

Examining the Level of Customers' AI Literacy on the Adoption of AI-Enabled Mobile Banking Services

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<https://doi.org/10.34074/proc.250115>

Abstract

AI literacy is a significant enabler for adoption in AI-enabled mobile banking applications. Though developed countries have started using AI-enabled mobile banking applications, Aotearoa New Zealand remains in the early stages, and the AI literacy level and how it applies in using AI-enabled mobile banking are yet to be explored. This research aims to address the gap by assessing the AI and digital literacy levels of Aotearoa mobile banking customers over different demographic factors. This research collected 276 responses through a structured online survey and analysed data using descriptive statistics, correlation and ANOVA. Findings reflect that Aotearoa mobile banking customers demonstrate a moderate to high level of digital and AI literacy, showcasing a strong correlation between digital literacy and AI literacy. Customer education level is found to be the most significant factor influencing the digital and AI literacy levels, followed by the customer's age. Accordingly, this research suggests banks consider digitally competent, educated customers for early implementation of AI-enabled mobile banking while implementing strategies to level up the digital and AI skills of the digitally excluded population. Thus, these findings offer timely guidance to banks and policymakers to navigate the digital transformation journey in financial inclusion.

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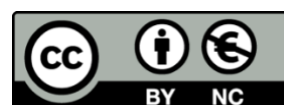
This publication may be cited as:

Gunawardena, K. A. S., Dai, B., & Sun, J. (2025). Examining the Level of Customers' AI Literacy on the Adoption of AI-Enabled Mobile Banking Services. In S. Varastehpour & M. Shakiba (Eds.), *Proceedings: AIOT Global Summit 2025: Economic Growth, 15–16 July* (pp. 80–86). ePress, Unitec. <https://doi.org/10.34074/proc.250115>

An ePress publication

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ISBN 978-1-99-1183-45-3