EXAMINING THE EFFECT OF DIMENSIONS OF INFORMATION SYSTEM SUCCESS MODEL ON CONSUMER EXPERIENCE OF USING BANKING CHATBOTS: THE MODERATING ROLE OF PERCEIVED RISK

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Abstract -
A) Research Purpose: As a recent addition, banks across the globe have started offering Chatbots to offer better and quicker service to their customers. This study studies Chatbots as a form of information system. This study observes the effect of the three quality dimensions elaborated in the information system success model on customer experience. Further, as banks have just started offering Chatbots, customers perceive risk in using the service platform. Hence, this paper also observes the moderating role of perceived risk between the three quality dimensions and customer experience.
B) Research Design and Methodology: Literature review identified information quality, system quality, and service quality as the three dimensions of Information system. The effect of these quality dimensions was observed on customer experience, which is central to any customer service platform. Literature on technology has submitted that customer experience of using new technology can be moderated by the users' perceived risk in using the technology. On these lines, the moderating role of perceived risk was also studied in this research. The author's proposed model is described in Figure-1. As in the case of most descriptive research designs, a structured questionnaire was created and administered to Gen Y (born after 1980) respondents. Data were collected from 258 respondents.

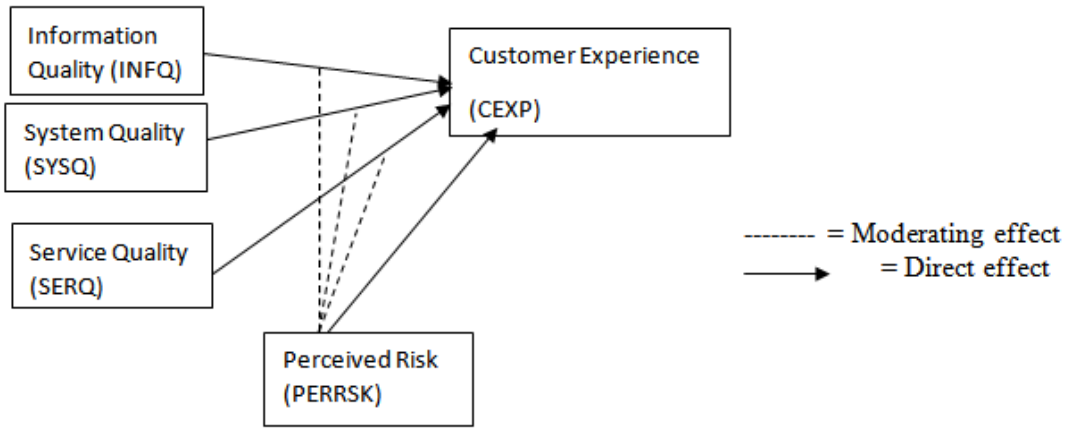


Figure-1
Source: Author's Proposed Model

C) Research Findings: The results indicate the stronger effect of system quality on customer experience. Using hierarchical regression analysis, the moderating role of perceived risk was also established empirically.
D) Practical Implications and Contribution to Theory: Chatbots are a relatively new service offering by banks across the globe. This research submits that system quality leads to a stronger customer experience of using Chatbots. This finding will help bank marketers understand customer expectations from Chatbots better. Also the moderating role of perceived risk helps marketers and academicians understand the role of perceived risk in this new service environment.