

Notice for the PhD Viva Voce Examination

Ms Poornima Purushotham (Registration Number: 2070025), PhD Scholar at the School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), Bangalore will defend her PhD thesis at the public viva-voce examination on Monday, 17 March 2025 at 11.00 AM in the Seminar Hall, Academic Block, Bangalore Bannerghatta Road Campus, CHRIST (Deemed to be University), Bengaluru - 560076, Karnataka, India.

Title of the Thesis	:	Chatbot Service Quality and Customer Loyalty: The Mediating Role of Trust and Customer Satisfaction with Respect to Indian Banking Sector
Discipline	:	Commerce
External Examiner – I	:	Dr Santhosh Kumar P K Director and Associate Professor Center for Budget Studies Cochin University of Science and Technology, Kochi - 682022, Kerala
External Examiner – II	:	Dr Garima Saxena Associate Professor Institute of Management Technology Ghaziabad, Rajnagar Ghaziabad - 201001 Uttar Pradesh
Supervisor	:	Dr Shivi Khanna Associate Professor School of Business and Management Bangalore Bannerghatta Road Campus CHRIST (Deemed to be University) Bengaluru-560076, Karnataka

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

Place: Bengaluru
Date: 03 March 2025



Registrar (Academics)

ABSTRACT

The rise of AI has undoubtedly transformed the financial industry in a broad, multidimensional setting. Artificial Intelligence has transformed the way that banks communicate with their consumers in the banking sector by enabling chatbots instead of humans. A country's development depends heavily on the banking industry. Banks recognize that the service quality provided to customers is one of the significant differences between their offerings and those of their competitors. Today, customers are more worried about the quality of the banks & service. Hence, the primary purpose of this research is to identify the influence of chatbot service quality factors on customer value, customer satisfaction, and customer loyalty with Chatbot in the presence of trust as a mediating variable and customer value as a moderator mediating variable. The research would analyse the service quality of Chatbot to determine whether it can meet customers & constantly changing needs and whether customers are satisfied. The research will be focused on Indian retail banking customers from Bangalore. The sample size used in this research is 588. The researcher used a quantitative research method for data collection using a questionnaire. The research followed a descriptive and empirical research design. Based on the results of the analysis, it is evident that Chatbot service quality has a positive and significant influence on both customer satisfaction and loyalty. This study also reveals the moderator mediating effect of customer value and trust as mediators between chatbot service quality and customer loyalty.

Keywords: *Customer Satisfaction, Customer Value, Service Quality, Customer Loyalty, Chatbot, Banking, Trust.*

Publications:

1. **Othayoth, Poornima & Khanna, Shivi** (2024). Exploring The Future Of Customer-Centric Banking: A Comprehensive Examination Of Chatbot Service Quality And Development Of Advanced Chatbot Interfaces Framework For Indian Banking. *Journal of Indian Management and Strategy*, 29(3). <https://doi.org/10.5958/0973-9343.2024.00015.9> -JIMS 8M -Web of Science.
2. **Othayoth, Poornima & Khanna, Shivi** (2023). Chatbot Service Quality in Banking: Analysing Indian Banking Customer Perceptions and Influence on Customer Satisfaction and Value. *Indian Journal of Marketing I*, 54(2). <https://doi.org/DOI:10.17010/ijom/2024/v54/i2/173474>
3. Abhay, Rabia & Abi, Abirami & **Othayoth, Poornima** & Kureethara, Joseph Varghese & Puliyanmakkal, Jiran. (2023). Artificial Intelligence-Monitored Procedure for Personal Ethical Standard Development Framework in the E-Learning Environment. 10.1007/978-981-19-2940-3_20.

Patent:

1. Advanced Chatbot Interface for Enhanced Banking Services Patent No: 202441063587A
2. IOT and Generative AI-Based Smart Car Parking System Patent No: 202441057844 A