Impact of Conversational AI on Customer Trust and Adoption of FinTech Services

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Abstract: *The rapid advancement of Conversational Artificial Intelligence (AI), including chatbots and voice assistants, has significantly transformed the delivery of FinTech services. This study examines the impact of Conversational AI on customer trust and analyzes how trust influences adoption intention and continued usage of FinTech services. A quantitative research design was adopted, and primary data were collected from 200 FinTech users through a structured questionnaire using a five-point Likert scale. Statistical tools such as descriptive analysis, Pearson correlation, and regression analysis were employed to test the proposed relationships.*

The findings reveal that conversational AI features such as responsiveness, efficiency, personalization, and perceived security positively influence customer trust in FinTech services. A strong and significant relationship was observed between customer trust and adoption intention, as well as continued usage intention. The results further indicate that customer trust acts as a mediating factor between conversational AI performance and FinTech service adoption.

The study concludes that while conversational AI enhances operational efficiency and user convenience, building trust remains essential for sustained customer engagement. Security assurance, transparency, and reliability are key determinants in strengthening trust perceptions. FinTech organizations must therefore prioritize trustworthy AI design to ensure long-term adoption and competitive advantage. The research contributes to existing literature by integrating conversational AI, customer trust, and FinTech adoption within a unified framework and provides practical implications for digital financial service providers aiming to improve customer retention and loyalty.

Keywords: Conversational Artificial Intelligence, Chatbots, Voice Assistant, Customer Trust, FinTech Services

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