

THE ANALYSIS OF THE IMPACT OF DIGITAL PRODUCT INNOVATION AND HUMAN RESOURCES SPECIALISTS ON INTENTION TO USE ARTIFICIAL INTELLIGENCE IN FINANCIAL BANKING SYSTEM

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Abstract

Artificial Intelligence in the banking system is constantly developing, especially among young customers. Innovation of digital products has an important role in the use of banking services, but human resources specialists in the banking system also have such a role, due to their expertise, knowledge and involvement in explaining the benefits of using Artificial Intelligence and digital products in the banking financial system. In this article, the Technology Acceptance Model (TAM) was used to show the impact of internal variables (the role of human resources specialists in the banking system) and external variables (Artificial Intelligence and innovation of digital products), TAM-specific PU and PEU, on the intention to continue using Artificial Intelligence in the banking financial system. The results indicated that innovative digital products and the role of human resources in the use of Artificial Intelligence, PU and PEU have a positive and direct impact on the intention to use Artificial Intelligence in the financial system. All research hypotheses have been fulfilled, indicating that Artificial Intelligence has an important role in the Romanian banking financial system among young consumers. The paper contributes to the development of the banking financial system by using Artificial Intelligence, highlighting the importance of human resources, TAM and PLS-SEM specialists in this field.

Keywords

Artificial Intelligence, innovative digital products, human resources specialists, TAM, PLS-SEM, intention to use Artificial Intelligence in the banking sector, banking young customers

JEL Classification

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