

COGNITIVE CURRENCY: MAPPING INDIAN BANKS CUSTOMERS' MINDSETS TOWARDS AI INTEGRATION IN THE DIGITAL BANKING EPOCH

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Received: 20 Jul 2025

Accepted: 25 Jul 2025

Published: 31 Jul 2025

ABSTRACT

In the digital banking epoch, the integration of artificial intelligence (AI) has revolutionized banking services, presenting both opportunities and challenges for the industry. This research paper delves into the complex landscape of Indian banks customers' perceptions, attitudes, and preferences towards AI integration in banking. Through a meticulous analysis of survey data collected from a diverse sample of Indian banks customers; this research seeks to unravel the multifaceted aspects of customer mindsets regarding AI-powered banking services. Real-time analysis and interpretation offer valuable insights into the factors shaping customer acceptance, concerns, and expectations in the rapidly evolving digital banking environment.

Despite the increasing significance of AI in banking, there exists a significant gap in understanding Indian banks customers' perceptions and attitudes towards AI-powered services. The research problem addressed in this study is the systematic exploration of Indian bank customers' mindsets towards AI integration in the digital banking epoch. By delving into customer perceptions and attitudes, the study seeks to uncover underlying factors influencing customer acceptance, resistance, and expectations regarding AI-powered banking services.

KEYWORDS: *Digital Banking, Artificial Intelligence, AI Integration, Indian banks Customers, Perceptions, Attitudes, Preferences, Real-time Analysis, Customer Engagement Strategies, Responsible AI Development, Financial Inclusion, Personalized Experiences, Cyber security.*