

# Building Trust Through Anthropomorphism: A Study of AI Chatbots in Banking Organizations

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## **Abstract**

This research explored why customers may not be adopting chatbots in banking and how anthropomorphic factors, such as warmth and competence, could improve their intention to use. The study focused on the role of trust in increasing chatbot adoption, proposing that warmth and competence help build trust. Using quantitative methods, the study collected responses through questionnaires and analyzed the data with Amos, utilizing Confirmatory Factor Analysis and Structural Equation Modelling. The findings revealed significant relationships between warmth and trust, competence and trust, and trust and intention to use, with trust mediating the relationship between warmth/competence and intention to use. This research contributes to existing literature on anthropomorphism in chatbots and offers valuable insights into how anthropomorphic features impact user behaviour and the importance of measuring intention to use in banking chatbots.

*Key words:* Anthropomorphism, Chatbot, Intention to use

*Track:* Consumer behaviour