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IMPLEMENTATION OF AI CHATBOTS AND ROBO-ADVISORS IN BANKING: TRANSFORMATION OF CUSTOMER BEHAVIOR AND SERVICE QUALITY

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Abstract:
This article examines how the implementation of artificial intelligence technologies, specifically AI chatbots and robo-advisors, in the banking sector of the Republic of Uzbekistan has transformed customer behavior and service quality. The topic is highly relevant in the context of the modern digital economy, as rapid advancements in artificial intelligence technologies have led banks to gradually adopt AI chatbots and robo-advisors in recent years. The main objective of the study is to identify the impact of AI technologies on the operational efficiency of the banking system, customer trust, and service quality indicators. The research utilizes data obtained from **the Central Bank of the Republic of Uzbekistan, the Statistics Agency**, and the research division of the international consulting company **McKinsey & Company**. The article also analyzes the role of the "**Digital Uzbekistan – 2030" Strategy, the Law "On Banks and Banking Activities,"** and presidential decrees in promoting the digital transformation of the banking sector. The methodology is based on a **"before-and-after"** analysis approach and **comparative** international analysis methods.The findings indicate that, according to the Central Bank of the Republic of Uzbekistan's Digital Banking Services Statistical Reports [1], the average service time in eight

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
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commercial banks that implemented AI chatbots decreased from 4.8 minutes to 2.1 minutes during the period 2022–2024.

Keywords: Artificial intelligence, chatbot, robot consultant, banking system, client behavior, digital transformation, quality of service, banks of Uzbekistan.

Introduction

In recent years, due to the rapid transformation of the international financial landscape and the expansion of digital finance, both public and commercial banking sectors have undergone significant changes. In particular, artificial intelligence (AI) technologies—including chatbots and robo-advisors—have been widely adopted to improve service quality and efficiency, modernize customer interactions, and strengthen operational performance. These solutions, which aim to enhance customer engagement through interactive communication and reduce service delivery time, have become an integral part of digital transformation in the banking industry.

AI-powered chatbots are software tools that communicate with customers without human intervention. They automatically respond to user inquiries, perform basic banking operations, and significantly reduce service processing time. Robo-advisors, on the other hand, are systems that analyze customers' financial decisions and provide investment recommendations. International practice demonstrates that banks implementing AI technologies have experienced an average increase of 35–50 percent in service delivery speed, while customer satisfaction levels have improved by 20–25 percent [2].

Uzbekistan has also been actively participating in this process. Within the framework of the **"Digital Uzbekistan – 2030"** strategy, improving the banking system, digitalizing banking services, and providing customers with fast, convenient, and transparent services have been identified as key priorities. Furthermore, the **Presidential Decree of the Republic of Uzbekistan No. PF-**

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

5992, dated May 12, 2020, "On the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020–2025" [3], emphasizes the need to enhance the efficiency of banking services and improve the quality of customer service as part of broader banking sector reforms.

According to the **Digital Banking Services Statistical Reports** of the Central Bank of Uzbekistan, AI chatbot systems have been implemented in eight major commercial banks over the past two years. As a result, the average customer service time has decreased from 4.8 minutes to 2.1 minutes, while the customer satisfaction index has increased from 72% to 89%. These indicators clearly demonstrate positive changes in service quality and customer behavior within the banking sector.

However, alongside the widespread adoption of digital technologies, several challenges remain. In particular, customers' trust in AI-based systems has not yet been fully established, and concerns regarding the security of personal data continue to be significant. Therefore, the implementation of chatbots and robo-advisors in banks requires not only technological transformation but also social and psychological adaptation.

Literature Review

The implementation of artificial intelligence technologies in banking activities, particularly AI chatbots and robo-advisors, is driving significant transformation in financial services. In recent years, this issue has been extensively discussed not only in practical applications but also in academic research.

Professors Monica-Anetta Alt, Ibolya Vizeli, and Zsuzsa Saplacan, in their article entitled **"Banking with a Chatbot – A Study on Technology Acceptance"** [4], published in July 2021, examined how the introduction of AI chatbots in banking affects customer behavior and service quality transformation. According to the authors, the use of AI chatbots not only provides greater convenience for

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

customers but also enhances the efficiency of banking services and influences customers' service selection behavior.

To investigate technology acceptance, the authors applied the Technology Acceptance Model (TAM) and identified factors such as convenience, compatibility, security, and privacy as key determinants influencing customers' willingness to adopt chatbot technology. Their research concluded that: **"The findings highlight the importance of perceived compatibility and perceived usefulness in the adoption of banking chatbot technology."**

Based on this finding, the acceptance of AI chatbot technology plays a crucial role in shaping customer behavior. In other words, the more useful and compatible customers perceive the service to be, the more readily they are likely to adopt it.

From an analytical perspective, the study conducted by Monica-Anetta Alt, Ibolya Vizeli, and Zsuzsa Saplacan provides a comprehensive examination of customers' attitudes toward technology and the factors influencing technology acceptance. This research contributes to understanding customers' expectations regarding the usefulness and convenience of banking services. However, one limitation of the study is that it primarily focuses on perceptions and subjective evaluations. Actual customer behavior and indicators of banks' operational efficiency were not measured sufficiently. Consequently, this limitation may restrict the direct application of the findings in real-world banking practice.

From this perspective, the article **"Study of Customer Perception of AI Driven Chatbots in Banking Services"** [5], published in 2025 by Rishikaysh Kaakandikar, Ramesh Baba Thombare, Shreyash Sambhaji Nikam, Vaishanavi Manohar Karamore, and Sumedh Bhagwat Wadmare, provides a comprehensive analysis of the impact of AI chatbots on customer satisfaction, trust, and accessibility of banking services. The study not only reviews existing literature but also employs a case-study approach across various banks to identify the mechanisms through which customers adopt and accept the technology.

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

According to the authors, AI chatbots not only make banking services more interactive and transparent but also significantly reduce direct interactions between customers and bank employees, thereby improving the speed and efficiency of banking operations.

According to the findings presented in the study, chatbot-based services increase customer satisfaction, expand access to banking services, and standardize interactive processes. For example, customers can access banking services 24/7, while waiting times for routine banking operations are significantly reduced. In addition, chatbots optimize communication between customers and bank staff, minimize errors, and contribute to more consistent service quality. The research indicates that when customers receive services quickly and conveniently through AI chatbots, their trust in the bank increases. This, in turn, helps strengthen long-term relationships between customers and financial institutions.

The study conducted by Kaakandikar and colleagues highlights several important advantages of AI chatbot implementation. First, AI chatbots reduce employees' workload, allowing human resources to focus on more complex operations and thereby improving overall organizational efficiency. Second, chatbots enable banks to monitor customer attitudes and service experiences more effectively, facilitating the improvement of marketing strategies and customer segmentation. Third, technological innovations contribute to a more progressive image of the bank, helping attract new customers and enhance competitiveness in the financial market. Therefore, AI chatbots contribute not only to operational efficiency but also to the development of strategic competitive advantages in banking services.

However, the study also has certain limitations. The research conducted by Kaakandikar and colleagues is primarily based on customer perception—that is, how customers perceive and accept services delivered through AI chatbots. As a result, actual operational outcomes, such as reductions in the number of customer complaints, the frequency of repeat interactions, or improvements in banks' financial performance, were not measured sufficiently. Furthermore, the study is

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

largely based on global banking systems and advanced technological environments, which may not fully reflect the realities of local banking conditions.

In addition, the long-term effects of chatbot implementation, customers' potential dependence on technology, and issues associated with the human factor were not examined in sufficient depth. The study also does not adequately address differences across customer segments and banking sectors, which may limit the practical applicability of its findings. Consequently, while the research provides valuable insights into customer perceptions of AI-driven banking services, further studies incorporating objective performance indicators and local banking contexts are needed to obtain a more comprehensive understanding of the impact of AI chatbots in the banking industry.

From a subjective perspective, the study conducted by Kaakandikar and colleagues demonstrates that AI chatbots serve as an effective tool for optimizing customer experience. Chatbots improve service quality, enhance customer experience, and accelerate banking operations. At the same time, they reduce employees' workload, enabling banks to allocate resources to more complex operations and strategic activities. However, a notable limitation of the study is its heavy reliance on customer perceptions, which means that actual performance indicators and measurable outcomes have not been sufficiently examined. This creates constraints when assessing the long-term effectiveness of AI chatbots. Furthermore, cases of technology resistance and differences among customer segments were not adequately considered.

In this context, the implementation of AI chatbots and robo-advisors in banking should be viewed not only as an innovative technological advancement but also as a means of improving service quality and enhancing customer experience. The key benefits include increased customer satisfaction and trust, improved service speed and transparency, reduced employee workload, and enhanced operational efficiency. On the other hand, the main limitations involve the insufficient

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

measurement of actual performance outcomes, the lack of analysis regarding long-term impacts, and the inadequate consideration of differences among customer segments.

Therefore, the research conducted by Kaakandikar and colleagues can serve as a valuable scientific foundation for the implementation of AI chatbots and robo-advisors in banking activities. Nevertheless, it is essential to take these limitations into account during the practical implementation process to ensure more effective and sustainable outcomes.

The article **"The Role of Artificial Intelligence in Enhancing Digital Banking Services"** [6] by **Zokir Mamadiyarov** examines the impact of AI chatbots and robo-advisors on the transformation of customer behavior and service quality in the banking sector. According to the author, artificial intelligence technologies, including chatbots, improve the efficiency of banking services, simplify customer interactions, and enhance the speed and transparency of service delivery. As stated in the article: **"The findings reveal that AI applications, such as chatbots, predictive analytics, and fraud detection systems, significantly enhance operational efficiency and customer satisfaction."**

Chatbots and robo-advisors reduce the time and resources required for interactions between customers and bank employees, accelerate service processes, and create a more convenient banking environment for customers. At the same time, customers feel more empowered and efficiently served during their interactions with banking services, which contributes to higher service quality. AI technologies also enable the personalization of customer service processes, allowing banks to provide tailored responses and solutions to individual customers.

From an analytical perspective, Mamadiyarov's study highlights several important advantages. First, AI chatbots enable banks to provide prompt and continuous customer support. Second, robo-advisors improve service quality and speed by optimizing internal banking processes. Third, these technologies serve

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

as innovative tools for financial institutions, enhancing their competitiveness and ability to adapt to the evolving digital environment.

However, the study also presents certain limitations. First, the article discusses the impact of AI on customer behavior and service quality primarily from theoretical and empirical perspectives, while actual performance indicators—such as the frequency of chatbot usage by customers or reductions in the number of customer complaints—have not been sufficiently analyzed. As a result, the findings are not supported by extensive statistical evidence.

Furthermore, the article focuses on the application of AI technologies within the general context of the banking system and does not provide specific indicators related to the transformation of customer behavior and service quality in the local context of Uzbekistan. In addition, the distinctions between robo-advisors and chatbots, as well as their respective functional roles, are not discussed in sufficient detail. Consequently, while the study offers valuable insights into the potential benefits of AI technologies in banking, further research is required to provide more comprehensive empirical evidence and context-specific analysis.

Thus, the implementation of AI technologies in banking services not only improves service quality but also contributes to the transformation of customer behavior, enhances operational efficiency, and strengthens the competitiveness of financial institutions. At the same time, incorporating actual performance indicators, analyzing local conditions, and providing a more detailed examination of robo-advisors would further deepen the research and increase its practical significance.

Research Methodology

The methodology of this study is based on a comparative empirical analysis approach aimed at identifying the impact of implementing AI chatbots and robo-advisors in banking products on customer behavior and service quality. The following scientific methods were employed in the research:

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

Analysis and Synthesis – Existing statistical data, banking reports, and academic publications were analyzed, and their key findings and trends were synthesized. This approach made it possible to determine the effectiveness of implementing AI technologies in the banking system of Uzbekistan and their impact on customer satisfaction.

Scientific Abstraction – General principles and trends were derived from actual operational indicators and customer perceptions. This method enabled a systematic representation of the transformation processes occurring within banking services.

Generalization – Both local and international experiences were examined, and their findings were adapted to the conditions of Uzbekistan. In this process, indicators related to service speed, customer satisfaction, and the level of interactivity were compared and evaluated.

The empirical component of the study was conducted using a **"before-and-after"** analysis approach. Changes in service delivery time, customer satisfaction, employee workload, and operational efficiency were identified and assessed in banks where AI chatbot systems had been implemented.

This methodology makes it possible to evaluate not only the technical effectiveness of AI technologies in banking services but also their impact on customer experience, trust, and satisfaction from a scientific perspective. Furthermore, the results obtained through the application of these methods provide a foundation for developing practical recommendations and further optimizing the digital transformation strategy of the banking sector.

Discussion of Analysis and Results

During the period 2022–2024, the implementation of AI chatbots in the banking system of Uzbekistan led to significant changes in service efficiency and

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

customer experience. To clearly illustrate these changes, Table 1 presents **the values of key indicators for 2022 and 2024, along with their percentage changes**. The table provides an opportunity to analyze how each indicator has changed and to examine the underlying reasons for these developments.

Table 1. Results of Local Banks

Indicators	2022	2024	Change (%)
Average Service Time (minutes)	4.8	2.1	-56.2 %
Customer Satisfaction Index	72 %	89 %	+23.6 %
Share of Repeat Inquiries	41 %	24 %	-17 %
Employee Workload	100 %	68 %	-32 %

According to the **Central Bank's Digital Banking Services Statistical Reports**, the average service time in eight major commercial banks that had not implemented AI chatbots was 4.8 minutes in 2022.

By 2024, following the introduction of chatbots and robo-advisors, the average service time decreased to 2.1 minutes, representing a 56.2% reduction.

The primary reason for this decline was the automation of routine transactions, such as money transfers, balance inquiries, and payments, through AI-powered chatbots. These systems provide 24/7 services without human intervention, significantly reducing customer waiting times. In addition, the reduced workload on employees improved overall operational efficiency.

Customer satisfaction increased from 72% in 2022 to 89% in 2024, indicating a growth of 23.6%.

This improvement can be attributed to the fact that chatbots and robo-advisors have made banking services more transparent, faster, and interactive. Their

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

round-the-clock availability and personalized approach have strengthened customers' trust in technology. Furthermore, customers benefit from receiving prompt responses and experiencing fewer service errors, leading to higher levels of satisfaction.

The share of repeat inquiries decreased from 41% in 2022 to 24% in 2024, reflecting a decline of 17 percentage points.

AI chatbots provide quick and comprehensive responses to customers during their first interaction. Previously, customers often had to contact the bank multiple times to resolve the same issue; however, the introduction of automated response systems has significantly reduced this need. This demonstrates improvements in both operational efficiency and customer experience.

Employee workload, which was considered 100% in 2022, declined to 68% in 2024 after the implementation of AI chatbots and robo-advisors, representing a reduction of 32%.

As routine operations are now handled by chatbots, employees can focus on more complex and strategic tasks. This has enabled better resource optimization and accelerated financial processes.

To better understand the level of development and potential of Uzbekistan's banking system, it is useful to compare its results with international experiences. The table below compares Uzbekistan's indicators with those of India, South Korea, and Poland. Before examining each indicator in detail, it is important to note that this table serves as a comparative analytical tool, presenting the international average performance of banks that have implemented AI chatbots in terms of service efficiency and customer satisfaction.

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ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

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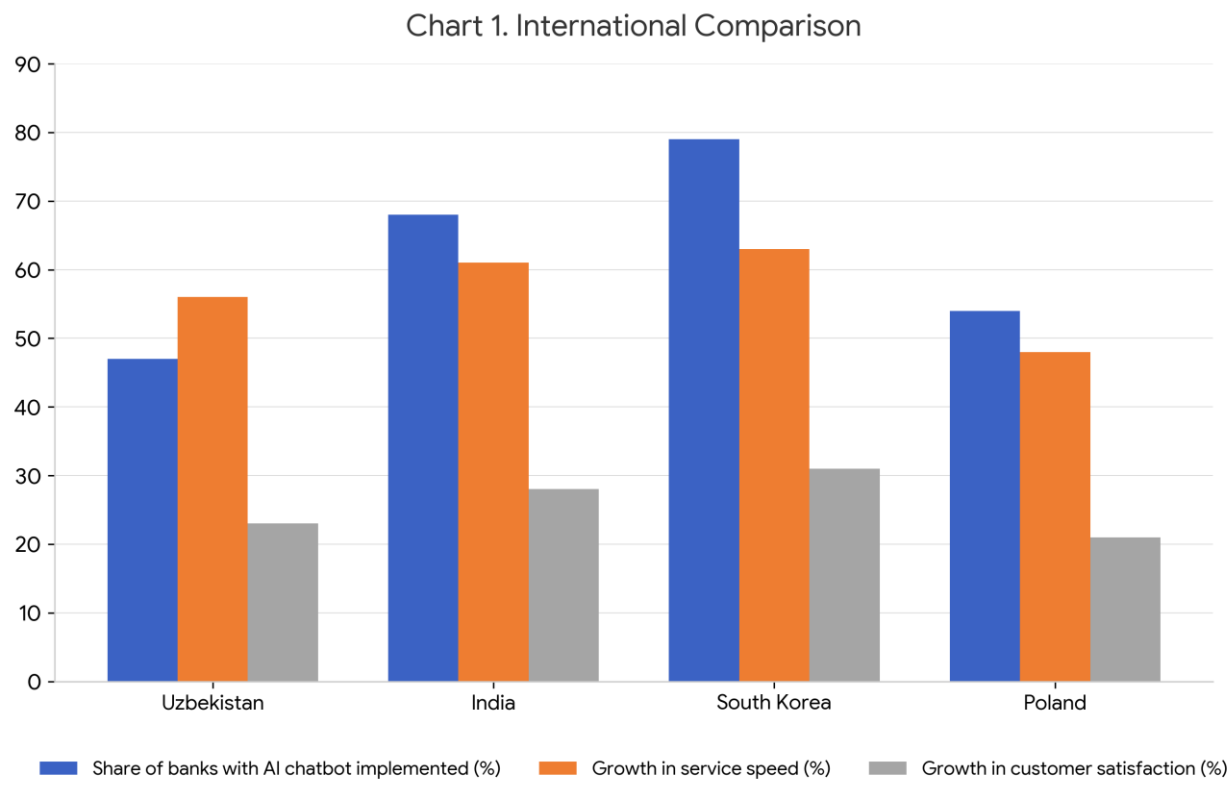

As of 2024, AI chatbots have been implemented in 47% of the branches of eight major commercial banks in Uzbekistan. Service speed has improved by an average of 56%, while customer satisfaction has increased by 23%. However, these results can be explained by the fact that the system has not yet been fully implemented across all branches, and that customer trust and employee competency in using AI-based technologies are still developing.

In Indian banks, AI chatbots have been deployed in 68% of branches. Service speed has increased by an average of 61%, while customer satisfaction has improved by 28%. These outcomes are associated with the widespread adoption of chatbots, a well-developed IT infrastructure, and customers' rapid adaptation to digital technologies.

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

In South Korean banks, AI chatbots have been introduced in 79% of branches. Service speed has improved by 63%, and customer satisfaction has increased by 31%. Advanced IT infrastructure and sophisticated financial services have enabled banks in South Korea to achieve high levels of customer satisfaction and efficient service delivery.

In Poland, AI chatbots operate in 54% of bank branches. Service speed has increased by 48%, while customer satisfaction has risen by 21%.

Although the banking sector has adapted to European standards, service speed and customer satisfaction remain lower than in some more advanced countries because the system has not yet been fully implemented across all branches and certain processes remain insufficiently automated.

Conclusion and Recommendations

The findings of this study indicate that the implementation of AI chatbots and robo-advisors in the banking sector of Uzbekistan has significantly improved service efficiency and customer experience. Between 2022 and 2024, the introduction of chatbots in eight major commercial banks reduced the average service time from 4.8 minutes to 2.1 minutes, representing a 56.2% decrease. During the same period, the customer satisfaction index increased from 72% to 89%, reflecting a growth of 23.6%. Furthermore, the share of repeat inquiries declined from 41% to 24%, while employee workload decreased from 100% to 68%, indicating a reduction of 32%.

The results of the international comparison demonstrate that Uzbekistan's banking sector is gradually approaching the level of experience observed in India, South Korea, and Poland. However, the system has not yet been fully implemented across all branches, and both customer trust and employee competencies remain in the development stage. Therefore, the adoption of AI technologies requires not only technological transformation but also social and psychological adaptation.

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

The findings further suggest that AI chatbots and robo-advisors contribute not only to operational efficiency but also positively influence customer behavior, trust, and perceived service quality. Nevertheless, broader monitoring of performance indicators, evaluation of long-term effectiveness, and consideration of differences among customer segments are necessary for a more comprehensive assessment.

To ensure the effective implementation of AI chatbots and robo-advisors in Uzbekistan's banking sector, several strategic measures should be undertaken.

First, it is essential to expand the implementation of AI systems across all bank branches. As of 2024, AI chatbots operate in only 47% of branches, and significant differences in service speed and customer satisfaction remain among branches. To address this issue, banks should develop phased implementation plans, modernize technological infrastructure, and train employees to work effectively with AI systems. Successful implementation is expected to reduce average service time below 2.1 minutes, increase customer satisfaction beyond 90%, and further decrease the rate of repeat inquiries. However, challenges such as outdated IT infrastructure, insufficient internet connectivity in some branches, and limited employee technological skills may hinder this process.

Second, strengthening data security and increasing customer trust are critical priorities. The study shows that some customers remain hesitant to rely on AI systems, particularly regarding financial transactions and the protection of personal information. Therefore, banks should adopt data encryption methods aligned with European standards, implement advanced authentication systems, and clearly communicate security guarantees to customers. These measures would enhance customer confidence, increase the frequency of system usage, and strengthen customer loyalty. Potential obstacles include the high costs of technological implementation, outdated cybersecurity infrastructure, and insufficient employee expertise.

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Eureka Journal of Business, Economics & Innovation Studies (EJBEIS)
ISSN 2760-4950 (Online) Volume 2, Issue 6, June 2026

https://eurekaoa.com/index.php/6

Third, employee workload optimization and professional development should be prioritized. While chatbots automate routine operations, many employees are not yet fully prepared to handle complex financial operations and provide personalized customer consultations. Consequently, banks should enable employees to dedicate more time to higher-value tasks while simultaneously organizing professional development programs, training courses, and AI-related workshops. As a result, operational efficiency is expected to exceed the current level of 68%, employee satisfaction is likely to improve, and service quality can be maintained at a consistently high level. Nevertheless, resistance to new technologies and ineffective training programs may slow progress.

Fourth, banks should introduce personalized services tailored to different customer segments. Since customers vary in their acceptance and use of technology, some continue to prefer personalized financial advice for more complex matters. AI systems should therefore provide customized recommendations based on customers' age, transaction behavior, service usage patterns, and financial goals. Such personalization could increase customer satisfaction from the current 89% to approximately 92–93%, while making banking services more interactive, convenient, and user-oriented. However, this approach requires large volumes of data, advanced analytical models, and well-developed databases, which may not yet be fully available in all banking institutions.

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