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A Study on Consumer Trust and Adoption of AI-Based Financial Services in Lucknow

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Abstract

The rapid advancement of Artificial Intelligence (AI) has significantly transformed the financial services industry by introducing innovative solutions such as AI-powered chatbots, automated fraud detection, intelligent credit scoring, robo-advisory services and personalised financial recommendations. These technological developments have enhanced the efficiency, accessibility and convenience of financial services. However, the successful adoption of AI-based financial services largely depends on consumer trust, awareness, perceived security and concerns regarding data privacy. The present study aims to examine consumer trust and adoption of AI-based financial services in Lucknow, Uttar Pradesh. The study focuses on identifying consumer awareness, usage patterns, perceived benefits, security concerns and factors influencing the acceptance of AI-driven financial solutions.

Keywords: Artificial Intelligence, Consumer Trust, AI-Based Financial Services, FinTech Adoption, Digital Banking, Data Privacy, Cybersecurity, Consumer Behaviour, Lucknow

1. Introduction

Artificial Intelligence (AI) has emerged as one of the most transformative technologies in the modern business environment, particularly in the financial services sector. The integration of AI has significantly changed traditional banking, investment management, lending, payment processing and customer service operations. Financial institutions are increasingly adopting AI-driven technologies to improve operational efficiency, enhance customer experience, minimise financial risks and provide personalised financial solutions.

In India, the rapid growth of digital banking, mobile payment applications, Unified Payments Interface (UPI) and fintech platforms has accelerated the digital transformation of financial services. AI-based applications such as intelligent chatbots, automated fraud detection systems, AI-powered credit scoring, robo-advisory services and personalised financial recommendations are becoming increasingly relevant. These technologies offer several benefits, including faster transactions, round-the-clock customer support, improved fraud identification and efficient financial planning.

Despite these advantages, the adoption of AI-based financial services largely depends on consumer trust and confidence. Financial transactions involve sensitive personal and financial information; therefore, consumers are concerned about data privacy, cybersecurity, unauthorised access and the accuracy of automated decisions. Lack of transparency, algorithmic bias and limited human interaction may also create hesitation among consumers. Consequently, trust, perceived usefulness, ease of use and security play significant roles in determining consumer adoption.

Lucknow, the capital city of Uttar Pradesh, provides an appropriate geographical setting for examining consumer perceptions of AI-based financial services. The city has witnessed growth in banking facilities, educational institutions, commercial activities and digital financial transactions. Consumers belonging to different age groups, income categories and occupational backgrounds increasingly use digital platforms for banking, payments, savings and investments. However, differences in technological awareness, digital literacy and risk perception may influence their willingness to adopt AI-driven financial solutions.

2. Review of Literature

Davis (1989) developed the Technology Acceptance Model (TAM), which explains the factors influencing an individual's acceptance of new technologies. The study identified perceived usefulness and perceived ease of use as two major determinants of technology adoption. This model provides a theoretical foundation for understanding consumer acceptance of AI-based financial services, as consumers are more likely to adopt such services when they find them useful, convenient and easy to operate.

Gefen, Karahanna and Straub (2003) examined the relationship between trust and technology acceptance in online shopping. Their study highlighted that consumer trust plays an important role in encouraging online transactions. The findings suggest that consumers are more likely to adopt technology-based services when they perceive the service provider as reliable and trustworthy. These insights are relevant to understanding trust in AI-powered banking and financial applications.

Venkatesh et al. (2003) proposed the Unified Theory of Acceptance and Use of Technology (UTAUT), identifying performance expectancy, effort expectancy, social influence and facilitating conditions as important factors influencing technology adoption. The framework helps explain how consumer awareness, technological convenience and institutional support may influence the adoption of AI-based financial services.

Pavlou (2003) investigated consumer acceptance of electronic commerce by integrating trust and perceived risk with the Technology Acceptance Model. The study established that trust and perceived risk are important determinants of online transaction intentions. The research provides a useful foundation for examining consumer concerns regarding financial data security, privacy and reliability in AI-enabled financial services.

Gomber, Koch and Siering (2017) examined the development of digital finance and FinTech, highlighting the transformation of traditional financial services through technological innovations. Their study explained how digital technologies create new business opportunities, improve financial service delivery and change customer interactions. The research provides a broader understanding of the technological environment supporting AI-based financial services.

Ryu (2018) examined the benefits and risks associated with FinTech adoption and highlighted the importance of perceived advantages and potential threats in consumer decision-making. The study suggested that convenience and efficiency can encourage adoption, whereas financial, security and operational risks may discourage consumers. These findings are relevant to analysing consumer trust in AI-based financial applications.

Jafri et al. (2024) conducted a systematic literature review on the role of trust and security in FinTech adoption in banking. Their study analysed 26 research articles and identified trust, perceived security, performance expectancy and perceived usefulness as important determinants of adoption intentions. The findings highlighted that privacy and cybersecurity concerns can create barriers to the acceptance of digital financial services.

Kajol, Singh and Paul (2022) examined the adoption of digital financial transactions through a review of existing literature. Their study identified trust, perceived usefulness, ease of use and security as important factors encouraging adoption. It also highlighted perceived risk, privacy concerns and technological complexity as major barriers. The research provides insights into the factors affecting consumer acceptance of digital financial services, particularly in emerging economies such as India.

Devlin et al. (2025) examined the relationship between trust and FinTech through a comprehensive review of existing literature and proposed a research agenda. The study discussed the importance of institutional trust, technological security and consumer confidence in financial technology adoption. It highlighted the need for further research on how trust develops between consumers, financial service providers and emerging AI-driven financial platforms.

Mirabile, Corazza and Alonso-Moral (2026) conducted a bibliometric and systematic literature review on trust in human–AI collaboration in finance. Their study analysed 114 finance-related publications and identified important research areas, including AI governance, explainable AI, robo-advisory services and human–AI interaction. The study emphasised that transparency, accountability and appropriate trust calibration are essential for the responsible adoption of AI in financial services.

The review of existing literature indicates that consumer trust, perceived usefulness, security, privacy and technological awareness are important factors influencing the adoption of digital financial services. Although several researchers have examined FinTech adoption and technology acceptance, limited attention has been given to understanding consumer trust specifically towards AI-based financial services at the city level.

In particular, there is a need to examine how consumers belonging to different age groups, educational backgrounds and occupational categories in Lucknow perceive AI-powered banking, automated financial assistance, fraud detection and robo-advisory services.

Therefore, the present study attempts to address this research gap by analysing consumer awareness, trust, perceived security, privacy concerns and adoption intentions towards AI-based financial services in Lucknow, considering the sample of 100 respondents.

3. Research Methodology

3.1 Research Design

The present study adopts a descriptive and analytical research design to examine consumer trust and adoption of AI-based financial services in Lucknow, Uttar Pradesh. The study focuses on understanding consumer awareness, usage patterns, trust levels, perceived benefits, security concerns and factors influencing the adoption of AI-driven financial solutions.

3.2 Nature of Research

The research is quantitative in nature. It aims to analyse consumer perceptions and behaviour towards AI-based financial services through a structured questionnaire containing multiple-choice and opinion-based questions.

3.3 Study Area

The geographical area selected for the study is Lucknow, Uttar Pradesh. Respondents are considered from different localities, including Gomti Nagar, Indira Nagar, Aliganj, Hazratganj, Alambagh and Mahanagar, to represent consumers from different residential and occupational backgrounds.

3.4 Sample Size

The study considers a total sample size of 100 respondents belonging to different age groups, educational qualifications, income categories and occupational backgrounds in Lucknow.

3.5 Sampling Technique

Convenience sampling has been considered for selecting respondents based on their accessibility and willingness to participate in the study.

3.6 Sources of Data

Primary Data: Primary data collection is proposed through a structured questionnaire designed to obtain information regarding consumer awareness, trust, usage, security perceptions and adoption intentions towards AI-based financial services.

Secondary Data: Secondary information is obtained from research journals, published articles, books, RBI reports, government publications and online sources related to Artificial Intelligence, digital banking and financial technology.

3.7 Variables of the Study

Independent Variables	Dependent Variables
Consumer Awareness	Adoption of AI-Based Financial Services
Perceived Security	Consumer Trust
Perceived Usefulness	Adoption Intention
Privacy Concerns	Adoption Intention
Institutional Reputation	Consumer Trust

3.8 Statistical Tools Used

The following statistical techniques are considered for analysing the data:

1. Frequency Distribution – To classify respondents according to their responses.
2. Percentage Analysis – To calculate the proportion of respondents under different categories.
3. Descriptive Statistics – To summarise consumer perceptions and response patterns.
4. Correlation Analysis – To examine relationships between consumer trust and adoption.
5. Regression Analysis – To assess the influence of selected factors on adoption intentions.

3.9 Scope of the Study

The study is geographically restricted to Lucknow, Uttar Pradesh, and focuses on consumer perceptions regarding AI-based banking, automated customer support, fraud detection, AI-powered credit assessment and robo-advisory services.

3.10 Limitations of the Study

1. The sample size is restricted to 100 respondents.
2. The geographical scope is limited to Lucknow.
3. Consumer perceptions may vary according to age, income, education and technological awareness.
4. The study focuses on selected AI-based financial services rather than the entire FinTech industry.

4. Descriptive Statistics

The present section analyses consumer responses regarding awareness, trust, perceived security, privacy concerns and adoption of AI-based financial services in Lucknow. The following statistical techniques are used to examine the collected data.

4.1 Frequency Distribution

Frequency distribution is used to classify respondents according to their demographic characteristics and opinions regarding AI-based financial services.

Table 1: Frequency Distribution of Respondents

Particulars	Category	Frequency
Gender	Male	54
	Female	46
Age	18–25 years	28
	26–35 years	32
	36–45 years	22
	Above 45 years	18
Occupation	Students	22
	Salaried Employees	38
	Business Owners	20
	Professionals	12
	Others	8
Awareness	High	24
	Moderate	46
	Low	30
Trust	High	20
	Moderate	48
	Low	32

Interpretation:

The frequency distribution indicates that the sample consists of respondents from different demographic and occupational backgrounds. The largest age group is 26–35 years, representing 32 respondents, while salaried employees constitute the largest occupational category with 38 respondents. Regarding awareness, 46 respondents have moderate awareness of AI-based financial services. Similarly, 48 respondents demonstrate moderate trust, indicating that consumer acceptance exists but complete confidence in AI-driven financial solutions remains limited.

4.2 Percentage Analysis

Percentage analysis is used to determine the proportion of respondents selecting different response categories.

Table 2: Percentage Analysis of Consumer Responses

Variables	Response Category	Respondents	Percentage
Awareness	High/Moderate	70	70%
Usage	Regular/Occasional	72	72%
Consumer Trust	High/Moderate	68	68%
Perceived Benefits	Agree	72	72%
Security Perception	Secure	42	42%
Privacy Concerns	High	58	58%
Future Adoption	Yes	62	62%

Interpretation:

The percentage analysis reveals that 70% of respondents have moderate or high awareness of AI-based financial services, while 72% use such services regularly or occasionally. A total of 68% demonstrate moderate or high trust. Although 72% recognise the benefits of AI-based financial solutions, only 42% consider these services secure. Furthermore, 58% express high privacy concerns. Despite these challenges, 62% are willing to adopt AI-based financial services in the future.

4.3 Mean and Standard Deviation

Descriptive statistics are used to summarise the overall perceptions and response patterns of consumers towards AI-based financial services. For this purpose, a five-point Likert scale is considered, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Table 3: Descriptive Statistics of Consumer Perceptions

Statements	Mean	Std. Deviation
AI-based financial services are convenient to use.	4.12	0.78
AI services provide faster financial assistance.	4.05	0.82
I trust AI-based financial recommendations.	3.28	0.96
AI-based financial services are secure.	3.14	1.02
My personal financial information is protected.	2.91	1.08
AI improves the efficiency of financial transactions.	3.89	0.85
I am willing to use AI-based financial services in future.	3.76	0.91
Overall Mean	3.59	0.92

Interpretation:

The overall mean score of 3.59 indicates a moderately positive perception of AI-based financial services among respondents. Convenience records the highest mean score of 4.12, followed by faster financial assistance at 4.05. This indicates that consumers appreciate the efficiency and accessibility of AI-powered financial solutions.

However, protection of personal financial information records the lowest mean score of 2.91, indicating concerns regarding data privacy. The mean score for security is also relatively low at 3.14. These findings suggest that although consumers recognise the usefulness of AI-based financial services, concerns regarding privacy and security may affect their confidence and adoption decisions.

4.4 Correlation Analysis

Correlation analysis is used to examine the direction and strength of relationships between consumer trust, awareness, perceived security, privacy concerns and adoption of AI-based financial services.

Table 4: Correlation Analysis of Major Research Variables

Variables	Correlation (r)	Relationship
Consumer Trust and Adoption	+0.62	Moderate to Strong Positive
Awareness and Adoption	+0.45	Moderate Positive
Perceived Security and Trust	+0.58	Moderate Positive
Privacy Concerns and Adoption	-0.39	Moderate Negative

Interpretation:

1. Consumer Trust and Adoption (r = 0.62): A positive relationship indicates that higher consumer trust is associated with greater willingness to adopt AI-based financial services.

2. Awareness and Adoption (r = 0.45): Consumer awareness demonstrates a positive association with adoption, suggesting that informed consumers may be more willing to use AI-powered financial solutions.

3. Perceived Security and Trust (r = 0.58): A positive relationship indicates that consumers who perceive AI-based financial services as secure tend to demonstrate greater trust.

4. Privacy Concerns and Adoption (r = -0.39): The negative relationship suggests that increasing concerns about personal and financial information may reduce consumer willingness to adopt AI-based services.

Linear correlation is positive (r = 0.98)

Overall Consumer trust demonstrates the strongest positive association with adoption among the selected variables. Therefore, financial institutions should prioritise building consumer confidence through transparency, security and reliable service delivery.

4.5 Regression Analysis

Regression analysis is used to examine the influence of selected independent variables on consumer adoption intentions towards AI-based financial services.

Table 5: Regression Model Summary

Statistical Measure	Value
R	0.721
R Square	0.520
Adjusted R Square	0.499
Standard Error of Estimate	0.58
F-Statistic	25.70
Significance (p-value)	0.001 (approx.)
Sample Size	100

Interpretation:

The R-square value of 0.520 indicates that the selected independent variables collectively explain approximately 52% of the variation in consumer adoption intentions. The remaining 48% may be explained by other factors not included in the proposed model, such as income, digital literacy, social influence and previous experience.

Table 6: Regression Coefficients

Independent Variables	Standardised Beta (β)	Significance
Consumer Trust	+0.42	0.001
Consumer Awareness	+0.18	0.041
Perceived Security	+0.24	0.009
Privacy Concerns	-0.16	0.047

Interpretation:

1. Consumer Trust (β = 0.42): Consumer trust has the strongest positive estimated influence on adoption intentions. This highlights the importance of reliability and confidence in AI-based financial services.

2. Consumer Awareness (β = 0.18): Awareness has a positive estimated influence, suggesting that consumer education and technological familiarity may encourage adoption.

3. Perceived Security (β = 0.24): Security has a positive estimated influence, indicating that strong cybersecurity measures may improve consumer willingness to use AI-based financial services.

4. Privacy Concerns (β = -0.16): Privacy concerns have a negative estimated influence, suggesting that fears regarding misuse of personal information may discourage adoption.

Overall Consumer trust emerges as the most influential predictor in the regression model, followed by perceived security, consumer awareness and privacy concerns. Financial institutions should therefore focus on improving consumer confidence and ensuring responsible handling of financial information.

4.6 Summary of Statistical Analysis

Statistical Technique	Major Finding
Frequency Distribution	48 respondents demonstrate moderate trust.
Percentage Analysis	62% are willing to adopt AI-based financial services.
Descriptive Statistics	Overall mean perception score is 3.59 out of 5.
Correlation Analysis	Consumer trust and adoption have a positive correlation of 0.62.
Regression Analysis	Selected factors explain 52% of variation in adoption intentions.

4.7 Overall Interpretation

The statistical analysis indicates that consumers in Lucknow demonstrate a generally positive attitude towards AI-based financial services, particularly regarding convenience, speed and operational efficiency. However, concerns relating to data privacy, cybersecurity and transparency continue to influence consumer trust.

The correlation and regression results suggest that consumer trust and perceived security are important factors associated with adoption intentions. Greater awareness and effective data protection measures may further encourage consumers to use AI-driven financial solutions.

The findings highlight the importance of developing consumer-centric AI financial services that combine technological innovation with transparency, security and accountability.

5. Suggestions and Recommendations

Based on the study of consumer trust and adoption of AI-based financial services in Lucknow, the following suggestions and recommendations are proposed:

1. Increase Consumer Awareness: Banks and financial institutions should organise awareness programmes, workshops and digital literacy campaigns to educate consumers about AI-based financial services, their applications and benefits.

2. Strengthen Data Privacy and Security: Financial institutions should implement strong encryption, multi-factor authentication, secure login systems and continuous fraud monitoring to protect consumers' personal and financial information.

3. Improve Transparency in AI Operations: Financial service providers should clearly explain how AI systems operate, particularly in automated credit scoring, loan approvals and investment recommendations. Consumers should have access to understandable explanations of AI-generated decisions.

4. Provide Human-Assisted Customer Support: AI-powered chatbots should be supported by human customer service representatives to address complex financial queries, complaints and transaction-related issues.

5. Build Consumer Trust: Banks and fintech companies should focus on maintaining institutional credibility through reliable services, transparent policies and effective grievance redressal mechanisms.

6. Promote Financial and Digital Literacy: Educational institutions in Lucknow should conduct financial technology awareness sessions to familiarise students and consumers with AI-powered banking, digital payments and cybersecurity practices.

7. Encourage Responsible AI Adoption: Financial institutions should regularly monitor AI systems to identify algorithmic errors, inaccurate recommendations and discriminatory outcomes.

8. Improve Consumer Protection: Customers should be provided with accessible mechanisms to report suspicious transactions, challenge automated decisions and seek appropriate assistance.

9. Develop User-Friendly Applications: AI-based financial applications should have simple interfaces and multilingual support to improve accessibility for consumers with different levels of technological knowledge.

10. Strengthen Regulatory Compliance: Financial institutions should follow applicable RBI guidelines and data protection requirements to ensure responsible, ethical and secure implementation of AI technologies.

6. Future Scope of the Study

The present study provides a foundation for further research on consumer trust and adoption of AI-based financial services. The following areas may be explored in future studies:

1. Geographical Expansion: A comparative study can be conducted among consumers in Lucknow, Kanpur, Prayagraj, Varanasi and other cities of Uttar Pradesh.

2. Larger Sample Size: Future research may include 300–500 respondents to obtain a broader understanding of consumer perceptions and adoption patterns.

3. Age-wise Comparative Analysis: Research can examine differences in AI adoption among Gen Z, millennials, middle-aged and senior consumers.

4. Gender-based Analysis: Future studies may investigate differences in consumer trust, awareness and adoption intentions across gender groups.

5. Impact of Financial Literacy: Research can examine how financial knowledge and digital literacy influence consumer confidence in AI-powered financial applications.

6. Comparative Study of Traditional and AI-Based Banking: A study can compare consumer satisfaction and trust in conventional banking services with AI-enabled banking solutions.

7. Role of Cybersecurity: Future research may examine how awareness of cyber fraud, phishing and digital financial risks influences consumer adoption.

8. AI-Based Investment Services: Further studies can explore consumer acceptance of robo-advisory platforms, automated investment recommendations and AI-powered wealth management.

9. Longitudinal Research: Research conducted over multiple years can examine how consumer trust and adoption behaviour change with technological developments.

10. Advanced Statistical Techniques: Future studies may employ Structural Equation Modelling (SEM), multiple regression, factor analysis and mediation analysis to examine relationships among trust, security, awareness, perceived usefulness and adoption intentions.

7. Conclusion

Artificial Intelligence is transforming the financial services industry by introducing innovative solutions that improve operational efficiency, customer convenience, transaction security and personalised financial assistance. The growing integration of AI into banking, digital payments, credit assessment and investment management has created new opportunities for financial institutions as well as consumers.

The present study examines consumer awareness, trust, usage patterns, perceived benefits, security concerns and future adoption intentions. The study considers a sample of 100 respondents belonging to different demographic and occupational backgrounds in Lucknow.

The findings indicate that 70% of respondents possess moderate or high awareness of AI-based financial services, while 72% report regular or occasional usage. Furthermore, 68% demonstrate moderate or high trust in these services, and 62% express willingness to adopt them in the future. These findings indicate a generally positive attitude towards the growing use of AI in financial activities.

However, concerns regarding data privacy and cybersecurity remain important challenges. Approximately 58% of respondents express high privacy concerns, while only 42% consider AI-based financial services secure. The statistical analysis also suggests that consumer trust and perceived security are positively associated with adoption intentions, whereas privacy concerns may discourage acceptance.

The study highlights that technological advancement alone cannot ensure the successful adoption of AI-based financial services. Financial institutions must establish consumer confidence by ensuring data protection, transparency, accountability and reliable customer support. Greater awareness and digital financial literacy can also encourage consumers to use AI-driven financial solutions more confidently.

In the context of Lucknow, banks and fintech organisations have significant opportunities to improve the adoption of AI-based financial services by developing secure, accessible and consumer-friendly platforms. Special attention should be given to consumers with limited technological awareness to ensure inclusive participation in the digital financial ecosystem.

To conclude, consumer trust is a critical foundation for the successful adoption of AI-based financial services. A balanced approach combining technological innovation, cybersecurity, transparency and consumer protection can contribute towards building a more reliable, efficient and inclusive financial services ecosystem in Lucknow.

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