THE IMPACT OF CUSTOMER EXPERIENCE THROUGH ARTIFICIAL INTELLIGENCE-SUPPORTED PRODUCTS ON CUSTOMER SATISFACTION AND LOYALTY

Murat Başal[1]

Aylin Atasoy[2]

ABSTRACT

Customer experience plays an important role in the relationship and interaction of companies with their customers. In particular, in the communication and interaction of service companies with their customers, the experience experienced by the customer is very important in terms of both satisfaction and loyalty. However, with the widespread use of digitalisation, especially artificial intelligence-based digital products in business services, it is becoming apparent that customers interact with this technology in different ways. In this context, existing experience scales are not sufficient to measure customer experience. In the study, the scale that is developed by Wang et al. (2024) was used for customer experience in artificial intelligence-supported products. As the research population, the effect of artificial intelligence-assisted products used in banking activities on customer satisfaction and loyalty formed through artificial intelligence-assisted products was examined. Smart PLS software was used to determine the reliability, validity, construct and discriminant validity of the scales, and regression analyses were performed. According to the research findings, AI-enabled customer experience has a positive impact on customer satisfaction and loyalty.

Keywords: Artificial Intelligence, Customer Experience, Customer Satisfaction, Customer Loyalty

YAPAY ZEKÂ DESTEKLİ ÜRÜNLER ARACILIĞIYLA OLUŞAN MÜŞTERİ DENEYİMİNİN MÜŞTERİ MEMNUNİYETİNE VE SADAKATİNE ETKİSİ

ÖZET

Müşteri deneyimi işletmelerin müşterileri ile kurdukları ilişkide ve etkileşimlerinde önemli bir yere sahiptir. Özellikle hizmet işletmelerinin müşterileri ile kuracakları iletişim ve etkileşimde müşteri nezdinde yaşanan deneyim gerek memnuniyet gerekse bağlılık açısından oldukça önemlidir. Ancak dijitalleşmenin, özellikle de yapay zekâ destekli dijital ürünlerin işletmelerin hizmetlerinde kullanımının yaygınlaşması ile beraber müşterilerin bu teknoloji ile farklı bir etkileşime girdikleri görülmektedir. Bu bağlamda yaşanan müşteri deneyiminin ölçümü konusunda ise mevcut deneyim ölçekleri yeterli olmamaktadır. Çalışmada yapay zekâ destekli ürünlerde müşteri deneyimi için Wang ve diğerleri (2024) tarafından geliştirilen ölçek kullanılmıştır. Araştırma evreni olarak bankacılık faaliyetlerinde kullanılan yapay zekâ destekli ürünleri kullan müşterilerde yapay zekâ destekli ürünler aracılığıyla oluşan müşteri memnuniyetine ve sadakatine etkisine bakılmıştır. Ölçeklerin güvenilirliği, geçerliliği, yapı ve ayırt edici geçerliliği için Smart PLS yazılımı kullanılmış ve regresyon analizleri yapılmıştır. Araştırma bulgularına göre, yapay zekâ destekli müşteri deneyimi, müşteri memnuniyeti ve sadakati üzerinde olumlu bir etkiye sahiptir.

Anahtar Kelimeler: Yapay Zekâ, Müşteri Deneyimi, Müşteri Memnuniyeti, Müşteri Sadakati

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[1] İstanbul Gelişim Meslek Yüksekokulu, mbasal@gelisim.edu.tr

[2] İstanbul Gelişim Meslek Yüksekokulu, aatasoy@gelisim.edu.tr

INTRODUCTION

It has become increasingly important for companies to ensure customer satisfaction and brand loyalty in order to differentiate themselves from the competition. It is now accepted that customers do not only make rational and utilitarian choices, but also care about having an emotional and sensory experience in their consumption journey. Especially with the rapid development and widespread use of digital technologies, the experience offered to customers in accelerated daily life needs to be carefully designed (Hoyer et al., 2022, 2). At this point, Artificial Intelligence, as a facilitating technology, has started to be integrated into products and service processes to deliver new services, build more effective relationships with customers and design the customer experience. However, the scales used to measure the experience of customers using AI-enabled products have generally been scales developed to measure customer experience. However, in this process, it would be more accurate to use the scale developed to measure the customer experience created by artificial intelligence-enabled products to analyse the interaction between artificial intelligence products and customers. For this purpose, the scale developed by Wang et al. (2024) was used in this study to examine the effect of artificial intelligence-based products used in banking activities on customer satisfaction and loyalty. The conceptual framework is presented in the first part of the study, and the methodology and results of the research are presented in the following sections.

CONCEPTUAL FRAMEWORK

Customer Experience

Pine and Gilmore, who were the first to introduce the concept of experience as an economic value, defined the last point of the changing and transforming economic value as experience in their article "Experience Economy" in HBR in 1998 and in the book of the same name they published afterwards. Bernd Schmitt, on the other hand, introduced the concept of experiential marketing as a new and measurable marketing approach in his book "Experiential Marketing" (1999).

Brakus and colleagues considered the experience in terms of the brand and identified sensory, emotional, intellectual and behavioural sub-dimensions (Brakus et al. 2009: p.60). Lemon and Verhoef (2016), on the other hand, consider customer experience in a broader perspective than just the direct or indirect encounter with the company or brand.

When we look at how the impact of artificial intelligence-enabled products on the customer experience is addressed in the literature, certain studies stand out. In addition to studies that address the effect of augmented reality on the shopping experience (Hilken et.al., 2017; Hilken et al., 2018; Yim et.al., 2017), there is also a study (Hoyer, et al., 2020) that aims to develop a new conceptualisation of how new digital technologies can transform the customer experience and create experiential value, and how artificial intelligence-supported technologies can be managed.

Wang et al. (2024) state that they integrate human-centred and object-oriented anthropomorphic metaphors in their study to determine the dimensions of AI-enabled customer experience. They focus on how customers experience artificial intelligence and base the customer experience on four typical capabilities of artificial intelligence: listening, predicting, generating and interacting (Wang et al., 2024: p.4). The sub-dimensions of the customer experience scale in AI-enabled products developed by Wang et al. are data collection experience, classification experience, authorisation experience, social experience and anthropomorphic experience (Wang et al., 2024). In this study, the impact of customer experience created by artificial intelligence-supported products used in banking activities on customer satisfaction and loyalty will be examined. In this context, the first hypothesis of the study is as follows:

H1: Artificial intelligence customer experience has a positive impact on customer loyalty.

Customer Satisfaction and Loyalty

Customer satisfaction is an important objective and outcome of marketing activities. In particular, it serves to link the processes leading to purchase and consumption with post-purchase phenomena such as attitude change, repurchase and brand loyalty (Churchill and Suprenant, 1982: p.491). Today, the impact of technology-based self-service on customer satisfaction and loyalty has become prominent. For example, a customer can purchase a mail order product through an automated telephone system and then track the delivery time of the parcel through a website that provides automatic parcel tracking facilities (Mueter et al., 2000: p.52).

Service organisations' efforts to deliver AI-enabled services, and customers' experiences of these services, may create an information gap between what management believes customers expect and what customers actually need and expect (Prentice et al., 2020: p. 741). Previous research has limitedly addressed the impact of artificial intelligence on satisfaction (Meuter et al., 2000; Brill et al., 2019; Uzir et al., 2021) and loyalty (Kandampully and Suhartanto, 2003; Silva, 2020). However, it is important to know the impact of artificial intelligence-enabled products on satisfaction. In this context, our hypothesis to measure the effect of AI-enabled products on customer satisfaction will be as follows:

H2: The use of artificial intelligence in customer experience has a positive impact on customer satisfaction.

AI-enabled products, such as chatbots (Chen et al., 2022), robots, digital assistants, and voice-activated services (Prentice et al., 2020), have the potential to enhance customer loyalty by providing seamless and memorable experiences at every touchpoint. The objective is to create positive customer attitudes, such as satisfaction, and behaviors, or repeat purchases and loyalty, through the use of AI-enabled products. Previous research has explored the correlation between service quality, perceived value (Chen et al., 2022), trust, perceived altruism (Ameen et al., 2021), and AI's impact on customer loyalty. However, the relationship between customer experience of AI-enabled products and customer satisfaction and loyalty has not been explored. In addition to the effect of customer experience on loyalty, this study also examines the mediating role of customer satisfaction in the formation of loyalty. The hypothesis we have developed is as follows:

H3: Customer satisfaction plays a mediating role in the impact of AI customer experience on customer loyalty.

METHODOLOGY OF THE RESEARCH

Purpose of the Study

Artificial intelligence, also known as intelligence that works with machine-learning logic and is handled differently from humans, has started to take place in our living space by supporting many digital products. Many companies are also using artificial intelligence in their services, and it is effective in making their customers interact with artificial intelligence-supported products and have an experience. The aim of this study is to investigate the impact of the customer experience created by AI-enabled products on customer satisfaction and loyalty.

Research Population and Sample

The banking sector has become a pioneer in using artificial intelligence through FINTEK applications to improve financial activities. This study examines the effect of artificial intelligence-supported products on customer satisfaction and loyalty among users of such products in banking activities. The research aimed to evaluate the experience of customers using AI-enabled products in banking activities in Istanbul province. As per the Turkish banking system, there are a total of 9424 banks (TBB, 2024), with 2910 branches of 57 banks serving in Istanbul city center and 39 districts (Trbanka, 2024). Since reaching this group, which is determined as the main mass, is a limitation in terms of both cost and time, a voluntary sampling method with unknown probability was used for this group, which will represent the main mass. Here, in order to determine the customer experience status of bank customers who use artificial intelligence-supported products for the banking system, all bank customers over the age of 18 were included in the study. Data were obtained from 390 bank customers during a 40-day period between February 1, 2024 and March 10, 2024 with both face-to-face and Google form surveys, as of February 1, 2024, the population of Istanbul was 15,655,924 (Nüfus, 2024).

Data Collection Technique

Data were collected using the questionnaire method, depending on the study model. The first part of the questionnaire includes fields for determining demographic variables such as gender, marital status, age, education, income, and occupational status. The second section contains 18 items to evaluate customer experience, while the third section has 3 items to assess customer satisfaction and the fourth section has 12 items to determine customer loyalty. The survey includes data from bank customers in Istanbul who have experienced artificial intelligence-supported products.

The statements used in the questionnaire are taken from Wang et. al. (2024) "Customer experience in AI-enabled products: Scale development and validation". The statements were first translated from English to Turkish and scored, then translated back to the original form and scored, and finally expert opinion was obtained. The scale consists of a total of 18 items and 5 sub-dimensional variables: 3 questions of data collection experience, 4 questions of classification experience, 3 questions of delegation experience, 5 questions of social experience and 3 questions of anthropomorphic experience. This scale was found to be as reliable as the original scale (Cronbach's alpha $\alpha = 0.896$). The scale was used according to the 5-point Likert type scaling as in the original. The scale items used to measure customer satisfaction and loyalty, which are the second and third variables in the study, were taken from the study and adapted from the scale used by Caruana (2002) in his study "Service loyalty: The effects of service quality and the mediating role of customer satisfaction" for the banking sector. Attitudes towards the customer satisfaction scale, consisting of 3 items, and the loyalty scale, consisting of 12 statements, were measured using a 5-point Likert scale. The necessary permissions were obtained from the authors for all scales used in the study.

Research Model of the Study

During the hypotheses formulation phase, we will attempt to determine the impact of customer experience on customer satisfaction when using artificial intelligence-supported products. Additionally, we will investigate the mediating role of satisfaction in the formation of loyalty. The conceptual framework of the study was established as shown in Figure 1.



Figure 1. Conseptual Framework

DATA ANALYSIS AND FINDINGS

Demographic Data of Participants

Demographic data on participants' gender, marital status, education and income status are presented in Table 1.

Table 1. Frequency Distribution for Demographic Information of Participants.

Demografic Information	Number	Percentage
Gender		
Woman	196	50,3
Man	194	49,7
Marital status		
Married	179	45,9
Single	211	54,1
Age groups		
18-22 Years old	80	20,5
23-32 Years old	42	10,8
33-42 Years old	84	21,5
43-49 Years old	113	29,0
50-57 Years old	60	15,4
58 years and older	11	2,8

Education Status		
High School	66	16,9
Associate degree	67	17,2
Undergraduate	54	13,8
Postgraduate	203	52,1
Income		
0-17.002 TL	66	16,9
17.003-18.003 TL	37	9,5
18.004-28.004 TL	65	16,7
28.005- 38.005 TL	37	9,5
38.0006 TL and above	185	47,4
Total	390	100,0

Reliability and Validity Analysis Findings

Table 2 presents the descriptive statistics for the research variables. The correlation analysis reveals a noteworthy positive and high relationship between customer satisfaction and customer loyalty. Additionally, a positive and significant relationship between artificial intelligence and customer satisfaction is observed.

Table 2. Descriptive Statistics for Research Variables

Measures	Minimum	Maximum	Mean	Standard deviation	Customer satisfaction	Customer soyalty
Customer satisfaction	1	5	3,18	0,850	1	
Customer loyalty	1	4,83	2,89	0,856	,738**	1
AI experience	1,18	5	2,40	0,736	,282**	,448**

(**. Correlation is significant at the 0.01 level (2-tailed).)

The confirmatory factor analysis measurement model fit indices for customer satisfaction, customer loyalty, and artificial intelligence customer experience scales in the study are presented in Table 3 with acceptable fit values. The obtained results indicate that the fit criteria of the scales are within an acceptable range of values.

Table 3. Confirmatory factor analysis - fit values of the measurement model

	CMIN/DF	GFI	CFI	RMSEA	NFI	AGFI
Model Conclusion	2,791	0,942	0,929	0,068	0,927	0,926
Acceptable Compatibility	≤3	≥0,90	≥0,90	≤0,080	≥0,90	≥0,85

The construct reliability and validity of the scales used in the study were analysed with Cronbach's alpha, CR and AVE coefficients in SmartPLS software. According to the findings obtained, Cronbach's alpha coefficient shows that the reliability of the scales is at a high level. CR (combined reliability) and AVE (average variance explained) values are the criteria for measuring convergent and discriminant validity. In order for the scale to provide convergent and discriminant validity, the CR criterion should be greater than 0.70 and the AVE criterion should be greater than 0.50. According to the findings obtained, it is seen that the scale dimensions have sufficient level of convergent (CR>.70; AVE>.50; CR>AVE) and discriminant validity.

Table 4. Construct Reliability and Validity

Measures	Cronbach's alpha	CR	AVE
Customer satisfaction	0.831	0.825	0.635
Customer loyalty	0.945	0.948	0.596
AI customer experience	0.858	0.857	0.566

The construct and discriminant validity of the research scales were analysed using the Fornell-Larcker criterion and the heterotrait-monotrait ratio (HTMT) in SmartPLS software. For construct and discriminant validity, the HTMT value should be less than 0.90 (Henseler, Ringle, & Sarstedt, 2015). As can be seen in Table 5, all three HTMT ratios are below 0.90. Furthermore, according to the Fornell-Larcker criterion, the square root of the AVE value is greater than the corresponding correlation coefficient (Fornell & Larcker 1981), which is another criterion for construct and discriminant validity. The values on the diagonal in the table are the square root of the AVE criterion value. As can be seen, the square root of the AVE value for each variable is greater than the corresponding correlation coefficient.

Table 5. Construct and Discriminant Validity Findings

	Fornell-Larcker criteria			Heterotrait-Monotrait Ratio (HTMT)		
Measures	**C.Satisf**	**C.Loyalty**	**AI C.Ex**	**C. Satisf.**	**C. Loyalty.**	**AI C. Ex.**
Customer Satisfaction	**0.797**					
Customer Loyalty	0.765	**0.772**		0,842		
AI customer experience	0.416	0.580	**0.752**	,447	,534	

Findings

The findings obtained by examining with the process macro extension using regression models to see whether customer satisfaction has a mediating role in the effect of artificial intelligence customer experience on customer loyalty are given in Table 6.

Table 6. Results of the Research Model Analysis

OUTCOME VARIABLE: Customer satisfaction						
R	R-sq	F	P			
0,282	0,080	33,613	0,000			
	coeff	Se	T	P	LLCI	ULCI
Constant	2,395	0,141	16,973	0,000	2,117	2,672
AI Customer Exp.	0,326	0,056	5,798	0,000	0,216	0,437
OUTCOME VARIABLE: Custmer loyalty						
R	R-sq	F	P			
0,448	0,201	97,322	0,000			
	coeff	Se	T	P	LLCI	ULCI
Constant	1,644	0,132	12,411	0,000	1,383	1,904
AI Customer Exp.	0,521	0,053	9,865	0,000	0,417	0,625
OUTCOME VARIALE: Custmer loyalt						
R	R-s	F	P			
0,779	0,07	299,142	0,000			
	ceff	Se	T	P	LLCI	ULCI
Constant	,041	0,123	0,330	0,742	-0,201	0,282
AI Customer Exp.	0,303	0,039	7,832	0,000	0,227	0,379
Customer Satisfaction	0,669	0,033	20,018	0,000	0,604	0,735

In the first model, the effect of AI customer experience on customer satisfaction was analysed. The estimate of the regression coefficient in the model was found to be statistically significant. Accordingly, experience with artificial intelligence has a positive effect on customer satisfaction. In addition, according to the value of the coefficient of determination (R-squared) of the model, 8% of the variability of the variable customer satisfaction is explained by the variable artificial intelligence customer experience. In the second regression model, the effect of artificial intelligence customer experience on customer loyalty was examined. According to the model identification coefficient, Artificial Intelligence Customer Experience explains 20.1% of the variability in customer loyalty.

According to the regression coefficient estimate, this artificial intelligence customer experience has a positive and statistically significant effect on customer loyalty. The third model analyses the effect of customer satisfaction and AI customer experience on customer loyalty. According to the regression coefficient estimates obtained, both variables have a positive and significant effect on customer loyalty. In addition, according to the t-test for the significance of the estimated values, it is among the findings that customer satisfaction has a higher effect on customer loyalty than artificial intelligence customer experience. One of the important indicators of the mediating role is the increase in the coefficient of determination in the third model. When the coefficient of determination is examined, it can be seen that it has increased significantly compared to the second model, reaching 60.7%. Evaluating the results obtained, it can be seen that the research hypothesis is supported, that is, the hypothesis H3 "Artificial Intelligence has a mediating role in the effect of customer experience on customer loyalty" is supported. Once the research hypothesis is supported, the second step is to analyse the effect of AI customer experience and customer satisfaction on customer loyalty. At this stage, the results for the direct, indirect and total effect values are shown in Table 7.

Table 7. Impact Analysis Findings by Model

Total effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c_cs
0,521	0,053	9,865	0,000	0,417	0,625	0,448
Direct effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c'_cs
0,303	0,039	7,832	0,000	0,227	0,379	0,260
Indirect effect(s) of X on Y:						
	Effect	BootSE	BootLLCI	BootULCI		
Customer Satisfaction	0,219	0,039	0,140	0,291		
Completely standardized indirect effect(s) of X on Y:						
	Effect	BootSE	BootLLCI	BootULCI		
Customer Satisfaction	0,188	0,035	0,119	0,255		

(c_cs, c'_cs: standard impact value)

(c_cs, c'_cs: standard impact value)

According to this:

a. The direct effect of AI customer experience on customer loyalty is calculated as 0.260.

b. The indirect effect of AI customer experience on customer loyalty resulting from customer satisfaction is calculated as 0.188.

c. As a result of the first two effects, the total effect of AI customer experience on customer loyalty is calculated as 0.448.

The significance of the direct effect was tested by t-test and the significance of the indirect effect was tested by bootstrap resampling method and it was decided that the effect was significant. Besides this the hypothesis of the study were supported and the hypotheses were confirmed in the process of

investigating the effect of the customer experience created by AI-enabled products on customer satisfaction and loyalty, and the mediating role of customer satisfaction in this area.

DISCUSSION AND CONCLUSION

Artificial intelligence is now a phenomenon that customers frequently encounter in the purchasing process. There is a lot of interaction with digital products from social media to mobile applications. In this process, companies use artificial intelligence in different marketing activities that will be included in the customer's purchase history to increase customer satisfaction and loyalty (Maras, 2020). The scale of customer experience in artificial intelligence-supported products used in the study is a new scale developed to measure the experience that emerges as a result of interaction with artificial intelligence-supported products, and its adaptation to Turkish has been used for the first time. The scale opens a new window for service companies to measure the customer experience created by the artificial intelligence-supported products they use.

The banking sector was chosen for the study because it is one of the service sectors that can integrate technological developments into its activities most quickly. Customers need to use digital technologies frequently in their daily lives to benefit from banking services. Customer experience, satisfaction and loyalty are therefore of particular importance to banks. However the limitation of this study is that it was conducted solely among bank customers in Istanbul due to cost and time constraints. Therefore, generalising the study to the whole of Turkey may not be appropriate. On the other hand, artificial intelligence is now being used in many other sectors in the design and delivery of services and may have an impact on areas other than satisfaction and loyalty. Besides all, it is suggested that the artificial intelligence customer experience scale should be considered together with various variables for exmaple in the health and education sectors.

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