



ENHANCING CUSTOMER EXPERIENCE THROUGH AI-ASSISTED SERVICES IN FINANCIAL INTERMEDIARIES

Marina M. Carson

Cebu Technological University

ABSTRACT

In today's competitive financial services, enhancing the customer experience is essential. The rapid increase in the use of (AI) in financial intermediaries has changed how operations deliver services and interact with customers. AI-assisted services are one of the commonly used tools in financial intermediaries such as chatbots, virtual assistants, predictive analytics, and automated query systems, which enhance customer experience through service quality, convenience, trust, and overall satisfaction. This study examined the customer experience of using of AI-assisted services in financial intermediaries. The study employed a quantitative research design with a structured questionnaire that was administered through random sampling to a population of 124 in Cebu City. A Taro Yamane Method was used to calculate the sample size, consisting of customers who had transacted with banks, insurance providers, and pawnshops for at least three months, participated in the study. The questionnaire consists of two parts that tackles the demographic profile and variables of the study which are measured through a five-point Likert scale. The data collected were listed and tabulated using descriptive statistics for demographic profile, weighted mean for variables, and Pearson correlation for the relationships. Results revealed that respondents generally held neutral perceptions toward both AI-assisted services and customer experience. There is a significant positive relationship between the use of AI-assisted services and level of customer experience, though convenience was slightly rated higher compared to service quality, trust, and satisfaction. However, issues such as limited personalization, low emotional engagement, and concerns about data security influenced overall neutral responses. The study concludes that AI-assisted services in financial intermediaries are still in a development stage. AI-assisted services contribute positively to customer experience but customer still concern on trust, accuracy and insufficient personalization. Financial intermediaries must strengthen system transparency, personalization, and data security measures to increase the customer experience in AI-assisted services.

KEYWORDS: Artificial Intelligence, Customer Experience, Financial Intermediaries in Cebu City, Chatbots, Virtual Assistants, Predictive Analytics, Quantitative Research Method, AI-Assisted Service Program

INTRODUCTION

Customer experience (CX) has shaped an important factor across the business, specifically within financial intermediaries. Previous research stated that businesses continually explore innovative strategies to enhance customer experiences and remain competitive in today's rapidly evolving business environment (Bhuiyan, 2024). It is important that companies must have superior and personalized experience for attracting customers (Keiningham et al., 2020, as cited by Abiagom & Ijomah, 2024). Good service in financial transactions enhances customer experience. The delivery of transactions is changing rapidly across financial intermediaries, internet banking, online queries, and technological advancements in financial institution. With increasing technology, customer experience is no longer based solely by face-to-face interactions but is increasingly influenced by technology-driven services. Research shown that technology services like AI-assisted tools in fintech enhance customer experience through loyalty, and long-term business sustainability (Huang & Rust, 2021; Verhoef et al., 2021).

The advent of Artificial Intelligence-assisted services has a great influence on financial transactions and consumer experience. AI services such as chatbots, virtual assistants, automated query systems and predictive analytics. These technologies are widely used to improve service delivery and operational efficiency (Klioutchnikov et al., 2020; Bonsón et al., 2021). Within financial intermediaries, chatbots and virtual assistants handle volume queries about financial transactions and provide quick answers, while automated queries and predictive analytics handle balance management and track customers' future payments. These technologies deliver fast, convenient services that meet customer preferences.

Financial intermediaries which traditionally operated within manual transactions are now adopting digital transformation. The implementation of artificial intelligence (AI) in the financial sector has transformed how people interact with financial intermediaries. In addition, AI is considered a key driver of innovation in financial services (Rai, 2020) and helped to improve decision-making and customer interaction (Zhang & Rogers, 2023). However, AI faces challenges in terms of ethics, transparency, and data privacy (Puntoni et al. 2020 and De Marcellis-Warin et al. 2022).

According to the study of Klioutchnikov et al. (2020), banks and other financial institutions ensure that AI-assisted tools enhance the customer experience through improved service, convenience, more personalized transactions, and stronger customer satisfaction. The good customer experience depends on the availability of Artificial Intelligence-assisted services in financial intermediaries as technologies are increasingly adopted in sectors such as businesses, education, banking, management, and healthcare. The financial



intermediaries used AI- assisted tools to operate effectively and enhance customer experience (Mariani & Borghi, 2022; Gao et al., 2022). In addition, firms must evaluate artificial intelligence tools and prioritize consumer fairness in their adoption policies throughout both implementation and post-acceptance (Radanliev, 2025), due to the concern that the use of artificial intelligence will yield positive and negative results for the transaction of customers. The negative results concern the improper use of artificial intelligence, which may reduce consumer autonomy and produce risks (De Marcellis-Warin et al., 2022). On the other hand, the positive results yield customer confidence in financial interactions depends on effective utilization of tools with transparency and accountability (Qureshi et al., 2024).

The study highlights the gap by investigating how AI-assisted services such as chatbots, virtual assistants, automated query resolutions, and predictive analytics enhance customer experience in financial intermediaries. In addition, the study focuses on key dimensions on customer experience such as service quality, convenience, trust and overall satisfaction. The use of AI-assisted tools in services can increase satisfaction (Huang & Rust, 2021) and seeks to provide a comprehensive transaction efficiency and challenges associated with the tools. The study indicates the necessary technological enablers and organizational strategies for effective implementation. Furthermore, the study contributes the existing knowledge by providing a framework for financial institutions aiming to reconcile innovation with customer-centric service delivery. In particular, this study assesses the likelihood of using AI-assisted services and level of customer experience. Rai (2020) noted the importance of investigation about the potential of AI systems. From his perspective, AI tools that foster transparency, justice, accountability and trust play an important role in improving decision particularly in financial transactions. This study analyzes the roles and responsibilities of consumers within financial ecosystems influenced by artificial intelligence to address a prevailing knowledge deficiency.

There are important policies and guidelines governing AI systems that an institution should regulate. Government regulations provide the necessary guidelines to prevent misconduct, protect the public's interests, and build trust in AI systems. Also, financial institutions, regulators, and AI practitioners must work together to find the right balance. To assess the efficacy of framework, there is a need for regulations to monitor AI-based trading and address ethical concerns (Azeema et al., 2023). In addition, rules and ethical issues should be observed (Bonsón et al., 2021). The inadequacy of existing regulations for some financial intermediaries is one of the reasons for implementing ethical AI (Samonte et al., 2024). AI can help personalize services and products and improve client experiences.

The findings of the study are expected to improve knowledge and skills for both the client and financial institutions. Practically, it will add strategy in financial intermediaries on how to properly implement AI-assisted services in order to enhance customer experience with ethical standards.

RESEARCH METHODOLOGY

Research Design

This study uses a quantitative design, specifically the survey method, to collect data from respondents. A quantitative design involves data and information that are numerical or can be converted into numbers (Sheard, 2018). Quantitative research is used to achieve an exact description of the concern. Quantitative research uses a logical strategy to collect and analyze data, emphasizing testing theories influenced by empiricist and positivist ideologies (Bryman, 2016). In this manner, descriptive analysis is employed that aimed to enhance customer experience through the use of AI-assisted services in financial transactions. The primary data sources include survey questionnaires from 124 customers of various financial intermediaries in this study, a sample of 30 customers during pilot testing from the financial intermediaries' population of 124 people. The data was gathered through a structured questionnaire. On the contrary, the secondary data are collected from previous research studies and other online sources with references. It aims to provide precise and reliable results.

RESULTS AND DISCUSSIONS

The demographic profile of respondents provides essential context for understanding adoption of AI-assisted financial services, as it highlights age, gender, education, and occupation patterns that shape user engagement. The majority of respondents are young (81.5% aged 18–24), female, and students with some college education, indicating that Gen Z and younger Millennials are the most active users of AI-enabled banking, driven by their digital fluency and preference for fast transactions. Gender differences reveal that women are more open to AI-assisted tools but also more cautious due to trust concerns, while men show lower adoption rates. Educational attainment influences technology literacy, with college-level respondents more willing to explore AI, while those with lower education levels require simpler, user-friendly systems. Occupation analysis shows students dominate usage, while self-employed and entrepreneurial groups are underrepresented, reflecting challenges in adoption but also opportunities for tailored AI solutions.

**Table No. 1 Likelihood of using AI-Assisted Customer Service**

Indicators	Mean	Std. Deviation	Interpretation
Chatbots	2.78	0.813	Undecided
Virtual Assistant	3.00	0.910	Undecided
Automated Query Resolutions	2.89	0.910	Undecided
Predictive Analysis	3.03	0.969	Undecided
Summary of Likelihood of using AI-Assisted Customer Service	2.92	0.900	Undecided

Summary of Likelihood of Using AI-Assisted Customer Service

The probability of AI supported customer service in financial services is increasing. Companies are adopting innovations to improve customer perceptions due to technological advancements. Verhoef et al. (2022) suggested that customer experience (CX) is a positive perspective such as trust, satisfaction and loyalty towards service quality, convenience and efficiency. The study suggests that a good customer experience is vital to increase business profits especially in financial institutions. Financial intermediaries make use of AI to improve financial transactions making them faster and more efficient to better meet customer requirements. In particular, customers still want to have engaged, accessible, and secure interactions across multi-platforms despite complexities in managing AI-services (De Keyser et al., 2022). The experience of customers in the use of AI-assisted tools has positive and negative outcomes that can lead to both customer satisfaction and service failures (Bascur & Rusu, 2020).

Table 1 displays the likelihood of respondents using artificial intelligence in customer service. This includes chatbots, virtual assistants, auto query resolutions, predictive analytics, etc. Respondent interpreted both indicators as neutral or undecided. Out of the 4 indicators, predictive analysis had the highest mean score of 3.03 (SD=0.969). This shows that these tools have the ability to predict revenue and cash flow in real time. However, chatbots scored the lowest mean score of 2.78 with an SD of 0.813, indicating that respondents are aware but still reluctant to use them because of concerns about trust and transparency in financial transactions. Next were Virtual Assistants with a mean of 3.00 and a standard deviation of 0.910, and Automated Query Resolutions, with a mean score of 2.89 and SD of 0.910, as undecided due to concerns about personalization and the accuracy of the services. These technological tools are different from each other but in the general interpretation, an “Undecided” position was indicated for all the indicators evaluated that shows a common level of uncertainty or neutrality among the participants in Cebu City.

The results of the study are supported by Beldad et al. (2020), who state that the underlying reason for the adoption of AI services in financial settings is a lack of transparency, knowledge, and familiarity with the AI system. The “Undecided” rating for the entire category of AI-assisted tools means the target population has not yet definitively accepted or rejected automated services in finance, they said. Personalized tools like predictive analytics and virtual assistants may increase perceived usefulness and engagement. As shown in the table, predictive analysis and virtual assistance scored high, suggesting that customers prefer personalized interactions over automated ones (Huang & Rust, 2021). On the other side, a neutral response means uncertainty and distrust, which generally results in a conservative attitude towards the use of AI-enabled financial services (Jadil et al., 2021). The research shows that these intermediaries can effectively convert the current state of indecision into a competitive advantage in customer experience by transforming from generic automation to sophisticated, personalized AI support. The competitive advantage highlights the fact that personalization, transparency, and trust-building strategies are the key elements for user satisfaction and continued usage of AI-enabled services (Grewal et al., 2021).

Overall, the summary reveals neutrality about the use of AI-powered customer service tools. Therefore, more knowledge, better system performance, and more trust-building are required to encourage acceptance and adoption of AI-based financial services.

LEVEL OF CUSTOMER SERVICE

Table No. 2 Summary of Customer Experience

Indicators	Mean	Std. Deviation	Interpretation
Service Quality	3.11	0.924	Undecided
Convenience	3.17	0.907	Undecided
Trust	2.87	0.908	Undecided
Overall Satisfaction	3.00	0.868	Undecided
Summary of Customer Experience	3.04	0.902	Undecided

Summary of Customer Experience

Customer experience (CX) in financial services is the overall perception and emotional bond a client forms with a financial institution, which depends on speed and personalization (Bapat, 2022). The customer experience in the context of the study acts as a compass and measure for all AI supported services delivered by the organization.



Table 2 summarizes customer experience on service quality, convenience, trust and overall satisfaction. The respondents saw the customer experience as neutral or undecided. Convenience has the highest mean score of 3.17 with an SD of 0.907 indicating strong convenience of services across devices. Trust is the lowest in mean with 2.87 and SD of 0.908. Trust is indicative of the awareness of the importance of the accuracy and reliability of securing of financial data, but at the same time, it also raises concerns about the accuracy and reliability of the securing of financial data. Overall satisfaction had a mean score of 3.00 (SD=0.868). The Undecided data showed that the participants did not yet have a definite positive or negative opinion about their experiences with financial intermediaries in Cebu City.

Sohn & Kwon (2020) support the study's findings that ease of use and accessibility are key factors in digital adoption. The results indicate that convenience is a major factor of using the services anytime and in the most effective way. The AI-driven services are good, but the users are concerned about the consumption. For example, the trust has the lowest perception, and it also affects the overall experience, and the composite mean cannot reach the "Agree" or "Satisfied" mark. Users' trust is an important factor in behavior and acceptance of AI systems (Choung et al., 2022). The study shows the perception of technology and level of security which will help in being fully aware of the service and also in overall customer experience.

The results generally indicate that the respondents have neutral customer experiences. Therefore, it is essential to create more human-like AI interactions and improve data security measures.

RELATIONSHIP BETWEEN LIKELIHOOD OF THE USE OF AI-ASSISTED TOOLS AND THE LEVEL OF CUSTOMER EXPERIENCE

This part examines the statistical relationship between acceptance of AI technologies and attitudes towards interactions with financial institutions. The research can determine if there is a significant relationship between the aforementioned variables, that means if the higher the propensity to use chatbots, virtual assistants, and predictive technologies, the better the customer experience. The results reported here provide the empirical evidence needed to validate the integration of AI as a strategic driver for improving service. This link can be used to identify if technological readiness influences the enhancement of service quality, convenience, trust, and satisfaction in the digital financial services of Cebu City.

Table No. 3 Relationship between likelihood of the use of AI-assisted tools and the level of customer experience								
	Service Quality		Convenience		Trust		Overall Satisfaction	
	r-value	p-value	r-value	p-value	r-value	p-value	r-value	p-value
Chatbots	.695**	0.000	.615**	0.000	.678**	0.000	.719**	0.000
Virtual Assistant	.687**	0.000	.635**	0.000	.605**	0.000	.587**	0.000
Automated Query	.779**	0.000	.711**	0.000	.695**	0.000	.800**	0.000
Predictive Analysis	.757**	0.000	.756**	0.000	.601**	0.000	.738**	0.000

** Correlation is significant at the 0.01 level (2-tailed).

The degree of customer experience is directly correlated to the likelihood of using AI-assisted tools. This relationship between variables needs to be established in quantitative research so that the researcher can test hypotheses and make informed predictions.

The relationship between AI-assisted tools and customer experience is shown in Table 3. Chatbots, virtual assistants, automated query systems, predictive analytics – the use of AI-assisted tools. Also, the level of customer experience in terms of service quality, convenience, trust, and overall satisfaction. Both findings show positive relationships and statistically significant effects, with consistent p-values of 0.000, indicating a direct correlation between AI tool usage and customer experience levels. The results indicate a strong and statistically significant association between the adoption of AI-assisted tools and the customer experience levels. Furthermore, the calculated R-values, ranging from 0.587 to 0.800, demonstrate a moderate to very strong correlation. Therefore, better customer perceptions in all evaluated dimensions seem to be related to the higher use of AI tools.

In terms of customer experience, service quality shows strong positive correlations with all AI-assisted tools across all levels of customer experience, meaning the quality of service that is accurate and fast. Among AI-assisted tools automated query tools ($r=0.779$) have the highest impact. The system is fast and more accurate in providing balances and updates of financial transactions. Followed by predictive analytics ($r = 0.757$), suggesting that AI -assisted tools are better at predicting customer needs while reducing errors. The service quality of an AI-assisted tool can be improved by quick response and minimization of human error (Huang et al. 2021). Meanwhile, the virtual assistant (0.687) has the least impact among AI-assisted tools, indicating the tools are able to handle transactional tasks and escalate complex issues to human experts, but the level of service is still moderate. Finally, Chatbots ($r = 0.695$) are positively correlated with service quality, indicating they can resolve queries instantly and reduce wait time, but still, respondents are hesitant in terms of the experience of the tools. The results highlight that a high level of customer experience increased the likelihood of adopting the AI-assisted tools in financial transactions.



When it comes to the level of convenience, the correlations are positive for all AI-assisted tools. Predictive analytics ($r = 0.756$) has the strongest impact among the four AI-assisted tools, followed by automated query systems ($r = 0.711$), showing that these tools increase accessibility and functionality of services. AI-assisted tools in financial transactions played a significant role in the accessibility and usability (Ameen et al. 2021). For example, customers can receive real-time help and be available 24/7, thereby improving the overall experience and increasing customer satisfaction.

From a trust perspective, the relationships are a bit lower than with other AI-assisted tools. Automated query systems ($r = 0.695$) have the greatest influence on trust, meaning that consistency and accuracy can increase users' confidence. Next are chatbots ($r = 0.678$), which refer to data security and human advisors. Predictive analytics has the least effect on trust, meaning that it predicts customer retention or future profits. However, the problem of lack of transparency and accuracy is still very sensitive when it comes to using AI for improving customer experience. Trust is an important factor to take into account in the adoption of artificial intelligence, particularly in financial services where there is high perceived risk (Chatterjee et al. 2021). The study proved that trust is a significant issue for customers, especially when dealing with financial transactions with the help of AI-assisted tools.

For overall satisfaction, the automated query received the highest value among the assisted tools. The results suggest that personalization of tools increased customer experiences and satisfaction. Previous research noted that AI enhances customer value through a personalized service experience, emphasizing the need for customization of AI-assisted tools, especially in financial transactions (Mariani & Nambisan, 2021). When correctly implemented, AI-assisted tools such as chatbots, virtual assistants, automated queries, and predictive analytics can provide the best overall client satisfaction in any business.

In general, the results show that AI-assisted tools are an important part of customer experience. The development of all the assisted tools shows the influence of customers on the financial intermediary. Financial intermediaries should focus on embedding intelligent automation and data-driven personalization into their service operations. Hence, it can lead to an increase in customer satisfaction in an organization.

CONCLUSIONS

In conclusion, this study aimed to enhance customer experience through AI-assisted tools in financial intermediaries. The findings of the study reveal that AI-assisted tools are beneficial in improving customer experience within financial intermediaries. The application of AI-assisted tools such as chatbots, virtual assistants, automated query systems and predictive analytics translates into a more convenient, fast and efficient service delivery. It was discovered that there is positive relationship in the levels of customer experience toward the use of AI-assisted tools. In addition, these tools help facilitate transactions and reduce waiting time, helping customers to perform financial activities with greater ease and accessibility. As a result, customers generally experience improved service quality when interacting with AI-enabled financial systems. Majority of the respondents are young, students aged 18-24 which are comfortable using digital tools, but hesitant and not fully confident in AI-assisted systems. AI-based services have the potential to enhance efficiency, productivity, and access to financial transactions. The successful integration of AI in financial institutions is not only a matter of technology but also of how well the institutions can build confidence, transparency and reliability in their digital services. Therefore, customers' perception on the use of AI has to be balanced with human efforts to enhance customer trust and reliability.

RECOMMENDATION

The primary objective of the study was to enhance customer experience in AI-assisted tools used by financial intermediaries in Cebu City. The testing hypothesis showed that there is a significant positive customer experience in the use of AI-assisted services. Based on the findings, the majority have a neutral response to the use of AI-assisted tools. To demonstrate the neutrality of customer experience, the results suggest that financial intermediaries in Cebu City must immediately improve their AI-assisted services to improve client satisfaction and enhance customer experience. In addition, financial intermediaries also need to rebuild trust actively, yet this is a major concern. They can do this by implementing clear data privacy policies about AI-assisted systems and ensuring that customers feel secure and supported when dealing with automated systems.

The enhancement of customer experience in terms of AI-assisted services, particularly predictive analytics, financial intermediaries should focus on providing customized financial insights and budget tools for the student and young professional segment. These suggest clear and transparent budget predictions that aim to enhance trust in the platforms. Moreover, financial intermediaries should provide easy access and personalized human interactions. Adopt a mobile app that can deliver personalized financial queries anytime to maintain the same level of quality and service convenience across all digital platforms. The proposed plan should be adopted as a strategic paradigm to enhance the customer experience in using AI-assisted services in financial intermediaries in Cebu City.



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