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Evaluating the Adoption of Artificial Intelligence in Public Relations Practices of Select Banks in Abuja Municipal Area Council (AMAC)

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Abstract

As the world transitions from the astrological age of Pisces which is the age of believing, to the astrological age of Aquarius which is the age of knowing, information and communication, technology is also evolving and this has given rise to the adoption of Artificial intelligence in many industries in recent times. This study examined the adoption and utilization of Artificial Intelligence in Public Relations practice in some select banks in Abuja Municipal Area Council (AMAC). The study adopted the Uses and Gratification Theory (UGT) for the theoretical framework. Descriptive survey research design was adopted using Taro Yamane to arrive at a sample size of 400 respondents. Furthermore, simple random sampling technique was employed in selecting the respondents. Questionnaire was the main instrument for data collection; the mean score and standard deviation were used to analyze the data. The major findings of the study are that there are positive relations between artificial intelligence and public relations in the select banks in AMAC. In view of the findings, the study concludes that there is adoption of artificial

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intelligence (AI) in public relations (PR) practices within banking sectors in AMAC. The study recommended that there is the need to adopt Measurement and Evaluation in determining the performance and effectiveness of AI-driven PR strategies as well as its impact on new media approaches. It also recommends that stakeholders in the banks should establish key performance indicators (KPIs) and metrics to measure the success of level of perception and level of providing information about the use of AI.

Keywords: Adoption, Artificial Intelligence, Public Relations, Banks and AMAC

INTRODUCTION

In recent years, the spread and wide application of Artificial Intelligence (AI) in addressing social and economic issues is alarming. AI is raising challenges for public relations that are new, but its origins are old. The roots of AI (as well as other electronic) can be traced back to Greek mythology, as well as stories told in ancient cultures, including Egypt and China (Nahodil & Vitku, 2013). However, it is only since World War II that advances in computational technologies have made it possible to write program capable of performing difficult tasks. The term 'artificial intelligence' dates from 1956, a productive year in which the first running artificial intelligence program was demonstrated (Nilsson, 2019). AI has been through "winters" since the 1970s; now, it is arguably in another of its "boom phases" (Galloway, & Swiatek, 2018). It is attracting increasing attention in the promotional industries (public relations, marketing and advertising) as practitioners and, somewhat belatedly, scholars recognize its productive potential. At the same time, AI's growth is prompting concerns from individuals both inside and outside technology-based industries who question the impacts of the technologies, especially on jobs.

Technological improvements have considerably accelerated the steady shift in Nigeria's banking sector from traditional to digital banking. The emergence of Artificial Intelligence (AI) is acting as a trigger, upending the accepted conventions in the conventional banking industry. The long-standing bonds that have held the many components of traditional financial institutions together are being loosened by this disruption, opening the door for new inventions and innovative operating paradigms (Deloitte, 2020). Artificial intelligence (AI) in banking has the potential to improve traditional financial services in a number of

ways. AI may frequently be used to automate front desk repetitious activities, increasing productivity. AI can also expedite the response time to consumer enquiries, leading to more productive exchanges (Gartner, 2021). In addition, utilizing AI in the banking and financial industry presents the opportunity to lower operating costs, increase the general effectiveness of financial institutions, and eliminate repetitive daily duties. Consequently, this quickens the invention cycle (Goldman, 2020).

Businesses in Nigeria are actively utilizing the potential of cutting-edge technologies to support their expansion plans. In order to grow their operations, improve efficiency, and maintain their competitiveness in the digital age, over 90% of Nigerian firms are relying on the benefits of artificial intelligence (AI), with 47% of them actively embracing interconnection, according to KPMG (2020). Additionally, financial fraud has been greatly reduced by artificial intelligence (AI), especially in light of the rise in credit card fraud brought on by the growth of e-commerce and online transactions. Systems for detecting fraud powered by AI closely examine the location, behaviour, and spending habits of their clients. When these systems notice irregularities, they immediately initiate security protocols. According to the Association of Certified Fraud Examiners, 13% of companies included artificial intelligence (AI) into their fraud protection plans in 2019, and 25% more said they planned to do so by 2020 (KPMG, 2020).

Moreover, AI-driven data analysis is used to provide customers with customized financial product suggestions via chatbots. They lead to more focused promotion of the bank's products and enhance sales growth. A ground-breaking virtual assistant called "EVA" has surfaced in the United Arab Emirates, becoming the first digital assistance in the Middle East and North Africa (The Financial Times, 2022). With its exceptional comprehension of Arabic and English, EVA can hold natural conversations with people. In a similar vein, Kuwait has unveiled "Banking" an AI-powered virtual assistant designed to guarantee safe, dependable, and quick interactions with clients regarding banking services and goods. An intelligent virtual assistant called "Zaki" is set to arrive in Egypt and allow customers to easily explore a wide range of offerings from many banks and stay up to date on the Central Bank of Egypt's latest decisions (The Economist, 2021).

Meanwhile, the use of artificial intelligence (AI) and robotization as Public Relations (PR) tools has become increasingly popular among financial institutions seeking to stay relevant and competitive in today's digital age (Reuters, 2020). In South-South Nigeria, where the

financial sector is growing rapidly, many institutions have adopted these tools as part of their marketing and PR strategies. According to a report by PwC (2017), AI and robotic process automation (RPA) are expected to transform the financial services industry and enhance customer experiences. These technologies can help financial institutions personalize interactions with customers and provide faster, more efficient services. Furthermore, they can also improve data processing and analysis, allowing institutions to better understand customer needs and preferences (PwC, 2021).

Despite its broad appeal, the assessment that human-machine interactions are, and will continue to be, exclusively about augmenting humans or teams of humans and machines is short-sighted and underestimates the transformative potential of AI. The augmentation of human capability is, perhaps, a less scary prospect than one in which machines dominate to the point where they might evolve beyond human control (Bridle, 2018). Yet a truly transformational outcome for public relations may well be many years away, partly due to an "asymmetric" development process that is lopsided because "a few companies have disproportionate access to data and to the AI experts" (Sikka, in Knowledge @ Wharton, 2018). It is given the background of the foregoing that this study intends to evaluate the adoption and utilization of artificial intelligence on public relations practices in select banks in Abuja Municipal Area Council (AMAC), Abuja.

Statement of the Problem

For some years now, banks in Nigeria especially in Abuja has adopted the official use of Artificial Intelligence in their public relations functions and this has attracted condemnations. Perhaps, this is given to the fact that some customers are often not satisfied speaking or interacting with AI partly because in some cases the pattern of interaction does not relate specific feeds and or Nigerians really preferred interacting with officials of the banks which accord them a feeling of being safe and responsibility (Oche, 2023).

However, several challenges questioned the official adoption of the artificial intelligence applications in public space in Nigeria and these are, limited infrastructure; Nigeria is still making efforts to update her technological gain; and the trends in technological changes is very fast that acquired technologies becomes obsolete in no distance time. The inadequate technological infrastructure in Nigeria poses serious challenge to the effective implementation of artificial intelligence in public relations, hindering seamless integration

and optimal performance. More also, there is a skills gap in Abuja especially in AMAC. The shortage of skilled professionals with expertise in both artificial intelligence, and public relations creates a barrier, impeding successful implementation and utilization of AI-driven strategies in the public space. This leaves many functions haphazard because of the paucity of expert with the requisite technical know-how in the study area.

Objective of the study

The main objective of this study is to examine the adoption and utilization of Artificial Intelligence by Public Relations Departments in selected banks within AMAC. With other specific objectives as follows;

i. To ascertain the impact of Artificial Intelligence utilization in Public Relations practices in the selected banks within AMAC.

ii. To examine the usefulness of AI utilization in public relations of the selected banks within AMAC.

iii. To examined customers perception towards the utilization of Artificial Intelligence by Public Relations Department within the selected banks in AMAC.

Conceptual Review

It is pertinent that in every study relevant concept be reviewed, in this study this section will capture various concepts, review of literatures and theoretical framework.

Artificial Intelligence

Artificial intelligence (AI), a term coined by emeritus Sandford Professor John Mcarthy in 1955, was defined by him as "the science and engineering of making intelligent machines". The computer scientist Nils john Nilson describes AI as a technology that functions appropriately and with foresight in its environment. Others speak of the ability to perceive, to pursue goals, to initiate actions and to learn from a feedback loop. A similar definition has been put forward by the High-Level Expert Group on Artificial intelligence (AI HLEG) of the European Commission (EC): "Systems that display intelligent behavior by analyzing their environment and taking actions with some degree of autonomy to achieve specific goals. Furthermore, in the Oxford Dictionary (Lexico, 2019) AI is defined as 'the theory and development of computer systems that can perform tasks normally requiring human intelligence, such as visual perception, speech recognition, decision making and

translation and interpretation". Oche (2023) conceived artificial intelligence (AI) as the simulation of human intelligence in machines that are designed to think and act like humans. This concept encompasses various subfields and approaches, including:

Machine Learning (ML): A method of data analysis that automates analytical model building. It is based on the idea that systems can learn from data, identify patterns and make decisions with minimal human intervention.

Natural Language Processing (NLP): This involves the interaction between computers and humans using natural language. The ultimate objective is to enable computers to understand, interpret, and generate human language in a way that is both meaningful and useful.

Robotics: The branch of technology that deals with the design, construction, operation, and application of robots. AI in robotics allows machines to perform tasks that typically require human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages.

Expert Systems: These are AI programs that mimic the decision-making abilities of a human expert. They are designed to solve complex problems by reasoning through bodies of knowledge, represented mainly as if-then rules rather than through conventional procedural code.

Computer Vision: This field of AI enables machines to interpret and make decisions based on visual data from the world, using digital images and deep learning models.

Deep Learning: A subset of machine learning involving neural networks with many layers (deep neural networks) that enable the learning of complex patterns in large amounts of data.

Galloway and Swiatek (2018) conceptualise Artificial Intelligence in public relations contexts and come up with the following definition: "technologies showing humanoid cognitive abilities and performing humanoid functions in undertaking public relations activities, independently or together with public relations practitioners". Both Galloway and Swiatek (2018), and the study of Marx (2017) highlight that PR agencies benefit from AI-enabled systems, especially, for tasks that help them predict media trends and monitor social media. Scholars emphasize that Artificial Intelligence has a self-learning capability and offers a tool that could respond autonomously to posts, queries, tweets and other messages texted on social media.

Public Relations

Public relations scholarship has encountered challenges within the discipline and critiques from others in response to attempts to define its roles and identify its contributions to an organization and the public, Sohyoun and Nicholas (2024). Kazoleas and Teven (2009) claimed the essential role of public relations is relational management, and thus the focus of public relations should be on the relationship between individuals, groups, and organizations as well as the communication behaviors that bind them. Accordingly, the core of public relations should be the belief that organizations must carefully monitor and manage their relationships with key stakeholders, and this relational management should generate trust as an important organizational outcome. Mean-while, Kruckeberg and Vujnovic (2010) attempted to re-define public relations by defining "publics" which they intentionally expressed in a plural form. They asserted that "there is no general public; rather, everyone is a member of many definable, describable publics".

Zaharna (2000) adopted the defined international public relations as "the planned and organized effort of a company, institution, or government to establish mutually beneficial relations with the publics of other nations" (Wilcox, Ault, & Agee, 1989), separating from the general application of public relations and emphasizing its function in intercultural communication. Sharpe (2000) proposed that public relations is defined in terms of professional activities by PRSA, and argued that they be described as those necessary for the achievement and maintenance of effective public relationships. He agreed with Seitel (1998) that "public relations is the practice of doing the right thing".

Public Relations Strategies

Public relations (PR) strategies are essential efforts invested for managing and improving the public perception of an organization or individual (Kaur, et al, 2023). Effective PR strategies can enhance brand image, manage communication during crises, and build strong relationships with various stakeholders. Artificial intelligence is bringing to the forefront of public relations functions new challenges as well as opportunity to achieve efficiency in communication with stakeholders. As shown in recent works, the acceptance and usage of artificial intelligence technologies by organizations can help in measuring the return on investment of public relations efforts and ascertain congruency between organizational goals and objectives. This essay based on reflections and an interview with an experience public relations practitioner.

Impact of Artificial intelligence in public relations

Today, communication and media organizations of all kinds in the developed world use Artificial Intelligence (AI) and machine learning technology for different purposes, such as to enhance their capabilities, to increase their market share and revenues, to maintain records of sales, to gather customers or product information, to develop effective business strategies, or to create hundreds of news stories more cheaply, quickly and most probably with fewer errors than a human journalist. Artificial Intelligence technologies are different than traditional software; they are increasingly intelligent machines, and they are smart. Not only do they analyse the data at scale, but they also make predictions about what that data means (Kaput, 2021; Hancock, Naaman & Levy, 2020).

The communications industry is undergoing a shift in technology. Artificial Intelligence, for instance, is considered one of the most popular concepts in the communications profession (Peterson, 2019). The significant developments in Artificial Intelligence pave the way for a fundamental reassessment of how we conceptualize the communication profession. Communication specialists are under great pressure to unlearn their old manual and traditional skills; to survive in the digital work environment they are forced to learn new digital abilities (Upadhyay & Khandelwal, 2019).

Technological advancements such as Artificial Intelligence, machine learning, big data, virtual reality, and robotics play an increasingly great role in everyday life. We are living in a technology-driven environment, and we have seen that evolving technology became one of the most prominent drivers of change and innovation. For businesses, especially, there are a few advantages to being technology-driven: it offers companies flexibility, change, innovation, and creativity, and it helps to develop new solutions that perform well in the marketplace. Although "experts predict that 50% of occupations in corporations today will no longer exist by 2025" (Andrew, Worthington, & Brooke, 2014, p. 4), the literature provides enough evidence that public relations professionals won't be replaced by robots. But how much of what is done in PR was replaced by AI-powered systems?

The study of Upadhyay, and Khandelwal (2019), equally supports this idea and reveals that Artificial Intelligence has the power to automate some tedious, repetitive and mundane PR jobs, such as writing data-driven stories, organizing and updating media lists, assisting in crisis management and converting audio into text. It is known that negative messages spread enormously in the digital environment. For Upadhyay and Khandelwal (2019),

Artificial Intelligence-powered machines may send instant alerts to managers about an online crisis, negative word of mouth and inaccurate or fake stories. By so doing, Artificial Intelligence would allow public relations practitioners to respond quickly and effectively with relevant messages. Artificial Intelligence, then, could find, schedule, manage and report on social media content more feasibly (Upadhyay & Khandelwal, 2019).

Applying Artificial Intelligence in the public relations industry would, also, mean faster results. This, in turn, would allow PR practitioners to meet their purposes faster too. Artificial Intelligence would allow them to process statistics and any kind of data much faster, says Rogers (2019). This perspective is slightly shared by Bourne (2019), who emphasises that much of contemporary public relations is designed to privilege the voice of business interests and PR robots could work 24/7. For Bourne (2019), they could provide a 'just-in-time' message response to the media and the public. This means that Artificial Intelligence systems could keep messaging to the point, with ideas based on analysis of Big Data and other relevant trends (Upadhyay & Khandelwal, 2019).

With these new systems, banks can provide 24/7 customer support, identify fraudulent activities in real-time with remarkable accuracy, personalize customer offerings, and minimize operational costs by automating laborious routine tasks (Berman et al, 2020). The result is an enhanced customer experience that fosters customer loyalty, improved productivity, and increased profitability. AI and Robotisation technologies are also changing the narrative surrounding how PR is conducted in the banking industry. Public Relations (PR) has long been associated with traditional approaches such as personalized messaging and teleconferencing, but this stance is now being replaced by 'smart' PR approaches, which prioritize the integration of AI and Robotization technologies (Ghazizadeh et al, 2020; Josepha, 2020). Banks and financial institutions are tapping into the power of these intelligent systems to automate media monitoring and sentiment analysis, track customer engagement, and generate personalized messages to targeted audiences. The result is a more efficient, effective, and cost-effective PR strategy that leverages the power of AI and Robotization. It is apparent that AI and Robotization are no longer an optional addition to business operations but a necessary tool that institutions must adopt. The financial sector is no exception. As a result, embracing the "new normal" of AI and Robotization technologies is the key to the survival, growth, and success of banks in the highly competitive financial industry.

AI-powered chatbots have become a popular tool for customer service in many industries, allowing companies to quickly respond to customer inquiries and provide 24/7 support. Chatbots also help reduce the workload of human workers, allowing them to focus on more complex tasks (Connally, 2020; Haroon et al., 2021; Kim & Kim, 2019). In the healthcare industry, AI-powered robots have been used to disinfect hospitals, deliver medications, and even perform surgeries. Robotics technology has also been used in manufacturing to automate production lines and increase efficiency (Angın & Aşık, 2020; Kietzmann et al., 2020; Arkhipova & Novikov, 2020). Another area where AI and robotization have become increasingly popular is in e-commerce and logistics. With the surge of online shopping due to the pandemic, companies have had to explore new ways to handle the increased demand for deliveries (Cunha et al., 2021; Sajjad & Chaudhary, 2019; Gaur, 2019).AI-powered robots have been used in warehouses to sort and deliver packages, while drones have been tested for last-mile delivery. The use of AI and robots in the workplace poses both opportunities and challenges. On the one hand, these technologies can help businesses increase efficiency, reduce labor costs, and improve customer service. On the other hand, they can also lead to job displacement and raise ethical concerns (Ibrahim & Dalib, 2019; Love et al., 2021).

To address these concerns, it's important for businesses to implement AI and robotization in a way that benefits both the company and its workers. This can include investing in retraining programs for workers who may be displaced by automation, implementing ethical guidelines for the use of these technologies, and ensuring that human workers remain a crucial component of the workforce (Hamouda & Abdelwahab, 2020). AI and robotization have become the new normal in many industries, and the pandemic has only accelerated their adoption. While these technologies offer significant benefits, they also pose ethical and societal challenges that must be addressed. By focusing on responsible implementation and investing in the well-being of their workforce, businesses can ensure a successful future for both themselves and their employees.

Theoretical Framework

Gratification Theory

The Uses and Gratifications Theory (UGT) was proposed by Elihu Katz, Jay Blumler, and Michael Gurevitch in the 1970s (Katz, Blumler & Gurevitch, 1974) cited in Adegoke (2020). The UGT suggests that individuals actively seek out specific media channels or

sources to satisfy their needs and desires. According to the theory, media consumption is driven by individuals' social and psychological needs and motivations. In the context of this study, the UGT explains why customers use AI and robotization technologies as PR tools in financial institutions. Specifically, the UGT suggests that customers use these technologies to satisfy their needs for convenience and instant gratification (Odetola, 2018). Customers may seek out AI-powered chatbots or virtual assistants to receive quick and efficient responses to their inquiries or concerns, without having to wait for human staff or navigate complex phone systems. Moreover, the UGT suggests that customers use technology to satisfy their need for social interaction and engagement. AI and robotization technologies as PR tools can provide customers with a sense of social connection and engagement, even if they are not interacting with human staff directly. The use of AI and robotization technologies can also provide customers with a sense of control in managing their financial affairs (Adigwe & Ukpabi, 2019).

The UGT can help financial institutions understand the motivations and needs that drive customers' use of AI and robotization technologies as PR tools. By understanding these motivations and needs, financial institutions can develop PR strategies that meet customers' needs and expectations. UGT provides a useful framework for understanding the motivations and needs that drive customers' use of AI and robotization technologies as PR tools in financial institutions. The theory highlights the importance of convenience, instant gratification, social connection, and control in driving customers' adoption and use of technology. Financial institutions can use this understanding to develop effective PR strategies that meet their customers' needs and expectations.

METHODS

This study basically adopted the descriptive survey research design, data for this study was collected from a fraction of the population, the data were extracted from selected banks within AMAC. The population under study is 4,226 persons, this forms the population of the bank staff within the selected banks in AMAC. This study adopted the simple random technique in selecting the respondents that formed part of this study. The sample size for this study was arrived at using Taro Yamane statistical formula shown below;

$$n = \frac{N}{1 + N(e)^2}$$

Where n = Sample size

N = Population of the study

e = Tolerable Error (5%)

1 = Constant

Using the population of the three select banks in Abuja Municipal Area Council therefore this calculated thus:

$$n = \frac{4,226}{1+4,226\ (0.5)^2}$$

$$= \frac{4,226}{4,227(0.0025)}$$

$$= \frac{4,226}{10.5675}$$

$$= 399.9$$

Sample size = 400

The sample size of this study was Four hundred (400) respondents.

The major instruments for data collection was the questionnaire, drafted using the four Likert scale. The data for this study were analysed using univariate statistics this include frequency distribution, mean score and standard deviation.

RESULTS

Table 1: Analysis of the adoption of AI on public relations strategies and practice in the selected banks in AMAC

S/N	Statements	SA	A	U	D	SD	Mean	Std.Dev
		(%)	(%)	(%)	(%)	(%)		
1	AI has influenced the efficiency of public relations practice in select Banks in AMAC?	22	13	32	31	3	3.1994	1.18162

2	AI has enhanced the targeting capabilities of public relations campaigns in select banks in AMAC?	38	23	8	29	2	4.268	1.06564
3	AI improved the measurement and analysis of PR campaign performance in select Banks in AMAC?	3	21	32	43	1	2.731	.80856
4	AI has influenced the roles and functions of public relations professionals in select banks in AMAC?	9	40	6	32	15	2.873	1.16852

Source: ***Field Survey 2024***

Table 1. presents the analysis of the impact of AI on public relations strategies in selected banks in AMAC (assuming AMAC refers to a specific region or entity). The result indicated a significant portion (34.6%) agrees or strongly agrees that AI has influenced the efficiency of traditional PR strategies, there's also a substantial portion (64.5%) who are either undecided, disagree, or strongly disagree.

Another result indicated indicates a stronger positive perception compared to the first statement, with a majority (61.1%) agreeing or strongly agreeing that AI has enhanced targeting and segmentation capabilities.

The result shows a mixed response, with a significant portion (23.9%) agreeing or strongly agreeing, but a larger portion (74.8%) either undecided, disagreeing, or strongly disagreeing.

There's a relatively higher agreement (48.25%) that AI has impacted traditional PR roles and functions, but still, a significant portion (51.15%) either disagree or are undecided. Overall, the data suggests a mixed perception of the impact of AI on public relations strategies in the selected banks in AMAC, with varying degrees of agreement, disagreement, and uncertainty across different aspects of PR practices.

Table 2: Analysis of the effectiveness of AI-powered tools in the realm of public relations in the select banks in AMAC

S/N	Statements	SA	A	U	D	SD	Mean	Std.Dev
		(%)	(%)	(%)	(%)	(%)		
1	The adoption of AI has improved the efficiency of public relations efforts in AMAC.	10%	30%	11%	38%	12%	3.2658	1.34803
2	AI has enhanced the targeting and reach of public relations campaigns in AMAC	22%	37%	21%	18%	2%	2.9765	1.94931
3	AI improved the accuracy and effectiveness of PR message customization in the select banks in AMAC.	18%	31%	11%	23%	16%	3.1084	1.37923
4	AI contributes to better understanding and analysis of public sentiment by PR executives in the select banks in AMAC?	3%	56%	17%	23%	3%	3.8589	1.35528

Source: ***Field Survey 2024***

Table 2. Focusing on the effectiveness of AI-powered tools in public relations in banks in AMAC. The responses are somewhat mixed, with a significant portion (39%) either agreeing or strongly agreeing that AI has improved PR efficiency, but a substantial portion (50%) either disagreeing or being undecided.

While there's agreement (59%) that AI has enhanced targeting and reach, there's also a notable portion (23%) who are undecided, indicating some uncertainty regarding this aspect.

Similar to the first statement, there's a mix of agreement and disagreement, with a notable portion (27%) either agreeing or strongly agreeing, but also a significant portion (40%) either disagreeing or being undecided.

There's relatively stronger agreement (58%) that AI has contributed to better understanding public sentiment, with fewer respondents expressing disagreement or uncertainty.

Overall, the data suggests a somewhat positive perception of the effectiveness of AI-powered tools in public relations in AMAC, particularly regarding their impact on targeting, message customization, and sentiment analysis. However, there are still significant levels of uncertainty and disagreement, indicating the need for further exploration and clarification regarding the role and effectiveness of AI in PR practices.

Table 3: Analysis of customer's perception of the select banks interacting with AI's in the select banks in AMAC

S/N	Statements	SA	A	U	D	SD	Mean	Std. Dev
		(%)	(%)	(%)	(%)	(%)		
1	Interacting with AI-powered services enhances your overall banking experience	35	26	5	22	12	3.8916	1.25651
2	AI-driven customer service provides quicker responses and resolutions to your inquiries or issues	35	33	6	22	5	3.7014	1.27443
3	There is a level of security and privacy maintained when interacting with AI-powered systems in your financial transactions	41	27	1	23	8	4.0092	1.31401
4	You feel comfortable relying on AI algorithms for banking decision-making processes, such as investment recommendations.	53	6	27	12	2	3.9622	1.21134

Source: ***Field Survey 2024***

Table 3. Above, focusing on the perception of customers of selected banks interacting with AI in AMAC. The majority (60.8%) either strongly agree or agree that interacting with AI-powered services enhances their overall banking experience, indicating a generally positive perception.

Similarly, the majority (67.1%) either strongly agree or agree that AI-driven customer service provides quicker responses and resolutions, reflecting a positive perception of AI's effectiveness in this aspect.

A significant majority (68.0%) either strongly agree or agree that there is a level of security and privacy maintained when interacting with AI-powered systems in financial transactions, indicating a high level of trust in AI systems.

A majority (59.2%) either strongly agree or agree that they feel comfortable relying on AI algorithms for financial decision-making processes, suggesting a significant level of confidence in AI's capabilities in this domain.

Overall, the data indicates a positive perception among customers of selected banks in AMAC regarding their interactions with AI-powered systems. Customers generally view AI as enhancing their banking experience, providing quicker responses and resolutions, maintaining security and privacy, and instilling confidence in financial decision-making processes.

DISCUSSION

The findings from the study indicate a nuanced and mixed perception regarding the influence of artificial intelligence (AI) on public relations (PR) strategies within selected banks in AMAC. Firstly, regarding the efficiency of traditional PR strategies, the results show that a few respondents agreed that AI has influenced their efficiency. However, a larger portion, 65%, either express disagreement with this statement. This suggests a divergence of opinions among respondents regarding the extent to which AI impacts traditional PR strategies. In contrast, there is a stronger positive perception regarding the enhancement of targeting and segmentation capabilities through AI, with a majority agreeing and strongly agreeing with this statement. This indicates a widespread acknowledgment of AI's potential to improve the precision and effectiveness of targeting and segmentation efforts within PR practices. However, when it comes to the broader

impact of AI on PR roles and functions, the response is more mixed. While a significant portion (24%) agree or strongly agree that AI has impacted traditional PR roles and functions, a larger portion (75%) express uncertainty, disagreement, or strong disagreement. This is in line with Rogers (2019) who asserted that applying Artificial Intelligence in the public relations industry would, also, mean faster results. This, in turn, would allow PR practitioners to meet their purposes faster too. Artificial Intelligence would allow them to process statistics and any kind of data much faster.

Similarly, the findings indicate a somewhat positive perception of the effectiveness of AI-powered tools in PR within AMAC. Respondents generally acknowledge AI's role in improving targeting, message customization, and sentiment analysis. However, there are still significant levels of disagreement, particularly regarding its impact on PR efficiency and targeting. As emphasized by Galloway and Siatek (2018), it appears that public relations practitioners must develop an adequate understanding of Artificial Intelligence to be able to offer informed, useful, and practical advice to customers. This highlights the need for further exploration, education, and clarification regarding the role and effectiveness of AI in PR practices within banks in AMAC.

The findings from the study demonstrate a notably positive perception among the respondents from the select banks in AMAC regarding their interactions with AI-powered systems across various aspects of banking services. Firstly, a substantial majority (61%) of respondents either strongly agree and agree that interacting with AI-powered services enhances their overall banking experience. Just the same way Clerwall (2014) also uncovered that text generated by the software has been perceived as more informative, descriptive, and boring, but also more trustworthy, accurate, and objective. This indicates a widespread acknowledgment among customers that AI integration positively contributes to their banking interactions, potentially enhancing convenience, efficiency, and satisfaction. Similarly, a significant majority of the respondents either strongly agree or agree that AI-driven customer service provides quicker responses and resolutions. This reflects customers' positive experiences with AI-powered customer service, suggesting that AI technologies effectively streamline the support process and address their inquiries or concerns promptly. Furthermore, the high level of trust is evident as a significant majority (68.0%) either strongly agree and agree that there is a level of security and privacy maintained when interacting with AI-powered systems in banks transactions. This suggests

that customers feel confident in the security measures implemented within AI-driven systems, which is crucial for fostering trust and credibility in digital banking services.

CONCLUSION

This study shed light on the adoption and utilization of Artificial Intelligence in public relations department in selected banks within AMAC. The findings of this study showed that Artificial Intelligence utilization influences public relations practices, it enhances the target capabilities of public relations, improve the accuracy and effectiveness of public relations message customization. Therefore, the banking sector must create a balance leveraging AI utilization and maintaining personalized interaction with customers, to ensure customer satisfaction and loyalty. This research conclude that the adoption and utilization of AI can help the public relations department to be swifter and more efficient in providing faster response. However, the findings suggest that personalized human interaction remains an essential part of successful public relations in the banking sector. Banks must ensure that this practice is maintain and not totally replaced by AI, but rather create a balance in providing personalized customer service satisfaction.

Recommendations

Based on the findings in this study, the following recommendations were put forth:

i. This study suggests that though the adoption and utilization of AI has made the public relations more efficient, there is still need for personalized customer service interaction in other to be able to ascertain if the satisfaction level is achieved or not.

ii. Though the adoption of AI has enhanced the targeting capabilities of public relations campaigns, there is still need for more interactive inter-face with the public relations department to balance the needs and desires of non-literate and people with disability who could not interact with AI machines.

iii. Also, though AI provides level of security and privacy when interacting with the machine, there is still some level of deficiency, resulting in cyber attacks and phishing of customers details.

iv. Customers might feel comfortable replying algorithms, due to swift replies, but more needs to done in the aspect swift problem solving, which can easily be done by personalized public relations officer.

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