

Prognosticating anthropomorphic chatbots' usage intention as an e-banking customer service gateway: cogitations from Zimbabwe

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Abstract

Purpose

The purpose of this article is to investigate the factors that explain the reasons why customers may be willing to use chatbots in Zimbabwe as an e-banking customer service gateway, an area that remains under researched.

Design/methodology/approach

The research study applied a cross-sectional survey of 430 customers from five selected commercial banks conducted in Harare, the capital city of Zimbabwe. Hypotheses were tested using structural equation modelling.

Findings

The research study showed that a counterintuitive intention to use chatbots is directly affected by chatbots' expected performance, the habit of using them and other factors.

Research limitations/implications

To better appreciate the current research concept, there is a need to replicate the same study in other contexts to enhance generalisability.

Practical implications

Chatbots are a trending new technology and are starting to be increasingly adopted by banks and they have to consider that customers need to get used to them.

Originality/value

This study contributes to bridging the knowledge gap as it investigates the factors that explain why bank customers may be willing to use chatbots in five selected commercial Zimbabwean banks. This is a pioneering study in the context of a developing economy such as Zimbabwe.