Challenges of Utilisation of AI Chatbot (Leo) as a Digital Public Relations Strategy among UBA Customers in South-East, Nigeria

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ABSTRACT

In the banking sector, AI-driven Public Relations (PR) strategies have gained prominence, with financial institutions leveraging chatbots, such as UBA's Leo, to provide seamless customer interactions, promote services, and handle inquiries efficiently. Challenges such as user resistance, technical glitches, and concerns about data privacy remain areas that PR practitioners and banks must continuously address. This study examined the challenges in the utilisation of AI chatbot Leo as a digital PR strategy among UBA customers in south-east, Nigeria. The study adopted mixed-methods research approach that involved both quantitative and qualitative methods. The study sampled UBA customers in south-east Nigeria using survey and in-depth interviews. The study found among other things, some challenges to chatbot utilisation including, network and technical issues, the inability of the Leo chatbot to understand complex queries. Based on the findings, it was recommended, among other measures, that UBA strengthen its network infrastructure and system reliability to reduce frequent disruptions and technical glitches. In addition, UBA should enhance data privacy and security measures by implementing stronger encryption, secure authentication methods, and conducting regular security audits.

Keywords: AI chatbot Leo, Challenges, Customers, Digital PR Strategy, UBA, Utilisation

INTRODUCTION

Artificial Intelligence (AI) has emerged as a transformative tool in Public Relations (PR), revolutionising how brands manage their image, engage with audiences, and measure campaign success. By leveraging AI, PR professionals can automate repetitive tasks, gain actionable insights from data, and enhance audience engagement. AI-powered analytics tools help brands track media coverage, monitor competitors, and measure campaign effectiveness, allowing for data-driven decision-making (Smith & Taylor, 2020).

In the banking sector, AI-driven PR strategies have gained prominence, with financial institutions leveraging chatbots, such as UBA's Leo, to provide seamless customer interactions, promote services, and handle inquiries efficiently. This integration of AI in PR reflects the evolving landscape of corporate communication, where technology plays a crucial role in maintaining brand reputation, fostering customer trust, and enhancing overall engagement. In Nigeria, the United Bank for Africa (UBA) pioneered the use of AI chatbot in providing customer services, positioning itself as a leader in digital banking transformation. The UBA's AI chatbot, known as Leo, was introduced in 2018 to simplify financial transactions and improve customer engagement. Leo operates across multiple platforms, including Facebook Messenger, WhatsApp, Instagram, and Apple Business Chat, allowing customers to perform banking transactions seamlessly from their preferred social media platforms. Through AI-driven natural language processing (NLP), Leo understands customer queries, facilitates transactions such as money transfers and bill payments, and provides real-time assistance on banking services. The chatbot also enhances security by enabling biometric authentication and personalised interactions based on previous customer behaviours (Larzo & Ebardo, 2023). Since its launch, Leo chatbot has been providing customer service delivery by offering 24/7 availability, reducing reliance on human customer service representatives, and ensuring that UBA customers enjoy a seamless digital banking experience.

Challenges however, appear to derail the goal of Leo chatbot. Challenges such as user resistance, technical glitches, and concerns about data privacy remain areas that PR practitioners and banks must continuously

address. As AI continues to evolve, the role of chatbots in banking PR is expected to expand, offering even more personalised and intelligent customer interactions that enhance trust, reputation, and engagement. While AI chatbots are designed to improve service delivery by handling routine banking transactions, resolving customer inquiries, and reducing dependence on human customer service representatives, practical observations suggest that their adoption and utilisation may not be as widespread or effective as anticipated. Evidence of this can be seen in the persistent long queues at banking halls, particularly at the customer service sections, where customers continue to wait for in-person assistance. This ongoing congestion contradicts the notion that AI chatbots have significantly alleviated the burden on traditional banking service structures.

Addressing these challenges is essential to achieving Leo's objective. Bansal et al (2024) explored the obstacles associated with the widespread adoption of banking chatbots in the financial landscape in India. The study revealed that the absence of AI guidelines, lack of human touch and lack of audibility and transparency of AI systems were some of the critical barriers to the deployment of AI banking chatbots. Such obstacles are the challenges which the present study sought to unravel. The study however was not carried out among UBA customers in Nigeria, and perceived obstacles may differ among different population of bank customers. In another study, Smith and Lee (2022) found that many customers experienced difficulties with the unresolved complex issues that the chatbot could not address, resulting to frustration and dissatisfaction on the path of the customers. While the reviewed study addressed some challenges to AI chatbots adoption, it was not carried out in the UBA South-East, Nigeria.

Based on the foregoing, there is the need to determine the challenges of utilisation of AI chatbot, Leo, among UBA customers in the South-East, Nigeria. This will not only fill the noticeable gaps in literature, but will enable the UBA and other banks with similar AI chatbots to address these challenges for improved service delivery.

The study therefore sought:

1. To identify challenges faced by UBA customers in utilising AI chatbot Leo as a digital PR strategy in South-East, Nigeria.

Challenges in the Utilisation of Artificial Intelligence Chatbots

The adoption and utilisation of AI chatbots in the banking sector have contributed to improved customer service delivery, operational efficiency, and customer engagement. However, despite these benefits, several challenges continue to limit their widespread and effective use. These challenges are largely technological, customer-related, regulatory, and organisational in nature, and they significantly affect chatbot performance and acceptance.

Technologically, AI chatbots still struggle to interpret complex, ambiguous, or context-specific banking queries, despite advances in Natural Language Processing (Kapoor et al., 2022; Gupta et al., 2023). Their limited ability to understand regional dialects, colloquialisms, and multilingual expressions further reduces effectiveness in linguistically diverse environments (Smith & Taylor, 2023). In addition, integration difficulties with legacy banking systems often delay deployment and restrict chatbot functionality, thereby undermining seamless service delivery (Leonard, 2023).

Beyond technical constraints, customer-related factors such as trust, security concerns, and preference for human interaction remain significant barriers. Many customers are hesitant to share sensitive financial information with automated systems due to fears of data breaches and misuse, making transparency and robust security protocols essential (Gupta et al., 2023; Kapoor et al., 2022). Moreover, the lack of empathy and personalised responses in chatbots reduces satisfaction, particularly in emotionally sensitive or complex banking situations (Chen et al., 2023). Low awareness and inadequate customer education about chatbot capabilities further contribute to underutilisation (Smith & Taylor, 2023).

Empirical studies support these observations. Bansal et al. (2024) identified lack of transparency, insufficient human touch, and weak AI governance as major obstacles to chatbot adoption in Indian banking. Makudza et al. (2024) found that chatbot banking improves customer experience in Zimbabwe but emphasised the need for

greater reliability, responsiveness, and ease of use. Similarly, Oyeniyi et al. (2024) highlighted AI's potential to enhance banking services while stressing ethical governance and continuous innovation. Goli et al. (2023) demonstrated that perceived usefulness, ease of use, innovativeness, information quality, and customisation significantly influence chatbot adoption intentions.

LITERATURE GAP

Although existing studies have made meaningful contributions to understanding the adoption and challenges of AI chatbots in banking, several critical gaps remain in the literature. First, a significant proportion of prior studies were conducted in non-Nigerian contexts such as India, Zimbabwe, and other emerging or developed economies. These contexts differ markedly from Nigeria in terms of digital infrastructure, regulatory environment, cultural expectations, and levels of technological readiness. As a result, their findings may not adequately capture the realities of Nigerian bank customers, particularly in regions where network instability and digital trust issues are more pronounced.

Second, many reviewed studies examined AI chatbots in banking from a broad or industry-wide perspective, focusing on general customer experience, behavioural intention, or technological effectiveness. Few studies have narrowed their scope to a specific financial institution. This limits the ability to generate institution-specific insights that are necessary for practical policy and operational improvements. In particular, there is a dearth of empirical research focusing on UBA's AI chatbot, Leo, despite its early adoption and strategic positioning as a flagship digital customer engagement tool in Nigeria.

Third, existing studies tend to emphasise either technological performance or customer experience in isolation, with limited integration of communication and public relations perspectives. Given that AI chatbots function not only as service delivery tools but also as digital PR instruments that shape customer perception, trust, and institutional image, there is a notable gap in studies that simultaneously examine utilisation, and challenges within a PR and communication framework.

Fourth, most prior studies rely heavily on quantitative survey data, offering limited qualitative insight into customers' lived experiences and perceptions of chatbot interactions. This creates a gap in understanding the nuanced reasons behind resistance, dissatisfaction, or underutilisation, particularly in relation to trust, security concerns, and the perceived absence of human interaction.

Finally, there is limited region-specific evidence within Nigeria. South-East Nigeria has distinct socio-cultural, economic, and technological characteristics that may influence how customers perceive and use AI-driven banking services. The absence of empirical studies focusing on this region leaves an important contextual gap in the literature.

Against this backdrop, the present study addresses these gaps by focusing specifically on UBA customers in South-East Nigeria and examining the challenges affecting the utilisation of Leo chatbot from both technological and digital public relations perspectives. By combining survey data with in-depth interviews, the study provides context-sensitive and institution-specific insights that extend existing literature and contribute to a more nuanced understanding of AI chatbot adoption in Nigerian banking.

Theoretical Framework

The Uses and Gratifications Theory (UGT) was first proposed by Elihu Katz, Jay Blumler, and Michael Gurevitch in 1973. This communication theory focuses on how individuals actively seek out media and technologies to satisfy specific needs and desires. The theory emphasises that audiences are not passive consumers but active participants who choose media sources that align with their personal goals, such as information, entertainment, or social interaction.

The core tenets of UGT include the idea that media users have specific needs or desires that they aim to gratify. These needs could be cognitive (seeking information), affective (emotional fulfilment), personal-integrative (building identity or status), social-integrative (connecting with others), or tension release (escaping

stress or boredom). Additionally, UGT posits that individuals are aware of their media choices and act based on these needs, which also involves selecting specific media channels or platforms. The theory also suggests that media content is actively interpreted by users, who make sense of the messages according to their own experiences and backgrounds.

The Uses and Gratifications Theory helps explain that customers' challenges with UBA's Leo chatbot arise from unmet expectations across various gratification needs. While users actively engage with Leo chatbot pursuit of efficiency, information, and convenience, their experiences often fall short due to poor responsiveness, limited interactivity, security concerns, and lack of emotional connection. The failure of the chatbot to satisfy these gratifications results in low satisfaction, limited trust, and reduced continued usage.

METHODOLOGY

This study adopted a mixed-methods research design, which is suitable for collecting detailed information on challenges of utilisation of Artificial Intelligence (AI) chatbots as a digital PR strategy in the UBA. The quantitative design involves descriptive survey while the qualitative design involves in-depth interview of key informants. The area of the study was South-East, Nigeria, one of the six geo-political regions in Nigeria. The population for this study comprised 1,002,070 United Bank for Africa (UBA) customers in the 58 branches in South-East Nigeria. The sample for the quantitative survey aspect of the study was 400 while 12 were interviewed from UBA customers in South-East, Nigeria.

A combination of stratified random sampling, proportionate sampling, and convenience sampling techniques was employed to select the survey sample. The stratified random sampling technique was employed to divide the population into strata based on clusters, namely Aba, Enugu and Onitsha. Each cluster constituted a stratum. By using stratified random sampling, the study ensured a representative and diverse sample of UBA customers in South-East Nigeria. Sample of 11 banks was proportionately selected from all the clusters. For instance, Aba, Enugu and Onitsha clusters have 30%, 30% and 40% of UBA's branches in the South-East respectively. Thus, 3, 3 and 5 banks were selected across the three clusters respectively. This proportional allocation ensured that findings reflect regional customer dynamics. The sample size for each stratum was distributed proportionally based on the estimated customer base in each stratum. Thus, 87, 63 and 250 customers were selected from Aba, Enugu and Onitsha clusters. Within each branch selected, convenience sampling was used to select participants. The qualitative approach employed a convenience sampling technique to recruit 12 participants proportionately distributed across the three clusters, with 3, 2, and 7 customers selected from Aba, Enugu, and Onitsha clusters respectively.

RESULTS

Challenges Faced by Customers in Utilising AI Chatbot Leo

Table 1: Mean Ratings on Respondents Difficult Experiences Faced in the Use of Leo Chatbot

Response Category	Frequency	Percentage	Weight	Weighted Score
Very High Extent (4)	160	44%	4	640
High Extent (3)	160	44%	3	480
Low Extent (2)	20	6%	2	40
Very Low Extent (1)	22	6%	1	22
Total	**362**	**100%**	–	**1182**

Source: Field Survey, 2025

Mean Score = 1182 ÷ 362 = 3.26

The mean rating of 3.26 indicates that customers experience difficulties in using Leo chatbot to a high extent. The majority (88%) of respondents fall within the High Extent and Very High Extent categories, while only 12% reported Low or Very Low Extent. This implies that technical, usability, and responsiveness challenges remain widespread among customers of Leo chatbot.

Table 2: Respondents' Extent of Difficulty Experienced in the Use of Leo Chatbot

Options		Frequency	Percent
	Very Low	20	5%
	Low	60	17%
	Moderate	60	17%
	High	200	55%
	Very High	22	6%
	Total	362	100%

Source: Field Survey, 2025

The data in Table 2 indicate that a significant portion of respondents find Leo difficult to use, with 55% reporting a high level of difficulty and 6% experiencing very high difficulty. This suggests that more than 60% of users struggle with using Leo chatbot effectively. Meanwhile, only 22% (sum of "Low" and "Very Low") find Leo chatbot relatively easy to use. The moderate difficulty level (17%) suggests that some users experience occasional challenges but do not find them overwhelming. Above data revealed that a substantial number of respondents find Leo chatbot challenging to use. While some respondents experience occasional difficulties, a relatively small portion finds the Leo chatbot easy to navigate. Overall, the findings highlight a general struggle among respondents in effectively using Leo chatbot.

Table 3: Respondents' Nature of Challenges in the Use of Leo Chatbot

Nature of Challenges	Frequency	Percent
Network/ technical issues and technical glitches	120	33%
Inability of customers to understand complex queries limits the usefulness of Leo in addressing needs	43	12%
Concerns about data privacy and security discourage me from using Leo for financial transactions	77	21%
Lack of personalised touch that traditional customer service provides	60	17%
Inadequate training sessions by banks	2	0%
Lack of human interactions discourages me from using Leo	60	17%
Total	362	100%

Source: Field Survey, 2025

Table 3 shows that network and technical issues constitute the most significant challenge to the utilisation of the Leo chatbot, reported by 33% of respondents, underscoring the critical role of system reliability in shaping user experience. Data privacy and security concerns follow at 21%, reflecting lingering trust issues regarding AI-enabled financial transactions. Additionally, the lack of personalised customer service and limited human interaction, each cited by 17% of respondents, indicate a preference among some users for traditional, human-centred banking support. Notably, inadequate training recorded 0%, suggesting that users generally feel sufficiently trained, and that utilisation challenges are driven primarily by technical and system-related constraints rather than user knowledge gaps.

Table 4: Chi-square Goodness-of-Fit Test of Respondents' Nature of Challenges in the Use of Leo Chatbot

Nature of Challenges	Observed Frequency (O)	Expected Frequency (E)	$(O - E)^2 / E$
Network/technical issues and technical glitches	120	60.3	59.05
Inability to understand complex queries	43	60.3	4.96
Concerns about data privacy and security	77	60.3	4.63
Lack of personalised customer service	60	60.3	0.00
Inadequate training sessions by banks	2	60.3	56.36
Lack of human interaction	60	60.3	0.00
Total (χ^2)	**362**		**125.10**

The Chi-square test reveals a statistically significant difference in the types of challenges encountered by respondents in using the Leo chatbot ($\chi^2 = 125.10$, df = 5, $p < 0.05$). This indicates that challenges are not evenly distributed, with network/technical issues and data security concerns occurring significantly more frequently than others. Inadequate training is statistically negligible, suggesting that technical system reliability rather than user preparedness is the dominant barrier to effective chatbot utilisation.

Table 5: Respondents' Most Difficult Challenges Experienced in the Use of Leo Chatbot

Most Prominent Challenges	**Frequency**	**Percent**
Network/ technical issues and technical glitches	260	72%
Inability to understand complex queries limits its usefulness in addressing needs	102	28%
Total	362	100%

Source: Field Survey, 2025

The main challenge reported by respondents is frequent network issues (72%), indicating that system disruptions and technical glitches severely hinder the effectiveness of Leo chatbot, followed by difficulties in handling complex queries (28%), which limits the chatbot's ability to address more nuanced customer needs. Furthermore, the in-depth interviews also highlight respondents' issues and worries in using the Leo chatbot.

Table 6: Chi-square Goodness-of-Fit Test of Respondents' Most Difficult Challenges Experienced in the Use of Leo Chatbot

Most Prominent Challenges	**Observed Frequency (O)**	**Expected Frequency (E)**	**$(O - E)^2 / E$**
Network/technical issues and technical glitches	260	181	34.46
Inability to understand complex queries	102	181	34.46
Total (χ^2)	**362**		**68.92**

The Chi-square goodness-of-fit test shows a statistically significant difference in respondents' most difficult challenges experienced in using the Leo chatbot ($\chi^2 = 68.92$, df = 1, $p < 0.05$). This indicates that respondents disproportionately identified network and technical issues as the most severe challenge compared to difficulties related to understanding complex queries. The finding suggests that system reliability and infrastructure limitations constitute the primary barrier to effective utilisation of the Leo chatbot among UBA customers in South-East Nigeria, outweighing cognitive or interaction-related constraints.

In-depth interviews below on respondents' main concerns about using UBA's Leo chatbot reveal widespread user dissatisfaction, driven by issues of trust, security, technical reliability, and the chatbot's limited ability to handle complex banking needs.

Respondents' Main Concerns about Using the Leo Chatbot

Respondents highlighted that UBA's Leo chatbot faces significant challenges in trust, security, technical reliability, and handling complex queries. Users often prefer human interaction, citing generic or automated responses that fail to address specific issues. Security concerns, including potential hacking and uncertainty about authenticity, limit willingness to share sensitive information. Technical glitches, slow responses, inconsistent replies, and inability to escalate issues frustrate users, especially during complex or urgent banking tasks. Both survey and interview data consistently indicate that Leo is effective only for basic transactions, with its limitations undermining user confidence and leading many to rely on the bank's mobile app or direct customer service instead.

DISCUSSION OF FINDINGS

The challenges associated with the utilisation of Leo, UBA's AI chatbot, can be meaningfully explained through the lenses of the Uses and Gratifications Theory (UGT), while also reflecting the specific socio-technical realities of South-East Nigeria. The findings which emphasises that users actively choose

technologies based on their ability to satisfy specific needs. Banking chatbots are typically expected to gratify cognitive needs (quick access to information), functional needs (efficient transaction support), and tension-reduction needs (reducing stress associated with banking processes). The challenges identified in this study indicate that Leo chatbot often falls short of fulfilling these gratifications. When responses are inaccurate, delayed, or fail to address complex concerns, users' cognitive and functional needs remain unmet. As a result, customers may disengage from the chatbot and revert to human tellers or traditional customer service channels that are perceived as more dependable and empathetic.

Furthermore, concerns around data privacy and security undermine personal-integrative needs**,** particularly trust and confidence in the banking system. In financial contexts, trust is a critical gratification determinant. Without it, users are unlikely to adopt or continue using digital innovations. The apprehension surrounding the safety of personal and financial data therefore represents not merely a technical issue but a psychological barrier that directly affects users' gratification processes.

The challenges encountered in using Leo chatbot suggest a misalignment between the current capabilities and users' expectations within the local banking environment. While AI chatbots promise efficiency and convenience, their effectiveness depends on contextual adaptability, linguistic sensitivity, and infrastructural reliability. Until these issues are addressed, user satisfaction with the Leo chatbot will remain constrained, limiting its ability to meet users' banking needs. Overall, the discussion underscores that the utilisation challenges of Leo are not isolated technical shortcomings but interconnected theoretical and contextual issues. Addressing them requires not only technological improvements, such as enhanced natural language processing and system stability, but also strategic communication, user education, and trust-building measures to support both innovation diffusion and user gratification within the South-East Nigerian banking context.

CONCLUSION

This study investigated the challenges affecting the utilisation of the AI chatbot Leo among UBA customers in South-East Nigeria. The findings show that usage is mainly constrained by network and technical issues, which undermine system reliability and user confidence. Additional barriers include limited capacity to handle complex or context-specific queries, as well as persistent concerns about data privacy and security. These challenges are consistent with existing literature emphasising the centrality of reliability, trust, and usability in the adoption of AI-driven services.

To fully harness the potential of AI chatbots as effective digital PR tools, banks must prioritise system stability, strengthen security measures, improve chatbot intelligence, and provide seamless integration with human support. Addressing these issues will enhance customer trust, encourage sustained utilisation, and improve the overall digital banking experience.

RECOMMENDATIONS

Based on the findings of the study, the following are recommended:

1. UBA should strengthen network infrastructure and system reliability to reduce frequent disruptions and technical glitches.
2. The AI chatbot Leo should be upgraded with more advanced natural language processing (NLP) and contextual understanding features.
3. UBA should strengthen data privacy and security measures by implementing stronger encryption, secure authentication methods, and regular security audits.

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