Contents lists available at GrowingScience

International Journal of Data and Network Science

homepage: www.GrowingScience.com/ijds

The impact of ChatGPT factors on consumers' decision-making at commercial banks in Jordan

Hamza Salim Karim[a*], Ameen Mohammad Al Htibat[b] and Ayman Salim Khraim[c]

[a]*Business Administration Department, Faculty of Business, Amman Arab University, Jordan*
[b]*Digital Marketing Department, Faculty of Business, Isra University, Jordan*
[c]*Department of Marketing, College of Business Administration, Taibah University, Al Madinah Al Munawwarah, Saudi Arabia*

C H R O N I C L E

Received May 16, 2025
Received in revised format June 20, 2025
Accepted September 23 2025
Available online
September 23 2025

Keywords:
Credibility
Informativeness
Interaction
Trustworthiness
Personalization
ChatGPT
Commercial Banks
Jordan

A B S T R A C T

In today's digitally enabled world, banks use ChatGPT to handle customer inquiries, expedite service encounters, and provide intelligent, human-like responses; thus, ChatGPT has grown in popularity within the banking sector. The purpose of this study is to investigate the key factors of ChatGPT that influence consumer banking decision-making at Jordanian commercial banks. To accomplish the study's goals, the researcher employed a descriptive-analytical approach. The study sample consists of 445 customers with valid accounts at commercial banks in Amman city. The total number of valid and completed questionnaires was 419 and included in the final analysis. The reported results demonstrate a significant impact of ChatGPT factors that include credibility, informativeness, interaction, content suitability, perceived trustworthiness, and personalization on consumers' banking decision-making. The results can help banks develop a digital plan to enhance consumer awareness and boost benefits, which allows them to overcome challenges when utilizing AI for transactions. ChatGPT banking services are still in their early phases in Jordan. Few empirical studies have examined actual user behavior, and this study may give valuable insights to scholars and practitioners.

© 2026 by the authors; licensee Growing Science, Canada.

1. Introduction

In rapidly transforming financial markets, information and communication are vital. AI Chatbots have revolutionized the financial services industry, including customer care, sales and marketing, support, information retrieval, and virtual assistance. ChatGPT, which utilizes natural language processing (NLP), can assist with a variety of banking functions. Powered by advanced AI, ChatGPT is increasingly being integrated into banking and financial services to improve client experiences, expedite processes, and inform decision-making. Many customers may lack substantial financial knowledge, which can lead to poor decision-making. ChatGPT can serve as an educational tool, providing clear explanations of complex financial topics such as credit ratings, debt management, and investment options. By offering information and presenting straightforward comparisons of various financial solutions, ChatGPT empowers customers to make more informed and confident decisions. For instance, it might assist consumers in comparing loan options, interest rates, and repayment terms, enabling them to make more sensible and educated decisions. This simplifies the decision-making process, particularly for significant financial commitments like mortgages and personal loans. This study will explore factors that affect consumers' decision-making when they use ChatGPT for banking services. According to Al_Kasasbeh et al. (2023) ChatGPT and AI services are still relatively new in Jordan's banking industry, therefore, this study contributes to our understanding of customer behavior in the country's rapidly expanding and competitive banking market.

2. Literature Review.

With its numerous advantages over earlier AI tools, OpenAI's ChatGPT Chatbot, unveiled on November 30, 2022, quickly captured the attention of researchers and scholars. ChatGPT holds significant potential for application in various fields,

* Corresponding author
E-mail address: hkhraim@aau.edu.jo (H.S. Karim)

ISSN 2561-8156 (Online) - ISSN 2561-8148 (Print)
© 2026 by the authors; licensee Growing Science, Canada.
doi: 10.5267/j.ijdns.2025.9.017

including digital marketing, customer service, healthcare, finance, e-commerce, and more (Shaji et al., 2023; Aboalganam and Alzghoul, 2025). The emergence of AI technologies like OpenAI's ChatGPT has revolutionized marketing and consumer behavior. Haleem et al. (2023) stated, "ChatGPT engages in dialogue with the user, responds to follow-up inquiries, acknowledges and corrects errors, rejects inappropriate requests, and even questions false premises." Nowadays, an increasing number of companies are utilizing AI-powered chatbot assistants to help consumers in making purchase decisions (Mohammad et al., 2024). Chatbots can provide numerous customer benefits, such as offering product recommendations based on customers' profiles (Landim et al., 2022). While chatbots offer highly diagnostic information, they can enhance the overall customer experience by assisting customers in recognizing their needs and making better decisions. (Zhang et al., 2023). Chatbots can improve interpersonal connections with customers, maintain their trust in businesses, strengthen emotional ties with enterprises, and help users navigate websites more efficiently. This not only saves time but also facilitates quicker decision-making (Hsu et al., 2017). Kim et al. (2023) asserted, "Despite the advantages of ChatGPT, our understanding of its impact on consumer decision-making is quite limited in both theoretical and empirical investigations."

2.1 ChatGPT and Decision-Making

According to Ikeda (2024), with ChatGPT increasingly ingrained in our lives, it is critical to recognize how much it could affect our decision-making. Proponents of AI recommendations argue that by enabling consumers to select products and services more quickly and effectively, this technology can enhance the quality of their decisions (Chen et al., 2022). ChatGPT can provide personalized suggestions that improve the shopping experience and boost customer satisfaction based on users' past preferences and behaviors. By utilizing ChatGPT to analyze customer preferences and feedback, businesses can obtain valuable insights to design their marketing strategies more effectively. AI is becoming progressively more integral to consumer decision-making. These technologies, which range from AI-driven chatbots to recommendation systems, are transforming the consumer landscape. AI is reshaping how customers make decisions by making the process more data-driven and personalized. AI can analyze enormous volumes of data to comprehend individual tastes and forecast which goods or services customers will find most appealing. With sophisticated algorithms designed to interpret and anticipate user searches, AI enhances the search experience. This technology streamlines the purchasing process, making it faster and easier to find the right product or information. AI systems have the potential to optimize and expedite decision-making and information retrieval across various fields (Ausat, Azzaakiyyah, et al., 2023). Dmitrievich (2024) argues that the advent of AI has fundamentally transformed decision-making processes, as AI can now assess both the emotional and cognitive aspects involved. AI chatbots influence decision-making by providing consumers with immediate access to information and personalized recommendations. According to Liu and Ma (2023), "Customers are more likely to make confident and informed decisions when interacting with AI chatbots that deliver relevant and reliable information."

According to Ikeda (2024), with ChatGPT becoming increasingly ingrained in our lives, it is critical to recognize how much it could affect our decision-making. Proponents of AI recommendations argue that by enabling consumers to select products and services more quickly and effectively, this technology can enhance the quality of their decisions (Chen et al., 2022). ChatGPT can provide personalized suggestions that improve the shopping experience and boost customer satisfaction based on users' past preferences and behaviors. By utilizing ChatGPT to analyze customer preferences and feedback, businesses can obtain valuable guidance to design their services. According to Cheng and Jiang's (2022) research, chatbots may be viewed as beneficial methods of marketing communication, meeting consumer demands, and helping them make decisions across various businesses. Matulis and McCoy (2023) noted that chatbots are utilized in supporting decision-making. Alaieri and Vellino (2017) conducted research on the decision-making process using chatbots. Sudirjo et al. (2023) asserted, "The significance of ChatGPT in facilitating the process of decision-making is of great importance." Sudirjo et al. (2023) stated that ChatGPT and other AI technologies substantially minimize the time it takes to gather information and make decisions. Banks were pioneers who operated ChatGPT to enhance consumer banking decision-making. AI-powered decision-making can help banks develop a smart, highly customized servicing experience based on customer microsegments, allowing various channels to provide excellent service and an engaging experience with quick, easy, and intuitive interactions (Violet, 2020). AI in banking has made it easier to develop effective CRM systems and increase sales efficiency (Tarafdar et al., 2019). Dewasiri et al. (2024) asserted, "The banking sector is considered the lifeblood of an economy and the cornerstone upon which economic development relies." Chatbots are predicted to take over modern banking services because they provide better support and consumer service (Hari et al., 2022).

According to Rane (2023), ChatGPT is an example of AI that has quickly permeated the accounting and financial industries, transforming conventional procedures. Abdulquadri et al. (2021) asserted, "To provide real-time support to clients, banking chatbots are linked to banks' websites, mobile banking apps, and social media profiles on Facebook, Instagram, WhatsApp, and Telegram." Therefore, by providing individualized customer care, automating repetitive inquiries, and analyzing vast volumes of customer data to find trends and evaluate risk (Masadeh, et al., 2025), ChatGPT can benefit the banking industry in customer service and support. By offering personalized financial guidance and recommendations based on customers' unique financial facts and objectives, ChatGPT may be quite helpful in ensuring consumer satisfaction and retention. Banks may use ChatGPT to monitor their clients' spending patterns and recommend tailored financial goals and risk tolerance. People frequently struggle with loan applications since they involve numerous processes and regulations. Even this procedure may

be quick, simple, and reliable using ChatGPT's financing services. It can significantly speed up loan processing and approval with precise and effective assessments.

2.2 Credibility

Credibility is another important variable related to ChatGPT and AI that influences consumers' decisions regarding the range of services delivered by commercial banks. Cho (2023) asserts that credibility plays a significant role in the logical decision-making of ChatGPT users. Seo (2013) defined credibility as the extent to which consumers can rely on the system's performance and the information it provides. Wathen and Burkell (2002) defined credibility as the degree to which the source and its message are perceived as believable. In the context of interactive information systems, where consumers share and exchange information through blogs and websites, credibility is a critical concern (Choi & Stvilia, 2015). According to the findings of Yen and Chiang (2020), consumers' confidence in chatbots is significantly influenced by their perceived credibility.

2.3 Informativeness

Consumers ' perception of a chatbot's ability to provide relevant, trustworthy, and high-quality information during a conversation is referred to as informativeness (Miguel and Huertas, 2022). Li and Mao (2015) define informativeness as the degree to which consumers believe that virtual agents can effectively deliver relevant information. Miguel and Huertas (2022) found that the most critical predictor of behavioral intentions to use chatbots is informativeness. According to Yen and Chiang (2020), consumers' confidence in chatbots is influenced by their informativeness.

2.4 Interaction

Fostering positive user experiences necessitates dynamic and captivating interactions. Kim (2024) defined interaction as “the degree to which ChatGPT allows users to engage dynamically with its features.” As stated by Cao (2023), ChatGPT offers users the opportunity for intelligent interaction, enabling them to engage in conversations, seek information, obtain answers, and seek advice. This convenient and efficient approach caters to the knowledge and assistance needs of individual users, students, researchers, and professionals alike. Compared to more conventional procedures such as email or phone support, this level of interaction is considerably more immersive and satisfying. ChatGPT can generate engaging marketing content that resonates with customers, increasing engagement and conversion rates. It can respond in multiple languages and styles. Furthermore, Singh et al. (2024) asserted that ChatGPT was specifically designed to facilitate human interactions with AI-powered chatbots and virtual representatives. Cheng and Jiang (2022) concluded that interaction is one of the key elements of effective chatbot marketing.

2.5 Personalization

The essence of AI’s influence on consumer decision-making lies in personalization. Personalization generally refers to the process of adapting web content to meet the specific needs of users and to maximize business opportunities (Korper and Ellis 2001). Personalization is one of the factors that can be important in the customer’s attitude because it affects various aspects of customer psychology, including information processing and decision-making (Tam & Ho, 2006). AI chatbots, such as ChatGPT, have gained popularity due to their ability to provide customized suggestions and enhance customer service. Research studies, including those by Zhai (2022) and Dwivedi et al. (2023), indicate that chatbots can significantly influence customer behavior by delivering personalized, human-like interactions that enrich the shopping experience. Furthermore, AI is319ecisionn-making processes by offering insightful recommendations and personalized interactions, thereby shaping not only what we buy but also how we make those purchasing decisions.

2.6 Content Suitability

Compared to conventional Chabot’s confined to fixed responses, ChatGPT demonstrates a versatile range, adept at promptly answering questions, summarizing texts, authoring essays, and generating comprehensive content (Gill and Kaur, 2023). Kim (2024) considered content suitability as the high relevance of information that guarantees that consumers obtain accurate and valuable content that enhances satisfaction and trust. Naik et al. (2024) asserted, “ChatGPT, powered by generative AI, is highly effective in creating original, coherent, informative, and engaging content on any given subject.” To provide customized information for specific client demographics, ChatGPT utilizes customer classification, which includes factors such as customer behavior, preferences, and purchase history (Chakraborty et al., 2023). As a result, ChatGPT has the potential to generate a high level of user attention and engagement, ultimately increasing consumer enthusiasm for purchasing goods or services from the company.

2.7 Perceived trustworthiness

The increasing reliance on ChatGPT raises vital questions regarding its reliability and trustworthiness. Winter & Krämer (2014) defined perceived trustworthiness as the perception of a source's willingness to provide accurate information. Trust in

ChatGPT is a user's willingness to take risks based on the recommendations made by this technology (Choudhury & Shamszare, 2023). According to Alanezi's (2024), the primary factor influencing patients' use of ChatGPT for health-related information is perceived trustworthiness. Bonsu and Baffour-Koduah (2023) conclude that patient engagement with ChatGPT is negatively impacted by perceived trustworthiness.

In Jordan, the banking sector is undergoing a remarkable transformation due to the increasing reliance on AI. In 2022, the Arab Bank, Cairo Amman Bank, Housing Bank, Capital Bank, Jordan National Bank, Jordan Kuwait Bank, and Jordan Commercial Bank announced the expansion of AI usage in customer banking services (Association of Banks in Jordan, 2024). This initiative aims to engage with customers and address their inquiries promptly and accurately by launching chatbots, thereby reducing the need for human intervention. Additionally, it seeks to enhance customer interaction and provide personalized, innovative financial services. Applying AI tools, such as ChatGPT, can significantly contribute to customer satisfaction by delivering a tailored banking experience based on an analysis of customer preferences and behaviors. This includes providing personalized recommendations, such as offering loans or financial services that align with individual financial habits and personal needs. Banks use ChatGPT to handle client service inquiries, expedite customer service encounters, and provide intelligent, human-like responses-all while reducing the need for human involvement. Due to its ability to offer consumers real-time support, ChatGPT has grown in popularity within the banking sector. Therefore, the purpose of this study is to investigate the key factors of ChatGPT that influence consumer banking decision-making at Jordanian commercial banks. The current literature supports the following hypotheses:

H_1: *ChatGPT Credibility has a significant impact on consumers' decision making.*
H_2: *Informativeness provided by ChatGPT has a significant impact on consumers' decision making.*
H_3: *ChatGPT Interaction has a significant impact on consumers' decision making.*
H_4: *ChatGPT personalization has a significant impact on consumers' decision making.*
H_5: *ChatGPT content suitability has a significant impact on consumers' decision making.*
H_6: *Perceived trustworthiness of using ChatGPT has a significant impact on consumers' decision making.*

3. Method

To examine the impact of ChatGPT factors on consumer decision-making in Jordanian commercial banks, the researcher employed a descriptive and analytical methodology. A stratified random sample was utilized to distribute the questionnaire; the researcher distributed 445 self-administered questionnaires to customers who hold existing accounts with commercial banks through daily visits to banks in Amman City. Jordan boasts over 25 commercial banks, each increasingly incorporating digital and chatbot technologies to meet customer needs (Central Bank of Jordan, 2023). Twenty-six surveys were deemed invalid and removed from the study, resulting in 419 questionnaires included in the final analysis, which accounts for a 94.1% response rate. The questionnaire consists of two parts: the first addresses the respondents' demographics, while the second measures the research variables. Respondents' answers were solicited using a Likert scale from one to five.

Table 1
Demographic Profile of the study sample

Demographic data	Frequency	Percent %
Gender		
Male	226	53.9
Female	193	46.1
Total	419	100.0
Age		
18- Less than 30 years	219	52.3
30- Less than 40 years	122	29.1
40- Less than 50 years	47	11.2
More than 50 years	31	7.3
Total	419	100.0
Education		
Diploma	78	18.6
Bachelor's degree	251	59.9
Higher studies	90	21.4
Total	419	100.0
Customer Experience using ChatGPT		
Less than 1 year	76	18.1
From 1 to 3 years	229	54.6
More than 3 years	114	27.2
Total	419	100.0
Number of Banking years		
Less than 1 year	34	8.1
From 1 to 5 years	189	45.1
More than 5 years	196	46.7
Total	419	100.0

Questions to measure credibility were adopted from Chung et al. (2020). Informativeness questions were taken from Miguel and Huertas (2022), while interaction questions were sourced from Shilpa and Devadas (2024). Questions regarding personalization and content suitability were adapted from Kim (2024). Perceived trustworthiness questions were derived from Cecilie et al. (2019), and questions related to the dependent variable were taken from Braga (2020). For testing the hypotheses, Smart-PLS 4 was utilized. The demographic profiles of the study sample are shown in Table 1. Results indicate that male consumers comprised more than half of the sample at 53.9%, and those aged between 18 and under 30 represented the majority at 52.3%. More than half of the respondents, 59.9%, hold a first degree, and over half, 54.6%, have between 1 and 3 years of experience using ChatGPT. Finally, 46.7% of respondents possess five or more years of banking experience.

3.1 The Measurement Model

Table 2 reveals the factor loadings and reliability metrics for all independent factors, which range from 0.714 to 0.894. The results of Cronbach's Alpha range from 0.756 to 0.890, while Composite Reliability (C.R.) ranges from 0.792 to 0.880, indicating adequate measurement validity for all independent variables. These findings imply that all scales have acceptable levels of convergent validity, internal reliability, and Average Variance Extracted (AVE), above the suggested standards set by Hair et al. (2019), as shown in Table 2. Regarding discriminant validity, Table 3 reveals a significant correlation among the items, ranging from 0.152 to 0.868, which indicates very good discriminant validity.

Table 2
Factor loadings, Cronbach's alpha, average variance extracted (AVE), and weight of item loading

Construct	Construct Items	Item Loading	Cronbach's alpha (α)	CR	AVE
Credibility	CR1	0.776	0.794	0.849	0.684
	CR 2	0.791			
	CR 3	0.743			
Informativeness	INFO 1	0.794	0.811	0.874	0.673
	INFO 2	0.852			
	INFO 3	0.847			
Interaction	INT1	0.780	0.783	0.824	0.697
	INT 2	0.863			
	INT 3	0.786			
	INT 4	0.762			
Personalization	PER1	0.807	0.774	0.819	0.651
	PER2	0.811			
	PET3	0.832			
content suitability	CS1	0.743	0.799	0.880	0.649
	CS 2	0.822			
	CS 3	0.817			
	CS 4	0.785			
Perceived Trustworthiness	PT1	0.894	0.890	0.865	0.612
	PT2	0.843			
	PT3	0.807			
	PT4	0.831			
Customer Decision Making	DM 1	0.766	0.756	0.792	0.595
	DM 2	0.728			
	DM 3	0.714			
	DM 4	0.727			
	DM 5	0.783			

Table 3
Discriminant validity for scale measurement of constructs (Fornell-Larcker criterion)

	CR	INFO	INT	PE	CS	PT	DM
CR	1						
INFO	0.191	1					
INT	0.185	0.868	1				
PE	0.196	0.841	0.124	1			
CS	0.257	0.568	0.182	0.162	1		
PT	0.187	0.588	0.156	0.154	0.362	1	
DM	0.152	0.687	0.238	0.413	0.185	0.247	1

Note(s): Credibility (CR), Informativeness (INFO), Interaction (INT), Personalization (PE), Content Suitability (CS), Perceived Trustworthiness (PT), and Decision Making (DM).

3. Results

After completing the data collection, organizing the primary data, and screening participant responses related to the study questionnaire, the researchers employed a descriptive statistics approach along with inferential statistical analysis in order to

achieve the required outcome. Specifically, the analysis utilized "Confirmatory Factor Analysis (CFA) and Partial Least Squares Structural Equation Modeling (PLS-SEM)" to examine the effects of independent variables of ChatGPT on dependent variable "consumer banking decision making." This approach is particularly effective for identifying and understanding the complex structural relationships within the model. According to Sarstedt et al. (2014), "PLS-SEM is primarily suitable for operating various structures of mediation and moderation."

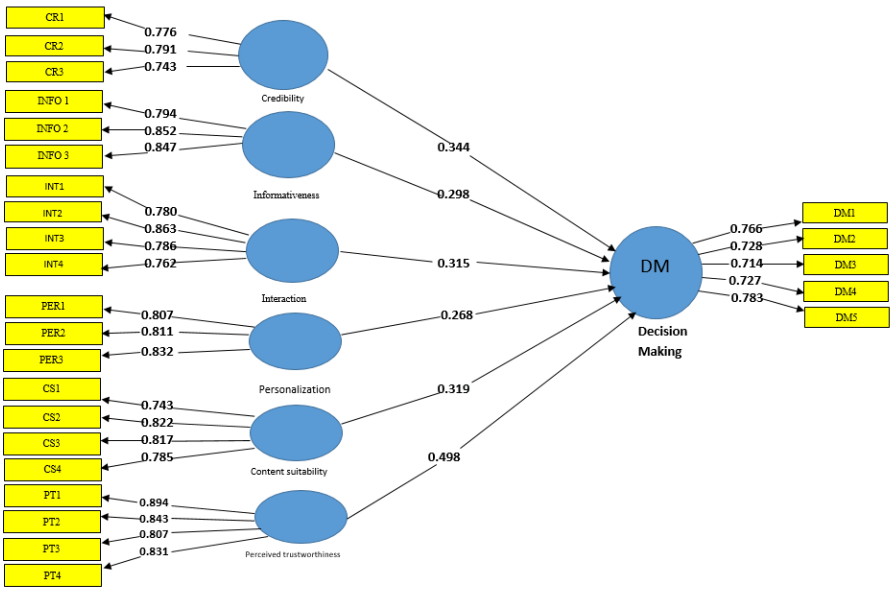

Fig. 2. Measurement model

Hair et al. (2019) noted, "Employing this method, the correlation of latent constructs is compared with the square root of the Average Variance Extracted (AVE)." Rather than clarifying the variance of other latent constructs, a latent construct should more effectively account for the variance of its own indicators. Consequently, the square root of each construct's AVE should be greater than its correlations with other latent constructs. The findings indicate that any value along the diagonal is larger than any value not on the diagonal, suggesting that there are no issues with the model's discriminant validity.

3.1 Structural Models and Hypothesis Testing

Fig. 2 presents the findings from SmartPLS regarding the testing of the research hypotheses. As shown in Table 4, the results for H1 indicate that the credibility of ChatGPT has a significant impact on consumer banking decision-making, with (β = 0.344, t = 3.012, p < 0.019); therefore, we accept hypothesis H1. Regarding H2, the results demonstrate that the informativeness of ChatGPT significantly influences consumer banking decision-making, with (β = 0.298, t = 3.612, p < 0.000); thus, we accept H2. For H3, the results reveal that the interaction provided by ChatGPT significantly affects consumer banking decision-making, with (β = 0.315, t = 4.128, p < 0.000); consequently, we accept H3. Concerning H4, the results indicate that ChatGPT personalization has a significant impact on consumer banking decision-making, with (β = 0.268, t = 3.355, p < 0.001); therefore, we accept H4. In relation to H5, the findings demonstrate that the suitability of ChatGPT content significantly influences consumer banking decision-making, with (β = 0.319, t = 3.156, p < 0.001); consequently, we accept H5. Regarding H6, the results reveal that perceived trustworthiness significantly affects consumer banking decision-making, with (β = 0.498, t = 4.018, p < 0.000). Based on these findings, the study accepts the research hypotheses as presented in Table 4.

Table 4
Hypothesis testing

Hypothesis	*β*-value	SD	*t*-Value	*p*-Value	Decision
H_1: CR → DM	0.344	0.044	3.012	0.019	Supported
H_2: E-INFO → DM	0.298	0.025	3.612	0.000	Supported
H_3: INT → DM	0.315	0.064	4.128	0.000	Supported
H_4: PE → DM	0.268	0.029	3.355	0.001	Supported
H_5: CS → DM	0.319	0.051	3.156	0.001	Supported
H_6: PT → DM	0.498	0.035	4.018	0.000	Supported

Note(s): Credibility (CR), Informativeness (INFO), Interaction (INT), Personalization (PE), Content Suitability (CS), Perceived Trustworthiness (PT), and Decision Making (DM).

4. Discussion

AI technologies, including ChatGPT, have revolutionized traditional systems across various sectors, particularly within the Jordanian banking industry. By automating tedious processes and providing data-driven insights, ChatGPT has the potential to enhance marketing initiatives significantly. This transformation leads to more effective marketing strategies and the delivery of commercial bank services in Jordan with greater efficiency and higher quality. Data from 419 consumers with active commercial bank accounts were gathered using a structured questionnaire. The results of the first hypothesis show that the credibility of ChatGPT has a significant impact on customers' banking decision-making. When it comes to consumers interacting with financial institutions, trust and reliability are paramount. The credibility of ChatGPT can influence a customer's confidence in the bank's services and products. Therefore, in banking, customers' decision-making process heavily relies on ChatGPT's credibility. Customers are more inclined to utilize digital tools and engage with the bank's services if they believe the AI system is safe and effective. The result is consistent with Tiwari et al. (2024).

The second hypothesis confirmed that the informativeness of ChatGPT significantly impacts consumers' banking decision-making. Consumers can ask AI-driven tools like ChatGPT specific questions about banking products, services, and financial concepts. The ability to instantly receive clear and easy-to-understand explanations instantly empowers customers to make informed choices. This may include understanding complex fees or terms associated with loans, credit cards, and mortgages, as well as gaining clarity on interest rates, charges, and how different banking services are compared to others. Banking decisions—such as taking out a loan, opening an account, or choosing an investment—can be stressful without adequate and accurate information. The clarity, transparency, and real-time support delivered by AI help reduce confusion and anxiety, making the decision-making process feel more manageable. These results are consistent with the findings of Miguel and Huertas (2022). Concerning the third hypothesis, the results revealed that interactions with ChatGPT significantly impact consumer banking decision-making. The constant availability of AI chatbots provides customers with the flexibility to engage with their bank at any time. Since consumers are not required to adhere to traditional banking hours, this may lead to a smoother decision-making process. These findings align with the research conducted by Cheng and Jiang (2022) and (Alghizzawi, et al. 2024). The fourth hypothesis demonstrates that personalization significantly impacts consumer banking decision-making. Personalization plays a vital role in this process. With the increasing competition in the financial services sector, banks are adopting personalized strategies to attract and retain customers. By tailoring products—such as credit cards, savings accounts, and loans—to individual requirements and preferences based on customers' goals, financial history, and behavior, banks can enhance the overall banking experience. Essentially, personalization addresses customers' unique needs, improves satisfaction, and increases the likelihood of long-term engagement. The results of this hypothesis align with Dwivedi et al. (2023) and (Ayoubi, 2024).

The fifth hypothesis revealed a significant impact of content suitability on consumer banking decision-making. ChatGPT can serve as an excellent resource for providing educational content and general guidance on consumer banking topics. However, it should not be relied upon as the sole source for critical financial decisions. It is always advisable to seek personalized advice from qualified financial advisors or consult official financial institutions regarding specific products, services, and solutions. Notably, recommendations from ChatGPT and other AI technologies should not be interpreted as a substitute for professional advice from regulated financial institutions or advisors. This outcome is consistent with Schlosky et al. (2024).

The findings regarding the six hypotheses related to perceived trustworthiness indicate a significant impact on consumers' banking decisions. Consumer decision-making is notably influenced by the perceived trustworthiness of ChatGPT, particularly in sensitive areas such as banking. Consumers prioritize the security of their financial data. When an AI system like ChatGPT is perceived as trustworthy, it reassures customers that their sensitive information will be handled securely. This assurance is especially critical in banking, where data breaches or the misuse of financial information can have severe consequences. If consumers trust that the AI can effectively address their concerns—whether by answering questions about account balances, transactions, or credit inquiries—they are more likely to engage with the bank's services. Likewise, if customers believe that ChatGPT can provide recommendations or make decisions based on data rather than human bias or emotions, they may feel more confident in their banking decisions, such as loan approvals or financial advice. In summary, the more trustworthy consumers perceive ChatGPT in a banking context, the more likely they are to trust the bank and utilize AI-driven services. This finding aligns with the research of Liesbet and Moons (2024).

5. Conclusion

Banks use ChatGPT to handle customer service inquiries, expedite customer service encounters, and provide intelligent, human-like responses. Due to its ability to offer consumers real-time support, ChatGPT has gained popularity within the banking sector. Therefore, the purpose of this study is to investigate the key factors of ChatGPT that influence consumer banking decision-making at Jordanian commercial banks. The results demonstrate that ChatGPT factors—including credibility, informativeness, interaction, content suitability, perceived trustworthiness, and personalization—significantly influence consumer banking decisions. To implement ChatGPT successfully in the banking industry, a comprehensive strategy is needed to maintain technological advancements, user awareness, and skill development. As ChatGPT continues to evolve, these insights will provide a productive direction for organizations navigating the ChatGPT landscape, helping them

harness its full potential. The impact of AI on consumer behavior is both decisive and multifaceted, reshaping how we make decisions and interact with brands. ChatGPT is transforming the way clients make banking decisions by offering personalized, efficient, and accessible support. From providing tailored financial advice to enhancing customer service and boosting financial literacy, AI integration into consumer banking clarifies, accelerates, and informs financial decision-making.

References

Abdulquadri, A., Mogaji, E., Kieu, A., & Nguyen, P. (2021). Digital transformation in financial service provision: A Nigerian perspective to the adoption of Chatbot. *Journal of Enterprising Communities: People and Places in the Global Economy*, *15*(2), pp. 258–281. https://doi.org/10.1108/JEC-06-2020-0126.

Aboalganam, M., & Alzghoul A. (2025). The impact of digital marketing on the reputation of insurance companies: The role of service quality and brand trust. *Insurance Markets and Companies, 16*(1), 1-14. doi:10.21511/ins.16(1).2025.01

Al Kasasbeh, O., Khasawneh, O., & Alzghoul, A. (2023). The Real Effects of Fintech on the Global Financial System. *International Journal of Professional Business Review*, *8*(3), e01725. https://doi.org/10.26668/businessreview/2023.v8i3.1725

Alaieri, F., & Vellino, A. (2017). A decision making model for ethical (RO)bots,'' in *Proc. IEEE Int. Symp. Robot. Intell. Sensors (IRIS)*, Oct. pp. 203–207. https://doi.org/10.1109/IRIS.2017.8250122

Alanezi, F. (2024). Factors influencing patients' engagement with ChatGPT for accessing health-related information. *Critical Public Health, 34*(1), 1-20, DOI: 10.1080/09581596.2024.2348164

Alghizzawi, M., Alzghoul, A., Alhanatleh, H., Omeish, F., Abdrabbo, T & Ezmigna, I. (2024). Short video marketing and consumer engagement: Mediation effect of social sharing. *International Journal of Data and Network Science*, 8(3), 1379-1386. doi: 10.5267/j.ijdns.2024.4.005

Association of Banks in Jordan (2024). The Growing Role of Artificial Intelligence in Banking: Global Developments and Insights on Jordanian Banks. https://abj.org.jo/download/the-growing-role-of-artificial-intelligence-in-banking-global-developments-and-insights-on-jordanian-banks-2024-arabic-version

Ausat, A., Azzaakiyyah, K., Permana, R. M., Riady, Y., & Suherlan, S. (2023). The role of ChatGPT in enabling MSMES to compete in the digital age. *Innovative: journal of social science research*, *3*(2), 622–631. https://doi.org/https://doi.org/10.31004/innovative.v3i2.346

Ayoubi, K. (2024). Adopting ChatGPT: Pioneering a new era in learning platforms. *International Journal of Data and Network Science*, 8(2), 1341-1348. doi: 10.5267/j.ijdns.2023.11.001

Bonsu, M., & Baffour-Koduah, D. (2023). From the consumers' side: Determining students' perception and intention to use chatgpt in Ghanaian higher education. *Journal of Education, Society & Multiculturalism*, *4*(1), 1–29. https://doi.org/10.2478/jesm-2023-0001

Braga, F. (2020). The influence and impact of artificial intelligence in the consumer decision-making process: comparing Generation X with Millennials [Dissertação de mestrado, Iscte - Instituto Universitário de Lisboa]. Repositório do Iscte. http://hdl.handle.net/10071/21828

Cao X. (2023). A new era of intelligent interaction: Opportunities and challenges brought by ChatGPT. *Geographical Research Bulletin, 2*. https://doi.org/10.50908/grb.2.0_162

Cecilie, B., Asbjørn F., & Cato, A. (2019). An Initial Model of Trust in Chatbots for Customer Service—Findings from a Questionnaire Study. *Interacting with Computers*, *31*(3), 317–335, https://doi.org/10.1093/iwc/iwz022

Central Bank of Jordan. (2023). Annual report.

Chakraborty, U., Roy, S., & Kumar, S. (2023). *Rise of generative AI and ChatGPT: Understand how generative AI and ChatGPT are transforming and reshaping the business world* (English ed.) BPB Publications.

Chen, S., Qiu, H., Zhao, S., Han, Y., He, W., Siponen, M., Mou, J., & Xiao, H. (2022). When more is less: the other side of artificial intelligence recommendation. *Journal of Management Science and Engineering, 7*(2), 213–232.

Cheng, Y., & Jiang, H. (2022). Customer–brand relationship in the era of artificial intelligence: understanding the role of chatbot marketing efforts. *Journal of Product & Brand Management*, *31*(2), 252-264. https://doi.org/10.1108/JPBM-05-2020-2907.

Yen, C., & Chiang, M. C. (2021). Trust me, if you can: a study on the factors that influence consumers' purchase intention triggered by chatbots based on brain image evidence and self-reported assessments. *Behaviour & Information Technology*, *40*(11), 1177-1194.

Cho, Y., Yang, C., & Hwang, J. (2023). The Effect of ChatGPT Factors & Innovativeness on Switching Intention : Using Theory of Reasoned Action (TRA). *Journal of Distribution Science*, *21*(8), 83–96. https://doi.org/10.15722/JDS.21.08.202308.83

Choi, W., & Stvilia, B. (2015). Web credibility assessment: Conceptualization, operationalization, variability, and models. *Journal of the Association for Information Science and Technology, 66*(12), 2399-2414. https://doi.org/10.1002/asi.23543

Choudhury, A., & Shamszare, H. (2023). Investigating the impact of user trust on the adoption and use of ChatGPT: survey analysis. *Journal of Medical Internet Research*, *25*, e47184. https://www.jmir.org/2023/1/e47184

Chung, M., E. Ko, H. Joung, & Kim, S.J. (2020). Chatbot e-Service and Customer Satisfaction Regarding Luxury Brands. *Journal of Business Research, 117*, 587-595. https://doi.org/10.1016/j.jbusres.2018.10.004

Dewasiri, N.J., Karunarathna, K.S.S.N., Rathnasiri, M.S.H., Dharmarathne, D.G., & Sood, K. (2024). Unleashing the Challenges of Chatbots and ChatGPT in the Banking Industry: Evidence from an Emerging Economy, Kumar, N., Sood,

K., Özen, E. and Grima, S. (Ed.) *The Framework for Resilient Industry: A Holistic Approach for Developing Economies* (*Emerald Studies in Finance, Insurance, and Risk Management*), pp. 23-37. https://doi.org/10.1108/978-1-83753-734-120241002

Dmitrievich, A., Anatolyevna, A., Nurmagomedovich, Z., Yuryevich, E., & Ivanovich, A. (2024). A Study of the Impact of Artificial Intelligence on Consumer Decision Making. *Journal of Ecohumanism*, *3*(6), 355–364. https://doi.org/10.62754/joe.v3i6.4011

Dwivedi, K., Kshetri, N., Hughes, L., Slade, L., Jeyaraj, A., Kar, K., (2023). So what if ChatGPT wrote it? Multidisciplinary perspectives on opportunities, challenges, and implications of generative conversational AI for research, practice, and policy. *International Journal of Information Management, 71,* 102642. https://doi.org/10.1016/j.ijinfomgt.2023.102642.

Gill, S.S. & Kaur, R. (2023). ChatGPT: Vision and challenges. Internet Things Cyber-Phys. Systems, 3, pp. 262–271. https://doi.org/10.1016/j.iotcps.2023.05.004

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), pp. 2-24. https://doi.org/10.1108/EBR-11-2018-0203

Haleem, A., Javaid, M., & Singh, P. (2023). An era of ChatGPT as a significant futuristic support tool: A study on features, abilities, and challenges. *BenchCouncil Transactions on Benchmarks Standards and Evaluations*. DOI: 10.1016/j.tbench.2023.100089

Hari, H., Iyer, R., & Sampat, B. (2022). Customer brand engagement through chatbots on bank websites – Examining the antecedents and consequences. *International Journal of Human–Computer Interaction*, *38*(13), 1212–1227.

Singh, H., Arora, M., & Singh, A. (2024). ChatGPT in marketing: innovative pathways, decision systems, and forward perspectives. *Journal of Decision Systems*, 1-28. DOI: 10.1080/12460125.2024.2438615

Hsu, P., Zhao, J., Liao, K., Liu, T., & Wang, C. (2017). AllergyBot: A Chatbot Technology Intervention for Young Adults with Food Allergies Dining Out. In *Proceedings of the 2017 CHI Conference Extended Abstracts on Human Factors in Computing Systems*. pp. 74-79. https://doi.org/10.1145/3027063.3049270

Ikeda, S. (2024). Inconsistent advice by ChatGPT influences decision making in various areas. *Scientific Reports, 14*, Article number:15876. https://doi.org/10.1038/s41598-024-66821-4

Kim, J., Kim Jeong H., Kim, C., & Park, J. (2023). Decisions with ChatGPT: Reexamining choice overload in ChatGPT recommendations. *Journal of Retailing and Consumer Services, 75*, https://doi.org/10.1016/j.jretconser.2023.103494

Kim, M. (2024). Unveiling the e-Servicescape of ChatGPT: Exploring User Psychology and Engagement in AI-Powered Chatbot Experiences. *Behavioral Sciences*, *14*(7), 558. https://doi.org/10.3390/bs14070558

Korper, S., & Ellis, J. (2001). Thinking ahead in e-commerce. *Executive Excellence*, *18*(7), 19-19.

Li, M., and J. Mao. (2015). Hedonic or Utilitarian? Exploring the Impact of Communication Style Alignment on User's Perception of Virtual Health Advisory Services. *International Journal of Information Management, 35*(2), 229–243. https://doi.org/10.1016/j.ijinfomgt.2014.12.004

Liesbet Van B., & Moons, P. (2024). What if your patient switches from Dr. Google to Dr. ChatGPT? A vignette-based survey of the trustworthiness, value, and danger of ChatGPT-generated responses to health questions, *European Journal of Cardiovascular Nursing*, 23 (1), pp. 95–98, https://doi.org/10.1093/eurjcn/zvad038

Liu, G., & Ma, C. (2023). Measuring EFL learners' use of ChatGPT in informal digital learning of English based on the technology acceptance model. *Innovation in Language Learning and Teaching*, *18*(2), 125–138. https://doi.org/10.1080/17501229.2023.2240316

Masadeh, R., Almajali, M., Altarawneh, M., AlSmadi, L & Almajali, D. (2025). Antecedents of the adoption, use, and legal risks of ChatGPT in Jordan. *International Journal of Data and Network Science*, 9(3), 601-612. doi: 10.5267/j.ijdns.2024.8.007

Matulis, J., & McCoy, R. (2023). Relief in sight? Chatbots, in-baskets, and the overwhelmed primary care clinician. *ournal of General Internal Medicine*, *38*(12), 2808–2815. https://doi.org/10.1007/s11606-023-08271-8

Miguel, M., & Huertas, A. (2022). Technological Attributes that Predict Tourists' Intention to Visit Destination, Recommend and Destination Image: Empirical Evidence from the Malaga Chatbot. In: Abreu, A., Liberato, D., Garcia Ojeda, J.C. (eds) Advances in Tourism, Technology and Systems. Smart Innovation, Systems and Technologies, vol. 293. Springer, Singapore. https://doi.org/10.1007/978-981-19-1040-1_13

Mohammad, I, Madugoda, S., Morteza, G., Behzad, F., Elahe Y., & Nagaletchimee, A. (2024). Determinants of intention to use ChatGPT for obtaining shopping information, *Journal of Marketing Theory and Practice,* DOI: 10.1080/10696679.2024.2380719

Naik, D., Ishita, N., & Nitin, N. (2024). How Can ChatGPT Help Humans Improve Their Capabilities: Understanding the Key Capabilities of ChatGPT. *TechRxiv*. November 19, 2024. DOI: 10.36227/techrxiv.173198316.61398608/v1

Rane, N. (2023). Role and Challenges of ChatGPT and Similar Generative Artificial Intelligence in Finance and Accounting (August 30, 2023). Papers.ssrn.com Available at SSRN: https://ssrn.com/abstract=4603206 or http://dx.doi.org/10.2139/ssrn.4603206

Sarstedt, M., Ringle, C., Smith, D., & Reams, R. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): A Useful Tool for Family Business Researchers. *Journal of Family Business Strategy, 5*(1), 105-115. https://doi.org/10.1016/j.jfbs.2014.01.002.

Schlosky, T., Karadas, S., & Raskie, S. (2024). ChatGPT, Help! I Am in Financial Trouble. *Journal of Risk and Financial Management*, *17*(6), 241. https://doi.org/10.3390/jrfm17060241

Science Talks, Vol.9, https://doi.org/10.1016/j.sctalk.2023.100281.
Seo, K. K. (2013). Factor analysis of the cloud service adoption intension of Korean firms: applying the TAM and VAM. *Journal of Digital Convergence, 11*(12), 155-160.
Shaji A., Hovan, A., & Gabrio, M. (2023). A Review of ChatGPT AI's Impact on Several Business Sectors. *Partners Universal International Innovation Journal (PUIIJ), 1*(1), 9-23. DOI: 10.5281/zenodo.7644359
Shilpa, K., & Menon, D. (2024). Consumer's interaction with ChatGPT-a UTAUT perspective. *Science Talks*, *9*.
Sudirjo, F., Ausat, A., Rijal, S., Riady, Y., & Suherlan, S. (2023). ChatGPT: Improving communication efficiency and business management of MSMES in the digital age. *Innovative: Journal of social science research, 3*(2), 643–652. https://doi.org/https://doi.org/10.31004/innovative.v3i2.347
Sudirjo, F., Diawati, P., Riady, Y., Almaududi Ausat, M., & Suherlan, S. (2023). The Role of ChatGPT in Enhancing the Information Search and Decision-Making Process of Travellers. *Jurnal Minfo Polgan*, *12*(1), 500-507. https://doi.org/10.33395/jmp.v12i1.12443
Tam, K. Y., & Ho, S. Y. (2006). Understanding the impact of web personalization on user information processing and decision outcomes. *MIS Quarterly, 30*(4), 865-890.
Tarafdar, M. Beath, M., & Ross, W. (2019). Using AI to enhance business operations. *MIT Sloan Management Review, 60* (4), 37–44. http://dx.doi.org/10.7551/mitpress/12588.003.0015
Tiwari, K., Bhat, A., Khan, T., Subramaniam, R., & Khan, I. (2024). What drives students toward ChatGPT? An investigation of the factors influencing adoption and usage of ChatGPT. *Interactive Technology and Smart Education*, *21*(3), 333-355. https://doi.org/10.1108/ITSE-04-2023-0061
Violet, C., Malcolm, G., Sailee, R., Shwaitang, S., & Renny, T. (2020) Reimagining customer engagement for the AI bank of the future. McKinsey.com, October 2020.
Wathen, C. N., & J. Burkell. (2002). Believe It or Not: Factors Influencing Credibility on the Web. *Journal of the American Society for Information Science and Technology, 53*(2), 134–144.
Winter, S. & Kr¨amer, N. (2014). A question of credibility - Effects of source cues and recommendations on information selection on news sites and blogs. *Communications, 39*(4), pp. 435–456. http://dx.doi.org/10.1515/commun-2014-0020
Zhai, X. (2022). ChatGPT User Experience: Implications for Education. Social Science Research Network. https://doi.org/10.2139/ssrn.4312418
Zhang, J., Zhu, Y., Wu, J., & Yu-Buck, G. F. (2023). A natural apology is sincere: Understanding chatbots' performance in symbolic recovery. *International Journal of Hospitality Management*, *108*, 103387. https://doi.org/10.1016/j.ijhm. 2022.103387

© 2026 by the authors; licensee Growing Science, Canada. This is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) license (http://creativecommons.org/licenses/by/4.0/).