PERCEIVED INFLUENCE OF UBA'S STAFF AI-INDUCED CHATBOTS ON CORPORATE COMMUNICATION FOR SUSTAINABLE DEVELOPMENT

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Abstract

This study examined the perceived influence of UBA's AI-induced chatbots on corporate communication for sustainable development. The objectives of the study were to (i) determine the perception of UBA's corporate communication managers on the use of Leo Chatbots among UBA customers (ii) determine the usage of Leo chatbot for conveying financial sustainability initiatives to customers among corporate communications managers (iii) determine how effective is UBA's chatbot usage for financial sustainability initiatives to customers. The study made use of the survey method. One hundred and forty-eight members of staff of corporate communications units of UBA constituted the population of the study, while the sample size was also one hundred and forty-eight (148) using the census sample size. Copies of questionnaire were used to collect data which were analyzed with statistical methods indicating frequency, percentages, mean and standard deviation. The study found that one hundred and forty-eight staff affirmed that customers use Leo Chatbot because it enhances customers' engagement and satisfaction, provides timely and accurate responses to customers' inquiries, effectively communicates the benefits and functionalities of Leo Chatbots to its customers. Also, the study found out that Leo Chatbot is used for conveying financial sustainability initiatives to customers because it is an effective tool for communicating UBA's financial sustainability initiatives to customers. In addition, the study found out that UBA's Leo Chatbot usage is effective for financial sustainability initiatives. These findings implies that UBA's Leo Chatbot improves customer engagement and satisfaction, thereby supporting the bank's overall sustainability goals. The study, therefore, recommends that; UBA should maximize the effectiveness of its Chatbot usage for conveying financial sustainability initiatives to customers, fostering greater awareness, engagement, and positive action towards sustainable practices.

Keywords: AI-Induced Chatbot, Communications Manager, Cooperate Communications, Development, Sustainability.

Introduction

Globally, artificial intelligence (AI) is becoming increasingly influential across industries, particularly in underdeveloped countries, reshaping corporate communication processes and reinforcing Sustainable Development Goal 9 on industry, innovation and infrastructure (Moriuchi, 2021).

In the Nigerian banking sector, the digital revolution has brought about significant changes in the 21st century (Guechi, 2020). According to Murinde, Rizopoulos, and Zachariadis (2022), the integration of innovative technologies into the Nigerian banking system has not only transformed banking operations but also impacted the wider economy.

One such digital transformation being embraced by the Nigerian banking industry is the use of chatbots, software-based systems that simulate conversations between customers and bank employees (Rha & Lee, 2022). Chatbots, which are designed to interact with customers via digital platforms or mobile applications using text or voice (Bock et al., 2020), are experiencing significant growth. The market size for chatbots is forecast to grow from $2.6 billion in 2019 to $9.4 billion by 2024, with banking customer service chatbots expected to be the fastest growing segment (Nguyen, 2020).

Nigerian banks are increasingly adopting chatbots to improve corporate communications and drive financial inclusion. Various chatbots from Nigerian banks such as UBA's Leo, Fidelity bank's Ivy, Access bank's Tamara and Zenith bank's ZIVA demonstrate a trend towards automation in customer service (Abdulquadri, Mogaji, Kieu, & Nguyen, 2021). However, there is a lack of literature on the effectiveness and impact of chatbots in communicating sustainability initiatives and corporate messages among corporate communication managers in banks.

Abdulquadri et al. (2021) argue that corporate communication managers in emerging banking sectors have not explored the role of chatbots in facilitating stakeholder communication and engagement, particularly in promoting sustainable development goals to customers, employees, regulators and other stakeholders. Furthermore, there is a lack of research evaluating the integration of chatbots into banks' corporate communication strategies, analysing the extent to which they contribute to enhancing the bank's reputation, brand image and credibility in promoting sustainable practices and initiatives (Ben-Enukora, Ejem,, Adeyeye, Ikunle, & Maduadiche, 2022).

To address this gap, this study aims to assess the perceptions of corporate communication managers at United Bank for Africa (UBA) on the effectiveness of chatbots in communicating sustainability initiatives and corporate messages. It seeks to examine the role of chatbots in facilitating customer communication and engagement within UBA, and to evaluate the integration of chatbots into UBA's corporate communication strategies, analysing their contribution to enhancing the bank's reputation, brand image and credibility in promoting sustainable practices and initiatives. These findings are essential for strengthening customer service chatbot solutions by Nigerian banks, and subsequently leveraging them for sustainable development initiatives. In addition, the findings of the study will provide insights for UBA and other Nigerian banks to effectively use chatbots for sustainable development and improve overall communication strategies.

Statement of the Problem

Banks in the 21st century aim to integrate sustainability into their core operations, effectively communicating their commitment to environmental and social responsibility to stakeholders. Chatbots represent a promising avenue for facilitating this goal by providing efficient and personalized communication channels that educate

customers about sustainability initiatives, promote green products and services, and foster engagement with the bank's sustainability efforts (Polgar., 2017).
However, many banks face challenges in fully leveraging chatbots for sustainable development. While some banks have adopted chatbots for customer service and marketing purposes, their potential to drive sustainability communication and action remains underutilised. Customers may not be sufficiently informed about the bank's sustainability initiatives, and there may be a lack of proactive engagement by chatbots to promote sustainable banking practices (Davenport, Guha, Grewal, & Bressgott, 2019).

Some banks in the diaspora such as ING Bank in Amsterdam, Bank of America, Kookmin in Korea, have implemented sustainability communication strategies through chatbots, including providing information on green products and services. However, Nigerian banks are still in the uncertain about prioritizing traditional banking functions over sustainability communication, leading to a lack of emphasis on this aspect in chatbot interactions (Ben-Enukora et al., 2022).

The use of Chatbot for sustainability communication can lead to increased awareness and engagement with sustainability initiatives, leading to more environmentally and socially responsible practices among customers, and vice versa if customers perceive sustainability messaging as insincere, particularly, if chatbots fail to provide relevant and useful information (Osei-Mensa, Asiamah, & Sackey, 2023).

Existing research has explored the potential of chatbots in promoting sustainability in various contexts, including banking. Studies have examined the effectiveness of chatbots in educating customers about green products and services, as well as their role in facilitating sustainable development (Davenport et al., 2019; Abdulquadri et al. 2021). Few studies have attempted to examine the areas of bank's strategic communication and artificial intelligence, despite the fact that many papers have reviewed aspects of AI-based technologies, including analytics and smart grids (Khosrojerdi, Akhigbe, Gagnon, Ramirez, & Richards, 2021), AI and big data and customer management (Ledro, Nosella & Vinelli, 2022), and AI in health services (Cavallone & Palumbo, 2020).

Despite the growing interest in chatbots and sustainability communication, there is a gap in the literature regarding the perceived influence of chatbots specifically in the banking sector. Limited research has focused on how chatbots employed by Nigerian banks impact customers awareness and attitudes towards sustainability initiatives. Understanding this influence is crucial for maximising the potential of chatbots in driving sustainable development within the banking industry.

Research Questions

1. What is the perception of UBA's corporate communication managers on the use of Leo Chatbots among UBA customers?
2. What is the level of usage of Leo chatbot for conveying financial sustainability initiatives among corporate communications managers?
3. How effective is UBA's Chatbot usage for financial sustainability initiatives to customers?

Literature Review

Artificial Intelligence in Corporate Communication

Artificial Intelligence holds an enormous potential in the field of corporate communication (Osei-Mensah, Asiamah, & Sackey, 2023). AI has the potential to enable corporate communications practitioners work together more effectively with

practitioners in various professions, drawing on their collective intelligence to co-create solutions, strategies, or innovations. In essence, AI has shifted corporate communication managers from passive observers to active participants who engage directly with the public, leveraging technology to co-create communication strategies and content with stakeholders (Macnamara & Zerfass, 2016). Stone, Aravopoulou, Ekinci, Evans, Hobbs, Labib, & Machtynger (2020) argue that despite advancements in technology, such as artificial intelligence, humans still possess certain cognitive abilities, intuition, and contextual understanding that give them an edge over computers in making strategic decisions for corporate communications. The academic literature surveyed on AI and corporate communication emphasises the development of marketing strategies and the utilisation of AI-driven tools, such as chatbots and voice-activated AI support, particularly within service-based industries (De Andrade & Tumelero, 2022).

Chatbots in Banking Industry

Chatbots in Nigeria's banking industry assist customers with various services, such as verifying account details, reporting card losses, processing payments, renewing insurance policies, and managing refund requests (Tarbal, 2020). Numerous studies have explored the adoption of chatbot technology within the banking sector (Cardona, Werth, Schönborn, Breitner, 2019; Gupta & Sharma, 2019; Quah & Chua, 2019; Trivedi, 2019; Sarbabidya & Saha, 2020).

Cardona et al. (2019) investigated chatbot integration in the insurance sector, finding that while many respondents were familiar with the technology and supported its use in preliminary advisory interactions, about one-third expressed hesitations regarding its adoption. Similarly, Gupta and Sharma (2019) examined customer perspectives on banking chatbots, discovering a positive correlation between favourable customer attitudes and the perceived benefits, ease of access, and potential risks associated with these tools.

Quah and Chua (2019) analysed the effectiveness of banking chatbots in Singapore, emphasising that comprehensive information, along with fast responses, functionality, interactivity, user-friendliness, and data security, were critical for customer satisfaction. However, some users were dissatisfied when chatbots failed to provide timely responses. Furthermore, Gupta and Sharma (2019) also explored the factors influencing Millennials` acceptance of banking chatbots in Indonesia, identifying that innovations, perceived usefulness, ease of use, and positive attitude were significant drivers of behavioural intentions.

Trivedi (2019) examined the impact of banking chatbots on customer experience and brand loyalty using the Information System (IS) success model. The findings highlighted that system quality, information quality and service quality were key factors influencing customer experience, with system quality being the most significant. However, perceived risk was noted to moderate the effect of these quality dimensions on customer experience, which in turn positively influenced brand loyalty. Similarly, Sarbabidya and Saha (2020) found that chatbots enhanced customer service in the banking industry by leveraging features such as advisory support, ease of use, convenience, cost-effectiveness, customer-centricity personalization, relationship building, responsiveness, reliability, and guarantees of security and privacy.

Corporate Communication and Sustainable Development in Nigerian Banking System

The Nigerian banking system has undergone notable transformations in recent years, particularly in terms of its emphasis on corporate communication and sustainable development (Eniola, 2014). These changes have been motivated by various factors, including the need to enhance transparency, accountability, and stakeholder engagement, as well as to address environmental and social challenges.

Effective corporate communication emerges as a critical aspect for Nigerian banks, as it plays a vital role in fostering trust and strengthening relationships with stakeholders (Adeoye & Amupitan, 2015). It involves the strategic management of interactions and the dissemination of information between the bank and its publics. Moreover, the consolidation of banks has underscored the importance of robust communication strategies to navigate the complexities of mergers and acquisitions while maintaining customer loyalty and investor confidence.

In addition to corporate communication, sustainable development has become increasingly recognised as a key factor for the long-term success of Nigerian banks. The introduction of the Nigerian Sustainable Banking Principles in May 2012 reflects the sector's commitment to achieving economic growth that is socially relevant and environmentally (Eniola, 2014). Banks are now expected to integrate environmental and social considerations into their business operations and decision-making processes.

However, despite the growing recognition of the importance of sustainable practices, the Nigerian banking sector faces several challenges in implementation. These challenges include regulatory compliance, effective risk management, and the integration of sustainability into corporate culture. Nevertheless, these challenges also present opportunities for innovation and leadership in sustainable banking (Adeoye & Amupitan, 2015). Banks that successfully incorporate sustainable principles into their operations stand to benefit from enhanced reputation, improved operational efficiency, and increased competitiveness.

Theoretical Framework

Technological Acceptance Model

This study adopted the Technology Acceptance Model (TAM) as the theoretical foundation to explore the perceived influence of chatbot on enhancing corporate communication within United Bank for Africa, emphasizing sustainable development. TAM, widely regarded as a pivotal framework for analyzing the acceptance of information systems, is rooted in Theory of Reasoned Action proposed by Ajzen and Fishbein (1980) and later refined by Davis in 1986. Building upon the conceptual framework of the Theory of Reasoned Action, Davis introduced the TAM by refining its constructs to better explain user acceptance of technology.

The model identifies three critical factors shaping user engagement: Perceived Ease of Use, Perceived Usefulness, and Attitude towards using the system. According to Davis, the attitude of users towards a system significantly determined their decision to adopt or reject it. This attitude is influenced nu two key beliefs: Perceived Usefulness, defined as the belief that utilising a system will improve task performance, and Perceived Ease of Use, referring to the belief that using the system involved minimal effort. These beliefs are central to understanding the acceptance of technology. Notably, TAM does not incorporate subjective norms as available influencing user intention.

Since its inception, TAM has been extensively applied in predicting and explaining the acceptance, adoption, and utilisation of information technologies, as highlighted by Legris, Ingham, and Collerette (2003) and Serenko, Bontis, and Detlor (2008), as cited

by Shih-Chih Chen, Shing-Han Li, and Chien-Yi Li (2011). Its predictive capabilities can be augmented through the inclusion of situational or technology-specific constructs. Empirical studies have consistently demonstrated that Perceived Ease of Use Perceived Usefulness exert a positive impact on user attitudes toward information systems.

The Technology Acceptance Model (TAM) posits that ease of use and perceived usefulness are the primary determinants of actual system usage, with these factors shaped by external variable. External influence typically encompasses social, cultural, and political factors. Social factors include elements such as language, user skills, and facilitating conditions, while political factors relate to the role of technology in political activities and crises. The attitude toward usage reflects a user's assessment of the desirability of adopting a specific information system, whereas behavioural intention represents the likelihood of an individual employing the system (Surendran, 2012).

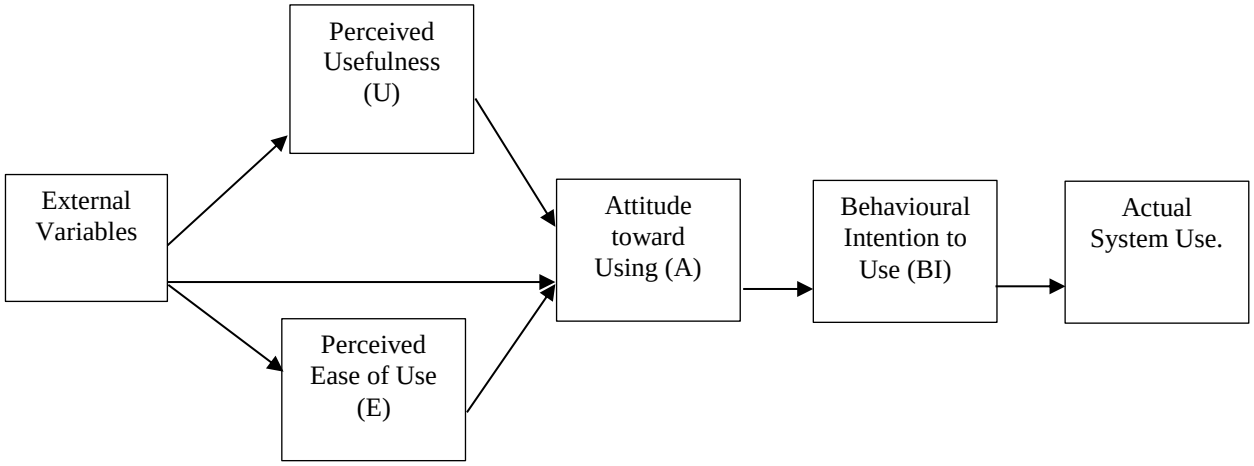

Figure 1: Technology Acceptance Model
Source: Aljarrah, Elrehail & Aababneh, 2016.

Overtime, TAM has been expanded and integrated with other theoretical frameworks to enhance its explanatory power. Taylor and Todd (1995) introduced the Combined TAM-TPB model, which integrates TAM with the Theory of Planned Behaviour (TPB). Venkatesh and Davis (2000) proposed TAM2, a refined version incorporating additional constructs, while Venkatesh et al. (2003) developed the Unified Theory of Acceptance and Use of Technology (UTAUT). Further advancements include the TRAM model by Lin et al (2007), which combines technology readiness with TAM, and Chang's (2008) integrated model of Task-Technology Fit and TAM. These developments demonstrate the adaptability of TAM to address diverse technological and contextual challenges, reinforcing its relevance in understanding technology adoption.

This theory is a valuable framework for examining the perceived influence of UBA's staff AI-induced chatbots on corporate communication. By analyzing factors such as perceived usefulness, ease of use, and attitudes towards chatbots, TAM offers insight into the adoption process and its implications for sustainable development. Extending TAM with additional variables can provide a more comprehensive understanding of how Chatbots contribute to sustainable corporate practices, ultimately supporting UBA's mission of innovation and sustainability.

Research Methodology

Survey research design was used in gathering data from United Bank for Africa's corporate communication managers who are responsible for implementing chatbot strategies, through structured questionnaire. The population of the study comprised of all staff working in selected corporate communications unit of four UBA branches in Lagos (Badore, Ejigbo, Ifako-Ijaye, and Ikeja) which amounted to 148. The sample size of this study is 148, and this is by studying the entire population is not fully supported in this application population. Census is an attempt to list and measure all elements in a group, hence, the use of the entire population as the sample size. Stratified sampling system was employed because the number varies in their locations.

S/N	Branch	Population Per Branch	Sample Size Per Branch
1.	Badore	37	37
2.	Ejigbo	40	40
3.	Ikeja	30	30
4.	Surulere	37	37
	Total	**148**	**148**

The calculation yielded a sample of 148, but only forty (40) out of the 148, thus leaving 108 copies of the questionnaires valid for the analysis. The questionnaires was administered using among selected branches of UBA in Lagos through the purposive sampling procedure.

Data Presentation

Based on the data collected through survey with regards to the perceived influence of UBA's Leo Chatbots on corporate communication for sustainable development, the data retrieved were subjected to quantitative analysis using tables, percentages, mean and standard deviation.

Table 1: Perception of UBA's corporate communication managers on Chatbot

Perception of UBA's corporate communication managers on the use of Leo Chatbot among UBA customers	*Usage of Leo Chatbot							Overall
	1	2	3	4	5	M	SD	%
Leo Chatbots enhances customer engagement and satisfaction at UBA.	3.7	2.8	6.5	48.1	38.9	4.16	0.93	83.2
Leo Chatbots provides timely and accurate responses to customer inquiries at UBA.	4.6	2.8	4.6	60.2	27.8	4.04	0.92	80.8
UBA effectively communicates the benefits and functionalities of Leo Chatbots to its customers.	1.0	4.6	12.0	57.4	25.0	4.01	0.80	80.2
The use of Leo Chatbots improves the efficiency of	3.7	1.9	3.7	44.4	46.3	4.28	0.91	85.6

customer support services at UBA.								
UBA's corporate communication team effectively promotes Leo Chatbots as a valuable service to customers.	1.9	11.1	14.8	55.6	17.6	3.78	0.90	75.6
Leo Chatbots contributes positively to UBA's brand image and reputation.	4.6	5.6	17.6	50.9	21.3	3.79	0.99	75.8
Total						**4.01**	**0.90**	**80.2**

*1=Strongly disagree (1-20), 2=Disagree (21-40), 3=Neutral (41-60), 4=Agree (61-80), 5=Strongly Agree (81-100)

Table 1 indicated that generally, respondents strongly agreed that customers use Leo Chatbot (M=4.01, SD= 0.90). Specifically, respondents strongly agreed that Leo Chatbots enhances customer engagement and satisfaction at UBA (M=4.16, SD= 0.93), that Leo Chatbots provides timely and accurate responses to customer inquiries at UBA (M=4.04, SD= 0.92), that UBA effectively communicates the benefits and functionalities of Leo Chatbots to its customers (M=4.01, SD= 0.80), that Leo Chatbots improves the efficiency of customer support services at UBA (M=4.28, SD= 0.91), that UBA's corporate communication team effectively promotes Leo Chatbots as a valuable service to customers (M=3.78, SD= 0.90), and Leo Chatbots contributes positively to UBA's brand image and reputation (M=3.79, SD= 0.99).

Table 2: Leo chatbot usage for conveying financial sustainability initiatives

Level of Usage of UBA's Leo Chatbot for conveying	***Level of Agreement**							**Overall**
Financial sustainability initiatives	**1**	**2**	**3**	**4**	**5**	**M**	**SD**	**%**
I frequently utilise Leo chatbot to convey financial sustainability initiatives to UBA customers as a corporate communications managers.	1.9	7.4	8.3	63.9	18.5	3.90	0.85	78.0
I find Leo chatbot to be an effective tool for communicating UBA's financial sustainability initiatives to customers in my role.	3.7	13.0	20.4	52.8	10.2	3.53	0.97	70.6
I am confident in my ability to use Leo chatbot to effectively convey complex financial sustainability concepts to customers.	5.6	8.3	14.8	59.3	12.0	3.64	0.99	72.8
I believe that customers respond positively to the financial sustainability messages	1.9	7.4	24.1	56.5	10.2	3.66	0.83	73.2

conveyed by Leo chatbot when I use it.								
I actively incorporate Leo chatbot into my communication strategy to promote UBA's financial sustainability initiatives as a corporate communications managers.	1.9	3.7	15.7	63.0	15.7	3.87	0.78	77.4
I encounter challenges when using Leo chatbot to convey financial sustainability initiatives to customers in my role.	1.9	9.3	21.3	48.1	19.4	3.74	0.94	74.8
Total						**3.72**	**0.89**	**74.4**

*1=Never (1-20), 2=Rarely (21-40), 3=Moderate (41-60), 4=High (61-80), 5=Very High (81-100).

The data in Table 2 provides detailed respondents' responses to the level of usage of Leo chatbot for conveying financial sustainability initiatives to customers among corporate communications managers. Thus, the implication of this table showed that generally, UBA staff generally use Leo chatbot for conveying financial sustainability initiatives to customers (M=3.79, SD= 0.99). Explicitly, the respondents agreed that they highly utilise Leo chatbot to convey financial sustainability initiatives to UBA customers as a corporate communications managers (M=3.90, SD= 0.85), find Leo chatbot to be an effective tool for communicating UBA's financial sustainability initiatives to customers in my role (M=3.53, SD= 0.97), confident to use Leo chatbot to effectively convey complex financial sustainability concepts to customers (M=3.64, SD= 0.99), customers respond positively to the financial sustainability messages conveyed by Leo chatbot when they use it (M=3.66, SD= 0.83), actively incorporate Leo chatbot into my communication strategy to promote UBA's financial sustainability initiatives as a corporate communications managers (M=3.87, SD= 0.78), they encounter challenges when using Leo chatbot to convey financial sustainability initiatives to customers in my role (M=3.74, SD= 0.94).

Table 3: Effectiveness of UBA's Leo Chatbot Usage for Financial Sustainability Initiatives

Effectiveness of UBA's Leo Chatbot usage for	***Level of Agreement**							**Overall**
Financial sustainability initiatives to customers	**1**	**2**	**3**	**4**	**5**	**M**	**SD**	**%**
UBA chatbot is an effective tool for promoting financial sustainability initiatives to customers.	2.8	8.3	25.0	50.0	139	3.64	0.92	72.8
The UBA chatbot helps reduce the workload of staff by handling routine customer	3.7	3.7	27.8	49.1	15.7	3.69	0.91	73.8

queries about financial sustainability								
The UBA chatbot accurately provides information regarding UBA's financial sustainability programs.	5.6	16.7	19.4	39.8	18.5	3.49	1.14	69.8
The UBA chatbot enhances the customer experience by offering quick and efficient access to financial sustainability information.	7.4	11.1	19.4	45.4	16.7	3.53	1.12	70.6
UBA chatbot empowers customers to make informed decisions regarding financial sustainability without needing direct staff intervention.	4.6	13.0	14.8	46.3	21.3	3.67	1.09	73.4
Challenges are encountered when using UBA's Chatbot to convey financial sustainability initiatives to customers.	3.7	9.3	15.7	54.6	16.7	3.71	0.97	74.2
UBA chatbot helps reduce in branch traffic by addressing customer inquiries on financial sustainability remotely	2.8	6.5	16.7	46.3	27.8	3.90	0.97	78.0
Total						**3.66**	**1.41**	**73.2**

*1=Strongly disagree (1-20), 2=Disagree (21-40), 3=Neutral (41-60), 4=Agree (61-80), 5=Strongly Agree (81-100)

The data in Table 3 detailed the effectiveness of UBA's Leo Chatbot usage for financial sustainability initiatives. Thus, it is implicated in this table that generally, UBA's Leo Chatbot usage is very effective for financial sustainability initiatives (M=3.66, SD=1.41). Specifically, respondents agreed that UBA chatbot is an effective tool for promoting financial sustainability initiatives to customers (M=3.64, SD=0.92), that UBA chatbot helps reduce the workload of staff by handling routine customer queries about financial sustainability (M=3.69, SD=0.91), that UBA chatbot accurately provides information regarding UBA's financial sustainability programs (M=3.49, SD=1.14), that UBA chatbot enhances the customer experience by offering quick and efficient access to financial sustainability information (M=3.53, SD=1.12), UBA chatbot empowers customers to make informed decisions regarding financial sustainability without needing direct staff intervention (M=3.67, SD=1.09), that challenges are encountered when using UBA's Chatbot to convey financial sustainability initiatives to customers (M=3.71, SD=0.97), UBA chatbot helps reduce in branch traffic by addressing customer inquiries on financial sustainability remotely (M=3.90, SD=0.97).

Discussion of Findings

This study examined the perceived influence of UBA's Leo Chatbots on corporate communication for sustainable development. The first research question was to investigate the perception of UBA's corporate communication managers on the use of Leo Chatbot among UBA customers, the respondents submitted that customers use Leo Chatbot because it enhances customers' engagement and satisfaction, provides timely and accurate responses to customers' inquiries, effectively communicates the benefits and functionalities of Leo Chatbots to its customers, improves the efficiency of customer support services, and it contributes positively to UBA's brand image and reputation. These findings are in tandem with the submission of Rha and Lee (2022), who opined that Chatbots, which is a software-based systems helps simulate conversations between customers and bank employees. In addition, the study aligns with previous research by Quah and Chua (2019) that emphasized the importance of detailed information, fast response, functionality, interactivity, ease of use, and data privacy and protection in banking chatbots. These factors are crucial for ensuring the effectiveness and acceptance of chatbots like Leo in the banking sector.

Research question two investigated the level of usage of Leo chatbot for conveying financial sustainability initiatives to customers among corporate communications managers. As such, the respondents agreed that they highly utilise Leo chatbot to convey financial sustainability initiatives to UBA customers as a corporate communications managers, find Leo chatbot to be an effective tool for communicating UBA's financial sustainability initiatives to customers, confident to use Leo chatbot to effectively convey complex financial sustainability concepts to customers, they encounter challenges when using Leo chatbot to convey financial sustainability initiatives to customers. These findings negate the submission of Abdulquadri et al. (2021), who argued that corporate communication managers in emerging banking sectors have not explored the role of chatbots in facilitating stakeholder communication and engagement, particularly in promoting sustainable development goals to customers, employees, regulators and other stakeholders.

Furthermore, research question three looked at the effectiveness of UBA's Leo Chatbot usage for financial sustainability initiatives, respondents affirmed that UBA's Leo Chatbot usage is effective for financial sustainability initiatives, as it effectively communicates financial sustainability initiatives to customers for easy understanding, enhances customers' awareness and understanding of financial sustainability initiatives, engages customers in conversations about financial sustainability initiatives, however, challenges are encountered when using UBA's Chatbot to convey financial sustainability initiatives to customers. This study is in consonance with the findings of Quah and Chua (2019) who opined that detailed information provided by the banking chatbot was the most important factor for consumers, followed by fast response, functionality, interactivity, ease of use and data privacy and protection. The findings also challenge the argument by Abdulquadri et al. (2021) that corporate communication managers in emerging banking sectors have not explored the role of chatbots in facilitating stakeholder communication and engagement for sustainable development goals.

Conclusion

The study highlights the potential benefits of Leo Chatbot for corporate communication and promoting financial sustainability initiatives, it also underscores the need to address challenges to fully harness its potential impact on sustainable development goals.

While UBA's Leo Chatbot appears to be effective in enhancing customer engagement, satisfaction, and communicating financial sustainability initiatives, there are still challenges encountered in its usage for conveying these initiatives to customers. These challenges may hinder the full realization of its potential in promoting sustainable development goals. Despite the positive perceptions of corporate communication managers and customers regarding the benefits of Leo Chatbot, challenges such as conveying complex financial sustainability concepts, and ensuring effective communication of sustainability initiatives persist. These challenges may limit its effectiveness in promoting sustainable development goals as intended. It suggests that there is indeed exploration and usage of chatbots like Leo Chatbot for such purposes, albeit with some limitations.

Recommendations

1. UBA should enhance efforts to educate customers about Leo Chatbot's functionalities though targeted campaigns and digital channels. This will ensire customers fully understand how to maximize the chatbot's benefits, further boosting engagement and satisfaction.
2. UBA should ensure that Leo Chatbot should be further developed to include advanced feature that can simplify and clearly explain financial sustainability concepts, through the use of interactive tools such as visual aids, infographics, and videos to support textual responses.
3. UBA should maximize the effectiveness of its Chatbot usage for conveying financial sustainability initiatives to customers, fostering greater awareness, engagement, and positive action towards sustainable practices.

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