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Role of Artificial Intelligence (AI) based Customer Relationship Management (CRM) in Customer Retention: An Empirical Investigation for Fintech Organisations

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Abstract
The present research work aims to recognise the use of Artificial Intelligence in Customer Relationship Management towards customer retention in the Fintech industry. Through this paper, we are going to understand the way the Fintech organizations interact with its customers to build a strong relationship. However, it also examines how Artificial Intelligence-based CRM helps enhance the customer experience in the Fintech industry. Fintech companies provide personal financial services by installing AI tools and automation to support the customers and to follow the rules as well. Using AI-based CRM helps an organisation study all data in real-time, predict customer needs, and connect with them as early as possible. Thereby, leading to enhanced customer satisfaction and loyalty. The study also showed that AI-based security systems improve customer satisfaction and their engagement in Fintech companies. This proves that these tools help build satisfaction, engagement, and loyalty among customers. The paper also concludes by sharing views about the challenges in using AI in CRM, and the future changes that may shape this growing area. A sample of 208 respondents from the CRM department was surveyed to determine the factors that show different roles of AI-based CRM in customer retention, and also to know the impact of AI-based CRM on customer retention. The results indicate that there is a significant impact of AI-based CRM on customer retention.

Keywords: Artificial Intelligence, Customer Relationship Management, Fintech industry, Customer Satisfaction, Customer Experience, Customer Retention.

Introduction
In today's digital world, organisations are under more pressure to provide customers with a more personalized, fast, and smooth experience. Customer Relationship Management (CRM) systems have been a key part of business plans, which help to improve customer happiness and keep them coming back. However, old CRM methods mostly depended on people. A big change is witnessed in the CRM system due to the integration of AI. Fintech companies are able to go beyond the old techniques by automating work, studying vast amounts of data quickly, thereby providing personalized services to customers on a large scale. During recent years, with the advancement of technologies taking place, the fintech industry has grown and changed a lot, with changing customer needs. It is important to have AI AI-powered CRM in this industry. Customer experience is very important in this sector because of the rising

competition and customer expectations; such organisations must focus only on giving excellent and personalised services to keep and gain customers. According to Mazingue (2023), AI-based CRM systems help these organisations by giving them an advantage. Such systems can understand what the customers need, solve their problems quickly and in the best way possible, and give them a smooth and engaging customer experience. Customer behavior and their choices are easy to understand by businesses with the help of AI tools like ML, NLP, and predictive analytics. Machine learning programs, for example, tend to study past customer interactions to guess what customers might do next. This helps Fintech businesses to solve problems earlier or make suggestions, like offering products or stopping customers from leaving. NLP helps to improve customer interaction by using chatbots and virtual assistants in the same way that these tools are used for fast and customized responses to customers' queries on different platforms. By using the above-mentioned technologies, companies are able to perform data entry and customer support automatically. This helps them to save time and allows them to focus on bigger and more important goals, while still staying connected with customers of organisations at every step. Customer interest and loyalty can be increased by the use of AI tools and systems. These AI features attract the attention of researchers and businesses. Sanodia (2024) studies mentioned show that AI-based CRM systems not only help Fintech companies work better but also build strong emotional bonds with customers by giving them more useful and meaningful experiences. By using personalized marketing, quick customer support, and loyalty programs made for each person, such organizations can build customer trust and keep more customers for a longer period. Through this research, we will understand how the integration of AI technology in CRM is crucial for Fintech companies. Patel & Trivedi (2020) asserted that tools like chatbots, smart suggestions, and checking customer feelings allow such organisations to provide fast and personalized help to the customers. Still, Fintech companies must address the challenges they encounter while using AI so they are able to fully enjoy its benefits. More and more financial transactions happen online; therefore, adding an AI-based security system is important as it will help build trust and keep the data safe, both for the company and its customers. Such initiatives are very important for keeping customers and helping the company grow. Sanodia. (2024) findings stated, therefore, by planning properly and putting money into the needed tools and skilled people, fintech organisations can use AI-based CRM systems to build better customer relationships, improve customer engagement, and help their business grow steadily.
Some challenges are there in implementing AI in Customer Relationship Management (CRM), among which the most concerning one is data privacy due to the reason that the risk of breaches and misuse increases while handling huge sets of customer data (Mittal et al., 2024). For small organizations and businesses, the process of integrating AI tools into the current CRM system is complicated and expensive as well. In addition, there is a requirement for high-quality, unbiased data to function effectively. There is a possibility of inaccurate insights and biased outcomes due to the poor quality of data. The workforce also shows some resistance towards work with AI tools due to their fear of job displacement and their inability to work with new AI tools. At last, there is a possibility of spoiling customer relationships due to over-reliance on automatic systems that reduce human touch. Some situations need empathy and personalized communication (Golgeci et al., 2024).

The advancements in natural language processing (NLP) help in shaping the future of AI in CRM. This will allow human-like and spontaneous interaction with the customers. Real-time data increases customization, which in turn improves customer engagement and satisfaction. An immersive and connected customer experience is possible through the integration of

emerging techniques like augmented reality (AR) and Internet of Things (IoT). Addressing the ethical use of AI and a strong data governance framework helps to gain trust among customers. In addition, CRM innovation can be more accessible to non-technical users through low-code or no-code AI tools, which will increase its adoption across different industries (Lawson-Body et al., 2022).

Literature review

Fintech, the financial technology, has changed the ecosystem of the world's finance in a number of ways in the last few years. Wang (2021) mentioned that Fintech services are seen as tech-based ideas that help to provide people with different types of financial products and services. The above-mentioned services help to make regular financial work faster, easier, and more efficient. Fintech includes using bank services together, blockchain, money transfer systems, and smart machines (robots). Advisory and concierge services that help with payments and managing money are all done through a mobile app. According to Golić (2019), during the past few years, this sector of the economy has witnessed many changes in how customers interact with financial services because of new developments in Artificial Intelligence (AI) and its use cases in financial technology (fintech). These new technologies have completely changed how banks and financial companies connect with their customers, by giving them fast and personal help at any time of the day. AI-based fintech communication uses chatbots, which are smart virtual helpers that are able to talk with the user in a natural way. They also use NLP, which helps machines understand, read, and create human language. These technologies work together to help banks give quick, automatic, and personal support to customers, making their banking experience better. Even though fintech has many uses, it also comes with some risks. Online services through fintech can be better for the users, but the risk of cyber-attacks makes people worry and can affect their trust in AI-based technologies. Customers of such companies want more personalised and digital services in their daily lives. They look for quick online payment methods, smart investment advice using AI, and easy management of demat accounts, along with other digital features. Zeidy (2022) mentioned that financial technologies (fintech) are growing rapidly to meet what customers want. The fintech industry is rising fast, with big changes like QR code payment methods and the use of Fintech in banking and investments. Such new growth, combined with a young and active population, has made the Boston Consulting Group predict that India's Fintech industry could reach $150 billion in value by the year 2025. As competition increases, businesses will need to offer more personalised customer experiences and use customer data to make smart decisions. Therefore, that's why companies want to join the fintech field to understand the importance of CRM. Old-style CRM systems follow fixed rules and don't offer personal experiences, which often leads to poor customer interactions and less customer retention. Most of the current CRM systems are not able to predict customer needs, so companies react late and fail to keep customers effectively. Kshetri (2021) acknowledged that fintech companies need a strong AI-based CRM system to solve such problems while building automated tools and fair practices that help give personal and data-based support to customers. AI-powered CRM systems use smart tools like machine learning, natural language understanding, and prediction methods to better connect with customers, give personal experiences, and make business operations smoother. Iyelolu et al. (2024) analysed AI-based CRM systems that give personalized suggestions and messages based on each customer's profile, helping to increase customer satisfaction and loyalty. AI programs study customer data to guess what they might do next, helping businesses take early steps to meet their needs and likes. AI-powered computer-generated assistants like chatbots help to cut down the

waiting time and save the business cost, as they provide 24x7 customer support for customers' queries. They study customer reviews and social media to understand how the customers feel, which helps businesses change their plans and make the customer experience better. Artificial Intelligence is changing the financial sector by making communication better, working faster, and improving the customer experience. AI in banking started with early use of rule-based systems to handle simple jobs like spotting fraud and checking risks. Nowadays, financial institutions are using machine learning techniques to find useful information from large volumes of data to make smart, data-based choices. AI-powered customer relationship management (CRM) is changing how financial companies talk to their customers by offering new ways to keep their clients engaged, work faster, and help the business grow. By the use of AI-based CRM systems, financial companies are able to understand what the customers need, like, and do, which helps them offer more personal services and better experiences. Adding Artificial Intelligence to CRM has changed how companies deal with their customers by saving time, giving real-time insights, automating replies, and helping to make better decisions. One big advantage of AI-powered predictive analysis in CRM is that it helps to create highly personalised experiences for each customer. Raj et al. (2024) stated that bringing Artificial Intelligence into customer relationship management has greatly changed how businesses connect and work with their customers. AI models use interaction records, past buying data, and browsing history to provide useful insights, which help businesses offer a more personalised experience to customers. Machine learning methods like decision trees, random forests, and gradient boosting are used in CRM to group customers and predict their preferences. These tools help divide customers into similar groups based on what they do. This way, companies can run focused marketing campaigns. Deep learning models like neural networks also work well with complex customer data to find hidden patterns and improve predictions. Along with automating CRM tasks, AI is also being used for sentiment analysis. Using NLP, companies are able to study customer feedback from social media platforms, emails, messages, and chats to understand how customers feel. These methods are also helpful in responding to users' comments, solving their issues, and building a strong brand image as well. AI-based text tools also help get useful insights from messy customer data, leading to better business decisions. AI-powered recommendation systems have completely changed how personalised marketing and product suggestions are done. Deep learning methods like collaborative filtering and content-based filtering work well for giving better suggestions. These are widely used on shopping and streaming sites to show users things they might like based on their past activity. Such types of personal touch make customer happier and increase the chances they will buy, which adds to their long-term value. By using Aithal & Prabhu (2025), mentioned AI tools in CRM systems, fintech companies can build active, flexible, and customer-centric setups which boost customer involvement, lower the chances of losing customers, and increase their overall long-term value. AI-based CRM systems are immensely helping this sector of the economy by boosting income and making operations smoother. According to Mazingue (2023), one major challenge while using AI in CRM is keeping data private and following rules. AI models require a lot of customer data, like personal details, behaviour, and transaction history, which brings up worries about data safety and customer permission. Fintech organisations must follow global laws like GDPR and CCPA, which means collecting, saving, and using customer data clearly and with their permission. Breaking such rules leads to legal trouble or harms the company's image. They must use strong encryption to keep data safe, hide personal details, and control who can access the data, which helps build customer trust and supports the safe use of AI. Artificial Intelligence can also take actions on its own, like cutting off risky systems, blocking harmful

IPs, or stopping access to hacked accounts. Such automation helps to handle problems quickly by reducing further damage. The AI-powered Customer Churn Prediction and Retention System has shown great skill in spotting customers who might leave, helping companies keep more customers and build stronger relationships, especially on platforms and subscriptions. With high accuracy, the algorithm predicts which customers may leave by studying behaviour patterns like less activity, bad feedback, and irregular renewals. This helps Fintech companies run smart retention plans like special discounts, loyalty programs, and early customer support, which reduces customer loss. Nguyen et al. (2022) mentioned worries about data privacy, bias in algorithms, and smooth fitting with current CRM systems still exist. AI-based tools for stopping fraud and protecting data help lower the chances of security problems, like fake charges, identity theft, or losing money, which can hurt customer experience. That's why strong rules and clear decision-making are needed to build trust and avoid problems. The algorithm's ability to grow and give better results shows how much it is changing modern CRM. AI tools are now a must for improving work efficiency, keeping customers happy, and building long-term loyalty. In today's competitive market, where many Fintech options are available, companies need to stand out and create strong, long-lasting relationships with their customers.

Objective

1. To determine the factors that show different roles of AI-based CRM in customer retention.
2. To ascertain the impact of AI-based CRM on customer retention.

Methodology

A sample of 208 respondents from the CRM department of five fintech organizations was used to determine the factors that show different roles of AI-based CRM in customer retention and to understand the impact of AI-based CRM on customer retention. An online method is used to collect the data. “Convenience sampling method” and “Exploratory Factor Analysis”, following “Multiple Regression Analysis”, are used for the collection and analysis of data.

Findings

In the total population of the study survey, male contributes to 56.2% and the remaining 43.8% are females. 34.2% are below 32 years of age, 41.3% are between 32 to 42 years, and the remaining 24.5% are above 42 years. 32.7% are working for less than 5 years, 43.7% are in the marketing sector from 5-8 years, and the remaining 23.6% are working for more than 8 years in the marketing sector.

“Table 1 General Details of Respondents”

“Variables”	“Respondents”	“Percentage”
Gender		
Male	117	56.2
Female	91	43.8
Total	**208**	**100**
Age		
Below 32	71	34.2
32-42	86	41.3

Above 42	51	24.5
Total	**208**	**100**
Work experience (years)		
Less than 5	68	32.7
5-8	91	43.7
More than 8	49	23.6
Total	**208**	**100**

“Exploratory Factor Analysis”

“Table 2 KMO and Bartlett's Test”

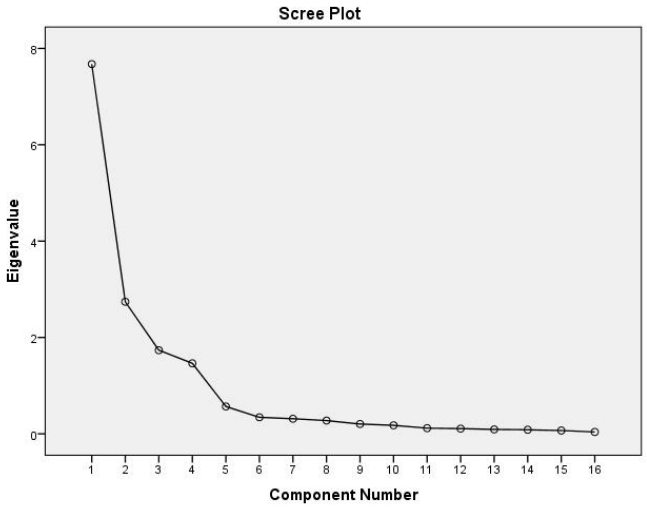
“Kaiser-Meyer-Olkin Measure of Sampling Adequacy”		.839
“Bartlett's Test of Sphericity”	“Approx. Chi-Square”	3740.281
	“df”	120
	“Sig.”	0.000

KMO value in Table 2 is 0.839, and the “Bartlett’s Test of Sphericity” is significant.

“Table 3 Total Variance Explained”

“Component”	“Initial Eigen values”			“Rotation Sums of Squared Loadings”		
	“Total”	“% of Variance”	“Cumulative %”	“Total”	“% of Variance”	“Cumulative %”
1	7.675	47.968	47.968	3.493	21.833	21.833
2	2.741	17.133	65.102	3.451	21.566	43.399
3	1.735	10.846	75.947	3.367	21.046	64.445
4	1.463	9.144	85.091	3.303	20.646	85.091
5	0.567	3.547	88.638			
6	0.343	2.144	90.782			
7	0.313	1.954	92.736			
8	0.276	1.723	94.458			
9	0.203	1.271	95.730			
10	0.177	1.103	96.833			
11	0.117	0.733	97.567			
12	0.107	0.670	98.236			
13	0.091	0.568	98.805			
14	0.084	0.527	99.332			
15	0.068	0.428	99.760			
16	00.038	0.240	100.000			

In a “principal component analysis”, 16 variables were grouped into 4 factors, explaining the variance as follows: 21.833%, 21.566%, 21.046% and 20.646%, respectively. Together, these factors account for a total variance of 85.091%.



"Scree Plot"

The graph above shows the Eigenvalues derived from the "Total Variance Explained" table, indicating an elbow point at 4 components.

"Table 4 Rotated Component Matrix"

"S. No."	"Statements"	"Factor Loading"	"Factor Reliability"
	Customer Support		0.949
1	AI helps to manage multiple customer interactions	0.891	
2	Chatbots and virtual agents ensure 24/7 customer support	0.875	
3	NLP helps to improve customer interaction	0.869	
4	AI offers personalized responses and solutions	0.853	
	Predictive Analytics		0.946
5	An AI system helps to spot customers likely to leave	0.908	
6	Help the companies keep more customers	0.875	
7	Help to select high-value customers for personalized retention strategies	0.848	
8	Help to understand customers' behaviour and choice	0.827	
	Loyalty Programs		0.934
9	AI integration increases customer interest and loyalty	0.873	
10	Creates multichannel engagement loyalty programs	0.857	
11	AI analyzes individual customer behaviour and offers personalized rewards	0.853	
12	AI triggers frequent purchases and offers loyalty bonuses	0.838	
	Safety and Privacy		0.925
13	AI-based tools for stopping fraud and protecting data	0.906	
14	lower the chances of security problems, like fake charges, identity theft, or losing money,	0.900	
15	Stopping access to hacked accounts	0.890	
16	like cutting off risky systems, blocking harmful IPs	0.784	

Factor “Customer Support” includes the variables like AI helps to manage multiple customer interactions, Chatbots and virtual agents ensure 24x7 customer support, NLP helps to improve customer interaction, and AI offers personalized responses and solutions. Factor “Predictive Analytics” consists of variables that an AI system helps to spot customers likely to leave, helps the companies to keep more customers, helps to select high-value customers for personalized retention strategies, and helps to understand customers’ behaviour and choice. Factor “Loyalty Programs” includes the variables like AI integration increases customer interest and loyalty, creates multichannel engagement loyalty programs, AI analyzes individual customer behaviour and offers personalized rewards, and AI triggers frequent purchases and offers loyalty bonuses. Factor “Safety and Privacy” includes the variables like AI-based tools for stopping fraud and protecting data, lowering the chances of security problems, like fake charges, identity theft, or losing money, stopping access to hacked accounts, and cutting off risky systems, blocking harmful IPs.

“Table 5 Reliability Statistics”

“Cronbach's Alpha”	“N of Items”
0.926	16

The overall reliability is 0.926 for the 4 constructs comprising sixteen items.

Table 6 “Model Summary”

“Model”	“R”	“R Square”	“Adjusted R Square”	“Std. Error of the Estimate”
1	0.765[a]	0.585	0.577	0.66882
Predictors: (Constant), Customer Support, Predictive Analytics, Loyalty Programs, and Safety and Privacy				

The adjusted R-squared value is 0.577, indicating that the model explains approximately 58% of the variation.

“Table 7 ANOVA”

“Model”		“Sum of Squares”	“df”	“Mean Square”	“F”	“Sig.”
1	Regression	128.189	4	32.047	71.642	0.000[b]
	Residual	90.806	203	0.447		
	Total	218.995	207			
a. Dependent Variable: Customer Support, Predictive Analytics, Loyalty Programs, and Safety and Privacy						
b. Predictors: (Constant), Overall impact of AI-based CRM on Customer Retention						

The significance value of 0.000 indicates a significant relationship between AI-based CRM (Customer Support, Predictive Analytics, Loyalty Programs, and Safety and Privacy). Overall impact of AI-based CRM on Customer Retention.

“Table 8 Coefficients”

“Model”	“Unstandardized Coefficients”		“Standardized Coefficients”	“t”	“Sig.”
	“B”	“Std. Error”	“Beta”		

(Constant)	4.005	0.046		86.358	0.000
Customer Support	0.153	0.046	0.148	3.282	0.001
Predictive Analytics	0.118	0.046	0.114	2.529	0.012
Loyalty Programs	0.373	0.046	0.362	8.015	0.000
Safety and Privacy	0.666	0.046	0.647	14.323	0.000
a. Dependent Variable: Overall impact of AI-based CRM on customer retention					

Above Table no. 8 shows that all the factors, Customer Support, Predictive Analytics, Loyalty Programs, and Safety and Privacy, are showing a significant impact on 'Overall impact of AI-based CRM on Customer Retention'. Highest impact is shown by Safety and Privacy, showing a beta value of 0.647, followed by Loyalty Programs (0.362), Customer Support (0.148), and Predictive Analytics with a beta value of 0.114.

Conclusion

The present paper concludes that, to keep growing and stay competitive in the fast-changing financial world, companies need to build strong customer relationships. Egbuhuzor et al. (2021), old CRM systems often fall short because they can't handle large amounts of customer data in real time or give smart, personal insights. AI-powered security has changed the fintech world as it offers a strong, fast, and easy way of protecting customers' data and transactions. As online threats grow more advanced, fintech firms need to use AI tools to keep their customers' data safe to earn their trust. AI can spot fraudulent activities, improve login safety, and keep learning to face new security risks, which helps customers have a safe and smooth experience when using Fintech services. By making security better, AI-powered tools help keep customers happy. They not only reduce risks but also build trust, increase loyalty, and improve customer satisfaction. Fintech organisations are now using more digital tools to make their work better and serve customers well. Though online shopping and payments grow, businesses need to manage customer data and offer personal experiences. Chowhan (2025) also concluded that AI-powered CRM software has become a popular solution for this need. They are making a big difference in the Fintech industry by helping increase profits and making work more efficient.

The study aims to determine the factors that show different roles of AI-based CRM in customer retention and to understand the impact of AI-based CRM on customer retention. It is found that Customer Support, Predictive Analytics, Loyalty Programs, and Safety and Privacy are the factors that show different roles of AI-based CRM in customer retention. The study concludes that there is a significant impact of AI-based CRM on customer retention.

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