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# A mediation model of users' continuous intention towards banker's chatbot – a technology acceptance model

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**Abstract:** Chatbot technology is growing swiftly across the banking and finance industry. The study aims to explore the influence of task-technology fit (TTF), system suitability, perceived usefulness, social influence and satisfaction on respondents' continuance intention amongst the chatbot users. A total of 250 responses were collected using a structured questionnaire via social media across India. The measurement model was proposed based on the SUS and TTF model with other constructs, and the hypothesis was tested using a structural equation model (SEM). The findings of the study highlighted and confirmed the association among the constructs task technology fit, system usability, perceived usefulness, social influence, on continuance intention and the moderating role of satisfaction in the context of Chabot's usage in banking. By employing a robust research methodology and analysing the obtained results, the study provides valuable insights into the role of TTF, system suitability, perceived usefulness, social influence, and satisfaction as a mediator in shaping users' intention to continue using chatbots.

**Keywords:** chatbot; task-technology fit; TTF; system usability; perceived usefulness; mediation effect.

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#### 1 Introduction

The advent of digitalisation has compelled numerous industries, including the banking sector had to swiftly adapt to the changing landscape by leveraging digital technologies to meet the evolving needs of customers. This transition has resulted in an increased demand for online assistance and support. In the current era of remote interactions, the banking industry has witnessed a transformative shift with the adoption of Chabot's. The Chabot's are AI-powered programs designed to facilitate communication with customers through voice applications or chat windows, have emerged as a competitive necessity and a game changer in the banking sector (Chakraborty and Gogia, 2022). With the onset of the COVID-19 pandemic, businesses worldwide faced unprecedented challenges, prompting them to expedite their digital transformation efforts. The pandemic acted as a catalyst for the banking sector to accelerate its digital transformation initiatives. Traditional brick-and-mortar branches faced limitations due to social distancing measures and reduced capacity, leading to a surge in the adoption of digital banking channels. The global lockdown measures and restrictions on physical workspaces directly impacted the availability of manpower, leading businesses to re-evaluate and streamline their operations. Customers increasingly turned to online platforms and mobile banking apps to conduct their financial transactions and seek assistance.

With the increasing reliance on digital platforms and the growing demand for seamless customer experiences, Chabot's offer significant benefits to banks and their customers. They serve as virtual assistants capable of handling a wide range of customer queries, providing personalised recommendations, and offering round-the-clock support. Chabot's enhance customer engagement and satisfaction by delivering quick and accurate responses, eliminating the need for customers to wait for human assistance. The adoption of Chabot's in the banking industry has several advantages. First, Chabot's can handle repetitive and routine inquiries, freeing up human agents to focus on more complex tasks and personalised interactions. This improves operational efficiency and allows banks to allocate resources more effectively. Second, Chabot's provide instant responses, reducing customer wait times and enhancing the overall customer experience. Third, Chabot's have the ability to analyse customer data and offer tailored recommendations, enabling personalised and targeted marketing strategies. Finally, chatbots can facilitate secure and seamless transactions, ensuring a high level of convenience and security for customers.

The banking industry's adoption of chatbots has been driven by the need to remain competitive, provide superior customer service, and keep pace with evolving customer preferences. By leveraging AI and natural language processing (NLP) capabilities, chatbots have the potential to revolutionise the way banks interact with their customers, offering convenience, efficiency, and personalised experiences. However, existent literature is unclear on impact of usage of chatbots on customer service perception and other relevant metrics indicating the requisite to develop insights on chatbots usage, Reshmi and Kumar (2017).

Considering the aforementioned context, this study recognises the importance of measuring and understanding various metrics that influence the usage of chatbots. The primary objective of this research is to investigate the impact of technology task fit (TTF), system suitability, perceived usefulness, social influence, on the continuance intention of chatbot users and satisfaction as a mediator between the factors and continuance intention. Thus, the study aims at researching two potential research questions:

- What is the role of factors -TTF, system suitability, perceived usefulness, and social influence in shaping users' continuance intention towards banker's chatbot?
- How does user satisfaction mediate the relationship between TTF, system suitability, perceived usefulness, social influence, and users' continuance intention towards banker's chatbot?

These research questions aim to explore the influence of different factors on users' continuance intention towards banker's chatbot, with a specific focus on the mediating role of user satisfaction. They provide a foundation for investigating the relationships and interactions between these variables and contribute to a deeper understanding of the factors driving users' intentions to continue using chatbot services in the banking industry. The study is divided into five sections, each serving a specific purpose. The Section 2 following provides a comprehensive review of the background literature relevant to the research topic. Section 3 outlines the research model and methodology employed in the study. It describes the research design, sample selection, data collection procedures, and the measurement instruments used to assess the variables of interest. The Section 4 highlights and provides details on statistical tests and steps conducted to ensure the validity and reliability of the measurement scales used in the study. Also the section presents the analysis and results obtained from testing the proposed model. Section 5 discusses the implications of the research findings, highlighting their significance and relevance to the field. It also addresses limitations encountered during the study and suggests potential areas for future research. This section provides a comprehensive understanding of the research implications, practical implications for chatbot designers and implementers, and potential directions for further exploration in the field.

## 2 Theoretical foundation

Researchers define chatbots as computer programs or AI systems that use NLP and machine learning techniques to engage in conversations with human users. The aim of AI is to simulate human conversation and provide automated responses to user queries or requests. They are designed to understand and interpret natural language input, extract meaning and intent, and generate appropriate and contextually relevant responses. The Chatbots often incorporate dialogue management, knowledge representation, and user experience design principles to deliver effective and engaging interactions and ultimate goal is to provide helpful and seamless conversational experiences to users, enhancing customer support, information retrieval, and various other applications. Accordingly, Chat bot is defined as a conversational artificial intelligence system that enables communication among persons is termed as chatbot using natural language.

## 2.1 Task-technology fit

The Task technology fit reveals the link amid information systems (IS) and users' performance, denoting the behaviour or aspects that users expect to complete a goal, and technology refers to the device to execute or complete a task. It refers to the degree a technology can assist its users in performing their tasks, the degree of TTF is put up to the requirements of the task, functionality and ability of the technology. Tasks vary in numerous dimensions, it may include interdependent tasks, critical tasks and non-routine tasks. The present study considers usage of chatbot as a task characteristics that affects its utilisation and performance. Task characteristics impact how users evaluate technology fit, and this provides the basis for and instrument evaluating usage among the users to an organisational assessments on IS utilisation. Prior researches have devoted on extending the TTF model to different context in IS, like group support system, database management system, impact on adoption, wireless technology (Yen et al., 2010), performance (El-Gayar, 2010), learning performance (Marikyan and Papagiannidis, 2022) and mitigating technostress. Thus, TTF linked measure of performance can be used in a larger context of measuring the impact of chatbots on users task performance. The study proposes content characteristics as an additional determinant of fit, contributing to the explanation of impact on satisfaction leading to continuance usage. Consequently, the following hypothesis was formulated based on TTF constructs relationship with satisfaction of chatbot usage and continuance usage.

H1 TTF has a positive impact on user's satisfaction.

## 2.2 System usability

System usability refers to perceived usability of a system, it is associated with the travail needed to use an information system, computer system, website or a product. Perceived system usability is the user's ability to use it to reach out his goals with proficiency, efficacy, and satisfaction in a quantified context of use (Flavian et al., 2006). The SUS was developed by John Brook in 1986 and used to it in usability of electronic office systems. Extant literature unveils usability from different context, like consumer perceptions about formations (Anu, 2002); effect of website attributes on potential consumers, (Flavian et al., 2006), access to desire to information from a website (Karat, 1997). Few studies have evidenced that consumer's satisfaction is solely achieved because of usability and is considered as a key factor in organisations based on internet (Naomi and Johnson, 1999; Kim and Eom, 2002; Chandrasekaran and Ganapathy, 2002). Usability plays important role in predicting intentions to use (Davis, 1989). Thus, the study claims usability improves satisfaction and consequently the following Hypothesis was framed.

H2 System Usability has a positive impact on user's satisfaction.

## 2.3 Perceived usefulness

PU is understood as user's perception if a new technology can change the way one performs and enhance once performance (Ajzen, 1991). It is one of the essential precursors of innovation usage that relates to the extent to which technology users accept using IT creates utilitarian value (Chen, 2013; Rouijbah et al., 2011); online education classes. Previous researchers have found PU as significant precursor of customer satisfaction (Park et al., 2013; Amin et al., 2014), on Facebook users (Sibona and Choi, 2012) and computer industry (Nicholas Wilson et al., 2021). Studies have shown PU as a significant precursor of user's continuance intention to use, adoption of hotel services, online shopping, intention to accept matching services, and sports app acceptance intention (Byun et al., 2019). Based on the explanation, it is important to gain insights on relationship between perceived usefulness and satisfaction. Consequently, framed the hypothesis

H3 Perceived usefulness has a positive impact on customer satisfaction.

## 2.4 Social influence – subjective norms

Social influence is a predictor of technology adoption was included in the extended TAM version by Venkatesh et al. (2000). The theory of reasoned action (TRA) predicted social influence as a result of people's expectations that is significantly what others expect them to be or to behave. Goldstein (2008) differentiated social influence as injunctive social norm and descriptive social norm. Injunctive norm infer what most of the people favour or object, descriptive norm infer to what most of them normally do. Ajzen (1991) defined subjective norm as perception of people the need to behave in a certain way due to social pressure. Belded et al. (2018) claimed subjective norm as a predictor of users intentions to use fitness apps. Researchers have explored the social influence in the non-pandemic context. The study considers COVID-19 fear as a subjective norm as people were forced to follow the COVID-19 protocol of social distancing and contactless dealings that lead to social isolation. Outbreak of COVID-19 has significantly added to change in the attitude and behaviour intention. Hence the study included injunctive and subjective social norms to explain the inclination to use chatbots, it is highly likely that the situation of COVID-19 fear experience would indulge people continue the usage of chatbots to interact with the service providers, might provide new insights to academicians and practitions. Thereby proposing the following hypothesis:

H4 Social Influence has a positive impact on customer satisfaction.

## 2.5 Satisfaction and continuance intention

Customer satisfaction is a key parameter in the study of consumer behaviour. User satisfaction is ones feeling of discomfort/contentment parallel to his or her belief of an outcome that partakes a strong impact on repurchase decision of users (Bhattacherjee, 2001; Weng et al., 2015). User's future decision to use is based on his/her experience the outcome of user satisfaction (Raman and Aashish, 2021). As researchers have confronted a strong association among satisfaction and continuance among users, the study deliberated the same from different contexts of IS not restricted to e commerce, mobile payments, m-banking, banking innovation (Agolla et al., 2018), e-training (Garg and

Sharma, 2020), m-campus (Razak et al., 2021) and e-learning (Fleming et al., 2017). In addition studies have deliberated existence of association between the two factors (Cronin et al., 2000; Fleming et al., 2017; Weng et al., 2015; Rahman et al., 2017). The study claims that the users continuance intention is influenced by his or her satisfaction in the context of chatbot in Information system. Thus, the following hypothesis is framed.

H5 Users satisfaction has a positive impact on users continuance intention.

#### 2.6 Mediation role of satisfaction

Solomon (2021) referred consumer satisfaction to an overall impression that a person has on a product once they have made a purchase. Sawyer et al. (2013) suggest that consumer satisfaction can be described as surpassing the expectations a customer had for the product or the level of customer service received. The literature reveals that satisfaction has been explored from multiple angles and perspectives, insurance, quality satisfaction in e-commerce (Yen, 2014) and usage of e-campus (Razak et al., 2021). Researchers like Fachmi et al. (2020), Ismail (2021), Sadiq and Adil (2021) and Sulaiman et al (2021) have studied the mediating role of customer satisfaction on service quality and loyalty. Previous studies have identified the scarcity of published studies that examine different forms and functions of satisfaction within the context of chatbots and also satisfaction as a moderating role on continuance intention. Consequently the following hypothesis were framed.

- H6 Satisfaction mediates effects of task technology fit on the continuance intention.
- H7 Satisfaction mediates effects of system usability on the continuance intention.
- H8 Satisfaction mediates effects of perceive usefulness on the continuance intention.
- H9 Satisfaction mediates effects of social influence on the continuance intention.

#### 3 Research model and methodology

Technology made things very easy and people expected to do things very fast. Now-a-days, time is measured as precious as money. To save time and things easy many researchers' inventing new technology to attract the customers and get new customers. Chatbot is also one of the new technologies and bankers introduced this service to enhance their services to the customers. People hate long queues. Due to heavy traffic, and to save time they seek information from their place wherever they are. They search for information and need the answer from the banks. Chatbot is one of the human free service providers which gives solution for the customer's queries. This research is an effort to understand the user's satisfaction towards chatbot and continuation of this service in future. To know this, a framework was formulated using TTF model, system usability model (SUM), technology acceptance model (TAM) and continuation model. TTF is used in this framework to examine the user's satisfaction towards the chatbots services, whether the technology is completing the given task or not. The usability and TAM model is altered to find out the satisfaction towards its usability and usefulness regarding their banking quarries. Finally, the respondents' intention to continue the

facility is examined with satisfaction and continuance usage of chatbot services in banking sector.



Figure 1 Conceptual framework - continuance intention of bankers' chatbot service

The research is based on descriptive research design, and it was carried out using convenient sampling method. The data was collected with a structured questionnaire that was developed and circulated via social media across India. The people who experienced the chatbot facility were considered for this study as respondents. There were 250 respondents who participated and filled the questionnaire. The questionnaire has two parts, the first part is related to the respondent's demographic information and the second part with 22 questions measure the chatbot user's intention to continue the services in the banking sector. Table 1 shows the various questions inquired to the respondents to measure their satisfaction level of chatbots used by them to get the information from various banks. To determine whether the chatbot's performance met respondents' expectations for the assigned task, six questions were inquired. In a similar manner, satisfaction with four, three, and three questions, respectively. Finally, they were asked to give their opinion on intention to continue using the chatbot technology in the mere future as well.

#### 4 Analysis and interpretation of results

Table 1 shows the respondent's profile.

The maximum respondents are male (62%) and maximum of them are fall under the age group of 25 to 35 (37%). Majority of the respondents are degree holders. Most of the respondents (35%) are employed under private and public sectors and 30% of them are doing own business. 37% of them are using chatbots often and only 2% of them are using always. 44% of them are having both business and personal account.

#### 4.1 Measurement of the model

To test the reliability of the questions were measured using Cronbach's alpha to find out the internal consistency of the items. The results were shown in the following table shows the Cronbach's alpha of each constructs. It is inferred that all the items are above the recommended value 0.7, it shows that the subscales of all the variables are highly reliable (Hair et al., 2019).

Particulars of sample respon	ndents	Frequency	Percentage
Gender	Male	156	62
	Female	94	38
Age	Less than 25	56	22
	25–35	92	37
	36–45	37	15
	Above 45	65	26
Education	High school	25	10
	Degree	97	39
	Masters	75	30
	Others	53	21
Occupation	Student	35	14
	Employed	88	35
	Business	75	30
	Others	52	21
Frequency of using	Always	5	2
chatbot	Often	95	37
	Sometimes	77	31
	Rarely	73	30
Use of chatbots for	Personal account	75	30
different types of	Business account	66	26
ounning	Both	109	44

 Table 1
 Chatbot-users' demographic information

The Kaiser-Meyer-Olkin (KMO) test was conducted to measure the adequacy of the sampling for all the factors. The results of the test supplied the adequate factor loading which are shown in Table 2.

Table 2Stable 3	urvey item a	and factor lo	ading
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Constructs	Code	Measurement items	Loading	Cronbach's alpha
Task- technology	TTF1	It provides the accurate answer to the question	0.79	0.87
fit	TTF2	The answer of the queries through chatbot is presented in a useful format and manner	0.85	
	TTF3	I need some special training to use the chatbot	0.74	
	TTF4	The chatbot is available whenever I need it	0.88	
	TTF5	I am able to get the information what I want from the banks through this chatbot without any human interaction	0.79	
	TTF6	The chatbot addresses the issue what I had	0.87	

Constructs	Code	Measurement items	Loading	Cronbach's alpha	
System usability	SU1	I like to use chatbot frequently to know my banking related information	0.91	0.83	
	SU2	I need the support of a technical person to use chatbot service	0.72		
	SU3	I learn to use this chatbot services very quickly	0.77		
	SU4	I felt very confident using the chatbot service	0.82		
Perceived usefulness	PU1	This chatbot saves me time in finding information	0.78	0.91	
	PU2	It is good practice to use chatbot to get bank related queries	0.72		
	PU3	Chatbot is very useful technology to get the information	0.92		
Social influence	SI1	It is good to use chatbot during pandemic situations	0.96	0.86	
	SI2	I am worrying about pandemic, so I am using chatbot to get information	0.88		
	SI3	My hair palpitates when I think about getting diseases, hence I am using chatbots	0.75		
Satisfaction (SAT)	SAT1	I am happy about the overall experience with chatbot	074	0.85	
	SAT2	Chatbot meets my expectation	0.89		
	SAT3	I am satisfied with information provided by the chatbot	0.91		
Continuance	CI1	Will continue using chatbot in future	0.88	0.79	
intention	CI2	I will recommend chatbot for others to use it	0.78		
	CI3	I keep using the chatbot service to get information after pandemic also	0.82		

 Table 2
 Survey item and factor loading (continued)

#### 5 Hypotheses test results

The suggested measurement model was tested using the data collected through questionnaire from the respondents. Structural equation modelling (SEM) was used to measure and prove the hypotheses framed using AMOS. First step in the SEM is to measure the model fit comparing the various model fit indices (Hair et al., 2017). Table 3 shows the various model indices of the proposed model.

The result shows the fitness of the final SEM developed to assess the impact of chosen independent variables on the dependent variable. The result shows that all the indicators of model fit attain the threshold limit, Hair et al. (2017). Hence the developed model is considered fit. The first fit is the minimal fit, i.e., chi-square. For the model, the chi-square data is 351.045 with 154 degrees of freedom is 2.21 which shows an adequate

fit. The goodness of fit index (GFI) achieved is 0.930, while the goodness of fit adjusted index (AGFI) is 0.912, above the required 0.90. The CFI and normal fit index (NFI) values computed are more than 0.90, indicating that the model fits perfectly with the data. It was discovered that RMSEA is 0.038, which is lower than 0.08, and that it confirms the model fit. SEM was employed to examine the proposed model. The following figure and table shows the result of the hypotheses and their relationship clearly.

Fit indices	Proposed model value	Standard value
CMIN/DF	2.21	≤ <b>3</b>
Р	0.06	> 0.05
GFI	0.93	> 0.9
AGFI	0.912	> 0.9
NFI	0.902	> 0.9
CFI	0.962	> 0.95
RMSEA	0.048	$\leq 0.08$
TLI	0.952	> 0.95

 Table 3
 Various indicators of chatbot acceptance model

Source: Primary data

Table 4	Regression	weights	of estima	ted model
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DV	INF	INDV	Estimate	<i>S.E.</i>	<i>C.R.</i>	Р	Result
Satisfaction	$\leftarrow$	Task technology fit	0.57	0.079	2.170	*	Accepted
Satisfaction	$\leftarrow$	System usability	0.53	0.061	2.527	**	Accepted
Satisfaction	$\leftarrow$	Perceived usefulness	0.48	0.090	4.452	*	Accepted
Satisfaction	$\leftarrow$	Social influence	0.88	0.060	2.507	**	Accepted
Continuance intention	$\leftarrow$	Satisfaction	0.58	0.104	2.403	**	Accepted

Note: p < 0.05, p < 0.01.

Figure 2 Regression estimates and their significance



The regression estimates and their significance for the entire path are calculated. Each estimate represents the amount of change in its dependent variable for each one-unit change in the variable predicting it. The relative contribution of each predictor variable to each dependent variable is given by the standardised estimates in the above table. The results of the model show all the independent variable has an impact on dependent variable.

# 5.1 Task technology fit and satisfaction of bank's chatbot services

The impact of banker's chatbot services has a significant and positive impact on user's satisfaction (estimator = 57%-0.057) as the p value is less than 0.05 (p = 0.002) with CR 2.170. The chatbots are performing the given task by the respondents and it significantly impacts on satisfaction towards it, which is similar with the study conducted by Lin (2012), at the same time Ouyang et al. (2017) found insignificance between TTF and student's satisfaction towards MOOCs.

## 5.2 System usability and satisfaction of bank's chatbot services

The chatbot users has a significant satisfaction towards its usability as its p value is less than 0.05 (p = 0.02) with the estimator of 0.53, SE of 0.61 and CR of 2.527. It is inferred that the perceived chatbot usability has a significant impact on respondents' satisfaction. This result is similar to the study conducted by Pal and Vanijja (2020), respondents' perceived usability (SUS) of microsoft teams are quite interesting when they working with the new technology.

# 5.3 Perceived usefulness and satisfaction of bank's chatbot services

Respondent's perceived usefulness of chatbots has a significant impact on user's satisfaction as the p value is less than 0.05 (p = 0.010), with estimator value of 0.48, SE of 0.090 and CR of 2.542. Chatbot is very useful and there is no need of more technical knowledge use this technology. Hence, there is significant impact of ease of use on satisfaction of this chatbot service. This result is similar to the study by den Hollander (2020).

# 5.4 Social influence and satisfaction of bank's chatbot services

Social distancing and Pandemic fear are the social influence motivated them use chatbots. The p value of 0.012 which is less 0.05, this signifies that Social influence has significant impact on chatbot user's satisfaction towards its services. Pandemic Isolation is one of the social influence forced the respondents to have direct contact with banks and bankers. The result showed that there is a high impact of social influence on satisfaction level of chatbot services.

# 5.5 Satisfaction and continue intention of bank's chatbot services

Finally, user's satisfaction of chatbot services, has significantly influenced the people to use the service in future also (continuance intention), as its p value is less than 0.05 (p = 0.016) with the estimator of 0.58 (SE is 0.104) and CR of 2.403. Hence, the

satisfaction of chatbot services leads to the continue intention towards its services. To avoid long queue, save time, completion of task are the motivated the respondent's to continue to use this service.

#### 6 Mediation role of satisfaction

In the context of mediation analysis, researchers like Preacher and Hayes (2008) and Hair et al. (2017) have proposed the utilisation of bootstrapping techniques to assess the indirect effect and examine the mediation effect. Notably, Preacher and Hayes (2008) highlighted that when the confidence intervals (LL and UL) do not include the value of 0, it suggests the existence of a significant mediation effect between the independent and dependent variables. By employing these methodologies, researchers can effectively determine the strength and significance of the mediating relationships in their studies without relying on traditional hypothesis testing approaches.

Hypothesis	H6	H7	H8	H9
Path	TTF→SAT→CI	SU→SAT→CI	PU→SAT→CI	SI→SAT→CI
Beta value	0.121	0.148	0.178	0.012
SE	0.014	0.012	0.009	0.035
Т	8.884	12.532	14.352	5.321
p value	0.004	0.000	0.000	0.042
LL	0.093	0.137	0.149	0.127
UL	0.147	0.176	0.192	0.112

 Table 5
 Mediation role of satisfaction

Notes: TTF – task technology fit; SU – system usability; PU – perceived usefulness; SI – social influence; SAT – satisfaction; CI – continue intention.

The present study presents the following mediation analysis results, which provide insights into the relationships between the independent variable (IV), mediator (M), and dependent variable (DV) in the context of the given hypotheses.

- H6 The path from TTF (IV) to SAT (M) to CI (DV) is statistically significant (p = 0.004). The beta value of 0.121 suggests that there is a positive relationship between TTF and SAT. This indicates that as the level of TTF increases, it leads to higher satisfaction (SAT), which, in turn, positively influences the CI (dependent variable), this results is inline with study conducted by.
- H7 The path from SU (IV) to SAT (M) to CI (DV) is highly significant (p = 0.000). The beta value of 0.148 indicates a positive relationship between SU and SAT. This means that higher levels of SU lead to increased satisfaction (SAT), which, in turn, positively affects CI.
- H8 The path from PU (IV) to SAT (M) to CI (DV) is highly significant (p = 0.000). The beta value of 0.178 suggests a positive relationship between PU and SAT. This implies that as PU increases, it leads to higher satisfaction (SAT), which positively influences CI.

H9 The path from SI (IV) to SAT (M) to CI (DV) is significant (p = 0.042). The beta value of 0.012 indicates a weak positive relationship between SI and SAT. This suggests that SI has a limited influence on satisfaction (SAT), which subsequently affects CI.

The results suggest that satisfaction (SAT) plays a mediating role in the relationships between the independent variables (TTF, SU, PU, SI) and the dependent variable (CI). This results are in line with Goel et al. (2022), proved that satisfaction mediates the customer satisfaction and continue e-shopping. The mediation analysis highlights the importance of satisfaction in explaining the impact of these variables on the consumer's confidence in millet and millet-based products.

#### 7 Conclusions

The main persistence of the study was to confirm the association among five constructs TTF, SU, PU, SI, on satisfaction and continuance intention in the context of chatbots usage in banking. The study integrated the SUS and TTF model to recommend the proposed model. Further the study has included COVID-19 fear as a variable with the assumption the COVID-19 fear experience induced people use chatbots to interact with their service providers, this experience may lead to continuance intention. By employing a robust research methodology and analysing the obtained results, the study provides valuable insights into the role of TTF, system suitability, perceived usefulness, social influence, and satisfaction as a mediator in shaping users' intention to continue using chatbots. The results of the study revealed a significant association among the dependent and the independent constructs at 5% and 1% level of significance. Further, the results suggest that satisfaction (SAT) plays a mediating role in the relationships between the independent variables (TTF, SU, PU, SI) and the dependent variable (CI). Thus, providing new insights to academicians and practitioners. The findings of the study has strong implication to practitioners especially the bank managers, as the study has integrated constructs of SUS and TTF model to study the technology acceptance and identified new path relationships. The results provide new insights to practitioners that may be fundamental in developing stratagems that directly or indirectly enhance user's experience that leads to satisfaction and continuance intention in future transaction. Bankers should ensure that customers perceive chatbots useful, understand its usage and build trust that chatbots improve their services. The study verdicts need to be deliberated in the light of few limitations and this indeed serves as prospects for further investigation. Firstly, results cannot be generalised as results are based on convenience sampling insisting future research using probability sampling technique. Secondly, the study is from the context of chatbots in banking, it is recommended to replicate the study with respect to other contexts education sector, e wallets, investment apps, generalising the results.

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