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Exploring Determinants That Influence the Usage Intention of AI-Based Customer Services in the UAE

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ABSTRACT

Artificial intelligence (AI) is revolutionizing the way customers interact with organizations and companies. There is a lack of research into AI-enabled customer experiences. Hence, this study aims to use the relevant literature to propose a conceptual framework for how the integration of AI in customer service can lead to an improved AI-enabled customer experience. Five propositions drawn from the reviewed literature present the main factors needed to ensure end users' acceptance of AI customer service in the United Arab Emirates (UAE). Our theoretical model extends the trust-commitment theory and service quality model, and incorporates perceived problem-solving ability, to address these factors and thereby guide the successful implementation of AI based customer service projects. The paper will help in understanding the key issues surrounding AI customer service applications that may support successful operations.

KEYWORDS

AI, Convenience, Customer Service, Perceived Sacrifice, Service Quality, Trust Commitment Theory

Technology is rapidly changing the nature of service, as well as customers' service experiences and interactions with service providers (Bitner, 2017; van Doorn et al., 2017; Islam et al., 2015; Islam et al., 2017; Jasimuddin et al., 2017; He et al., 2021; Rahman et al., 2022a; Rahman et al., 2022b). Customers and companies seeking operational efficiency are driving the current need for artificial intelligence (AI) in service (Huang & Rust, 2018; Wirtz et al., 2018). A chatbot, for example, may help a business minimize customer queues and wait times, as well as personnel expenditures (Ostrom et al., 2019; Turel & Connelly, 2013; Xu, 2016). However, AI service robots affect consumers' relationships with service providers because of changes in human touch points along the customer journey and perceptions of robot social presence (van Doorn et al., 2017). The dilemma for service companies is not whether to adopt AI, but rather, how to leverage its ability to increase the efficiency

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and efficacy of the services that they deliver (Huang & Rust, 2018; Ostrom et al., 2019; Rust, 2019; Wirtz et al., 2018; Varsha et al., 2021; Chen et al., 2023).

AI is now being used in service areas, such as education, finance, health care, commerce, and transportation. More investigation of AI as an end-to-end service solution rather than just a component of a company's customer service system (Xiao & Kumar, 2019) is needed. Better knowledge of consumers' ideas, feelings, and behavior when they are exposed to AI-enabled frontline service interactions is also required (Ostrom et al., 2019). We analyzed the relevant literature for this study, proposed a framework, and attempted to fill this gap. In the following discussion, we first explore the theory on the use of AI in customer service and AI problem-solving capabilities in service contexts. We subsequently describe our theoretical framework for AI use in customer service. We then present three field investigations that support our theoretical framework. We conclude the study with a discussion of the broad theoretical and managerial implications of our findings, as well as future research objectives.

LITERATURE REVIEW

The Notion of AI

Xu et al. (2020) defined AI in customer service as the following: A technology-enabled system for analyzing real-time service situations using data obtained from digital and/or physical sources in order to deliver individualized recommendations, alternatives, and answers to customers' inquiries or issues, even those that are extremely complicated. We used client and service staff literature (Lu et al., 2020) to demonstrate the many sorts of AI-enabled service encounters and their interactions with the financial and banking sectors (Foroughi et al., 2019). Ostrom et al. (2019) classified AI-enabled service interactions into three types: AI supported, AI augmented, and AI performed. In AI-supported service interactions, frontline staff execute a service and directly interact with consumers while relying on AI for assistance behind the scenes with decision-making or modification of the service experience in real time, such as the use of AI by physicians to diagnose illnesses. In AI-augmented service interactions, AI interacts directly with consumers or is employed by frontline staff aiding them (rather than behind the scenes), enhancing the typical contact with enhanced information or novel services, such as real-time language translation. In AI-performed service interactions, AI replaces employees by interacting directly with customers to co-create and provide the full-service experience; examples include chatbots used in retail and banking, as well as virtual assistants such as Apple's Siri, Amazon's Alexa, and Google Assistant.

Artificial Intelligence-Enabled Customer Experience

The total experience a customer has with a store is based on their encounters with and views about the brand (Oh et al., 2012; Verhoef et al., 2009; Tseng et al., 2023). According to Ameen et al. (2021), the application of AI technologies, such as machine learning, natural-language comprehension, and natural-language processing, may assist in analyzing consumer sentiment and feedback at scale, precision, and speed that humans cannot achieve. This statement implies that AI has the potential to become one of the most important tools for retailers to use to continually enhance the customer experience and remain competitive (Newman, 2019). AI technology is frequently employed in retail in tandem with other technologies, such as augmented reality, computer vision-driven picture identification, and predictive inventory (Saponaro et al., 2018). For these technologies to successfully improve customer experiences, a thorough understanding of the consumer, including their preferences and previous experiences, is required. Leveraging AI can assist in expediting this understanding because AI technologies learn how to engage with consumers based on data and customer profiles (Omale, 2019).

A significant problem for customer service providers is to strike a balance between service efficiency and service quality: Both researchers and practitioners highlight the potential benefits of

client self-service, such as higher time efficiency, lower costs, and improved customer experience (Meuter et al., 2005; Scherer et al., 2015; Abdou & Jasimuddin, 2020; Kamdjoug et al., 2023). Computer-aided systems (CAs), as a self-service technology, promise not only to reduce costs (Gnewuch et al., 2017; Pavlikova et al., 2003) but also to improve service quality and provider–customer interactions. According to studies, CAs may save $1.3 trillion in current worldwide corporate expenditures associated to 265 billion customer service inquiries each year by 30% by shortening response times, freeing up employees for other tasks, and handling up to 80% of common issues (Reddy, 2017b; Maruti Techlabs, 2017). Chatbots alone are predicted to save businesses more than $8 billion per year in customer-supporting expenditures by 2022, a significant rise from the $20 million in estimated savings in 2017. (Reddy, 2017a). CAs thus guarantee corporations' ability to provide consumers with rapid, easy, and cost-effective solutions in the form of 24 x 7 electronic channels (Meuter et al., 2005). Customers often value not just conveniently available and flexible self-service channels, but also customized attention. Thus, enterprises should not completely transition to consumer self-service channels, especially at the start of a relationship with a client (Scherer et al., 2015), because the lack of a personal social actor in online transactions might result in sales loss (Raymond, 2001). CAs, on the other hand, have the ability to actively impact service interactions and to operate as surrogates for service professionals by fulfilling tasks that were previously performed by human service staff and by emulating social actors (Larivière et al., 2017; Verhagen et al., 2014).

Customers, for example, can resort to CAs that are accessible 24 x 7 instead of contacting a call center or writing an email to ask a question or register a complaint. According to Larivière et al. (2017), as the interface between companies and consumers gradually evolves "to become technology dominant (i.e., intelligent assistants acting as a service interface) rather than human-driven (i.e., service employee acting as service interface)," this self-service channel will become increasingly relevant (p 239). Furthermore, modern AI-based CAs have the ability to communicate human traits, such as friendliness, which are thought to be critical in service interactions (Verhagen et al., 2014). As a result, compared with previous online service interactions, CAs can mitigate the loss of human engagement by invoking notions of social presence and personalization. CAs, particularly chatbots, are now a reality in electronic marketplaces and customer service on numerous websites, social media platforms, and messaging applications. For example, between June 2016 and April 2019, the number of chatbots on Facebook Messenger increased from 11,000 to 300,000 (Adam et al., 2021). Although these technological artifacts are becoming more prevalent, past research has shown that chatbots continue to suffer from issues related to their immaturity, resulting in high failure rates and user distrust when it comes to the deployment of AI-based chatbots (Orlowski, 2017).

Furthermore, prior research has shown that human language abilities easily transfer to human-chatbot communication, but significant variations in the content and quality of such talks exist. For example, consumers converse with chatbots for longer periods of time, with a smaller vocabulary, and with more vulgarity (Hill et al., 2015). If consumers regard chatbots differently, their compliance with recommendations and requests made by the chatbot may suffer. As a result, the self-service technology's touted benefits may be called into question. It is therefore necessary to conceive the usage purpose and emphasize the key components in the design of chatbots/CA systems, as well as to comprehend consumers' usage concerns.

THEORETICAL BACKGROUND AND CONCEPTUAL FRAMEWORK

Trust Commitment Theory

The relevance of trust and commitment to a connection in the process of creating relationships between buyers and sellers is highlighted by the trust-commitment theory (Morgan & Hunt, 1994; Hasnain et al., 2016; Hasnain & Jasimuddin, 2012). Over the years, the theory has been studied in a wide range of contexts, including online retailing (Elbeltagi & Agag 2016), group buying websites

(Wang et al., 2016), brand relationships in online communities (Zhang et al., 2018), social media fan pages (Akrout & Nagy, 2018), and online shipping behavior (Rehman et al., 2019; Hride et al., 2022; Wang et al., 2020). Each study has emphasized the critical importance of trust and relationship commitment in technology-mediated interactions between customers and businesses. Trust is one of the key components of the trust-commitment hypothesis (Morgan & Hunt, 1994). It is also a critical component for the success of automated services because it explains the interaction between humans and automation (Hengstler et al., 2016). According to Wang et al. (2020), privacy is an important component of trust because customers want to have some control over how businesses use their data. Furthermore, past research has demonstrated that trust may change the relationships between multiple elements in the context of AI use, such as service quality and convenience (Siau & Wang, 2018; Ferrario et al., 2020).

Perceived Convenience

Morganosky (1986) defined service convenience as the capacity to complete a task in the shortest period of time with the least waste of human energy. Convenience leads to increased engagement (Roy et al., 2017; van Doorn et al., 2010). A convenient service saves time and effort while also permitting mobility—features that can be crucial in attracting clients' interest in a service (Chang et al., 2010). Following the coronavirus (COVID-19) health crisis, geographical convenience may be seen as even more important than before because people were forced to endure self-isolation and social separation (Fryer, 2020; Srivastava et al., 2022; AlShamsi et al., 2022; Rakshit et al., 2021). The location and time-saving aspects of convenience, particularly the influence perceived waiting times have on customer experience, have been extensively researched (Roy et al., 2017).

The ease of use of AI-enabled services may be divided into three categories. First, there is the availability of these services: AI-enabled self-service is available 24 hours a day, seven days a week, and customers have the flexibility to use the service from anywhere (Walch, 2019). Second, customers receive real-time information and assistance throughout their trip (Thiel, 2019). Third, AI-powered bots may initiate conversations with customers, deliver relevant information, and help at each touch point across the customer life cycle. This allows customers to get the answers they need when they need them, rather than having to wait online for an agent, which can enhance time to resolution and customer satisfaction (Walch, 2019). Customers' involvement with a brand experience is motivated by convenience (Roy et al., 2017; van Doorn et al., 2010; Almuraqab et al., 2021). Convenience promotes customer trust in the business and the technology used to offer a service by lowering or even eliminating obstacles for buyers (Reimers & Clulow, 2009; Ong et al., 2012). Furthermore, customers' total rating of a service's usefulness is influenced by their impression of convenience (Pham et al., 2018). Finally, businesses exploit ease to lessen the perceived sacrifices of their customers (Kim et al., 2014). As a result, an increase in convenience leads to a drop in perceived sacrifice, implying that convenience is adversely associated to perceived sacrifice. It is reasonable to expect that AI-enabled services will boost user convenience because they can be accessed at any time and from any location.

Perceived Trust

A traditional definition of trust is the belief that one's vulnerabilities in a dangerous circumstance will not be exploited (Corritore et al., 2003). In the context of online shopping, this entails trusting the brand as well as the technology (Corritore et al., 2003). Recent research indicates that trust is critical in assuring the acceptance, continued advancement, and development of AI (Siau & Wang, 2018). Two streams of studies on trusting technology-mediated services have emerged: those on confidence in the technology (Ghazizadeh et al., 2012; Jasimuddin et al., 2019) and those on trust in innovative companies, including their communication and practices (Chiesa & Frattini, 2011; Nienaber & Schewe, 2014). In the context of AI-enabled customer service, trust encompasses not just the technology and brand but also the goal and process of using AI (Hengstler et al., 2016; Siau & Wang, 2018; Almuraqab & Jasimuddin, 2017). Although purpose displays confidence in intentions

(Hengstler et al., 2016), the process dimension alludes to the technology's understandability. Trust is likely to be reinforced when algorithms and functional logic are transparent (Jasimuddin et al., 2014; Lee & See, 2004; Jasimuddin et al., 2012). Building confidence in an innovative brand and communicating novel technology to clients are difficult tasks. Builders of brands frequently believe that the use of advanced technologies is sufficient to please customers; however, a wide range of studies has shown why some innovative technologies fail to go beyond technical issues (Heidenreich & Spieth, 2013), emphasizing the importance of trust in how providers of brands communicate the use of innovative technologies.

According to Hengstler et al. (2016), the incorporation of AI technology into the service process should be explained proactively, starting at the early phases of dissemination. Their reasoning is that when knowledge levels are low, brand advertising has a greater opportunity to influence societal adoption of new technology. Previous research has also shown that the more confident customers are in a brand from which they purchase, the more ready they are to engage in a long-term relationship with that company (Keiningham et al., 2017). When applied to retail marketing, this approach implies that a higher level of confidence in a company and its technology improves the consumer experience. Although prior research has shown a favorable association between customer experience and trust after the initial encounter, this positive relationship continues to future experiences (Njamfa, 2018). We believe that the link between trust and customer experience is especially apparent in the context of digital encounters owing to the sensitivity of handling consumer data.

Perceived Service Quality

According to previous research on self-service technology, clients evaluate service quality in four main dimensions: (a) security, (b) reliability, (c) customer service, and (d) interface design (McKecnie et al., 2011; Wolfinbarger & Gilly, 2003). The amount and quality of personal information a company may acquire about customers has a big impact on the quality of AI-enabled services. Although much of this information is normally not sensitive, the aggregation of seemingly nonsensitive personal information (such as marketing preferences and choices) might result in a lengthy user profile that, if not well secured, would allow fraudsters to establish fraudulent identities from it (Cheatham et al., 2019). Saratchandran (2019) stated that AI improves customer service dependability by assuming "unbiased" client interactions. Although AI-enabled services are considerably more likely to trade old prejudices for new ones, they are much more scalable than traditional services and can serve a large number of clients at the same time. Chatbots and other AI-assisted customer care technologies are increasingly being used to automate and perhaps improve the customer journey (Treasure Data, 2019). Because many AI-enabled services are self-service, a well-designed user interface is frequently cited as a vital element in their success. In reality, AI has the ability to modify the user interface by controlling all aspects of the design, including visual components, typography, animations, and graphical information (Irfan, 2020).

Previous research has found that technical and functional service quality influences how people view brands (Chiou & Droge, 2006; Eisingerich & Bell, 2008; Almuraqab et al., 2017). In the absence of other information, the type of technology and how it is deployed by a service provider may serve as a proxy for its character from a consumer standpoint, assisting customers in establishing an initial degree of confidence. An AI-enabled service that consumers perceive as pleasant, compassionate, and responsive has the ability to instill trust in the company (Wang & Lin, 2017). Furthermore, from the standpoint of the consumers, the experience of high-quality service reduces their impressions of sacrifice (in terms of loss of control, loss of privacy, loss of money, effort, time consumption, or negative feeling, such as annoyance or irritation). Previous research has also recognized the influence of service quality on perceived value, which refers to the trade-off between advantages and sacrifices customers must make in exchange for getting a service (Gallarza et al., 2017; Li & Shang, 2020). According to several research studies, perceived sacrifice is separate from perceived service value (de Medeiros et al., 2016). Customers' impressions of a high-quality service are crucial for limiting

the impact of perceived sacrifices, particularly those connected to a loss of human assistance and control, because AI-enabled services frequently do not require human engagement.

Perceived Sacrifice

Perceived sacrifice pertains to "what is given up or sacrificed to obtain a product [or service]" (Zeithaml, 1988, p. 10) and encompasses monetary and nonmonetary costs, including time, effort, cognitive engagement, or feelings such as irritation and annoyance. Recent studies have emphasized the need to study the sacrifices customers make when using automated services, especially when there is a limited number of options available for them to choose from (André et al., 2018). Although monetary and nonmonetary sacrifices may be necessary to obtain a service, the potential implications of many nonmonetary sacrifices can be difficult to assess. Examples of such sacrifices are loss of control, loss of privacy, the potential loss of money, required time and effort, and negative emotions (de Kerviler et al., 2016; Merisavo et al., 2007; Shin & Lin, 2016). In the case of AI-enabled services, two additional nonmonetary compromises must be considered: a loss of human engagement and the possibility of social isolation (Davenport et al., 2020), both of which might harm the customer experience.

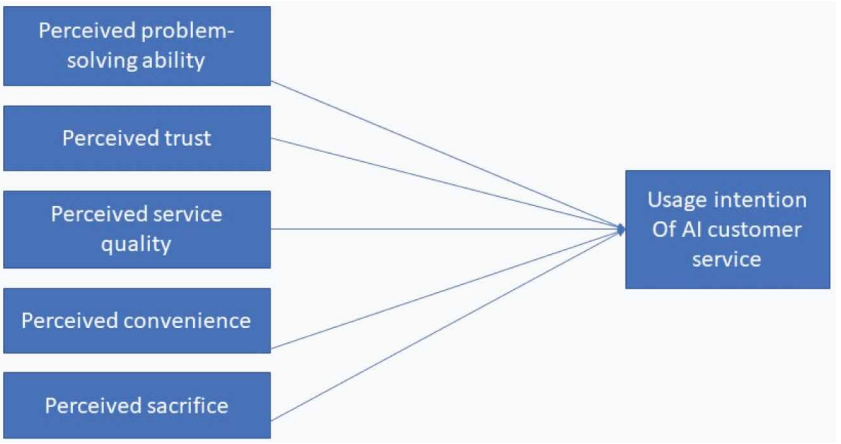
The existing service literature is replete with research highlighting the importance of human connection and offering nice customer service (Pham & Ahammad, 2017; Pinto et al., 2017). AI-enabled services, on the other hand, introduce a highly modern type of social interaction that necessitates high degrees of human collaboration and social coordination (Christakis, 2019). Customers, particularly first-time customers, may regard this as a sacrifice (Davenport et al., 2020). Furthermore, because of the organized nature of the customer experience and the necessity for personal data, AI-enabled services might be associated with a loss of human control (Murphy, 2017). AI-enabled services are typically highly organized, with the sequence of actions a customer must do often set by the technology's requirements rather than the user's demands. AI-enabled services also require personal data from customers to function properly, which may be regarded as an additional loss of control (Cheatham et al., 2019). Finally, the lack of human aid (human agency) in AI-enabled services may provide challenges for users, particularly those with no prior experience or those who may require more time to use these services comfortably. According to recent research, clients want a mix of technology and human operators (Gauvrit, 2019). Reduced human interaction may thus have a detrimental influence on the entire consumer experience.

Perceived Problem-Solving Ability

We use problem-solving with AI literature (Fox, 1990; Kirsh, 1991; Steels, 2007; Jarrahi, 2018) to explore how organizations may deliver instant customer support by using types of AI such as chatbots to substitute human employees in a live system (Shankar, 2018). Chatbots use machine learning, deep learning, and natural language processing to address issues (Huang & Rust, 2018; Kaplan & Haenlein, 2019; Ostrom et al., 2019). Machine learning may replicate the human brain and accomplish complicated computing and decision-making tasks with little or no error (Kaplan & Haenlein, 2019). A chatbot can recognize keywords in a customer's inquiry and react to them with a logical response that is frequently constructed by relying on a sophisticated data store, resulting from natural language processing. Deep learning allows AI to change and enhance its replies each time it is used; deep learning also enables AI to update and expand the database from which it may choose future resources (Kaplan and Haenlein, 2019; McCarthy, 2007). These characteristics make a chatbot an effective problem-solving tool for use in customer care (Klie, 2013; Ostrom et al., 2019; Xiao & Kumar, 2019).

Figure 1 displays the conceptual framework that incorporates the key determinants that influence the usage intention of AI-based customer services in the United Arab Emirates (UAE). Based on the analysis above, we present the following propositions:

Figure 1. Conceptual Framework



- Perceived problem-solving capability is an important determinant that influences the usage intention of AI-based customer services in the UAE.
- Perceived trust is an important factor that influences the usage intention of AI-based customer services in the UAE.
- Perceived service quality is an important element in ensuring end users' acceptance of AI customer service in the UAE.
- Perceived convenience is a key factor that influences the successful implementation of AI customer service.
- Perceived sacrifice influences user acceptance of AI-enabled customer services, and thus it guides the successful implementation of AI-based customer service projects.

DISCUSSION

This paper explored the major factors influencing end users' acceptance of AI-based customer service agent/bots in the UAE. After a review of the relevant literature, we explored five variables as critical to successful acceptance and to the enhancement of users' intention to use these services. We proposed a conceptual model that takes advantage of trust commitment theory (TCT) to start understanding the factors affecting adoption of these services. TCT is being successfully used in explaining the adoption of other related technologies and services, such as e-government, m-commerce, and m-banking. Note that technology is advancing very quickly, and organizations around the globe, particularly in the UAE, are managing to use the latest devices and technologies to enhance the services they offer to the public. We focused our research to be aligned with the UAE AI strategy, which sets a clear vision through its AI strategy, "to become the world leader in AI by 2031" (Artificial Intelligence, Digital Economy and Remote Work Applications Office, 2022) Against this background, we note that studying the factors in the adoption of the latest AI technologies to avoid failure in implementation is very important. Drawing on the previous literature, this paper identified the following factors:

- Perceived problem-solving
- Perceived trust
- Perceived service quality
- Perceived convenience
- Perceived sacrifice

In previous studies, perceived problem-solving was found to be critical. These studies noted that AI-based customer services' ability to understand customers' problems, respond to questions, and provide useful answers are very crucial and enhance users' intention to use the service. Xu et al. (2020) proved these factors are significant.

Some scholars also argued that consumer trust is an important factor for retailers to consider when introducing technologies, but it may be even more important when deploying AI. Findings from a study by Ameen et al. (2021) showed that trust plays a central role in AI-enabled experiences.

Perceived service quality is another important determinant of use of AI customer service. A study argued that interface design, security, reliability and customer service are important when using AI-based technologies (Ameen et al., 2021). Ameen et al.'s (2021) study also reflected the importance of service quality. Furthermore, Kim et al. (2014) discussed perceived convenience and determined that it is another important factor, especially in terms of time and location, that influences customer experience with AI-based assistants. Many other studies, such as those by Fryer (2020) and Ameen et al. (2021), have discussed the same subject.

Finally, perceived sacrifice can be treated as an element to increase the intention to use AI-based customer services. Perceived sacrifice (e.g., loss of privacy, loss of control, effort, time-consuming processes, irritation, and lack of human interaction) is very critical in influencing the usage intention (Gauvrit, 2019; Ameen et al., 2021).

Following a review of the relevant literature, we incorporated these five variables into the proposed conceptual framework to ensure the successful adoption of AI-based customer services. This paper presents an extension of TCT and service quality model with perceived problem-solving ability. This research helps to address the factors that influence user acceptance of AI-enabled customer services in the context of UAE. Using five propositions, we created a framework to identify the key factors that affect AI-customer service and guide the successful implementation of AI-based customer service projects.

CONCLUSION

Drawing on the existing literature, we explored the relevant issues surrounding AI-based customer services acceptance by citizens and their relationship to people's intentions to accept these services. This paper will help in understanding the key issues surrounding such services that may assist in their successful operation and customer satisfaction with them. It identifies the determinants of the intention to use AI-based customer services to avoid failure in the implementation of these services. This paper also provides a conceptual framework relating to the successful implementation of AI-based services, which will enhance smart cities in the UAE. The successful adoption of these services requires the participation of all stakeholders (e.g., government employees, citizens, and businesses) during the planning and implementation phases. For this implementation to succeed, coordination of the activities of various government agencies and private sectors, as well as close cooperation of employees, managers, and IT specialists, is required.

Although this study presents strong evidence regarding the factors that affect end users' adoption of AI-based services, it should also be evaluated in light of its limitations. First, our research did not comprehensively cover all the factors that influence end-users' adoption of AI-based customer services. Other important variables should be taken into account in future work. Second, this paper is based on the existing literature. The paper warrants validation of the conceptual model and the possibility of generalizing the contribution's benefit to the region. An empirical study can be conducted in future to validate the conceptual model using the UAE environment and thereby help explore the determinants of successful AI customer services acceptance in the UAE and beyond.

CONFLICTS OF INTEREST

We wish to confirm that there are no known conflicts of interest associated with this publication and there has been no significant financial support for this work that could have influenced its outcome.

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