decrease flexibility and human sensitivity to unpredictable service situations. Sundaramurthy et al. (2022) also warned that over-automation can make customer interactions impersonal, thereby destroying brand differentiation and emotional relationships. Additionally, reputational risk can be exacerbated by cybersecurity vulnerabilities and system malfunctions, which disrupt service continuity. Therefore, to achieve sustainability in competitiveness, it is necessary to balance AI and human expertise so that the former supplements the latter rather than replacing it. Lastly, Andrade and Tumelero (2022) recommended that the success of AI implementation relies on the technological-human congruence; AI is introduced as a strategic tool instead of a cost-reducing alternative. This requires a long-term vision, ethical foresight, and sustained investment in technology and human resources.

2.6 Research Gaps

Despite rapid development, gaps remain in the current literature. To begin with, empirical studies remain biased in their assessment of the operational advantages of AI, such as speed, cost savings, and accuracy. In contrast, the emotional and relational aspects of customer satisfaction are underemphasised. Minimal studies provide quantitative models that relate AI empathy, trust, and satisfaction outcomes of retail banking settings. Second, the literature on employees focuses heavily on job insecurity, paying little attention to adaptive learning and hybrid intelligence, as well as the psychological processes underlying technology acceptance. Third, most studies adopt a single-stakeholder approach, thereby neglecting interactions between customer experience and employee adaptation, as well as the role of managerial governance.

The current study will help address these limitations by offering a multi-stakeholder analysis of the influence of generative AI on customer satisfaction and employee performance. This study will provide a more comprehensive view of how AI affects society, individuals, and organisations by synthesising customer, employee, and managerial perspectives.

2.7 Theoretical Framework

The study's theoretical framework is grounded in Technology Acceptance and Socio-Technical Theories, which explain how technological innovations, including generative AI chatbots, shape customer experience and employee roles within an organisation. The Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use influence users' adoption and satisfaction with the technology (Manda and Salim, 2021). Customer interactions with AI chatbots in the retail banking sector can enhance service efficiency, responsiveness, and satisfaction, which aligns with TAM principles. Additionally, Socio-Technical Systems Theory focuses on the interaction between technology and human elements (Govers and Van Amelsvoort, 2023), and it is essential to note that the introduction of AI alters staff roles, work processes, and responsibilities. Generative AI chatbots can automate routine tasks, prompting employees to shift into supervisory roles, problem-solving, or value-added work.

2.8 Conceptual Framework

Figure 1 presents the study's conceptual framework.

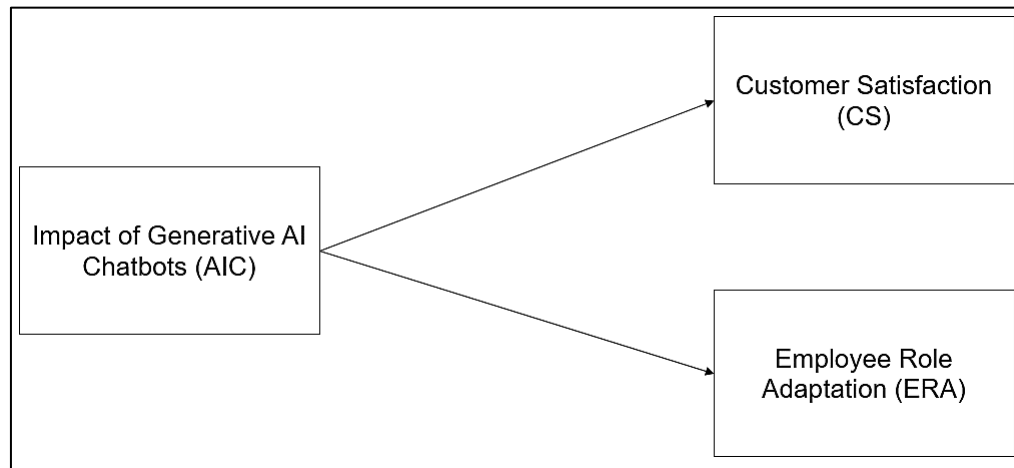


Figure 1. Conceptual Framework

2.8.1 Hypothesis

The hypotheses of this research are formulated as follows.

H1: Customer Satisfaction (CS) in retail banking positively depends on the Impact of Generative AI Chatbots (AIC).

H2: The Impact of Generative AI Chatbots (AIC) positively influences the Employee Role Adaptation (ERA) within the retail banking sector.

2.9 Chapter Summary

The literature finds that generative AI chatbots have revolutionised the operational principles of retail banking, enabling greater efficiency, accessibility, and data-driven decision-making. However, the customer experience still depends on emotional intelligence, personalisation, and trust, which current AI technologies cannot provide. Employees are being empowered and precarious simultaneously, as automation is redesigning their tasks, making it essential to integrate most of them into change management and reskilling strategies. From a management perspective, the strategic success of AI is rooted in the ethical management of AI, collaboration between humans and AI, and sound systems of accountability. This review, therefore, highlights the need to balance technological breakthroughs with human-centered values of service; a balance empirically pursued in this dissertation.

Chapter 3 – Methodology

3.1 Chapter Introduction

This chapter presents the methodology and describes how the study investigates the role of generative AI chatbots in retail banking. It outlines the research design, sampling, data collection, and data analysis methods. Ethical concerns, validity, reliability, and methodological constraints have been addressed to foster transparency and rigour of the research methodology.

3.2 Research Design

The research design employed a quantitative approach to collect data from banking customers and employees. The quantitative research design was appropriate because it enabled objective statistical analysis of relationships among variables such as satisfaction, operational efficiency, and employee perceptions (Creswell and Creswell, 2017). Moreover, Hair, Page, and Brunsveld (2019) noted that quantitative methods yield reproducible results and accurately identify constructs. This strategy facilitated the orderly study of the effects of generative AI chatbots on the customer experience and staff adjustment.

3.3 Research Approach and Strategy

A cross-sectional survey strategy was utilised to collect data at a single point in time from two main groups, namely banking customers who had interacted with AI chatbots and frontline banking employees. This methodology provided a picture of current experiences and perceptions that can be used to evaluate contemporary trends in AI adoption in banking. Cross-sectional surveys are effective for determining patterns because they do not require long-term observation (Saunders, Lewis, and Thornhill, 2019).

3.4 Population and Sampling

The sample comprised two groups. The first included customers who had interacted with AI-based chatbots within the last six months. The second category comprised bank workers involved in chatbot management or customer support. Non-probability convenience sampling was used because it was feasible and convenient. Etikan and Bala (2017) noted that convenience sampling is suitable for exploratory research when a random sample is not available.

The number of respondents was 50, which was adequate for both descriptive and correlational analyses. Although a larger sample would have enhanced generalisability, smaller-scale quantitative research can still be used to explore the process (Taherdoost, 2016). Online banking communities and social media were used to contact customers, and LinkedIn and professional finance networks were used to contact employees.

3.5 Data Collection Procedure

The online questionnaire employed a structured design, and each query elicited similar responses. The instrument included closed-ended questions and was measured on a five-point Likert scale ranging from strongly disagree to agree strongly. This format recorded levels of satisfaction and perceptions of AI chatbot use across different degrees (Bryman, 2016).

For customers, the survey assessed perceived satisfaction, the accuracy of chatbot responses, the speed of service delivery, and the overall quality of communication. For employees, the questions focused on job-role adaptation, changes in workload, and attitudes toward generative AI tools. A small pilot sample of respondents was used to test the questionnaire and ensure its clarity, reliability, and comprehensibility (Sekaran and Bougie, 2016).

3.6 Data Analysis

Following data collection, Microsoft Excel and SPSS were used to analyze the data. Means, frequencies, and the standard deviations were used to describe respondent characteristics and general patterns. Pearson correlation and multiple regression were used to assess relationships and predict effects among variables.

For example, correlation analysis was used to examine the relationship between chatbot efficiency and customer satisfaction, and regression analysis was used to assess the effects of AI application on employee attitudes. The use of data visualisation tools enhanced the interpretation and presentation. Field (2024) emphasized that the empirical validity and reproducibility of findings can be improved through robust statistical analysis.

3.7 Validity and Reliability

The instrument's quality was assessed through expert research and adaptation to validated surveys on technology adoption and interactions with AI services (Grewal et al., 2021). Content validity was established by the consistency of the items with the study's objectives. Reliability was assessed using Cronbach's alpha, with a score of 0.7 or above indicating acceptable internal consistency (Hair, Page, and Brunsveld, 2019). The pilot test also helped ensure reliability by detecting ambiguity or risks of misinterpretation before full implementation (Bryman, 2016).

3.8 Ethical Considerations

The research was done in line with ethical requirements. The participants were informed of the study's aim, its voluntary nature, and their right to withdraw at any time. Participation was obtained via electronic informed consent. No identifying information was collected voluntarily. The information was stored securely and utilised for academic purposes only, in accordance with the General Data Protection Regulation (GDPR) (European Union, 2018).

According to Alhabsi (2024), the ethical aspect of business research involves upholding confidentiality and informed consent. In this study, these aspects have been observed to safeguard participants' welfare and ensure credibility.

3.9 Limitations of the Methodology

Although the methodological approach was substantial, several limitations were identified. The convenience sampling technique may have introduced sampling bias, thereby limiting the applicability of the results. In addition, socially desirable rather than completely accurate answers may have been given in self-reported data due to response bias (Podsakoff, MacKenzie, and Podsakoff, 2016).

To address these issues, participants were assured of confidentiality, and outliers were statistically analysed to improve data quality and reliability.

3.10 Chapter Summary

This chapter introduced the research method and design used to examine the role of generative AI chatbots in customer satisfaction and in employees' positions in the retail banking industry. The cross-sectional, quantitative design enabled the collection of comparable, measurable data, which were analyzed using advanced statistical software. The methodology, through ethical compliance, validation tests, and systematic data collection, yielded credible findings that informed the subsequent results and discussion.

Chapter 4 – Results and Discussion

4.1 Chapter Introduction

This chapter presents the study's results and discussion, which analyze data collected through pilot testing, demographic profiling, reliability assessment, correlation analysis, and regression modelling. Drawing on empirical findings and the literature, the chapter describes how generative AI chatbots shape customer satisfaction and role adjustments among employees, and their connection to existing theories.

4.2 Pilot Study

A pilot study is a necessary component of research because it helps researchers assess the reliability and validity of measurement instruments before the primary study (Bujang et al., 2024). Cronbach's alpha was used to evaluate the internal consistency of the scale used to measure the impact of generative AI chatbots in this research.

Table 1. Reliability Statistics – Pilot Study

Reliability Statistics	
Cronbach's Alpha	N of Items
.793	3

The findings show that the Cronbach's alpha for three items is 0.793 (Table 1), which exceeds the threshold of 0.70 (Govindasamy, Cumming, and Abdullah, 2024), indicating good internal consistency. This implies that the items consistently measure the construct of AI chatbot impact, indicating that the survey tool is appropriate for the primary research and will yield consistent findings.

4.3 Demographics

Understanding the demographic profile of the respondents would be crucial in putting the results into perspective and ensuring that the study sample is representative enough to represent the population of interest (Ahmad, Alias, and Abdul Razak, 2023). The demographic variables helped to understand the respondents' backgrounds, which may affect their perceptions of generative AI chatbots and their experiences with them in the context of retail banking.

4.3.1 Frequency

Table 2. Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	44	88.0	88.0	88.0
	25-34 years	5	10.0	10.0	98.0
	35-44 years	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

The age distribution of the respondents shows that most of the respondents, 44 of 50 (88%), are under the 18-24 years bracket (**Table 2**). This indicates that a large share of the sample comprises younger adults, who are likely more technologically oriented and experience no discomfort when using AI-based banking tools. The number of respondents in the 25-34-year-old group is very low (10% of the overall sample), and within the 35-44-year-old group, it is only 2%. The cumulative percentages indicate that most respondents are under 35 years old, suggesting that the findings are limited to the experiences and views of the younger generation.

Table 3. Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	15	30.0	30.0	30.0
	Male	35	70.0	70.0	100.0
	Total	50	100.0	100.0	

In terms of gender, the study population comprised more male respondents (35; 70%) than female respondents (15; 30%) (**Table 3**). This gender distribution indicates that the dataset contains more male opinions. Although this imbalance is noteworthy, it also provides insight into how generative AI chatbots are perceived by a sample predominantly composed of men in retail banking. Gender differences may affect customer satisfaction and employee experiences, and it is essential to interpret the results with the realisation that the female worldview is underrepresented.

Table 4. Education Level

Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	42	84.0	84.0	84.0
	High School	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

The respondents' educational backgrounds are predominantly bachelor's degrees, as shown in **Table 4**. In particular, 42 out of 50 respondents (84%) of the sample have undergraduate education. On the contrary, 8 (16%) have completed only high school. The percentage of participants with higher education, even at the basic level, suggests that nearly everyone has achieved some form of higher education, which may contribute to greater engagement with and use of digital banking technologies, such as AI chatbots.

Table 1. Job Role

Job Role

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Customer Support	7	14.0	14.0	14.0
	Management	8	16.0	16.0	30.0
	Operations	4	8.0	8.0	38.0
	Other	31	62.0	62.0	100.0
	Total	50	100.0	100.0	

Table 5 presents the distribution of respondents by job role, indicating the extent of the study's diversity across professional positions. 31 participants (62%) in the sample are classified as Other, which includes roles not directly associated with frontline banking or management. Customer service personnel account for 7 participants (14%), and 8 participants (16%) are in management positions. Additionally, the operations staff represents four respondents (8%). Thus, these data provide information on perceptions of generative AI chatbots across different work environments, specifically among employees who are not directly in contact with clients but are also affected by the integration of technology into banking processes.

Table 2. Frequency of Banking

Frequency of Banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Monthly	16	32.0	32.0	32.0
	Seldom	19	38.0	38.0	70.0
	Weekly	15	30.0	30.0	100.0
	Total	50	100.0	100.0	

The sample also shows differences in the frequency of respondents' interactions with banking services (**Table 6**). Of the 19 respondents (38%), only a few indicated that they rarely use banking services; 16 (32%) visit the bank monthly, and 15 (30%) use banking services weekly. Its significance lies in the fact that the extent of utilisation of banking services can determine how customers relate to AI chatbots and how they feel about automated services. The perceptions of regular users may differ from those of occasional users of banking services and could influence their judgments about the use of AI in retail banking.

Table 3. Banking Experience

Banking Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2 years	38	76.0	76.0	76.0
	3-5 years	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

The banking experience of the respondents reveals that a large proportion, 38 (76%), of respondents have 0-2 years of banking experience, which points to the fact that the majority of the sample is relatively new or inexperienced users (**Table 7**). In contrast, 12 respondents (24%) possess 3-5 years of experience. Such an experience can affect interactions between customers and generative AI chatbots, as well as employees' views of role modification, since newer customers and workers may be more or less willing to utilise technology; conversely, they may require more instructions to use AI-driven banking services successfully.

4.3.2 Descriptive Statistics

Table 4. Descriptive Statistics

Descriptive Statistics			
	N	Mean	Std. Deviation
1. Age	50	1.14	.405
2. Gender	50	2.70	.463
3. Education Level	50	1.84	.370
4. Job Role	50	3.26	1.103
5. Frequency of Banking	50	2.08	.829
6. Banking Experience	50	1.24	.431
Valid N (listwise)	50		

The descriptive statistics summarize measures of central tendency and variability for respondents' demographic characteristics, as presented in **Table 8**. The average age of the participants is 1.14, and the standard deviation is 0.405, which implies that most of the respondents belong to the youngest age range of 18-24 years, with a minimal range. The mean gender score is 2.70 (SD = 0.463), indicating that male participants predominate in the sample. The mean education level is 1.84 (SD = 0.370), suggesting that most respondents hold at least a bachelor's degree, with some variation. The mean number of job roles is 3.26 (SD = 1.103), indicating a broad distribution of professional roles, with a larger proportion in the Other category. The mean frequency of banking is 2.08 (SD = 0.829), indicating that respondents bank occasionally, whereas the mean banking experience is 1.24 (SD = 0.431), implying that most respondents are new to banking. Overall, these statistics indicate a sample that is predominantly young, educated, and male, with diverse professional roles and limited banking experience.

4.4 Reliability Analysis

Table 5. Reliability Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
.904	3

The reliability analysis shows that the three items have a Cronbach's alpha of 0.904, indicating high internal consistency (**Table 9**). Given that the generally accepted threshold for Cronbach's alpha is 0.70, this value exceeds the minimum, indicating that the items consistently measure the construct under examination. Thus, the scale employed to measure the variables in this research is highly reliable and capable of capturing the targeted data for further analysis.

4.5 Correlation Analysis

Table 6. Correlation Analysis

Correlations		AIC	CS	ERA
AIC	Pearson Correlation	1	.782	.853
	Sig. (2-tailed)		.000	.000
	N	50	50	50
CS	Pearson Correlation		1	.655
	Sig. (2-tailed)			.000
	N		50	50
ERA	Pearson Correlation			1
	Sig. (2-tailed)			
	N			50

Pearson correlation is a widely used statistical measure for assessing the strength and direction of the linear association between two continuous variables (Sapra and Saluja, 2021). The Impact of Generative AI Chatbots (AIC), Customer Satisfaction (CS), and Employee Role Adaptation (ERA) were correlated in this study (**Table 10**). These findings indicate that there is a significant positive relationship between AIC and CS and that the Pearson correlation coefficient (0.782) is positive and the p-value (0.000) is less than 0.05, which signifies that the higher the perceived impact of AI chatbots, the higher the customer satisfaction. Similarly, AIC is positively correlated with ERA ($r = 0.853$, $p < 0.05$), indicating that the adoption of AI chatbots is strongly associated with employees' capacity to adapt. Moreover, the relationship between CS and ERA is positive (0.655) ($p < 0.05$), indicating a moderate relationship between better customer satisfaction and the role adjustment of the employees. In general, these results suggest significant relationships among the use of generative AI chatbots, customer satisfaction, and employee role adjustment in retail banking.

4.6 Regression Analysis

Regression analysis is a statistical method used to examine the relationship between one or more independent variables and one or more dependent variables, enabling researchers to make predictions and gain insight into the strength of these relationships (Arkes, 2023).

4.6.1 For CS

Table 7. Model Summary

Model Summary				
Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.782	.612	.604	.6115

The model summary for CS shows an R value of 0.782, indicating a strong positive correlation between AIC and CS. AIC accounts for 61.2% of the variance in customer satisfaction, as noted in an R^2 of 0.612 (**Table 11**). Adjusted $R^2 = 0.604$, which is slightly lower than R^2 , is the number of predictors in the model and reflects the explanatory power. This indicates a strong predictive relationship, as an R^2 exceeding 0.50 is generally considered significant in the social sciences.

Table 8. ANOVA

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.310	1	28.310	75.703	.000
	Residual	17.950	48	.374		
	Total	46.260	49			

The ANOVA results evaluate the significance of the overall regression model using AIC for predicting CS (**Table 12**). The regression sum of squares is 28.310, the mean square is 28.310, and the residual sum of squares is 17.950, which represents an unexplained variance. The F-value is 75.703, and the level of significance (p-value) is 0.000, which is much lower than 0.05, which means that the model is statistically significant. This shows that AIC is a good predictor of CS.

Table 13. Regression Analysis – AIC and CS

Coefficients

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.565	.308		1.831	.073
AIC	.853	.098	.782	8.701	.000

The regression coefficient helps to understand the relationship between AIC and CS and assess its stability, as presented in **Table 13**. AIC has an unstandardised coefficient (β) of 0.853, indicating that CS is expected to increase by 0.853 units, holding other factors constant. A positive effect is strong, as attested by the standardised coefficient (β) of 0.782. The values associated with the t-test AIC are 8.701, and the level of significance is 0.000, which is less than the significance level of 0.05, hence indicating that the relationship is statistically significant. Thus, the findings confirm the hypothesis that the use of generative AI chatbots is positively associated with customer satisfaction in retail banking; the hypothesis is therefore accepted.

4.6.2 For ERA

Table 9. Model Summary

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.853	.727	.722	.4839

This study presents the model summary for ERA, with an R value of 0.853, indicating an influential association between AIC and ERA (**Table 14**). The R² value is 0.727, indicating that AIC accounts for approximately 72.7% of the variance in ERA. The adjusted R² of 0.722 explains the predictors and is slightly more conservative in estimating the explanatory power. Given that R² values above 0.50 are considered significant in the social sciences, the findings imply a strong predictive relationship between AIC and ERA in retail banking.

Table 15. ANOVA

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.983	1	29.983	128.045	.000
	Residual	11.240	48	.234		
	Total	41.223	49			

The ANOVA results from the regression estimating the AIC ERA determine the significance of the model (**Table 15**). The regression sum of squares is 29.983, and the mean square is 29.983, which accounts for the variance explained by the model; the unexplained variance is 11.240. The computed F-value is 128.045, and the significance level (p-value) is 0.000, which is much less than 0.05. This implies that the model is statistically significant; that is, AIC is a good predictor of ERA.

Table 10. Regression Analysis - AIC and ERA

Coefficients

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.593	.244		2.432	.019
	AIC	.878	.078	.853	11.316	.000

Regression analysis of the ERA indicates a robust positive correlation with the AIC, as shown in **Table 16**. The coefficient (β) of AIC is not standardised, and hence, ERA is likely to change by 0.878 units with a one-unit increase in AIC, assuming other factors remain constant. A powerful effect is also proved by the standardised coefficient (β) of 0.853. A t-value of 11.316 with the level of significance at 0.000 is below the value of 0.05, and therefore, the relationship is statistically significant. These findings confirm the hypothesis that generative AI chatbots have a positive effect on employees' role adaptation in retail banking; therefore, the hypothesis is accepted.

4.7 Discussion

The results of the current study provide substantial evidence that generative AI chatbots have a considerable impact on customer satisfaction and employee adjustment to their roles in a retail bank. These findings are critically discussed below in relation to prior research and theoretical expectations.

4.7.1 Generative AI Chatbots and Customer Satisfaction

The findings confirm that generative AI chatbots positively affect customer satisfaction, supporting the literature that identifies efficiency, accessibility, and consistency as key advantages of AI-enhanced banking services (Rane, 2023). This association is consistent with Singh et al. (2023), who found that speed and accuracy in service delivery play a critical role in customer satisfaction in the retail banking industry. The ability of AI to deliver immediate responses, reduce waiting times, and maintain service quality indicates evolving customer demands in the digital age. What makes this result stronger is the growing recognition that satisfaction is achieved not only when tasks are completed efficiently but also when communication is effective, trust is established, and the conversation is natural. Bhattacharya and Sinha (2022) and Choi, Kim, and Kim (2024) note that the human-like language properties of generative AI may increase customer perceptions of relevance and clarity, which were likely contributing factors to the high levels of satisfaction. Similarly, Al-Shafei (2025) notes that context-sensitive chatbots can generate more meaningful banking experiences, which supports the current findings.

Nonetheless, the literature presents its own relevant warnings. Despite its positive effects, generative AI remains deficient in sensitive situations (Bhattacharya and Sinha, 2022). The sample in this study is relatively young and digitally savvy, so it may have found AI-enabled communication more comfortable. In contrast, older or more conservative customers might require empathy and reassurance, which AI cannot provide, as noted by Sui, Shen, and Zhou (2024). The other subtlety concerns trust and data security. Panditharathna et al. (2024) and Alagarsamy and Mehroliya (2023) state that assurance of privacy is a determining factor in trusting the banking chatbots. Although trust was not explicitly studied in this case, the finding of very positive results suggests that the respondents believed sufficient data protection was in place. Any change in the perceived data safety may buffer the future level of satisfaction. Overall, the results are consistent with the literature, indicating that generative AI enhances functional satisfaction and requires sustained development of trust and emotional intelligence.

4.7.2 Generative AI Chatbots and Employee Role Adaptation

The analysis indicates that the positive impact of generative AI chatbots on employees' role adaptation is substantial, and it presents literature that characterises AI as a transformational force in frontline banking. According to Amelia, Mathies, and Patterson (2022), AI is often perceived by employees as a challenge and an

opportunity. Its positive adjustment indicates that the subjects of this study would have found AI empowering rather than threatening, with less repetitive work and more time devoted to sophisticated customer requirements. This finding can also be compared to Jarrahi, Lutz, and Newlands (2022), who theorise AI-human co-operation as a supplementary system in which employees will shift to the position of supervisors, interpreters, and exception managers. Such a change would mean that staff are not being replaced; instead, they are becoming more highly valued. The study by Spring, Faulconbridge, and Sarwar (2022) also supports this notion, stating the necessity of upskilling and continuous learning, findings that align with the preparedness observed in this study.

However, the literature warns that the transition is not that smooth. As Leesakul et al. (2022) emphasise, job insecurity may undermine employees' morale and flexibility in organisations where AI is presented as a cost-saving initiative. The success here may be explained in one of two ways: respondents may not perceive job loss as a significant risk, or banks in the specified environment offer AI as a supportive feature rather than a threat. The other complex issue concerns the emotional labour burden. Prinz (2022) observes that delegating less complex questions to AI leads employees to handle more emotionally challenging cases, which can be a source of stress. Although this research does not explicitly assess emotional strain, the observed positive change in adaptation indicates that employees are prepared or adequately trained to handle such interactions, consistent with Ewim et al. (2021), who found that AI training enhances confidence and role clarity. Morandini et al. (2023) also highlight that the adoption of AI could benefit employees with existing digital skills, which may explain why the younger participants in this study adapted more quickly. In general, the results are consistent with an emerging body of research indicating that introducing AI through training, transparency, and an augmentation-focused approach, rather than replacement, leads to better employee role adaptation.

4.8 Chapter Summary

This chapter summarizes key findings that provide strong evidence that generative AI chatbots enhance customer satisfaction and improve employee role adaptation. Reliability and correlation tests confirmed strong measurement and a strong relationship, whereas regression results indicated high predictive value. The discussion aligns with prior research, highlighting the transformative influence of AI in retail banking.

Chapter 5 – Conclusion, Recommendations, and Limitations

5.1 Chapter Introduction

This chapter presents the study's conclusions, recommendations, and limitations. It summarises the key evidence on the impact of generative AI chatbots on customer satisfaction and employee role adjustments in retail banking. It provides corresponding recommendations for banking institutions and policymakers. It also delineates the research limitations and offers suggestions for future research.

5.2 Conclusion

The study has assessed how generative AI chatbots influence customer satisfaction and employee role adjustment in the retail banking industry. The results showed that AI-based chatbot integration leads to a considerable improvement in the customer experience through providing relevant, precise, and individualised customer assistance. The correlation analysis revealed strong, positive relationships among the use of generative AI chatbots, customer satisfaction, and role adaptation, suggesting that more advanced digital applications are associated with higher service delivery and efficiency. Further regression analyses showed that AI chatbots generated with generative AI were predictive of customer satisfaction and employee adaptation, with high R-squared values indicating strong explanatory power. These findings support the theoretical hypothesis that technological development alters organizational service processes and employees' roles. Overall, the review shows that the implementation of generative AI chatbots has led to increased customer engagement, enhanced responsiveness, greater workflow efficiency, and a tendency to adapt employees to changing digital environments. The paper supports the idea that the implementation of AI is not merely a technological change but a strategic imperative for contemporary banking organizations.

5.3 Recommendations

The study's findings present recommendations for retail banks' practice, aimed at enhancing service delivery quality and optimizing employee adaptability. Banking institutions must invest in advanced generative AI chatbots capable of processing complex queries, providing multilingual assistance, and delivering personalized responses. These improvements can go a long way toward boosting customer satisfaction by minimising waiting time and enhancing communication effectiveness. Training and development programs should also be designed to prepare employees to adapt to banks' AI-supported environments. Rather than framing AI as a threat, employees should be encouraged to recognise it as a collaborative resource that enables them to devote more time to higher-value activities. Combining AI and human assistance can result in a hybrid service model that automates routine queries and assigns human employees to address complex problems. Policymakers

should also be actively engaged in setting rules on data privacy, algorithmic transparency, and the responsible use of AI, so that customers can trust them and that users' rights are protected. Additionally, banks are encouraged to invest in continuous system upgrades and customer feedback systems, and to ensure that AI chatbots do not become irrelevant, inefficient, or misaligned with evolving customer expectations. Adoption and satisfaction can also be improved by intensifying digital literacy programs for customers, particularly the older users.

5.4 Limitations of the Research

Although the research offers valuable insights, it is essential to note its limitations to place it in context and inform future work. To begin with, the sample was tiny and geographically limited, which may limit the generalizability of the results to the entire banking population. A larger and more diverse sample would enhance the reliability of the results. Second, the research relied on self-report data, which may be influenced by participants' biases or by subjective definitions of the terms satisfaction and adaptation. Third, the cross-sectional research design does not allow for establishing causality; longitudinal studies would be more helpful for understanding how chatbot use changes over time. Additionally, the research was limited to generative AI chatbots. It did not consider other digital banking services, such as mobile applications, machine-learning credit-scoring models, or automated financial-planning applications, which could also affect customer experience and staff functions. Lastly, the study focused solely on customer and employee perspectives and did not include organisational, cultural, or technological determinants of preparedness that can affect the successful adoption of AI.

5.5 Future Research Directions

Further research should increase the sample size across regions and bank types to improve generalisability. Longitudinal studies may examine the development of customer satisfaction and employee role adjustment as chatbot technologies advance. Comparative research on traditional and digital-only banks can also bring more insights into the performance of AI systems. To develop a more comprehensive picture of technological change in the banking sector, researchers may wonder what happens when various digital technologies, such as robo-advisors, automated credit systems, and predictive analytics, are used together. An inquiry into the psychological and behavioural factors influencing customer acceptance and employee willingness would also lend greater weight to the issue of AI implementation. Moreover, future studies could examine the strategies, leadership roles, and cultural fit required by organisations to implement AI successfully. Ethical considerations, including data privacy, algorithmic fairness, and transparency, should also be examined to inform the development of models for the responsible adoption of AI. By addressing these aspects, future studies can provide more detailed guidance to banks transitioning to more digitized service models.

Research Process Reflection Using Kolb's Learning Cycle

This reflection was developed using Kolb's Experiential Learning Cycle, with each stage of the research process outlined and referenced to demonstrate its impact on my academic, analytical, and personal growth. The Kolb model comprises four phases, namely Concrete experience, Reflective observation, Abstract conceptualisation, and Active experimentation, that form a continuous learning process (Kolb, 2014).

Concrete Experience

The Concrete experience stage began when I began my research on the impact of generative AI chatbots on customer satisfaction and employees' roles in retail banking. The opportunity to conduct this study was valuable for the design and execution of an academically sound project. The collection of data, the analysis of statistical results, and the interpretation of results introduced me to the intricacies of empirical research. I also learned how difficult it is to generalise from a broad area to specific research questions, and how critical it is to match methods to targets.

Reflective Observation

In the Reflective observation step, I reflected on my experiences and determined the strengths and weaknesses. I realised that statistical analyses, such as regression analysis and reliability testing, required practice and conceptual knowledge. I also learnt critical thinking during the literature review, particularly in distinguishing claims from descriptions and in evaluating academic arguments based on evidence. Reflecting on time management and data interpretation helped me realise how my practice had changed over the course of the research.

Abstract Conceptualisation

During the Abstract conceptualisation phase, I related these thoughts to theoretical knowledge and methodology. I also gained a deeper understanding of the intersection of AI adoption and the service quality and change theories of organisations in the banking sector. I also internalized the ethical dimension, particularly with respect to transparency and data confidentiality in data processing. Regarding the methodological approach, I understand that statistical evidence can enhance the research's credibility, and theoretical perspectives can enhance interpretation.

Active Experimentation

Active experimentation was the final step, meaning that I would apply my new knowledge to refine my research decisions. My writing style was further refined to a more concise, scholarly style. My data analysis skills also improved as I returned to the fundamentals of statistics and cross-validated results. I also developed my skills

in synthesising the literature and integrating it with empirical findings, thereby enhancing theoretical coherence.

This research has strengthened my confidence as an independent researcher. I would argue that research is no longer a linear process; it is a dynamic, iterative practice shaped by continuous learning and development and critical involvement.

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Appendices

Appendix A – Survey Questionnaire

This survey belongs to my study of “The Impact of Generative AI Chatbots on Customer Satisfaction and Employee Roles in Retail Banking. The responses will remain confidential and will not be used for any purpose other than conducting academic research.

Survey 1 - For Customers

Section A

Demographics

1. Age
 - 18 – 24 years
 - 25 – 34 years
 - 35 – 44 years
 - 45 – 54 years
 - 55 – 64 years
 - 65 years and above
2. Gender
 - Male
 - Female
 - Prefer Not to Say
3. Educational Level
 - High School
 - Bachelor
 - Master
 - PhD
4. Frequency of Banking
 - Weekly
 - Monthly
 - Seldom

Section B

Instructions: Please indicate your level of agreement with each statement on a 5-point scale (1 = Strongly Disagree, 5 = Strongly Agree).

Impact of Generative AI Chatbots

1. I often use AI chatbots for banking transactions.
2. The AI chatbots in the banking industry simplify banking.
3. The AI chatbot is a reliable source of information and services to me.
4. Interacting with AI chatbots also saves time as opposed to human agents.

5. I am comfortable with the AI chatbots to conduct my banking activities.

Customer Satisfaction

1. The service that AI chatbots offer is satisfactory to me.
2. The AI chatbots address my banking problems.
3. My Overall banking experience improves when I use the AI chatbot.
4. The AI chatbots are very responsive and helpful.
5. I would also suggest AI chatbots to other people in need of banking services.

Survey 2 – Employees

Section A

1. Age
 - 18 – 24 years
 - 25 – 34 years
 - 35 – 44 years
 - 45 – 54 years
 - 55 – 64 years
 - 65 years and above
2. Gender
 - Male
 - Female
 - Prefer Not to Say
3. Educational Level
 - High School
 - Bachelor
 - Master
 - PhD
4. Job Role
 - Customer Support
 - Operations
 - Management
 - Other
5. Banking Experience
 - 0 – 2 years
 - 3 – 5 years
 - 6 – 10 years
 - 10+ years

Section B

Instructions: Please indicate your level of agreement with each statement on a 5-point scale (1 = Strongly Disagree, 5 = Strongly Agree).

Impact of Generative AI Chatbots

1. The chatbots will help me with some regular duties more effectively.
2. I also deal with AI chatbots in my everyday work.
3. AI chatbots decrease the amount of work required by repetitive tasks.
4. I am comfortable using an AI chatbot at work.
5. AI chatbots enhance the general performance of my department.

Employee Role Adaptation

1. My job duties have been positively transformed with the help of AI chatbots.
2. The AI automation enables me to concentrate on more complex activities.
3. AI chatbots complement my skills rather than replace them.
4. I believe that my job has been made more strategic as of now due to the introduction of AI chatbots
5. I can also easily adapt to emerging technologies and AI tools.

Appendix B – Data Collection

Timestamp	1. Age	2. Gender	3. Education	4. Job Role	5. Frequency	6. Banking	1. I often use	2. The AI can help	3. The AI can improve
2025/12/01	18-24 year	Male	Bachelor	Operations	Monthly	0-2 years	1	2	3
2025/12/01	18-24 year	Female	Bachelor	Other	Seldom	0-2 years	3	3	4
2025/12/01	18-24 year	Male	Bachelor	Other	Monthly	0-2 years	1	2	2
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	1	1	3
2025/12/01	18-24 year	Female	Bachelor	Other	Monthly	3-5 years	3	2	2
2025/12/01	18-24 year	Male	Bachelor	Customer Support	Weekly	3-5 years	2	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Seldom	0-2 years	3	3	1
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	3-5 years	1	3	4
2025/12/01	18-24 year	Female	Bachelor	Management	Monthly	0-2 years	1	2	2
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	3	3	3
2025/12/01	18-24 year	Male	Bachelor	Customer Support	Weekly	3-5 years	1	1	2
2025/12/01	18-24 year	Male	High School	Other	Seldom	0-2 years	2	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Seldom	0-2 years	1	1	2
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	4	5	4
2025/12/01	18-24 year	Male	High School	Other	Seldom	0-2 years	1	2	3
2025/12/01	18-24 year	Female	Bachelor	Other	Seldom	0-2 years	1	1	2
2025/12/01	18-24 year	Female	Bachelor	Customer Support	Monthly	0-2 years	5	3	5
2025/12/01	18-24 year	Female	Bachelor	Customer Support	Monthly	0-2 years	1	1	3
2025/12/01	18-24 year	Male	Bachelor	Customer Support	Seldom	0-2 years	1	1	2
2025/12/01	18-24 year	Male	Bachelor	Customer Support	Weekly	3-5 years	3	3	4
2025/12/01	18-24 year	Female	Bachelor	Management	Monthly	0-2 years	1	4	3
2025/12/01	18-24 year	Female	Bachelor	Other	Seldom	0-2 years	1	3	1
2025/12/01	25-34 year	Male	Bachelor	Other	Monthly	0-2 years	4	5	4
2025/12/01	25-34 year	Male	High School	Other	Seldom	0-2 years	2	3	3
2025/12/01	18-24 year	Male	Bachelor	Management	Monthly	3-5 years	1	3	5
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	1	2	1
2025/12/01	18-24 year	Male	Bachelor	Operations	Monthly	0-2 years	1	5	3
2025/12/01	18-24 year	Female	Bachelor	Other	Seldom	0-2 years	2	2	5
2025/12/01	18-24 year	Female	Bachelor	Management	Seldom	0-2 years	4	4	4
2025/12/01	25-34 year	Male	High School	Other	Seldom	0-2 years	1	2	2
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	3	3	3
2025/12/01	18-24 year	Male	Bachelor	Management	Weekly	3-5 years	2	2	4
2025/12/01	18-24 year	Female	High School	Other	Monthly	0-2 years	3	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Monthly	0-2 years	5	5	5
2025/12/01	18-24 year	Female	Bachelor	Management	Seldom	0-2 years	4	4	4
2025/12/01	18-24 year	Male	Bachelor	Management	Weekly	3-5 years	3	4	5
2025/12/01	18-24 year	Male	Bachelor	Operations	Monthly	3-5 years	1	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	4	4	2
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	0-2 years	3	3	3
2025/12/01	18-24 year	Male	High School	Other	Weekly	0-2 years	1	1	2
2025/12/01	18-24 year	Female	Bachelor	Other	Monthly	0-2 years	1	1	2
2025/12/01	25-34 year	Male	High School	Other	Seldom	0-2 years	2	1	2
2025/12/01	18-24 year	Female	Bachelor	Management	Seldom	0-2 years	4	5	5
2025/12/01	35-44 year	Male	Bachelor	Operations	Seldom	3-5 years	3	4	4
2025/12/01	18-24 year	Male	Bachelor	Other	Weekly	3-5 years	3	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Seldom	0-2 years	3	3	3
2025/12/01	18-24 year	Female	Bachelor	Customer Support	Monthly	0-2 years	2	2	3
2025/12/01	25-34 year	Male	High School	Other	Seldom	3-5 years	3	3	3
2025/12/01	18-24 year	Male	Bachelor	Other	Monthly	0-2 years	1	2	2

2025/12/0 18-24 year Male	Bachelor	Other	Seldom	0-2 years	2	3	4
2025/12/0 18-24 year Female	Bachelor	Customer	Monthly	0-2 years	2	1	2
2025/12/0 18-24 year Female	Bachelor	Other	Seldom	0-2 years	1	5	5

4. Interact	5. I am cor	1. The serv	2. My banl	3. My over	4. The AI c	5. I would	1. The cha	2. I also de	3. AI chatb
3	3	3	4	4	4	4	4	4	4
3	3	3	3	3	3	3	3	3	3
2	2	2	1	3	2	3	2	2	3
2	4	4	4	3	3	3	2	3	2
5	2	2	2	2	2	2	2	2	2
3	2	3	2	4	4	4	4	4	5
2	5	1	2	1	1	1	2	2	2
5	3	3	4	4	4	3	5	5	4
1	3	3	3	2	4	4	3	2	3
3	3	3	3	3	3	3	3	3	3
2	3	3	3	4	3	3	2	3	2
3	3	3	3	3	3	3	3	3	3
2	3	1	1	1	2	2	2	2	2
5	4	5	4	4	5	4	4	5	4
4	1	5	2	3	1	1	1	3	3
2	1	4	2	4	2	3	2	2	1
5	3	5	4	5	5	5	5	5	5
2	4	2	1	3	3	5	3	2	3
4	3	2	3	4	2	2	2	3	4
4	3	3	3	4	3	4	5	4	4
2	2	2	3	4	3	2	1	4	1
4	4	3	2	4	5	3	3	2	1
5	4	5	4	5	4	5	4	5	4
2	2	3	3	3	3	3	2	2	1
5	3	1	2	1	3	2	2	4	4
1	4	5	3	5	4	4	4	4	5
3	2	3	3	3	5	3	4	5	3
5	3	1	3	2	4	3	3	3	4
4	4	4	4	4	4	4	4	4	4
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
2	3	3	5	4	3	4	2	4	3
3	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
4	4	4	4	4	4	4	4	4	4
2	3	2	3	2	3	2	3	4	4
5	5	5	5	4	3	4	3	3	5
5	4	4	4	4	4	4	5	5	5
3	3	3	3	3	3	3	3	3	3
3	1	1	1	1	1	1	2	3	2
2	2	2	2	1	1	1	1	2	2
1	2	3	3	3	3	2	3	2	2
5	5	5	5	5	5	5	5	5	5
4	3	5	4	3	1	1	3	3	2
3	3	3	3	3	3	3	3	3	3
3	3	4	4	4	4	4	5	5	5
1	2	1	2	3	2	1	2	3	1
3	3	2	3	3	3	3	2	2	2
2	4	3	3	3	4	2	3	4	1

4. I am confident 5. AI chatbot 1. My job is 2. The AI is 3. AI chatbot 4. I believe 5. I can also easily adapt to emerging technologies

4	4	3	2	3	3	4
3	4	2	3	3	3	3
2	2	3	3	4	4	3
2	3	3	4	2	2	1
2	2	2	2	2	2	2
5	4	3	3	3	3	3
2	2	3	3	3	3	1
4	4	4	3	4	4	4
2	4	1	2	2	1	3
3	3	3	3	3	3	3
2	2	1	1	2	2	2
3	3	3	3	3	3	3
1	4	4	4	2	3	2
4	4	4	4	5	4	4
2	3	2	2	2	3	2
2	3	3	3	5	1	2
5	5	3	5	5	5	5
2	1	4	1	3	4	2
3	4	4	2	5	2	1
5	5	4	4	4	5	5
4	3	1	5	4	2	1
3	2	4	5	1	3	4
4	4	5	5	5	5	5
1	1	1	2	3	3	3
2	2	4	5	3	3	5
5	1	3	3	3	2	5
3	4	5	5	4	4	4
4	4	4	4	5	4	3
4	4	4	4	4	4	4
3	3	3	3	3	3	3
3	3	3	3	3	3	3
4	5	3	4	4	4	4
4	3	3	3	3	3	4
5	5	5	5	5	5	5
4	4	4	4	4	4	4
3	3	4	3	2	3	3
5	4	3	3	3	4	2
5	5	5	5	5	5	5
3	3	3	3	3	3	3
1	1	2	2	2	1	1
2	3	3	2	2	2	2
2	2	2	2	2	3	3
5	5	5	5	5	5	5
2	2	2	3	4	4	3
3	3	3	3	3	3	3
5	5	5	5	5	5	5
2	1	2	3	3	2	2
2	2	3	3	3	3	3
3	3	4	4	1	1	2

5	3	3	3	4	5	4
2	2	1	2	1	2	2
1	2	3	2	4	2	2

ologies and AI tools.

APPLICATION FOR ETHICAL APPROVAL

RESEARCH STUDENTS

This form is to be completed by the student within **SIX** months for full-time students and **TWELVE** months for part time students, after the commencement of the research degree or following progression to Part Two of your course.

Once complete, submit this form via the **MyTSD Doctoral College Portal** at (<https://mytsd.uwtsd.ac.uk>).

This document is also available in Welsh.

RESEARCH STAFF ONLY

All communications relating to this application during its processing must be in writing and emailed to pgresearch@uwtsd.ac.uk, with the title 'Ethical Approval' followed by your name.

STUDENTS ON UNDERGRADUATE OR TAUGHT MASTERS PROGRAMMES should submit this form (and receive the outcome) via systems explained to you by the supervisor/module leader.

In order for research to result in benefit and minimise risk of harm, it must be conducted ethically. A researcher may not be covered by the University's insurance if ethical approval has not been obtained prior to commencement.

The University follows the OECD Frascati manual definition of **research activity**: "creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications". As such this covers activities undertaken by members of staff, postgraduate research students, and both taught postgraduate and undergraduate students working on dissertations/projects.

The individual undertaking the research activity is known as the "principal researcher".

Ethical approval is not required for routine audits, performance reviews, quality assurance studies, testing within normal educational requirements, and literary or artistic criticism.

Please read the notes for guidance before completing ALL sections of the form.

This form must be completed and approved prior to undertaking any research activity. Please see Checklist for details of process for different categories of application.

SECTION A: About You (Principal Researcher)

1	Full Name:	Kehinde Fekemo-Johnson			
2	Tick all boxes that apply:	Member of staff:	☐	Honorary research fellow:	☐
	Undergraduate Student	☒	Taught Postgraduate Student	☐	Postgraduate Research Student
3	Institute/Academic Discipline/Centre:	IICL			
4	Campus:	London			
5	E-mail address:	2218725@student.uwtsd.ac.uk			
6	Contact Telephone Number:	07517045562			
For students:					

7	Student Number:	2218725
8	Programme of Study:	Ba (Hons) Leadership and Management Skills in the Workplace
9	Director of Studies/Supervisor:	Zainab Atta

SECTION B: Approval for Research Activity

1	Has the research activity received approval in principle? (please check the Guidance Notes as to the appropriate approval process for different levels of research by different categories of individual)	YES	☒	NO	☐
					Date
2	If Yes, please indicate source of approval (and date where known): Approval in principle must be obtained from the relevant source prior to seeking ethical approval	Research Degrees Committee	☐		
Institute Research Committee		☐			
Other (write in)		☒			

SECTION C: Internal and External Ethical Guidance Materials

	Please list the core ethical guidance documents that have been referred to during the completion of this form (including any discipline-specific codes of research ethics, location-specific codes of research ethics, and also any specific ethical guidance relating to the proposed methodology). Please tick to confirm that your research proposal adheres to these codes and guidelines. You may add rows to this table if needed.
1	UWTSD Research Ethics & Integrity Code of Practice ☒
2	UWTSD Research Data Management Policy ☒
3	<i>[List any other relevant documents here]</i> ☐

SECTION D: External Collaborative Research Activity

If there are external collaborators then you should gain consent from the contact persons to share their personal data with the university. If there are no external collaborators then leave this section blank and continue to section E.

1	Institution					
2	Contact person name					
3	Contact person e-mail address					
4	Is your research externally funded?	YES	☐	NO	☐	
5	Are you in receipt of a KESS scholarship?	YES	☐	NO	☐	
6	Are you specifically employed to undertake this research in either a paid or voluntary capacity?	Voluntary	YES	☐	NO	☐
7		Employed	YES	☐	NO	☐
8	Is the research being undertaken within an existing UWTSD Athrofa Professional Learning Partnership (APLP)?	If YES then the permission question below does not need to be answered.	YES	☐	NO	☐

9	Has permission to undertake the research has been provided by the partner organisation?	(If YES attach copy) If NO the application cannot continue	YES	☐	NO	☐
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Where research activity is carried out in collaboration with an external organisation

10	Does this organisation have its own ethics approval system?	YES	☐	NO	☐
	If Yes, please attach a copy of any final approval (or interim approval) from the organisation (this may be a copy of an email if appropriate).				

SECTION E: Details of Research Activity

1	Indicative title:	The Uncertain Impact of Generative AI Chatbots on Customer Satisfaction and Employee Roles in Retail Banking			
2	Proposed start date:	06/10/2025	Proposed end date:	19/12/2025	
	Introduction to the Research (maximum 300 words per section) Ensure that you write for a <u>Non-Specialist Audience</u> when outlining your response to the points below: <i>Purpose of Research Activity</i> <i>Proposed Research Question</i> <i>Aims of Research Activity</i> <i>Objectives of Research Activity</i> Demonstrate, briefly, how <u>Existing Research</u> has informed the proposed activity and explain <i>What the research activity will add to the body of knowledge</i> <i>How it addresses an area of importance.</i>				
Guy 3	Purpose of Research Activity Identify business problems by evaluating the impact of generative AI chatbots on customer satisfaction and employee roles, providing insights for informed decision making. (this box should expand as you type)				
4	Research Question 1. How much is customer satisfaction in retail banking services affected by generative AI chatbots? 2. What is the perception of frontline bank employees about the influence of generative AI chatbots on their roles and duties? 3. What are the main functional advantages and restrictions of adopting generative AI chatbots in retail banking regarding management? (this box should expand as you type)				
5	Aims of Research Activity To find out how generative AI chatbots would influence the satisfaction of the customers and the role of the employees in retail banking. (this box should expand as you type)				
6	Objectives of Research Activity 1. To examine how customer satisfaction in retail banking services is affected by the use of generative AI chatbots. 2. To explore the perceptions of frontline bank employees regarding the influence of generative AI chatbots on their roles and responsibilities.				

	3. To identify the main functional advantages and limitations of adopting generative AI chatbots in retail banking from a management perspective. (this box should expand as you type)
	Proposed methods (maximum 600 words) Provide a brief summary of all the methods that may be used in the research activity, making it clear what specific techniques may be used. If methods other than those listed in this section are deemed appropriate later, additional ethical approval for those methods will be needed. You do not need to justify the methods here, but should instead describe how you intend to collect the data necessary for you to complete your project.
7	A Quantitative method will be applied for this research. Quantitative method: a sample size of 30 respondents from the customers of retail banking and the customers of the first line of the bank will answer to a survey with structured questions using Likert-scale questions to test satisfaction, the perceived effectiveness of the chatbot, and the preference for humans or AI communication with customers. To employees: effects on the role change, job security, and applicability of AI tools to everyday operations. (this box should expand as you type)
	Location of research activity Identify all locations where research activity will take place.
8	London, UK (this box should expand as you type)
	Research activity outside of the UK If research activity will take place overseas, you are responsible for ensuring that local ethical considerations are complied with and that the relevant permissions are sought. Specify any local guidelines (e.g. from local professional associations/learned societies/universities) that exist and whether these involve any ethical stipulations beyond those usual in the UK (provide details of any licenses or permissions required). Also specify whether there are any specific ethical issues raised by the local context in which the research activity is taking place, for example, particular cultural and/or legal sensitivities or vulnerabilities of participants. If you live in the country where you will do the research then please state this.
9	N/A (this box should expand as you type)

10	Use of documentation not in the public domain: Are any documents NOT publicly available?	NO	☒
		YES	☐
11	If Yes, please provide details here of how you will gain access to specific documentation that is not in the public domain and that this is in accordance with the current data protection law of the country in question and that of England and Wales. (this box should expand as you type)		

	Does your research relate to one or more of the seven aims of the Well-being of Future Generations (Wales) Act 2015?	YES	NO
12	A prosperous Wales	☐	☒
13	A resilient Wales	☐	☒

14	A healthier Wales	☐	☒
15	A more equal Wales	☐	☒
16	A Wales of cohesive communities	☐	☒
17	A Wales of vibrant culture and thriving Welsh language	☐	☒
18	A globally responsible Wales	☐	☒
19	If YES to any of the above, please give details:		
(this box should expand as you type)			

SECTION F: Scope of Research Activity

	Will the research activity include:	YES	NO
1	Use of a questionnaire or similar research instrument?	☒	☐
2	Use of interviews?	☒	☐
3	Use of focus groups?	☐	☒
4	Use of participant diaries?	☐	☒
5	Use of video or audio recording?	☐	☒
6	Use of computer-generated log files?	☐	☒
7	Participant observation with their knowledge?	☐	☒
8	Participant observation without their knowledge?	☐	☒
9	Access to personal or confidential information without the participants' specific consent?	☐	☒
10	Administration of any questions, test stimuli, presentation that may be experienced as physically, mentally or emotionally harmful / offensive?	☐	☒
11	Performance of any acts which may cause embarrassment or affect self-esteem?	☐	☒
12	Investigation of participants involved in illegal activities?	☐	☒
13	Use of procedures that involve deception?	☐	☒
14	Administration of any substance, agent or placebo?	☐	☒
15	Working with live vertebrate animals?	☐	☒
16	Procedures that may have a negative impact on the environment?	☐	☒
17	Other primary data collection methods. Please indicate the type of data collection method(s) below.	☐	☐
	Details of any other primary data collection method:		
(this box should expand as you type)			

If NO to every question, then the research activity is (ethically) low risk and **may** be exempt from **some** of the following sections (please refer to Guidance Notes).

If YES to any question, then no research activity should be undertaken until full ethical approval has been obtained.

SECTION G: Intended Participants

If there are no participants then do not complete this section, but go directly to section H.

Who are the intended participants:		YES	NO
1	Students or staff at the University?	☐	☒
2	Adults (over the age of 18 and competent to give consent)?	☒	☐
3	Vulnerable adults?	☐	☒
4	Children and Young People under the age of 18? (Consent from Parent, Carer or Guardian will be required)	☐	☒
5	Prisoners?	☐	☒
6	Young offenders?	☐	☒
7	Those who could be considered to have a particularly dependent relationship with the investigator or a gatekeeper?	☐	☒
8	People engaged in illegal activities?	☐	☒
9	Others. Please indicate the participants below, and specifically any group who may be unable to give consent.		
	Details of any other participant groups: (this box should expand as you type)	☐	☒

Participant numbers and source Provide an estimate of the expected number of participants. How will you identify participants and how will they be recruited?		
10	How many participants are expected?	30 (this box should expand as you type)
11	Who will the participants be?	The customers of the retail banking and the customers of the frontline of the bank. (this box should expand as you type)
12	How will you identify the participants?	People who are directly involved in retail banking such as the customers and the front line of the bank. (this box should expand as you type)

Information for participants:		YES	NO	N/A
13	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	☒	☐	☐
14	Will you tell participants that their participation is voluntary?	☒	☐	☐
15	Will you obtain written consent for participation?	☒	☐	☐

16	Will you explain to participants that refusal to participate in the research will not affect their treatment or education (if relevant)?	☒	☐	☐
17	If the research is observational, will you ask participants for their consent to being observed?	☐	☐	☒
18	Will you tell participants that they may withdraw from the research at any time and for any reason?	☒	☐	☐
19	With questionnaires, will you give participants the option of omitting questions they do not want to answer?	☒	☐	☐
20	Will you tell participants that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs?	☒	☐	☐
21	Will you debrief participants at the end of their participation, in a way appropriate to the type of research undertaken?	☒	☐	☐
22	If NO to any of above questions, please give an explanation			
 (this box should expand as you type)				

	Information for participants:	YES	NO	N/A
24	Will participants be paid?	☐	☒	☐
25	Is specialist electrical or other equipment to be used with participants?	☐	☒	☐
26	Are there any financial or other interests to the investigator or University arising from this study?	☐	☒	☐
27	Will the research activity involve deliberately misleading participants in any way, or the partial or full concealment of the specific study aims?	☐	☒	☐
28	If YES to any question, please provide full details			
 (this box should expand as you type)				

SECTION H: Anticipated Risks

Outline any anticipated risks that may adversely affect any of the participants, the researchers and/or the University, and the steps that will be taken to address them. If you have completed a full risk assessment (for example as required by a laboratory, or external research collaborator) you may append that to this form.					
1	Full risk assessment completed and appended? <table border="1" style="float: right;"> <tr> <td>Yes</td> <td>☒ I can see if there is a 50 mm rainfall we may send 1726</td> </tr> <tr> <td>No</td> <td>☐</td> </tr> </table>	Yes	☒ I can see if there is a 50 mm rainfall we may send 1726	No	☐
Yes	☒ I can see if there is a 50 mm rainfall we may send 1726				
No	☐				
2	Risks to participants For example: sector-specific health & safety, emotional distress, financial disclosure, physical harm, transfer of personal data, sensitive organisational information				

	Risk to participants: <i>(this box should expand as you type)</i>	How you will mitigate the risk to participants: <i>(this box should expand as you type)</i>
3	If research activity may include sensitive, embarrassing or upsetting topics (e.g. sexual activity, drug use) or issues likely to disclose information requiring further action (e.g. criminal activity), give details of the procedures to deal with these issues, including any support/advice (e.g. helpline numbers) to be offered to participants. Note that where applicable, consent procedures should make it clear that if something potentially or actually illegal is discovered in the course of a project, it may need to be disclosed to the proper authorities	
	N/A <i>(this box should expand as you type)</i>	
4	Risks to the investigator For example: personal health & safety, physical harm, emotional distress, risk of accusation of harm/impropriety, conflict of interest	
	Risk to the investigator: 1. Reputational risks 2. Accusation of research misconduct <i>(this box should expand as you type)</i>	How you will mitigate the risk to the investigator: 1. Clear communication 2. Use proper data protection measures 3. Stay up to date on research regulations and institutional policies <i>(this box should expand as you type)</i>
5	University/institutional risks For example: adverse publicity, financial loss, data protection	
	Risk to the University: 1. Reputational damage 2. Face legal implications <i>(this box should expand as you type)</i>	How you will mitigate the risk to the University: 1. Ensure to follow the ethical guidelines 2. Obtain ethical approval to safeguard the University's credibility <i>(this box should expand as you type)</i>
6	Environmental risks For example: accidental spillage of pollutants, damage to local ecosystems	
	Risk to the environment: N/A <i>(this box should expand as you type)</i>	How you will mitigate the risk to environment: N/A <i>(this box should expand as you type)</i>

Disclosure and Barring Service				
	If the research activity involves children or vulnerable adults, a Disclosure and Barring Service (DBS) certificate must be obtained before any contact with such participants.	YES	NO	N/A
7	Does your research require you to hold a current DBS Certificate?	☐	☒	☐
8	If YES, please give the certificate number. If the certificate number is not available please write "Pending"; in this case any ethical approval will be subject to providing the appropriate certificate number.			

SECTION I: Feedback, Consent and Confidentiality

1	Feedback What de-briefing and feedback will be provided to participants, how will this be done and when?
	Participants will receive a briefing immediately after participation, including the purpose of the research and feedback for interested participants, explaining how they are contributing to the research goals. Debriefing and feedback will be provided in person.

	(this box should expand as you type)
2	Informed consent Describe the arrangements to inform potential participants, before providing consent, of what is involved in participating. Describe the arrangements for participants to provide full consent before data collection begins. If gaining consent in this way is inappropriate, explain how consent will be obtained and recorded in accordance with prevailing data protection legislation.
	Before participants provide consent, they will receive comprehensive, accessible information about the study to ensure they can make a fully informed decision. This will include: • The purpose of the study and its objectives • What participation involves, including the procedures, time commitment, and any follow-up • Any potential risks or discomforts, as well as benefits • Assurance that participation is voluntary, and participants can withdraw at any time without penalty • How confidentiality and data protection will be maintained • How their data will be used, stored, and shared • Contact details for the researcher and ethics oversight body. This information will be presented in the Participant Information. (this box should expand as you type)
3	Confidentiality / Anonymity Set out how anonymity of participants and confidentiality will be ensured in any outputs. If anonymity is not being offered, explain why this is the case.
	1. Participants' names and ages will not be used. 2. Access to raw data will be limited to the researcher only. 3. All publications, presentations, and reports will use anonymised data (this box should expand as you type)

SECTION J: Data Protection and Storage

	Does the research activity involve personal data (as defined by the General Data Protection Regulation 2016 "GDPR" and the Data Protection Act 2018 "DPA")?	YES	NO
1	"Personal data" means any information relating to an identified or identifiable natural person ('data subject'). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. Any video or audio recordings of participants is considered to be personal data.	☐	☐
	If YES, provide a description of the data and explain why this data needs to be collected:		
2	No (this box should expand as you type)		
	Does it involve special category data (as defined by the GDPR)?	YES	NO
3	"Special category data" means sensitive personal data consisting of information as to the data subjects' – (a) racial or ethnic origin, (b) political opinions, (c) religious beliefs or other beliefs of a similar nature, (d) membership of a trade union (within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992), (e) physical or mental health or condition, (f) sexual life, (g) genetics, (h) biometric data (as used for ID purposes),	☐	☐

	If YES, provide a description of the special category data and explain why this data needs to be collected:
4	No <i>(this box should expand as you type)</i>

	Will data from the research activity (collected data, drafts of the thesis, or materials for publication) be stored in any of the following ways?	YES	NO
5	Manual files (i.e. in paper form)?	☐	☒
6	University computers?	☐	☒
7	Private company computers?	☐	☒
8	Home or other personal computers?	☒	☐
9	Laptop computers/ CDs/ Portable disk-drives/ memory sticks?	☒	☐
10	"Cloud" storage or websites?	☒	☐
11	Other – specify:	☐	☒
12	For all stored data, explain the measures in place to ensure the security of the data collected, data confidentiality, including details of backup procedures, password protection, encryption, anonymisation and pseudonymisation:		
	<i>(this box should expand as you type)</i>		

Data Protection			
		YES	NO
	Will the research activity involve any of the following activities:		
13	Electronic transfer of data in any form?	☒	☐
14	Sharing of data with others at the University outside of the immediate research team?	☐	☒
15	Sharing of data with other organisations?	☐	☒
16	Export of data outside the UK or importing of data from outside the UK?	☐	☒
17	Use of personal addresses, postcodes, faxes, emails or telephone numbers?	☐	☒
18	Publication of data that might allow identification of individuals?	☐	☒
19	Use of data management system?	☐	☒
20	Data archiving?	☐	☒
21	If YES to any question, please provide full details, explaining how this will be conducted in accordance with the GDPR and Data Protection Act (2018) (and any international equivalents, where appropriate):		
	Electronic Transfer of Data: I will ensure that all data collected is transferred and shared only with authorised individuals directly involved in the research. <i>(this box should expand as you type)</i>		
22	List all who will have access to the data generated by the research activity:		
	The research and the supervisor		

	(this box should expand as you type)		
23	List who will have control of, and act as custodian(s) for, data generated by the research activity:		
	The researcher (this box should expand as you type)		
24	Give details of data storage arrangements, including security measures in place to protect the data, where data will be stored, how long for, and in what form. Will data be archived – if so how and if not why not.		
	I will store the data in my OneDrive for as long as needed, will be the only person with access, and will delete it when no longer needed. (this box should expand as you type)		
25	Please indicate if your data will be stored in the UWTSD Research Data Repository (see https://researchdata.uwtsd.ac.uk/). If so please explain. <i>(Most relevant to academic staff)</i>		
	No (this box should expand as you type)		
26	Confirm that you have read the UWTSD guidance on data management (see https://www.uwtsd.ac.uk/library/research-data-management/)	YES	☒
27	Confirm that you are aware that you need to keep all data until after your research has completed or the end of your funding	YES	☒

SECTION K: Declaration

	The information which I have provided is correct and complete to the best of my knowledge. I have attempted to identify any risks and issues related to the research activity and acknowledge my obligations and the rights of the participants. In submitting this application I hereby confirm that I undertake to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice which is published on the website: https://www.uwtsd.ac.uk/research/research-ethics/		
1	Signature of applicant:	Kehinde Fekemo-Johnson	Date: 01/11/2025

For STUDENT Submissions:

2	Director of Studies/Supervisor:		Date:
3	Signature:		

For STAFF Submissions:

4	Academic Director/ Assistant Dean:		Date:
5	Signature:		

Checklist: Please complete the checklist below to ensure that you have completed the form according to the guidelines and attached any required documentation:

☐	I have read the guidance notes supplied before completing the form.
☐	I have completed ALL RELEVANT sections of the form in full.
☐	I confirm that the research activity has received approval in principle
☐	I have attached a copy of final/interim approval from external organisation (where appropriate)
☐	I have attached a full risk assessment (where appropriate) ONLY TICK IF YOU HAVE ATTACHED A FULL RISK ASSESSMENT
☐	I understand that it is my responsibility to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice.
☐	I understand that before commencing data collection all documents aimed at respondents (including information sheets, consent forms, questionnaires, interview schedules etc.) must be confirmed by the DoS/Supervisor, module tutor or Academic Director.

RESEARCH STUDENTS ONLY

Once complete, submit this form via the **MyTSD Doctoral College Portal** at (<https://mytsd.uwtsd.ac.uk>).

RESEARCH STAFF ONLY

All communications relating to this application during its processing must be in writing and emailed to pgresearch@uwtsd.ac.uk, with the title 'Ethical Approval' followed by your name.

STUDENTS ON UNDERGRADUATE OR TAUGHT MASTERS PROGRAMMES should submit this form (and receive the outcome) via systems explained to you by the supervisor/module leader.

THE IMPACT OF GENERATIVE AI CHATBOTS ON CUSTOMER SATISFACTION AND EMPLOYEE ROLES IN RETAIL BANKING

INTRODUCTION

The integration of generative AI chatbots in retail banking has transformed customer interactions and employee workflows. While AI promises efficiency and cost savings, its impact on customer satisfaction and employee experience remains unclear. This research examines how AI chatbots affect these key stakeholders and addresses gaps in empirical evidence (Salih et al., 2025; Stanoevska, 2024).



OBJECTIVES

- Examine how generative AI chatbots affect customer satisfaction in retail banking.
- Explore frontline bank employees' perceptions of AI chatbots' impact on their roles.
- Identify key advantages and limitations of AI chatbots in retail banking from a management perspective.

METHODOLOGY

- Quantitative research design using online surveys for customers and employees of retail banking.
- Sampling technique: Stratified random sampling.
- Variables: Independent for the use of generative AI chatbots, and dependent for customer satisfaction and employee experience

RESULTS

- Customer Satisfaction: AI chatbots are highly effective for simple, transaction-based tasks.
- Employee Roles: Automation reduces the workload and allows more focus on complex and value-added tasks.
- Efficiency Gains: Processing time for applications and complaints dropped significantly.



DISCUSSION

The findings suggest AI chatbots enhance customer satisfaction through speed, but human touch remains crucial for complex issues (Salih et al., 2025). Employees see AI's benefits but worry about job relevance, echoing OECD (2025) concerns. Key implications are as follows:

- Balance automation with human interaction
- Upskill employees to leverage AI effectively.
- Address ethical concerns around AI accountability

REFERENCES

Creswell, J.W. and Creswell, J.D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage Publications.

OECD (2025) *Skill needs and policies in the age of artificial intelligence*, OECD. Available at: https://www.oecd.org/en/publications/oecd-employment-outlook-2023_08785bba-en/full-report/skill-needs-and-policies-in-the-age-of-artificial-intelligence_fe530fbf.html (Accessed: 09 November 2025).