

# A Study on the Role of Artificial Intelligence in Enhancing Customer Experience at Axis Bank

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***Abstract***—Axis Bank has adopted various AI-powered technologies such as chatbots, automated customer support, predictive analytics, and fraud detection systems to enhance customer experience.

This study examines the impact of Artificial Intelligence on customer experience in Axis Bank. A descriptive research design was used, and primary data were collected through a structured questionnaire consisting of 25 questions from 100 Axis Bank customers using the convenience sampling method. Secondary data were obtained from journals, books, reports, and official websites.

The findings indicate that most customers are aware of AI-based banking services and are satisfied with the convenience, speed, and efficiency they provide. The study concludes that Artificial Intelligence has positively improved customer experience at Axis Bank by enhancing service quality, security, and overall customer satisfaction.

***Index Terms***—Artificial Intelligence, Axis Bank, Customer Experience, Customer Satisfaction, Digital Banking, AI-enabled Services.

## I. INTRODUCTION

Artificial Intelligence (AI) has become an important part of the modern banking industry. It is helping banks improve customer service, increase operational efficiency, enhance security, and provide personalized banking solutions. AI-powered technologies such as chatbots, automated customer support, fraud detection systems, and predictive analytics have changed the way customers interact with banks.

Axis Bank has adopted various AI-enabled services to offer faster, more convenient, and customer-friendly banking experiences. As digital banking continues to grow, understanding customer perceptions and satisfaction with these technologies has become increasingly important. This study aims to examine the role of Artificial Intelligence in enhancing customer

experience at Axis Bank and to evaluate the effectiveness of AI-based banking services from the customers' perspective.

### Background of Study

Axis Bank has adopted various AI-based solutions to enhance customer experience and improve the quality of its digital banking services. As the use of AI continues to grow in the banking sector, it is important to understand how customers perceive these services and their impact on overall satisfaction. Therefore, this study focuses on examining the role of Artificial Intelligence in enhancing customer experience at Axis Bank.

### About Axis Bank

Axis Bank is one of India's leading private sector banks, providing a wide range of financial products and services to individuals, businesses, and corporate customers. Established in 1993, the bank has built a strong presence across the country through its extensive network of branches and digital banking platforms. In recent years, Axis Bank has adopted advanced technologies, including Artificial Intelligence (AI), to improve customer service, enhance security, and offer personalized banking solutions. The bank continues to focus on innovation to provide a convenient and efficient banking experience to its customers.

### Research Objectives

1. To analyze the role of AI in banking customer experience
2. To study AI initiatives implemented by Axis Bank
3. To evaluate the impact of AI on customer satisfaction
4. To identify challenges and opportunities in AI adoption

### Research Questions

What AI services are used at Axis Bank?

How does AI affect satisfaction?

What benefits and challenges do customers perceive?

### Scope of Study

The scope of this study is limited to examining the impact of Artificial Intelligence on customer experience in Axis Bank. The study covers selected Axis Bank customers and evaluates their perceptions of the effectiveness, convenience, and service quality of AI-based banking solutions. The research is based on primary data collected through a questionnaire and secondary data obtained from books, journals, reports, and official websites.

### Significance of Study

This study is significant because it helps in understanding the role of Artificial Intelligence in improving customer experience in the banking sector. As banks increasingly adopt AI-powered

technologies, it becomes important to evaluate how customers perceive and benefit from these services. The study provides insights into customers' awareness, usage, and satisfaction regarding AI-enabled banking services offered by Axis Bank. It highlights the impact of AI on service quality, convenience, security, and customer engagement. The findings may help Axis Bank identify areas where AI services can be further improved to better meet customer expectations.

### Limitations of Study

Every research study has certain limitations that may affect the scope of its findings. The limitations of this study are as follows:

- The study is limited to selected customers of Axis Bank only.
- The sample size of 100 respondents may not fully represent all Axis Bank customers.
- The study is based on customer perceptions and opinions, which may vary from person to person.
- Time and resource constraints restricted the collection of data from a larger geographical area.
- The accuracy of the findings depends on the honesty and understanding of the respondents while answering the questionnaire.
- The study focuses only on AI-enabled banking services and does not cover all aspects of banking operations.
- Rapid changes in Artificial Intelligence technology may affect the relevance of the findings over time.

## II. LITERATURE REVIEW

Artificial Intelligence (AI) has become an important part of the modern banking industry, helping banks improve customer service, operational efficiency, and overall business performance. Through technologies such as chatbots, predictive analytics, recommendation systems, and automated customer support, banks are able to provide faster, more personalized, and convenient services to their customers. AI also plays a significant role in risk management, fraud detection, and decision-making by analyzing large volumes of data accurately and efficiently.

Axis Bank has been actively adopting AI-based solutions to enhance the banking experience for its customers. These technologies help the bank streamline operations, improve customer engagement, and offer customized financial services. As digital banking continues to grow, understanding customer perceptions of AI-driven services has become increasingly important.

This study aims to examine the impact of Artificial Intelligence on customer experience in Axis Bank. It focuses on assessing customer awareness, usage patterns, satisfaction levels, and the overall effectiveness of AI-enabled banking services. The findings of the study provide insights

into how AI contributes to improving banking services and meeting the evolving expectations of customers in the digital era.

#### Previous Research Studies

##### 1. Study on Service Quality and Customer Experience:

This study found that Artificial Intelligence has significantly improved service quality in the banking sector by enabling faster response times, personalized services, and enhanced customer support. AI-powered tools help banks understand customer needs and provide efficient solutions.

##### 2. Study on Operational Efficiency and Risk Management:

The research highlighted that AI contributes to operational efficiency by automating routine banking tasks. It also assists in risk assessment and fraud detection through advanced data analytics and real-time monitoring systems.

##### 3. Study on AI Adoption in Axis Bank:

This study examined the implementation of AI technologies in Axis Bank. The findings revealed that the bank utilizes chatbots, predictive analytics, recommendation engines, and automated support systems to improve customer engagement and streamline banking operations.

##### 4. Study on Customer Perception and Satisfaction:

The research focused on customer awareness and satisfaction regarding AI-enabled banking services. Results indicated that customers generally appreciate the convenience, speed, and accuracy offered by AI-driven solutions, although concerns about data privacy remain.

#### Theoretical Framework

In recent years, Artificial Intelligence (AI) has significantly changed the way banking services are delivered. By integrating advanced technologies, banks are able to offer faster, more efficient, and personalized services to their customers. AI helps improve various aspects of banking, including customer support, operational efficiency, risk assessment, fraud prevention, and digital banking experiences. These innovations have made banking more convenient and accessible for users.

This study focuses on understanding the impact of Artificial Intelligence on customer experience at Axis Bank. It examines customers' awareness and usage of AI-based banking services, their level of satisfaction, and their perceptions regarding the effectiveness of these technologies. The study also aims to identify how AI contributes to improving customer engagement and overall banking performance in the digital age.

#### Research Gap

Despite extensive research, several gaps remain:

1. Limited focus on specific banks like Axis Bank
2. Lack of longitudinal studies on AI impact
3. Insufficient research on rural and semi-urban customers
4. Limited exploration of emotional and behavioral aspects

5. Need for studies integrating AI + human service models

III. RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect, analyze, and interpret data for achieving the objectives of a study. The present research examines the impact of Artificial Intelligence on customer experience in Axis Bank. The study focuses on understanding customer awareness, usage, satisfaction, and perceptions regarding AI-enabled banking services. A structured methodology was adopted to ensure the reliability and validity of the findings.

Research Design

The study follows a descriptive research design. Descriptive research is suitable for understanding customer opinions, attitudes, and experiences regarding AI-based banking services. The research aims to describe the level of awareness and satisfaction among Axis Bank customers and evaluate the effectiveness of AI applications in improving customer experience.

Data Sources

Both primary and secondary data were used in this study.

Primary Data

Primary data were collected directly from Axis Bank customers through a structured questionnaire. The questionnaire contained close-ended questions related to AI awareness, usage patterns, satisfaction levels, and customer perceptions.

Secondary Data

Secondary data were collected from:

- ✓ Research journals and articles
- ✓ Axis Bank annual reports
- ✓ Banking industry reports
- ✓ Books related to Artificial Intelligence and banking
- ✓ Official websites of Axis Bank and financial institutions

Sample Size and Sampling

The study was conducted among customers of Axis Bank.

Particulars	Details
Population	Axis Bank Customers
Sampling Method	Convenience Sampling
Sample Size	100 Respondents
Area of Study	Selected Customers of Axis Bank
Data Collection Tool	Structured Questionnaire

Questionnaire Design

The questionnaire was divided into two sections:

Section A: Demographic Information

- ✓ Gender
- ✓ Age
- ✓ Occupation
- ✓ Educational Qualification

Section B: AI Banking Services

- ✓ Awareness of AI services
- ✓ Usage of AI features
- ✓ Satisfaction level
- ✓ Perceived benefits of AI
- ✓ Impact on customer experience

Most questions were measured using a five-point Likert Scale ranging from Strongly Agree to Strongly Disagree.

Data Analysis Techniques

The collected data were analyzed using simple statistical tools such as:

- Percentage Analysis
- Frequency Distribution
- Tables and Charts
- Descriptive Interpretation

The results were presented in tabular form for easy understanding and interpretation.

IV. DATA ANALYSIS AND INTERPRETATION

This chapter presents the analysis and interpretation of data collected from 100 Axis Bank customers regarding the use of Artificial Intelligence in banking services. The findings are presented through tables and interpreted to understand customer perceptions and experiences.

Table 4.1 Demographic Analysis

Gender	Number of Respondents	Percentage
Male	58	58%
Female	42	42%
Total	100	100%

Interpretation

The table shows that 58% of respondents are male and 42% are female. This indicates that both genders actively participate in AI-enabled banking services.

Table 4.2 Awareness of AI Services

Awareness Level	Respondents	Percentage
Aware	85	85%
Not Aware	15	15%
Total	100	100%

## Interpretation

The majority of respondents (85%) are aware of AI-based services provided by Axis Bank, while only 15% are not aware. This indicates a high level of awareness regarding AI technologies among customers.

Table 4.3 AI Feature Usage

AI Feature	Respondents Using Feature	Percentage
Chatbots	75	75%
Mobile Banking Recommendations	65	65%
Automated Customer Support	70	70%
Fraud Detection Alerts	80	80%
Personalized Offers	60	60%

## Interpretation

Fraud detection alerts are the most commonly used AI feature (80%), followed by chatbots (75%) and automated customer support (70%). This suggests that customers actively engage with AI-powered banking services.

Table 4.4 Satisfaction Ratings

Satisfaction Level	Respondents	Percentage
Highly Satisfied	30	30%
Satisfied	45	45%
Neutral	15	15%
Dissatisfied	8	8%
Highly Dissatisfied	2	2%
Total	100	100%

## Interpretation

A total of 75% of respondents are either satisfied or highly satisfied with AI-enabled banking services. This indicates that AI has positively influenced customer experience and service quality.

Table 4.5 Impact on Customer Experience

Opinion	Respondents	Percentage
Strongly Agree	35	35%
Agree	40	40%
Neutral	15	15%
Disagree	7	7%
Strongly Disagree	3	3%
Total	100	100%

#### Interpretation

About 75% of respondents agree that AI has improved their banking experience. Only 10% disagree, indicating a generally positive perception of AI implementation in Axis Bank.

## V. FINDINGS AND DISCUSSION

Artificial Intelligence has emerged as a transformative force in banking by improving service quality, personalization, operational efficiency, customer engagement, risk management, fraud detection, and digital convenience. This chapter presents the major findings derived from the analysis of data collected from Axis Bank customers regarding the use of Artificial Intelligence (AI) in banking services. The findings are based on customer responses related to awareness, usage, satisfaction, and perceptions of AI-enabled banking solutions. The chapter also discusses the implications of these findings and highlights the role of AI in enhancing customer experience within the banking sector.

#### Major Findings

Based on the analysis of the responses collected from 100 Axis Bank customers, the following major findings were observed:

1. **High Awareness of AI Services:** A significant majority of respondents were aware of AI-powered banking services offered by Axis Bank, indicating successful adoption and promotion of digital technologies.
2. **Frequent Usage of AI Features:** Customers actively used AI-enabled services such as chatbots, fraud detection alerts, personalized recommendations, and automated customer support systems.
3. **Positive Customer Satisfaction:** Most respondents expressed satisfaction with the quality, speed, and convenience of AI-based banking services. Customers appreciated the quick resolution of queries and improved accessibility.
4. **Improved Customer Experience:** The study found that AI technologies have positively influenced customer experience by providing personalized services, reducing waiting time, and enhancing overall service efficiency.

5. **Enhanced Security and Trust:** Respondents recognized the role of AI in strengthening fraud detection and security measures, which increased their confidence in digital banking transactions.
6. **Preference for Digital Banking:** Many customers showed a preference for AI-supported digital banking channels over traditional banking methods due to greater convenience and accessibility.
7. **Need for Continuous Improvement:** Although customer satisfaction levels were generally high, some respondents indicated the need for further improvements in chatbot accuracy, problem resolution capabilities, and personalized interactions.

## VI. DISCUSSION

The findings of the study demonstrate that Artificial Intelligence has become an important component of modern banking operations. Axis Bank's adoption of AI technologies has contributed significantly to improving customer service and operational efficiency. The high level of awareness among customers indicates that AI-based banking solutions are becoming increasingly familiar and accepted.

The study reveals that customers value AI-driven services because they provide faster responses, personalized recommendations, and round-the-clock support. Features such as chatbots and automated customer service systems help customers access information and resolve issues without visiting a branch, thereby improving convenience and saving time.

Another important finding is the positive impact of AI on customer satisfaction. The majority of respondents reported favorable experiences with AI-enabled banking services. This suggests that AI technologies are effectively meeting customer expectations by delivering efficient and user-friendly banking solutions.

The research also highlights the role of AI in enhancing security and risk management. Customers acknowledged the effectiveness of AI-powered fraud detection systems in identifying suspicious activities and protecting their financial information. This increased sense of security contributes to greater trust in digital banking platforms.

However, the study also identifies areas where improvements can be made. Some customers experienced limitations in chatbot interactions and preferred human assistance for complex banking issues. Therefore, Axis Bank should continue investing in advanced AI technologies while maintaining a balance between automated services and human support.

Overall, the findings suggest that Artificial Intelligence has had a positive impact on customer experience at Axis Bank. The successful implementation of AI technologies has enhanced service quality, increased customer satisfaction, and strengthened the bank's ability to meet the evolving demands of digital banking customers.

## VII. CONCLUSION AND RECOMMENDATIONS

### Conclusion

The banking industry has undergone significant changes with the introduction of Artificial Intelligence (AI). Today, banks are increasingly using AI-based technologies to improve customer service, enhance operational efficiency, and provide a more personalized banking experience. Axis Bank is one of the leading banks that has adopted AI-driven solutions such as chatbots, automated customer support systems, fraud detection tools, and personalized recommendations to meet the changing needs of customers.

The purpose of this study was to examine the impact of Artificial Intelligence on customer experience in Axis Bank. Based on the data collected and analyzed, it was found that most customers are aware of AI-enabled banking services and regularly use them for various banking activities. Customers generally believe that AI has made banking more convenient, faster, and more accessible. Features such as instant query resolution, digital assistance, and personalized services have contributed positively to customer satisfaction.

The findings also indicate that AI has improved the efficiency of banking operations and enhanced security through advanced fraud detection systems. Although most respondents expressed satisfaction with AI-based services, some customers still prefer human interaction for handling complex issues and detailed financial advice. Therefore, AI should be viewed as a tool that complements human service rather than completely replacing it.

Overall, the study concludes that Artificial Intelligence has had a positive influence on customer experience at Axis Bank. Its effective implementation has helped improve service quality, customer engagement, and overall satisfaction, making banking more efficient and customer-friendly.

### Recommendations

Based on the findings of the study, the following recommendations are suggested:

#### 1. Improve AI-Based Customer Support

Axis Bank should continue upgrading its chatbot and virtual assistant services to ensure quicker and more accurate responses to customer queries. This will help customers receive better support and improve their overall experience.

#### 2. Increase Customer Awareness

Although many customers are familiar with AI services, some are still unaware of the available features. The bank should organize awareness campaigns, digital tutorials, and educational programs to encourage greater adoption of AI-enabled services.

#### 3. Focus on Data Security

As digital banking continues to grow, customer concerns regarding privacy and security also increase. Axis Bank should strengthen its AI-powered security systems to ensure safe transactions and protect customer information from cyber threats.

#### 4. Offer More Personalized Services

The bank can use AI to better understand customer preferences and provide personalized recommendations, financial advice, and customized banking products based on individual needs.

#### 5. Maintain a Balance Between AI and Human Support

While AI is effective for routine tasks, some banking issues require human judgment and interaction. Therefore, Axis Bank should maintain a balance between automated services and human assistance to ensure complete customer satisfaction.

#### 6. Regularly Collect Customer Feedback

Customer expectations continue to evolve over time. The bank should regularly gather feedback regarding AI-based services and use the information to improve service quality and address customer concerns.

#### Future Scope

The future of Artificial Intelligence in the banking sector is highly promising. As technology continues to develop, AI is expected to become even more advanced and capable of delivering smarter, faster, and more personalized banking solutions.

Future studies can be conducted on a larger sample size involving customers from different regions and age groups. Researchers may also compare the implementation of AI across different public and private sector banks to gain a broader understanding of customer perceptions and experiences.

In addition, future research can focus on emerging technologies such as machine learning, predictive analytics, voice-assisted banking, and robotic process automation. These technologies have the potential to further improve customer experience and transform the way banking services are delivered.

In conclusion, Artificial Intelligence is expected to play an increasingly important role in the banking industry. Banks that effectively utilize AI while maintaining strong customer relationships will be better positioned to meet customer expectations and achieve long-term success.

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## QUESTIONNAIRE

### Section A: Demographic Information

#### 1. Gender

- Male
- Female
- Prefer not to say

#### 2. Age Group

- Below 20 years
- 21–30 years
- 31–40 years
- 41–50 years
- Above 50 years

#### 3. Educational Qualification

- High School
- Undergraduate
- Postgraduate
- Professional Qualification
- Other \_\_\_\_\_

#### 4. Occupation

- Student
- Salaried Employee
- Business Owner
- Self-Employed
- Homemaker
- Other \_\_\_\_\_

#### 5. How long have you been an Axis Bank customer?

- Less than 1 year
- 1–3 years
- 4–6 years
- More than 6 years

### Section B: Awareness and Usage of AI Services

6. Are you aware that Axis Bank uses Artificial Intelligence (AI) in its banking services?

- Yes

No

7. Which AI-powered services of Axis Bank are you aware of? (You may select more than one)

Chatbots/Virtual Assistants

Fraud Detection Alerts

Personalized Recommendations

Automated Customer Support

Mobile Banking Assistance

Not Aware

8. How often do you use AI-enabled banking services?

Daily

Weekly

Monthly

Rarely

Never

9. Which AI service do you use most frequently?

Chatbot Services

Fraud Alerts

Personalized Offers

Mobile Banking Assistance

Automated Customer Support

10. Do AI-based services make banking more convenient for you?

Yes

No

Not Sure

### Section C: Customer Satisfaction

11. How satisfied are you with AI-enabled services provided by Axis Bank?

Highly Satisfied

Satisfied

Neutral

Dissatisfied

Highly Dissatisfied

12. How would you rate the speed of AI-based customer service?

Excellent

Good

Average

Poor

Very Poor

13. How would you rate the accuracy of AI-generated responses?

Excellent

Good

Average

Poor

Very Poor

14. Do AI services help resolve your banking queries effectively?

Strongly Agree

Agree

Neutral

Disagree

Strongly Disagree

**Section D: Impact of AI on Customer Experience**

Please indicate your level of agreement with the following statements:

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
15. AI has improved my overall banking experience.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. AI services save my time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. AI-based services are easy to use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. AI provides personalized banking solutions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. AI enhances the security of banking transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. AI improves customer service quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Section E: Suggestions**

21. What improvements would you like to see in AI-based banking services at Axis Bank?

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22. Would you recommend AI-enabled banking services to others?

Yes

No

Maybe

23. What is the biggest benefit you experience from AI-enabled banking services?

Faster service

24/7 availability

Better security

Personalized recommendations

Ease of use

Other \_\_\_\_\_

24. What challenges, if any, have you faced while using AI-based banking services?

Difficulty understanding chatbot responses

Technical issues or errors

Lack of personalized assistance

Privacy or security concerns

No challenges faced

Other \_\_\_\_\_

25. Do you believe Artificial Intelligence will play a greater role in banking services in the future?

Strongly Agree

Agree

Neutral

Disagree

Strongly Disagree