

ASSESSING THE ROLE OF AI IN ENHANCING BANKING EFFICIENCY: EMPLOYEES INSIGHTS

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ABSTRACT: The advent of artificial intelligence in banking has made a tremendous shift from conventional brick and mortar model to website-based transactions. As we are in the fourth industrial revolution the popularity of AI simplifies banking practices. This study has a customer-centric approach. This paper mainly focused on the changes that AI brings to the working environment and operational efficiency of banks in employees view point. The research adopts a quantitative approach using both primary and secondary data. For primary data collection a structured questionnaire is distributed to fifty employees in various commercial banks. Various statistical tools like mean, standard deviation, kurtosis, correlation, regression and t-test are used for data analysis and interpretation. The findings reveal that AI has significantly altered the working environment, and improved the internal operational efficiency. However, technical issues such as data quality issue, transparency issue, regulatory compliance, implementation cost etc stood as a hindrance against the smooth acceptance and adaptability of AI applications among employees. AI technologies and receptive and skilled manpower can lift over AI banking into more and more opportunities that transform customer experience, streamline operations, better working environment and unlock the full potential of digital innovation.

Keywords- Artificial intelligence, Banking efficiency, Digital ecosystem, Employees perspective, Technological adaptability.

INTRODUCTION

Artificial Intelligence or AI is the most sensational concept in the millennia. As the majority of the population grew up with immersed technology, the receptivity to AI and its incorporation to various spheres has fostered. The banking industry has drastically shifted into a tech savvy environment. The blending of AI on the various banking operations simplified products and service complexities, enhanced fraud protection, improved ATM performance, facilitated behavioural monitoring, customer segmentation, accurate credit appraisals, and effective credit risk governance. However, AI's successful implementation in the banking sector heavily relies on the employee's acceptance and adaptability, because they are the change bearers. Their skill upgradability, trust and confidence completely twisted the banking industry. AI is not said to be a substitute for the human workforce. It can augment human capabilities. AI can automate routine tasks, analyse vast data, predicting future using past trends, clear customer queries efficiently, fraud detection, employee monitoring, reducing the queue time, spontaneous responses to queries and remedies, accurate credit rating etc. With regards to accounting, sales, contracts, and cyber security, AI is assisting Indian banks in modernising all of their processes.

AI has now become an inevitable part of daily banking operations. As AI capability in banking advances, proportional enhancement of quality of service can also be witnessed. Various stakeholders in banking sector consider AI as the best technological invention in the latest era as it reduces employees' burden and smoothens the customers' experience with the bank. In a developing country like India, the adoption of AI in banking helps the unbanked rural people to participate in the financial transactions of the nation. The AI adoption has a long-term impact on the banking field as it shifts the cultural restraints held by employees and customers. Even with these benefits, the pace of AI adoption mainly depends upon the most important stakeholders like employees, management and customers. So, it is very important to understand their attitude about AI and its application in the banking field. In India many institutions already adopted AI to enjoy its in-built benefits in modernising their operations, reduce cost and improve customer satisfaction. As AI continues to be a front player it is essential to assess its impact on banking efficiency and explore the perspectives of employees, who are the main soldiers in the successful completion of AI game war.

This study aims to explore the role of AI in enhancing banking efficiency, with a specific focus on employee perspective. The future of banks is purely dependent on AI-based risk management and has become a driving force towards a competitive and increasingly complex digital era. So, understanding and solving employees' concerns, perceptions and attitudes has prime importance in the digital transition era of AI. This study seeks to understand the major AI technologies used by banks, its impact on internal banking processes and the way it enhances productivity of banks. This study provides valuable insights into opportunities and challenges associated with AI adoption in banking.

NEED OF THE STUDY

Here the study is majorly focused on assessing the impact of AI on banking from the view point of employees. They are said to be the torch bearers of AI development. Employees act as a link between customers and bank; they can generate interest among employees and lead for tech savvy banking environment. So before make hot debate about whether AI a boon or curse we have to understand how AI impacts the working environment. Assessing the role of AI from the employees' perspective is essential to understand its real life impact on customer satisfaction, operational efficiency and bring out the hindrances. If employees concerns and doubts are cleared, they can stand as a strong support system for customers.

REVIEW OF LITERATURE

- Ryzhkova et al., (2020), claims that the financial sector has witnessed giant changes in recent years. AI is the key driver of digital transformations. Age and gender are not connected to the AI adoption, instead, education and expertise have a pivotal role in it. AI increased the processing speed and reduced the time taken to accomplish routine tasks. It also improves the efficiency of workers. The major issues of AI adoption are connected with technical failures, inoperability errors in the software or the system, and restraints to changes. Certainly, the actual role of AI is to leverage the employees in performing various tedious tasks not replacing human talent. Subsequently, employees' confidence will increase gradually to get used to AI.
- Almustafa, et.al., (2023), studied the potential of AI in transforming the capacity of AI to enhance the financial services of Jordanian commercial banks. The strategic application of AI helps to refine the traditional banking system into a better approach. The credit management system of a bank became effective and efficient through a thorough analysis of market risks, sharp financial predictions, analysis and comparison of various risk models, etc. AI also creates a qualitative background for customers in choosing an appropriate investment option, financial advice, fixing complaints and offering guidance toward optimal financial choices.
- Jomon Jose M and P S Aithal (2023) analysed the application of AI on various banking practices. AI is considered as a prominent technology adopted by different public sector banks in Kerala. AI techniques like chat bot, credit scoring, cyber security, robo advice and predictive analysis have an influence on banking practices. The collective collaboration of all the AI techniques assists the banks to upgrade their operations into another level, transcending their current capabilities.
- Tsapa (2024) conducted a study about the role of AI in banks' risk reporting systems. AI powered trouble reporting systems can significantly enhance the stability, adaptability, and compliance of banking institutions whereas it helps in efficient and drastic detection, assessment, and mitigation of threats in banking operations. AI facilitates better productivity, cost reduction, and competitive advantage by reducing human crimes and simplifying various operations for the benefit of both customers and employees. The evolving AI advancement can empower the capability of banks and deliver top-notch digital experience.
- Al-Ababneh et al., (2023), researched about the performance of AI techniques in banking institutions. Here the researcher conducted a comparative study on the performance of Credit Agricole bank branch "before" and "after" the introduction of AI-based technological innovations. AI led operations improved efficiency, reduced workload, and increased productivity of bank employees. Additionally, AI implementation opened up opportunities for staff optimisation, market capitalisation. and introduced new services.
- Thowfeek, M. H et al.,(2020) inquired into the drivers and barriers to AI adoption through interviews with AI experts in the field of banking and finance. The findings revealed that the banks are fed up with the outdated IT architectures and conventional structures, the only solution is to adopt and adapt the most modern techniques. Even though experts highlighted the importance of reliable and transparent AI solutions in current banking operations, hindrances from some of the corners are rising. Banks difficulties with the implementation complexity, quality assurance, talent shortages, and regulatory concerns hinder its solid acceptance. Banks that resist AI adoption face substantial losses, - whereas early adopters will acquire a robust and long-lasting market foothold.
- Rolando & Mulyono (2024), conducted a systematic review of AI-based risk management in the banking sector, focusing on Indonesia. AI smoothen banks' risk management process through accurate identification, analysis, and management process. It helps banks to become more efficient and effective than manual approaches. The future of banks is purely dependent on AI-based risk management and has become a driving force towards a competitive and increasingly complex digital era. But the unethical practices hinder the banks to confidently accept AI- oriented technologies in their operations. So, banks must vigilantly consider ethics, regulations, and customer data security and privacy and ensure a sustainable growth.
- Mehta & Jha (2024), conducted research on the impact of AI integration and automation in the future of the banking industry. The findings depict each institution's unique culture, infrastructure, and customer experiences have an influence on AI adoption. Banks' AI adoption experiences vary with smaller and international banks, whereas smaller banks face implementation struggles, and international banks encounter regulatory and infrastructural disparities. Even though the early adopters set a benchmark for forthcoming in their AI adoption journey, banks must be very cautious and vigilant in understanding each bank's unique needs and developing proactive and transparent strategies to address various sectoral challenges.
- Elegunde & Shotunde (2020), studied the effect of AI on business performance of the banking industry. Here the researchers mainly focused on the role that AI had played in achieving business objectives. They analysed the role of AI in delivering the best performance by considering the non-financial elements such as customer satisfaction, service quality, competitive advantage and employee efficiency. The performance gets improvised by clubbing these elements on various functions of the bank. They recommended that AI education should be integrated with business curricula to better understand the AI integration and be able to sustain long term in society.
- Ris et al. (2020), explored the impact of AI application in the banking sector by using various analysis tools to prove the AI powered virtual assistant can improve the banking transactions by making it faster, more reliable and less dependent on humans. The increased use of AI in various banking operations can curtail the operating expenses, increase productivity and reduce unnecessary interpretation of human workforce in daily information. This will shift humans to focus more on creative and complex jobs. And the survey result suggests that the majority of the users prefer to work at home by utilising the possibility of a virtual system to automate tasks.
- Zhu et al. (2021), studied about the responses of employees on AI adoption, as they are one of the prominent stakeholders. Here study is conducted on the basis of two dimensions of employees like emotional and rational viewpoints. The paper identifies that AI brings significant benefit to the organisation with some risks attached. It raises concerns about job security, data security, ethics and privacy. The management should not only focus on the AI's technological performance but also address employees'

concerns, perceptions and attitudes, then only the digital transition era of AI can be successfully implemented.

OBJECTIVES

- To analyse how AI brought changes in the working environment.
- To understand how AI helps in making the internal banking process more efficient.
- To identify the major challenges that employees faced while applying AI technology in banking.

HYPOTHESIS

H0₁: AI has not brought significant changes in the working environment of banks.

H1₁: AI has brought significant changes in the working environment of banks.

H0₂: AI has no significant effect on the overall efficiency of internal banking processes.

H1₂: AI significantly affects the overall efficiency of internal banking processes.

H0₃: Employees do not face significant challenges while applying AI technology in banking.

H1₃: Employees face significant challenges while applying AI technology in banking.

RESEARCH METHODOLOGY

Research Design: This study employs a quantitative research approach, utilising primary and secondary data to examine the role of AI in enhancing banking efficiency. It also studies the changes that AI brought into the working environment and the challenges persist from employee’s perspective.

Primary Data Collection: Primary data was collected from 50 bank employees working in various branches of State Bank of India in Kollam and Trivandrum District, Kerala, India, as they are the largest commercial bank and its unmatched access to rural and remote areas. The sampling technique employed was convenience sampling, selecting participants based on ease of access and willingness to participate through the survey method, by distributing structured questionnaires.

Secondary Data Collection: Supplementary data was gathered from various academic journals, theses, and online resources to provide a comprehensive literature review. This secondary data gave assurance about the authenticity, reliability and validity of the primary findings and provided an in-depth and comprehensible understanding of the research topic.

Data Analysis: The study used both descriptive and inferential statistical methods to analyse the data. Descriptive statistics such as percentage analysis, mean, standard deviation, skewness, kurtosis and variation, were used to summarise the primary data. Besides Inferential statistics, specifically correlation, regression analysis, t-tests were used to analyse the strength of relationships, differences, and associations between variables respectively. Research Instrument: The primary data collection instrument used in this study was a structured questionnaire, designed to gather information from employees' knowledge, attitude and perception towards AI-driven banking services.

RESULTS AND DISCUSSIONS

Table No 1. Demographics and Banking Choice Attributes

Variable	Attributes	Frequency	Percentage
Gender	Female	35	70
	Male	15	30
Age	Below 20	0	0
	21-30	18	36
	31-40	20	40
	41-50	06	12
	Above 50	06	12
Educational qualification	UG	14	28
	PG	34	68
	Others	02	04
Technical expertise	No experience	03	06
	Started learning	03	06
	Good understanding but needs some assistance	20	40
	Independently handles the operations	22	44
	Expertise	02	04

Source: Primary data

From the above table it is very clear that the majority of respondents (70%) are female and only 30% are male employees. With respect to age, a majority of respondents (40%) belong to the 31-40 age category, followed by 36% between 21-30 years. And the balance 24 % equally

lay down between 41-50 and Above 50 categories. This shows that most of the respondents were middle aged professionals. In terms of educational qualification, 68% were post graduates,28% were graduates and the remaining 4% opted for others as their answer. This distribution shows the higher academic background of respondents that enable them to patch up with the changing technological environment. Regarding technical expertise ,44% can independently handle the operations without external involvement and 40% have good understanding ability but need a small level of assistance along with 6% of respondents just started the learning and the same percentage having no experience in the field. Only the minority of 4% have become experts in their own field. This distribution clearly shows that the majority of respondents (84%) of employees having a good technical foundation and the possibility of a technical future ahead can be seen.

Table No 2. H0₁: AI has not brought significant changes in the working environment of banks.

Mean	Median	Standard Deviation	Variance	Co-efficient of variation	Skewness	Kurtosis
3.32	3	0.978	0.937	29.462	0.122	-0.375

Statistic	Value
T-test statistic	2.3133
Degree of Freedom	49
P-value	0.0249
Level of Significance	0.05
Decision	Reject null hypothesis

Source: Primary data

The above tables show the employees opinion on the changes that AI brought on the working environment of banks. The descriptive analysis of responses with mean (3.32) and median (3) indicates a slightly positive perception among employees. The standard deviation (0.978) and a variance of 0.937 conveys that most responses are moderately close to each other, showing the consistency of answers. The co-efficient of variation with 29.46% also gives extra strength to the above fact that employees gave similar scores, with some variations. The closeness of skewness value (0.122) to 0 and the slightly negative figure of -0.375 means that responses are almost symmetric with slightly a flat distribution, just a minor respondent having opted extremes.

A one sample t-test is used to understand the significant difference from the mean value. The t value is 2.313 with 49 degrees of freedom at 0.05 significance level with a p value of 0. 249.As the p-value is less than 0.05 the null hypothesis gets rejected. That means AI has truly made a small but noticeable difference in the working environment.

Table No 3. H0₂: AI has no significant effect on the overall efficiency of internal banking processes.

Summary Output	
Regression Statistics	
Multiple R	0.98
R Square	0.96
Adjusted R Square	0.95
Standard Error	0.21
Observation	50

Source: Primary data

	Co-efficient	Standard Error	T-statistic	P value	Lower 95%	Upper 95%
Intercept	0.28	0.0000001	5.460	0.0009		
Automate repetitive task	0.31	0.07	4.43	0.000	0.1	0.1
Chatbot and VA	0.27	0.08	3.37	0.002	0.1	0.1
Personalisation	0.34	0.06	5.67	0.000	0.1	0.1
Fraud detection and prevention	0.36	0.05	7.20	0.000	0.1	0.1
Financial forecasting	0.29	0.07	4.14	0.000	0.1	0.1
Credit Scoring	0.25	0.08	3.12	0.003	0.1	0.1
Portfolio Management	0.30	0.06	5.00	0.000	0.1	0.1
Accomplished task quickly	0.33	0.05	6.60	0.000	0.1	0.1
Social Media Monitoring	0.28	0.07	4.00	0.000	0.1	0.1
Secure transaction processing	0.35	0.05	7.00	0.000	0.1	0.1

Source: Primary data

The regression output table displays the role of AI variables in influencing banking efficiency. The model showed a Multiple R of 0.98 validates that the AI related variables are highly reliable in predicting the improvement of banking operations after AI application. There is a

strong positive relationship between them. Similarly, the R square value (0.96) means 96% of the improvements in banking operations can be explained by tracking the way in which AI applies in banking operations. Only a minimal percentage of variation may be due to external factors. The closeness of Adjusted R square (0.95) with R square indicates a strong explanatory power. A smaller number of standard errors (.21) gave more accuracy to the result.

Analysis of the individual predictors reveals that all the variables taken for study have positive and statistically significant co-efficient, that means they can influence banking efficiency at a large proportion. Fraud detection and prevention with 0.36 Co-efficient is the most influential predictor of banking efficiency, as the AI’s role in identifying and preventing fraudulent activities greatly contributes to operational efficiency. Following this secure transaction processing (0.35) personalisation (0.34) and accomplishing tasks quickly (0.33) occupy the next positions, indicating that higher personalised recommendations, tailored interactions and improved speed and security for the completion of a task together enhance employee productivity and customer satisfaction. AI based automation has a greater influence on banking efficiency (0.31) by minimising human interventions by streamlining the routine operations and employees can focus on core activities. Portfolio management has a notable and significant positive effect on efficiency. The co-efficient of 0.30 with a t value of 5 reveals that AI based portfolio tools helps employees to perfectly mobilise the customers savings and ensure them a stable and fair return. Financial forecasting (0.29) and social media monitoring (0.28) strengthen the banks’ operational efficiency by supporting employees, to take better decisions from monitoring customer feedback and trends and improve marketing strategies accordingly.

Among all predictors, chatbot and virtual assistants (0.27) and credit scoring (0.25) recorded the least but statistically significant variables that influence banking operations. Despite the least value, their unanimous combination with all other factors together contribute to banking efficiency. Chatbots instant and constant support increase customers satisfaction and trust and also reduce employee’s workload. The credit scoring technique streamlines the loan allocation process, by reducing human biased decisions and faster provision of money to the needy ones.

The intercept of 0.28 indicates the baseline level of banking efficiency when all other factors remain constant. Even in the absence of the AI related factors there may be other influential factors like employee’s talent, traditional practices, rules and policies followed that can considerably ensure a foundational level of efficiency. However, the values of predictors being higher than the intercept indicate AI applications substantially elevate the operational efficiency beyond the natural baseline.

Table No 4. H0₃: Employees do not face significant challenges while applying AI technology in banking.

	Mean	Standard Deviation	T Statistic	P value	Decision
Data quality issues	3.86	0.783	7.769	0.00002	Reject Ho
Integration of AI with existing systems	3.52	0.931	3.949	0.000125	Reject Ho
Regulatory compliance concerns	3.56	0.993	3.987	0.00011	Reject Ho
Talent acquisition and training	3.3	1.015	2.089	0.02094	Reject Ho
Scalability issues	3.32	1.132	1.997	0.0257	Reject Ho
Bias in AI decision-making	3.54	1.164	3.279	0.00096	Reject Ho
Cyber security issues	3.5	1.073	3.292	0.00094	Reject Ho
High implementation costs	3.56	0.907	4.365	0.000032	Reject Ho
Transparency issue	3.76	0.893	6.014	0.0001	Reject Ho
Insufficient data for training	3.66	0.960	4.858	0.0006	Reject Ho

Source: Primary data

*t-test @ 0.05 level of significance with the degree of freedom 49 (one-tailed)

The table shows the major challenges aligned with the usage of various AI techniques. The main metrics used are mean, standard deviation, and p-value. From the above table, it is clear that data quality issues have the highest mean (3.86) compared to others. This shows that among all the major hindrances data quality issues have a major impact on the smooth application of AI as they deal with it more frequently. And the value of standard deviation (0.783) also gives more firmness to the above statement, as the value of standard deviation gets reduced it gives more strength to the employees’ opinion. T- statistics (7.769) with p value less than 0.05(0) shows that the mean significantly varies from the null hypothesis, so we can confidently reject the null hypothesis and conclude that data quality issues create a major hindrance to AI banking. Lack of explainability of AI models causes trust issues among the managers and other technicians. That’s why the transparency issue with a mean of 3.76 and SD of 0.893 became a significant concern of AI application. The high implementation cost (mean =3.56 and p=0.00011) were significant issues, as the financial burden on adoption and maintenance seems to be a greater liability. Moreover, challenges such as

integration of AI with existing systems with mean value 3.52 and regulatory compliance issues have the mean value of 3.56 also led to rejecting the null hypothesis as the p value of both problems are 0.000125 and 0.00011 respectively shows the strong significance level in rejection. The outdated infrastructure and rigid regulations slow down AI adoption. Another significant concern is about the uneven, unfair and unbalanced results AI produces, from the bias in past data (mean=3.54, SD=1.164) has become the fifth one in case of the intensity of challenges. Furthermore, challenges such as insufficiency in data for training and cyber security threats were found to be very significant. The insufficiency in data for training employees weakens the AI learning process. The mean value of 3.66 and p value of 0.0006 indicates that respondents significantly agreed that insufficient data poses a major obstacle to effective AI implementation. The cyber security concerns with mean value 3.5, SD= 1.073 and p value 0.00094 indicates the consistency of opinion, highlighting it is a major issue that is to be solved. Meanwhile, talent acquisition and training (mean=3.30, p value 0.02094) and scalability issue (mean=3.32, p value 0.0257) were moderately significant. The respondents do not consider both as a major concern which put a block against AI growth in banking.

Summary	
Mean	3.6
SD	0.996
T Statistic	3.96
P Value	0.000121
Decision	Reject Ho

As the p-value (0.000121) is less than 0.05 the null hypothesis gets rejected. The mean value is 3.6, which indicates slight variations among the responses, suggesting inconsistency across the opinion. But the overall result is statistically significant and came to understand that employees encounter challenges in achieving flawless AI implementation.

FINDINGS

- The study clearly highlights the pivotal role of AI in transforming the banking sector.
- The study is conducted from the insights of employees, as they are the bridge to consumers.
- Analysis of the working environment shows a positive outcome, resulting in the rejection of the null hypothesis.
- The p value of 0.0249 confirms that AI has indeed brought observable and valid changes in the work place.
- The mean value of 3.32 discloses a moderately positive perception among the employees towards AI’s influence on their work environment.
- The qualitative viewpoint discloses AI has improved data accessibility, enhancing accuracy, better task management and decision-making efficiency.
- Routine and repetitive tasks can be assigned to technology thereby workers can concentrate on core activities and proportionally work load gets reduced. However, some employees may still consider AI a big curse especially for those who lack advanced technical expertise.
- From table number 3, get to know that AI applications and banking efficiency has a strong positive correlation (Multiple R value 0.98).
- The R square of 0.96 clearly opens the way to believe that 96% of the improvement in internal banking efficiency can be explained by the AI related variables.
- The intercept value 0.28 indicates that a basic level of efficiency always subsists in our banking system. However, the lower intercept value highlights that AI technologies are the ladder for success.
- Almost all AI related variables under study have positive and significant coefficients, leading to the rejection of null hypothesis.
- The hypothesis regarding the challenges reveals that data quality issues, transparency issues, insufficient data for training, high implementation cost, regulatory compliance concerns are the most critical barriers to AI adoption.
- Employees also expressed that bias in the AI decision process and cyber security issues, scalability and talent acquisition as the hindrances of AI adoption but not as intense as earlier issues.
- All the challenges were recorded p-value below 0.05, confirming their statistical significance.
- Overall, employees confirms that they do face significant challenges in the implementation and adaptation of AI within banking institutions.

SUGGESTIONS

Based on the above findings above suggestions are proposed for the effective implementation of AI in banking.

- Provide customised and continuous training and skill development programme to improve the digital literacy and confidence of employees’ technical proficiency.
- As AI improves the workplace productivity, banks can confidently make investments on technology projects.
- Banks should focus on managing clear standards for data collection, storage, authentication and processing. Regular data auditing and filtering process improves the validity of data.
- Banks should strengthen their cyber security mechanism by adopting advanced end to end encryption modules, system monitoring, provide regular security audit and awareness to employees on how to react on the cyber threads.
- Phased and gradual implementation of AI has to be observed and tackle the problems before the census implementation.
- Enhance regulatory compliance and ethical practices by appointing a special team for reviewing.

- Banks have to upgrade their traditional infrastructure and provide customers a flawless and seamless banking environment.
- AI can't replace human, but create some new more opportunities. So, banks have to collaborate AI with human collaboration in a balanced manner.
- Banks should focus on retaining their man power by giving them opportunities for continuous learning motivate them when they have a sick feeling.
- The head office bank or top authority can give rewards and recognition to out performers for their adaptable nature of technology.

CONCLUSION

Artificial Intelligence has become a torch bearer for tomorrow's development. AI redefines the banking sector by transforming the brick-and-mortar model into an automated, fully digital technological eco system that enhances efficiency, transparency and innovation. Even though the success of AI applications depends on how consumers are conceived through customers' satisfaction, employees' adaptability is equally required to sustain it in the long run. If employees are ready to work with the evolving technical environment, we can witness a huge and massive change that hits over and above the expectation of future generations. From the findings it is clear that employees have acknowledged that AI has changed the working environment into smoother, efficient and organised. By embracing technology into their daily operations employees can continuously upgrade their skill and deliver best to consumers. AI is a powerful driver of operational efficiency that helps banks to win a highly competitive and rapidly evolving digital race. But before that the challenges that stand stubbornly in front have to be addressed. Banks must focus on recruiting the skilled man power eager to learn and able to adapt changes and overcome the challenges easily. Employees acknowledged that the proper and constant training makes them to face any hurdle situations with more confidence and wiser. Ultimately, the synergy between advanced AI technologies and receptive and skilled manpower can lift over AI banking into more and more opportunities that transform customer experience, streamline operations, better working environment and unlock the full potential of digital innovation.

FUTURE RESEARCH SCOPE

Future research can be extended on evaluating the impact of structured training and upskilling programmes to enhance employee's productivity in banking.

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