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## Impact of AI-Driven Digital Marketing on Customer Trust: A Comparative Study of Public and Private Sector Banks

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### Abstract

The introduction of artificial intelligence (AI) in digital marketing is transforming India's banking industry through customer personalization, service automation, and data-based decision-making. However, the extent to which AI-driven digital marketing promotes customer trust remains understudied, particularly across public and private sector banks in India. This paper attempts to fill this research gap by conducting an analysis based on responses from 600 customers in the banking sector of Kerala. These respondents belong to two different sets of banks – one set comprises 300 public sector bank customers, while the other set consists of 300 private sector bank customers. Based on descriptive statistics, more acceptance of AI was observed among customers of private banks, as reflected in their mean scores for AI use ( $M = 3.8$  vs.  $3.2$ ) and digital customer experience ( $M = 4.0$  vs.  $3.6$ ). In comparison, there is a slight advantage for public banks regarding perceived safety (mean =  $3.8$  against  $3.7$ ). Results from correlations show a positive relationship between customer trust and customer experience in the digital environment ( $r = 0.70$ ), security ( $r = 0.65$ ), and the usefulness of AI technology ( $r = 0.60$ ). The regression model explains 62% of the total variance in customer trust ( $R^2 = 0.62$ ), with the digital customer experience being the strongest predictor ( $\beta = 0.29$ ). An independent samples t-test shows significantly higher levels of customer trust in private banks ( $t = -4.44$ ,  $p < 0.001$ ). Findings show that digital service quality, AI transparency, usefulness, and security together contribute to customer trust in AI services in the banking industry.

**Keywords:** *AI-driven digital marketing, Customer trust, Public sector banks, Private sector banks, Digital banking adoption, Personalization and privacy, Kerala banking sector.*

### 1. Introduction

AI has revolutionized the way marketing is done in banking by making it more personalized, automated, predictive, and efficient (Teepapal, 2024). AI-driven digital marketing

uses the methods of data analysis, machine learning, and predictive modeling to better understand customer behavior and send targeted messages (Gungunawat et al., 2024). The shift facilitates the alignment of promotion activities with browsing, transactions, and other actions on the Internet, which in turn improves engagement and conversions (Chowdhury et al., 2024). Furthermore, AI-driven recommendation engines, virtual assistants, and chatbots all help engage customers, increase brand recognition, build brand image, and create brand equity in banking (Laksamana et al., 2024). Yet, the effects of AI-driven personalization in relation to trust remain largely unexamined, especially for both public and private sector banks (Gerling & Lessmann, 2024; Teepapal, 2024). Differences in structure, digital capability, reputation, and customer expectations may shape customer responses to AI-driven digital marketing (Gerling & Lessmann, 2024; Teepapal, 2024). Previous research suggests that the use of AI for personalization increases trust and perceived usefulness; yet, trust and perceived usefulness often act as mediators in the personalization-engagement relationship instead of directly causing engagement (Teepapal, 2024).

## Objectives

Objectives of the present study include:

1. Investigating the effects of AI-driven digital marketing on trust among customers.
2. Comparing the level of AI application and trust among public sector and private sector banks in terms of usefulness, security, privacy protection, and digital experience.
3. Identifying the key determinants of AI that have an influence on trust.
4. Analyzing the contribution of usefulness, security, and privacy protection in building trust.
5. Exploring the effect of AI-driven digital experience on trust among public and private sector banks.

### 1.1 Problem Statement

The research aims to examine the varied effects that artificial intelligence (AI) technology can have on customer trust in the banking industry, comparing public and private sector banks in Kerala. Although the use of AI can benefit digital marketing through personalization, automation, alerting for fraudulent transactions, and improved efficiency, there is limited understanding of how it influences customer trust by sector.

### 1.2 Research Gap

Although there is growing research on artificial intelligence applications in marketing, empirical evidence on the industry-specific effect of AI-driven digital marketing on client trust in the banking industry is still sparse (Gerling & Lessmann, 2024). Prior research proves that AI is

applicable to personalized marketing, predictive communications, and customer engagement strategies (Chowdhury et al., 2024; Gungunawat et al., 2024).

### 1.3 Research Questions

1. What is the influence of AI-driven digital marketing on trust among customers of public and private banks in Kerala?
2. How do public and private banks compare in terms of use of AI technologies, digital customer experience, and trust among their customers?
3. What are the significant predictors of trust related to AI technologies?
4. How does usefulness, security, and privacy of protection of AI technologies influence trust?
5. Do AI-driven digital experiences create differences in trust among public and private banks' customers?

### 1.4 Significance and Contributions of the Study

The present research provides comparative data on the impact of artificial intelligence use, usefulness, security, privacy assurance, and digital customer experience on trust at public and private banking institutions (Teepapal, 2024).

## 2. Literature Review

Artificial intelligence is a powerful marketing technology that influences customers' behavior, involvement, and loyalty in the digital world (Hasan & Othman, 2025; Hollebeek et al., 2024). AI-driven personalization uses customer data to synchronize communication with user behavior, improve engagement, and improve the relationship between brands and consumers (Teepapal, 2024; Babatunde et al., 2024). It is also used for building brand loyalty through cognitive, affective, and behavioral engagement (Ahmed et al., 2025; Hasan & Othman, 2025). However, consumer awareness and positive attitudes towards AI create conditions that improve trust and usefulness of AI-driven services (Gabelaia, 2025). Still, the concept of trust is complex since AI may influence consumer loyalty not only directly but also indirectly through consumer satisfaction and involvement (Sahne & Daronkola, 2025; Teepapal, 2024). In the financial services industry, various AI-driven technologies such as recommendation engines, chatbots, and predictive analytics help engage, segment, offer personalization, optimize journeys, ensure satisfaction, build emotional bonding, and foster loyalty among customers (Tamilselvan & Shraddha, 2025; Tamilmani, 2025; Obiegbu & Larsen, 2024; Patil, 2025; Gowri, 2024). However, they also aid in analyzing demand, predicting behavior, and improving campaigns through targeted approaches (Raghulan & Jayanthi, 2024; Spais &

Chrysochoidis, 2025; Gujar, 2024; Kamkankaew et al., 2024). However, privacy issues, algorithm biases, and lack of transparency continue to be some of the key barriers limiting the customers' trust (Tamilmani, 2025; Babatunde et al., 2024; Daoud, 2025), highlighting the need for ethical AI frameworks, transparent data practices, strong governance, and regulatory compliance (O'Higgins & Fatorachian, 2025; Alhitmi et al., 2024). Considering that public and private banks operate differently in terms of their organizational structure and customer service expectations, the study will examine the impact of AI-driven digital marketing on customers' level of trust, whether following ethical AI and data transparency results in higher trust levels (Soni, 2024; A'yun & Setyaningsih, 2025; Bitra, 2025).

### 3. Methodology

This section outlines the sampling strategy, the research method, scale of measurement, secondary sources of data, research tools, and analysis.

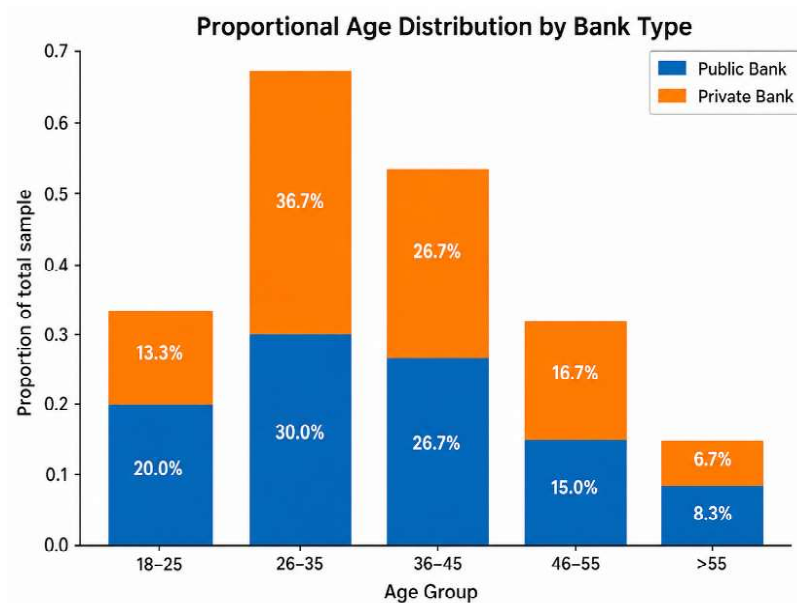
#### 3.1 Sampling

In this study, the primary data are collected from 600 customers of retail banks in Kerala, where 300 customers belong to public sector banks and 300 customers belong to private sector banks using stratified random sampling.

**Table 1: Demographic Profile of Respondents by Bank Type**

Age group	Public n	Public %	Private n	Private %	Total n	Total %
18–25	60	20.0	40	13.3	100	16.7
26–35	90	30.0	110	36.7	200	33.3
36–45	80	26.7	80	26.7	160	26.7
46–55	45	15.0	50	16.7	95	15.8
>55	25	8.3	20	6.7	45	7.5
Total	300	100.0	300	100.0	600	100.0

A total of 600 valid data entries was obtained in the last sample. Individuals aged between 26 years and 35 years formed the largest percentage group (33.3%), while those aged between 36 years and 45 years formed the second largest percentage group (26.7%). Age distribution of survey respondents in public and private sector banks is shown in Figure 1, indicating that the sample respondents are predominantly from the age groups 26-35 years and 36-45 years.



**Figure 1: Proportional Age Distribution by Bank Type (100% Stacked Chart)**

### 3.2 Data Collection

Data collection took place between January and March 2025 among digitally active customers of selected public and private sector banks in Kerala.

#### Online Approach

Data collection via online platforms was done using a questionnaire in Google Forms sent out via email, digitally savvy banking Facebook groups, and WhatsApp/Telegram.

#### Offline Mode

The offline data were collected with the aid of questionnaires which were provided in hard copy forms at some branches and customer care centers, with investigator support available in order to reduce errors made when answering the questions.

#### Questionnaire Structure

The constructs tested by the questionnaire included the use of AI, the perceived usefulness of AI, security perception, privacy protection, customer experience, and customer trust. The demographic factors collected included age, gender, education level, income level, digital literacy, and banking relationship period. The constructs for perception were measured through a Likert scale that ranged from 1=Strongly Disagree to 5= Strongly Agree.

**Table 2. Measurement Scales for Key Constructs**

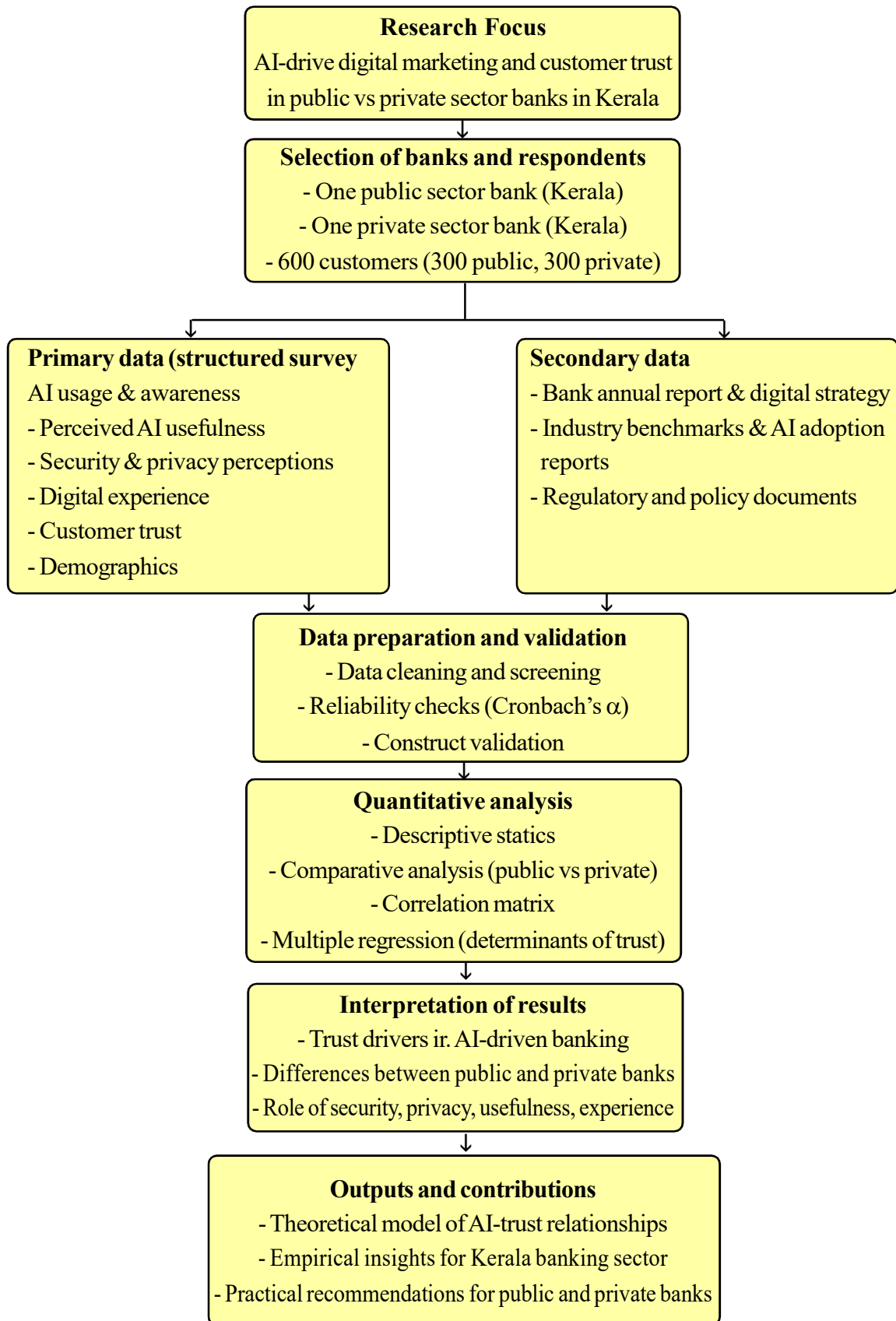
Construct	Sample item (Likert 1–5)	No. of items	Scale used	Source/Basis
AI-usage index	“I regularly use my bank’s AI features such as chatbots or automated alerts.”	5	1 = Strongly disagree 5 = Strongly agree	Adapted from Rahman et al. (2023)
Perceived AI usefulness	“AI features in my bank’s digital channels make banking more convenient for me.”	4	1 = Strongly disagree 5 = Strongly agree	Adapted from Ameen et al. (2021)
Perceived security	“I feel that my financial data are secure when my bank uses AI technologies.”	4	1 = Strongly disagree 5 = Strongly agree	Adapted from Jyoti & Kesharwani (2024)
Perceived privacy protection	“My bank clearly informs me how my data are used in AI - driven services.”	4	1 = Strongly disagree 5 = Strongly agree	Adapted from Aldboush & Ferdous (2023)
Digital customer experience	“Overall, I find my bank’s digital platforms simple and pleasant to use.”	5	1 = Strongly disagree 5 = Strongly agree	Adapted from Ameen et al. (2021)
Customer trust	“I trust my bank to act in my best interest when using AI in its services.”	5	1 = Strongly disagree 5 = Strongly agree	Adapted from Stewart & Jürjens (2018)

Table 2 summarizes the measurement scales, sample items, number of items, scale format, and source basis used for the major constructs.

### 3.3 Secondary Data

Second-hand data complemented the analysis of the survey findings and included bank annual reports, AI strategies, press releases, digital banking reports, publications by finance bodies, and regulations on digital banking, data protection, and customer privacy. Methodology Workflow is presented in Figure 2, which involves the following stages: research objectives, sampling, data collection, data preparation, data analysis, and study findings. These secondary sources were used to contextualize sectoral differences in digital service maturity, security orientation, and AI-driven customer engagement.

**Figure 2: Proposed Methodology Flowchart: AI-Driven Digital Marketing and Customer Trust**



### 3.4 Implementation Platform and Tools

Microsoft Excel was used for data cleaning and initial tabulation. SPSS, R, and Python, with the use of pandas, NumPy, and statsmodels for verification purposes and matplotlib and R for graphical illustration, were used for descriptive statistics, t-test, correlation analysis, and multiple regression analysis.

### 3.5 Data Analysis Strategy

The analysis included data screening, missing value management, identification of outliers, checking for reliability, descriptive statistics, t-test, Pearson correlation, and multiple regressions. The internal consistency of the results was evaluated using the Cronbach's alpha ranging between 0.82 and 0.91.

## 4. RESULTS

These results were based on data from demographics, AI usage and reliability, descriptive statistics, correlation, t-test, and regression analysis.

### 4.1 Demographic Profile of Respondents

The total number of samples was 600; half were from the public sector and the other half were from the private sector. The 26–35 age group constituted the highest percentage (33.3%), whereas the age group between 36 years to 45 years formed the second largest percentage (26.7%). The demographic profile is presented in Table 1 and Figure 1. AI use and levels of trust may be influenced by the moderation of income and digital literacy since those who are well versed in using technology and earn more will be able to adapt to AI services much easier than others.

### 4.2 Awareness and Usage of AI-Driven Services

Service usage enabled by artificial intelligence was assessed through three aspects – chatbots, personalized recommendations, and AI-based fraud alerts. Usage rates for private banking clients in each aspect were higher as compared to those for retail clients – chatbots: 83.3% vs. 66.7%; personalized recommendations: 76.7% vs. 60.0%; and AI-based fraud alerts: 90.0% vs. 80.0%. These results indicate stronger AI penetration and more mature digital engagement in private banks.

**Table 3: Awareness and Usage of AI-Driven Services by Bank Type**

AI-Driven Service	Public Bank (%)	Private Bank (%)
Chatbot Usage	66.7	83.3
Personalized Offers	60.0	76.7
AI-Based Fraud Alerts	80.0	90.0

From Table 3, it can be seen that private banking customers exhibit more usage of chatbots, personalized recommendations, and AI-driven fraud notifications than do public bank customers.

### 4.3 Reliability Analysis of Measurement Scales (Cronbach's $\alpha$ )

Cronbach's alpha for all constructs is above the minimum acceptable value of  $\alpha \geq 0.70$ , including: AI adoption index ( $\alpha = 0.86$ ), usefulness of AI ( $\alpha = 0.88$ ), security ( $\alpha = 0.84$ ), privacy assurance ( $\alpha = 0.82$ ), digital customer experience ( $\alpha = 0.89$ ), and customer trust ( $\alpha = 0.91$ ). These values confirm strong reliability.

**Table 4. Reliability Statistics for Measurement Scales**

Construct	No. of Items	Cronbach's $\alpha$
AI Usage Index	5	0.86
Perceived AI Usefulness	4	0.88
Perceived Security	4	0.84
Perceived Privacy Protection	4	0.82
Digital Customer Experience	5	0.89
Customer Trust	5	0.91

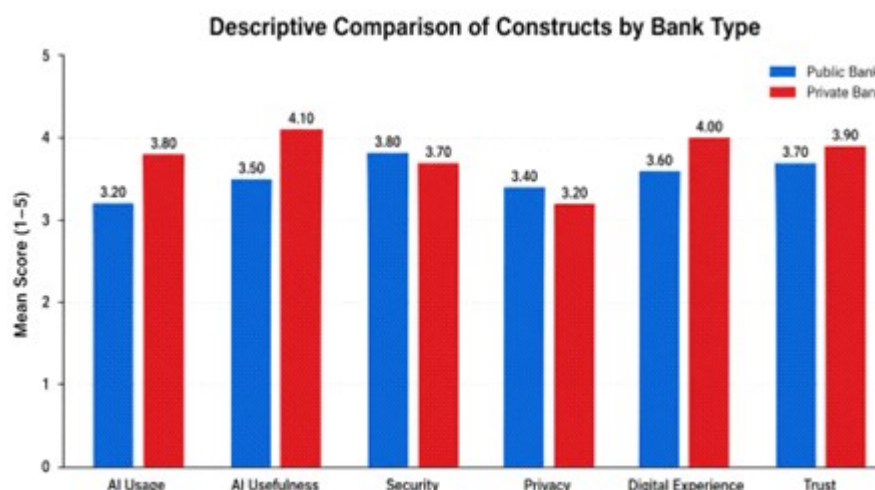
The internal consistency for all measurement scales is indicated clearly in Table 4.

### 4.4 Descriptive Statistics of Key Constructs

Private banks recorded higher mean values for five out of six of the factors measured. These include artificial intelligence use (mean=3.8 compared to 3.2), usefulness of AI (mean=4.1 compared to 3.5), digital customer experience (mean=4.0 compared to 3.6), and customer trust (mean=3.9 compared to 3.7). On the other hand, the only two areas where the public banks perform better than the private ones include perception of security (mean=3.8 compared to 3.7) and privacy protection (mean=3.4 compared to 3.2).

**Table 5. Descriptive Statistics of Constructs by Bank Type**

Construct	Public Mean	Public SD	Private Mean	Private SD
AI Usage	3.2	0.72	3.8	0.68
Perceived AI Usefulness	3.5	0.70	4.1	0.64
Perceived Security	3.8	0.66	3.7	0.71
Perceived Privacy	3.4	0.74	3.2	0.76
Digital Customer Experience	3.6	0.69	4.0	0.65
Customer Trust	3.7	0.71	3.9	0.67



**Figure 3: Comparison of Construct Means (Public vs Private)**

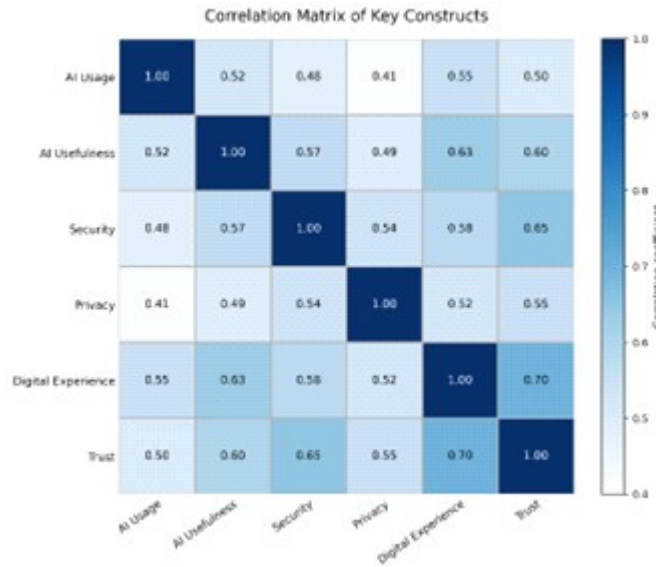
As shown in Table 5 and Figure 3, private banks show superiority in almost all factors related to AI and customer trust, while public banks show marginal superiority in terms of perceived security.

#### 4.5 Correlation Analysis

In turn, the Pearson correlation analysis found that the highest correlation is between customer trust and digital customer experience ( $r = 0.70$ ), security perception ( $r = 0.65$ ), AI usefulness perception ( $r = 0.60$ ), privacy protection perception ( $r = 0.55$ ), and AI usage ( $r = 0.50$ ).

**Table 6. Correlation Matrix of Main Variables**

Construct	AI Usage	AI Usefulness	Security	Privacy	Digital Experience	Customer Trust
AI Usage	1.00	0.52	0.48	0.41	0.55	0.50
AI Usefulness	0.52	1.00	0.57	0.49	0.63	0.60
Security	0.48	0.57	1.00	0.54	0.58	0.65
Privacy	0.41	0.49	0.54	1.00	0.52	0.55
Digital Experience	0.55	0.63	0.58	0.52	1.00	0.70
Customer Trust	0.50	0.60	0.65	0.55	0.70	1.00

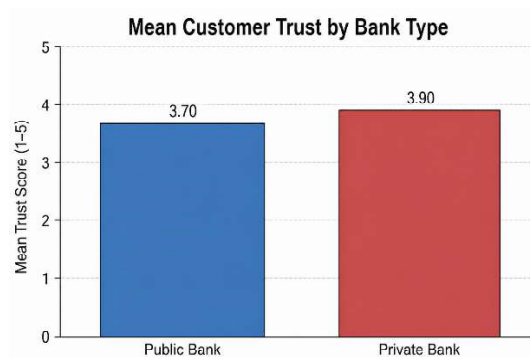


**Figure 4: Correlation Heatmap of Study Variables**

Table 6 and Figure 4 demonstrate that the most positive relationships are found in customer digital experience, security perception, and usefulness of artificial intelligence perception in the context of customer trust.

#### 4.6 Comparative Analysis Using Independent Samples t-Test

The independent sample t-test showed a significant difference in the level of trust among customers between public sector banks and private sector banks. The group of customers of public sector banks had an average level of trust of 3.70 (SD=0.71) while that of customers of private sector banks had an average of 3.90 (SD=0.67). The result was found to be significant at  $t(598)=-4.44$ ,  $p<0.001$ , with a difference of means of  $-0.20$  and a confidence interval of  $-0.29$  to  $-0.11$ .



**Figure 5: Mean Customer Trust by Bank Type**

The mean values of customer trust ratings for the banks in both sectors are presented in Figure 5.

**Table 7: Independent Samples t-Test for Customer Trust**

Bank Type	N	Mean	SD	Std. Error Mean
Public Bank	300	3.70	0.71	0.041
Private Bank	300	3.90	0.67	0.039

**Table 8: Independent Samples t-Test Results for Customer Trust**

t-Test Results	Value
t-value	-4.44
Degrees of Freedom (df)	598
Sig. (2-tailed)	< 0.001
Mean Difference	-0.20
Std. Error Difference	0.045
95% Confidence Interval	-0.29 to -0.11

The findings of the independent samples t-test on customer trust are presented in Tables 7 and 8.

#### 4.7 Regression Analysis: Predictors of Customer Trust

Factors responsible for determining customer trust were discovered through multiple regression analysis. Assumptions about the model held true, and there was also no issue of multicollinearity as variance inflation factors (VIF) were between 1.24 and 2.18. This model had significant explanatory ability ( $R = 0.79$ ,  $R^2 = 0.62$ , adjusted  $R^2 = 0.61$ ) with an F value of 96.40, at a significance level less than 0.001, explaining about 62% variance of customer trust. Of all the independent variables, the digital customer experience factor proved to be the most powerful predictor ( $\beta = 0.29$ ,  $p < 0.001$ ), followed by security perception ( $\beta = 0.26$ ,  $p < 0.001$ ), usefulness of AI ( $\beta = 0.24$ ,  $p < 0.001$ ), privacy protection ( $\beta = 0.20$ ,  $p < 0.001$ ), and AI usage ( $\beta = 0.12$ ,  $p = 0.013$ ).

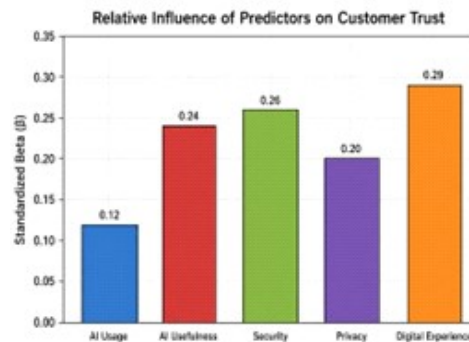
**Table 9: Multiple Regression Results: Predictors of Customer Trust**

Predictor	Unstandardized B	Std. Error	Standardized $\beta$	t-value	p-value
(Constant)	0.82	0.12	0.00	6.83	< 0.001
AI Usage	0.11	0.04	0.12	2.49	0.013
AI Usefulness	0.22	0.05	0.24	4.72	< 0.001
Perceived Security	0.25	0.05	0.26	5.10	< 0.001
Perceived Privacy	0.18	0.05	0.20	3.84	< 0.001
Digital Customer Experience	0.28	0.05	0.29	5.60	< 0.001

**Table 10: Model Summary for Multiple Regression Predicting Customer Trust**

Model Summary	Value
R	0.79
R <sup>2</sup>	.62
Adjusted R <sup>2</sup>	0.61
F-statistic	96.40
Sig. (F)	< 0.001

Tables 9, 10, and Figure 6 show that customer trust is mainly affected by digital customer experience, security perception, and the utility of AI technology.

**Figure 6: Regression Coefficients ( $\beta$  Values)**

## 5. Discussion And Recommendations

The findings indicate that AI-driven digital marketing strengthens customer trust when banks provide reliable, transparent, and user-friendly digital experiences. Private banks show higher trust because of stronger AI-driven services and digital engagement, while public banks need to improve usability, responsiveness, and personalization. Digital literacy and income may further moderate the AI usage–trust relationship by influencing customers’ confidence in using AI-driven services. The secondary data reviewed, including bank reports, AI strategy documents, digital banking reports, and regulatory sources, supports these sectoral differences in digital maturity, security orientation, and customer engagement. The findings also reflect the personalization–privacy paradox, where AI-driven personalization improves service experience but raises concerns about consent, data use, privacy, and algorithmic transparency. Therefore, current banking policy on the provision of services, data protection, customer consent, complaints management, and privacy information should be consistent with the Digital Personal Data Protection Act, 2023. This consistency will be ensured through data utilization based on customer consent, clear privacy information, secure data management, and wise AI management.

## 6. Conclusion And Future Work

The results of the study indicate that AI-driven digital marketing can increase customer trust if accompanied by a strong digital experience, AI security perception, and AI usefulness perception. According to the findings obtained from 600 participants, private banks performed better than public banks in terms of the use of AI technology, AI usefulness perception, digital experience, and customer trust. The results of correlation and regression analysis demonstrate that digital experience of the client, security, and perceived usefulness of AI have the highest impact on trust, explaining 62% of the variability of trust ( $R^2 = 0.62$ ). In addition, the t-test shows that there is a statistically significant difference in the level of trust between private bank clients ( $t = -4.44, p < 0.001$ ). Further studies can be developed using multi-state sampling, longitudinal design, qualitative interviews, and explainable AI approaches.

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