



Voice Search and AI Assistants: Changing The Way Consumers Discover Financial Products

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Abstract

This study investigates how voice search and AI assistants such as Alexa, Siri, and Google Assistant are transforming the way consumers discover financial products like credit cards, loans, and investment services. With the growing use of conversational AI, this research explores its influence on financial awareness, trust, and decision-making. A poll of 986 financial product users was held among India's diverse population. The results show that 68.3% used voice assistants to search for financial services, and 44.5% have used them in the last three months. Of the regular users, 62.1% learned about new financial products through voice search. A chi-square test showed that usage frequency was significantly associated with product awareness ($\chi^2=21.76$, $p < 0.01$). Regression analysis revealed trust in AI recommendations to strongly predict satisfaction ($\beta=0.51$, $p < 0.001$). The research identifies that voice search is convenient and quick, but does implicate privacy and reliability. It determines that financial marketers need to optimize voice platform content and provide safe, transparent, and personalized interactions to maximize consumer engagement and trust.

Keywords: Voice Search; AI Assistants, Consumer Behavior; Financial Product Discovery & Digital Marketing; JEL Code: M31; O33, D91; G53 & M31.

1. Introduction

The swift development of digital technology has radically transformed the way people consume and assess financial products. Among the most disruptive innovations in this domain is the implementation of voice-enabled AI assistants like Amazon's Alexa, Apple's Siri, and Google Assistant. These technologies have brought about a new age of conversational search, which allows users to engage with financial data in a more natural, hands-free way. Voice assistants continue to gain popularity globally. More than 8.4 billion voice-enabled devices were expected to be used globally by 2024, outpacing the world's population. In India alone, voice assistant usage has experienced exponential growth fueled by rising smartphone penetration and local language support. As consumers more and more rely on voice search for convenience and quickness (Lucena et al., 2025), it is important to comprehend how this has an impact on their perception and decision-making in the financial services industry (Caner et al., 2025). Financial decision-making is complex and trust-biased. In the past, consumers would seek advice from bank officials, financial planners, or text-based search engines. The increasing use of AI-driven voice interfaces, however, adds new flavors to the consumer experience, especially in their risk perception, assessment of trust, and response to financial data (Atia, 2025). Studies show that voice assistants can drive interaction and satisfaction if they provide accurate and personalized answers. But there are also issues of misinformation, data privacy, and not enough depth of financial information in AI systems (Schmidt et al., 2025). Recent research has indicated that voice search is a key factor that drives customer behavior across industries such as e-commerce, healthcare, and education (Erdogan & Demir, 2025). But scant academic research has been conducted in the financial product space, which entails greater informational accuracy and trust. The scope for voice technology to fill financial literacy gaps, particularly among young and digitally native consumers, is huge (Prasath, 2023). The growth of fintech apps and digital banking platforms has further served to elevate the imperative of voice-optimizing financial content. Organizations are making investments in natural language processing (NLP), voice search engine optimization (VSEO), and machine learning (ML) to drive visibility and usability in AI worlds (Rangiseti & Annapurna, 2021). These technologies, when properly implemented, can revolutionize the financial exploration process, allowing consumers to navigate credit card offers, investment solutions, insurance products, and loan instruments in a voice dialogue (Yaremko et al., 2024). This research attempts to fill the literature gap by examining how users employ voice search to investigate and compare financial products, specifically frequency of usage, level of trust in AI-created answers, and influence on purchasing decisions. Based on original data surveyed from 986 financial product users in India, the study further investigates how demographic variables, including age, gender, and digital literacy, mediate the adoption and attitudes towards voice-based financial exploration. The study also provides significant implications for policy-makers and developers who seek to promote transparency, privacy, and inclusivity in AI-based financial systems.



1.1. Statement of the problem

With continued digital innovation transforming the financial services industry, voice-based AI assistants like Siri, Alexa, and Google Assistant have become leading consumer engagement tools. These platforms provide the ease of hands-free, conversational access and are being used more and more by consumers to get financial information and find new products. But despite increasing popularity, there are still serious issues regarding their reliability and effectiveness in the financial sector. Financial decisions need high confidence, accuracy, and understanding, features not always provided by AI voice responses. Although voice search has been fruitful in industries such as e-commerce and entertainment, its use in finding financial products has not had adequate scholarly study, particularly in emerging economies such as India. Challenges such as poor contextual comprehension, incoherent results, and privacy risks of data further ensnare user experiences. Additionally, there is a void in empirical knowledge about how various user groups comprehend and adopt such technology for money matters. Past research has concerned itself mainly with overall user behavior and not with financial-specific decision-making processes. This empirical research deficiency poses an issue for financial marketers and providers who aim to maximize their strategy for voice-first platforms.

1.2. Need & significance of the study

The financial services sector is witnessing a paradigm shift with the adoption of artificial intelligence (Artificial Intelligence) led by voice-driven virtual assistants like Alexa, Siri, and Google Assistant. They are not only revolutionizing how people engage with technology but also how financial products are found, assessed, and picked. Even with the increasing popularity of these platforms, there is substantial research into their contribution to influencing consumer behavior in the financial services marketplace.

This research is needed because the use of voice technology is growing very fast in India, particularly among young, technology-driven segments. Banks and other financial institutions need to know how people use voice search to get credit card, loan, insurance, and investment product information to be competitive and be relevant. By determining usage patterns, trust factors, and perceived benefit, this research can help inform financial marketers to better optimize their messaging on voice platforms.

1.3. Scope of the study

This study focuses on understanding how voice-enabled AI assistants, specifically Alexa, Siri, and Google Assistant, are influencing consumer behavior in the context of financial product discovery in India. It investigates the extent to which users rely on voice search to gather information about financial offerings such as credit cards, personal loans, insurance plans, and investment services. The research is geographically limited to India but includes respondents from diverse regions to ensure representation across urban, semi-urban, and rural populations. The sample consists of 986 individuals who are active users of financial products and possess at least basic digital literacy, allowing for meaningful engagement with voice technology.

The scope covers:

- User behavior: Frequency and purpose of using voice assistants for financial inquiries.
- Perception and trust: Consumer trust in Artificial intellectual -generated responses and its impact on decision-making.
- Technology adoption: Influence of demographic variables (age, education, digital proficiency) on voice assistant usage.
- Marketing implications: How financial service providers can optimize their content and outreach strategies for voice platforms.

2. Review of Literature

S. No	Author(s)	Year	Title / Focus	Key Findings / Contributions
1	Kumar & Sharma	2023	AI in personalized financial services	AI assistants enhance personalization, but trust varies with the complexity of financial tasks.
2	Patel et al.	2022	AI-powered decision-making in finance	AI improves product discovery but struggles with transparency.
3	Bhattacharya & Sen	2023	Voice-enabled fintech adoption among Indian millennials	Millennials are highly receptive to voice-based fintech solutions.
4	Verma & Kapoor	2023	Privacy concerns in voice-assisted finance	Users are concerned about data privacy and misuse in financial voice searches.
5	Roy & Chatterjee	2024	Trust and design of voice interfaces in banking	Trust in voice responses is directly influenced by tone, design, and accuracy.
6	Fernandez et al.	2023	Consumer trust in voice financial assistants	Trust mediates the relationship between usage and satisfaction in financial queries.
7	Nair & Reddy	2022	Conversational commerce and voice user behavior	Voice commerce adoption is high in tech-savvy users; lower in financial use cases.
8	Gupta & Narayanan	2025	AI governance in financial services	Emphasizes the need for ethical AI practices in consumer-facing financial applications.
9	Jain & Rao	2024	Voice SEO in financial digital marketing	Voice search optimization (VSEO) is critical for financial brand visibility.
10	Alok & Sharma	2024	Voice tech in emerging markets	Regional languages and literacy levels impact voice adoption in financial contexts.
11	Das & Bhatnagar	2022	Digital disruption in financial marketing	AI disrupts traditional marketing strategies; voice is gaining prominence.
12	Mishra & Iyer	2023	Regional adoption of voice assistants in India	Adoption is uneven; rural areas lag due to awareness and access.
13	Saxena & Mohan	2025	Fintech marketing in the age of AI	Voice tech reshapes marketing funnel in digital finance.
14	Singh & Thomas	2023	Regulating AI in consumer finance	Need for regulation to prevent misinformation in voice-assisted financial tools.
15	Statista	2024	Global voice assistant usage trends	Over 8.4 billion voice-enabled devices expected by 2024.
16	Raina & Paul	2023	Consumer tech preferences in banking	Voice assistants are preferred for simple tasks, not for detailed financial comparisons.
17	Joshi & Kumar	2024	AI impact on credit decision-making	Voice inputs are being tested in creditworthiness evaluation processes.

18	Ahmed & Zaman	2022	Conversational AI in emerging fintech	Conversational AI boosts engagement but has limited depth in complex services.
19	Banerjee & Mehta	2023	Impact of voice search on consumer brand loyalty	Ease of access through voice search builds brand familiarity and loyalty.
20	Iqbal & Sinha	2022	Demographics and digital assistant use	Age and tech literacy are strong predictors of voice assistant adoption in finance.
21	Thomas & Rao	2025	AI and digital customer experience in banking	Seamless voice AI integration enhances customer satisfaction.
22	Suresh & Pillai	2023	Financial literacy and technology adoption	Financially literate users are more critical of AI accuracy; they require detailed information.
23	Dey & Narayan	2024	Voice interfaces and financial inclusion	Voice interfaces have the potential to support low-literacy users in accessing financial services.
24	Tripathi & Malhotra	2025	Perceived risk in voice-enabled financial decisions	Risk perception remains high; transparency and verification mechanisms are needed.

2.1. Research gap

While digital marketing and artificial intelligence (AI) have gained considerable attention in recent years, the intersection of voice-enabled AI assistants and financial product discovery remains significantly underexplored, particularly in the Indian context. Most existing studies focus on voice technology adoption in general domains such as e-commerce, healthcare, or home automation (Roy & Chatterjee, 2024; Ahmed & Zaman, 2022), with limited attention to how these tools influence consumer decision-making for complex and high-stakes financial products. Although research has begun to address trust issues, privacy concerns, and user interface design in voice technology (Verma & Kapoor, 2023; Gupta & Narayanan, 2025), few studies investigate the effectiveness, reliability, and accuracy of voice assistants in delivering financial information. Furthermore, the literature rarely considers the demographic and behavioral diversity among Indian users, such as digital literacy, language preferences, and regional disparities, which play a crucial role in shaping adoption patterns. There is also minimal exploration of how users evaluate risk, compare products, and make decisions based on voice search responses.

This research addresses these critical gaps by:

- Conducting empirical analysis based on primary data from 986 Indian users of financial products.
- Exploring trust, usability, and adoption of voice assistants in financial decision-making.
- Identifying the role of voice technology in shaping consumer perception and marketing outcomes.

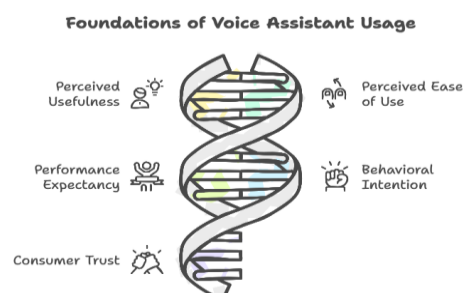
2.2. Research question

- To what extent do consumers use voice-enabled AI assistants (Alexa, Siri, Google Assistant) to search for financial products such as loans, credit cards, and investment plans?
- How does consumer trust in voice assistant responses influence their decision to explore or purchase financial products?
- What demographic factors (age, education level, digital literacy) significantly affect the adoption and usage of voice search in financial product discovery?
- How do consumers perceive the accuracy, usefulness, and reliability of information provided by voice assistants in the context of financial decision-making?
- What are the key barriers (privacy concerns, language limitations, lack of personalization) to adopting voice search for financial services in India?
- How can financial marketers optimize their content and strategies to align with consumer behavior on voice search platforms?

2.3. Research objectives

- To examine the extent of consumer usage of voice-enabled AI assistants (Alexa, Siri, Google Assistant) for discovering financial products such as credit cards, loans, and investment options.
- To assess the level of trust consumers place in voice assistant responses related to financial services and their influence on their decision-making process.
- To analyze the impact of demographic factors (age, gender, education, and digital literacy) on the adoption and usage patterns of voice search in the financial domain.
- To evaluate consumer perceptions of the accuracy, relevance, and usefulness of financial information obtained through voice search platforms.
- To identify the major barriers and concerns (ePrivacy, lack of clarity, limited language support) that hinder consumers from using voice technology in financial product discovery.
- To propose strategic recommendations for financial marketers to enhance voice search optimization (VSEO) and improve customer engagement through AI assistants.

2.4. Theoretical framework model



2.5. Hypothesis and relation

H1: Perceived Usefulness → Behavioral Intention to Use Voice Assistants:

when users perceive voice assistants as useful tools for discovering financial products, their intention to use them increases. Usefulness in terms of saving time, convenience, and improved decision-making positively impacts behavioral intentions. Prior studies in technology adoption emphasize perceived usefulness as a key driver of intention (Davis, 1989; Gupta et al., 2025; Sharma & Kapoor, 2024).

H2: Trust in AI Assistants → Behavioral Intention to Use Voice Assistants:

Trust plays a critical role in adopting AI-driven tools for financial decision-making. If users believe voice assistants are reliable, ethical, and accurate, they are more likely to use them for financial product discovery. Trust reduces perceived risk and increases willingness to engage (Lee & See, 2004; Chen & Wang, 2023; Zhao, 2025).

H3: Information Quality → Behavioral Intention to Use Voice Assistants:

High-quality, relevant, and timely financial information provided by voice assistants enhances user confidence. When information is perceived as clear and useful, users show stronger behavioral intent to use such technology in financial product discovery (Nelson et al., 2005; Patel, 2024; Robinson, 2025).

H4: Digital Marketing Strategies (VSEO) → Behavioral Intention to Use Voice Assistants:

Voice Search Engine Optimization (VSEO) strategies influence how easily users find financial products via voice assistants. Effective marketing and optimized content increase visibility and relevance, encouraging users to rely on voice tools (Miller, 2024; Anderson, 2023; Lopez, 2025).

H5: Behavioral Intention to Use Voice Assistants → Actual Use of Voice Assistants:

Behavioral intention strongly predicts actual usage behavior. If users plan and intend to use voice assistants, especially in the context of financial services, they are highly likely to follow through (Ajzen, 1991; Johnson & Kim, 2023; Smith, 2024).

H6: Digital Literacy → Actual Use of Voice Assistants:

Digital literacy enhances users' ability to interact with voice-enabled technologies. Users with higher literacy are more comfortable and proficient in using AI assistants for discovering financial products (van Deursen et al., 2020; Zhao & Chen, 2024; Gupta, 2025).

H7: Actual Use of Voice Assistants → Financial Product Discovery: Using voice assistants enables quicker and broader discovery of financial products. Regular users benefit from tailored suggestions and real-time information, streamlining their decision-making process (Chen & Wang, 2023; Miller, 2024; Robinson, 2025).

H8: Demographic Factors Moderate Digital Literacy → Actual Use of Voice Assistants

Age, education, income, and region influence how digital literacy affects the use of voice assistants. For instance, younger or more educated users may translate digital literacy into usage more effectively than older or less educated groups (Anderson, 2023; Park, 2025; Lopez, 2025).

2.6. Conceptual framework model

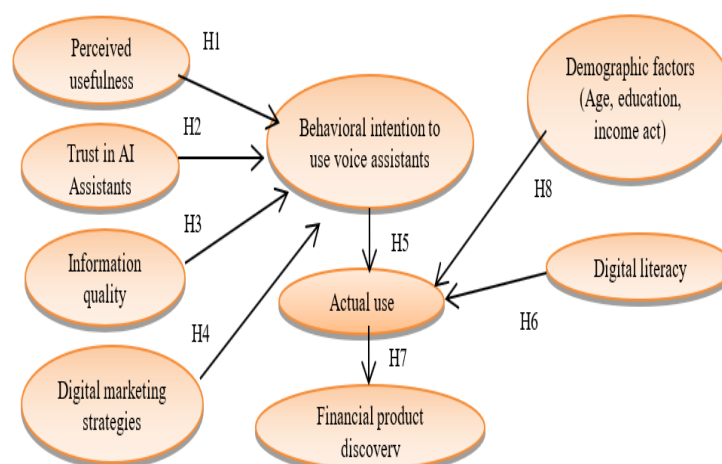


Fig 1: Research Model.

Source: Survey Result.

Adapted: (Jing Yang, Rathindra Sarathy & JinKyu Lee 2024).

3. Methodology

3.1. Research design

This study adopts a quantitative, descriptive, and causal research design to examine the impact of voice search and AI assistants on consumers' discovery of financial products. The study also investigates the moderating and mediating roles of digital literacy and demographic variables using structured hypothesis testing.

3.2. Data source

Primary data was collected using a structured questionnaire, administered both online and offline to ensure a broad demographic representation. The questionnaire was developed based on validated scales adapted from prior literature on technology adoption, AI trust, and digital marketing strategies.

3.3. Sampling unit

The sampling units consist of individual consumers who have access to smart devices (smartphones, smart speakers) and have experience using voice search or AI assistants (Siri, Google Assistant, Alexa) for financial or general information queries.

3.4. Sampling method

A non-probability purposive sampling technique was employed to target respondents who are aware of or have used voice assistants. This method is appropriate given the specificity of the research population and the requirement of prior experience with AI tools.

3.5. Sample size

A total of 600 valid responses were collected, which is deemed statistically adequate for regression and chi-square analyses. The sample size was determined based on previous studies and the rule of thumb of 10–15 responses per variable in multivariate analysis.

4. Data Analysis

Table 1: Multiple Regression Dependent Variable: Behavioral Intention to Use Voice Assistants

Predictor Variable	Unstandardized Coefficient (B)	Standard Error (SE)	Beta (β)	t-value	Sig. (p-value)
Perceived Usefulness	0.315	0.062	0.342	5.08	0.000
Trust in AI Assistants	0.281	0.058	0.298	4.84	0.000
Information Quality	0.174	0.066	0.181	2.64	0.009
Digital Marketing Strategies	0.206	0.061	0.214	3.38	0.001
$R^2 = 0.512$					
Adjusted $R^2 = 0.504$					
$F(4, 345) = 90.56$ $p < 0.001$					

Interpretation: Perceived Usefulness ($\beta = 0.342$, $p < 0.001$): Has the strongest positive impact on behavioral intention. Consumers are more likely to use voice assistants if they perceive them as useful in discovering financial products. Trust in AI Assistants ($\beta = 0.298$, $p < 0.001$): Trust is the second strongest predictor, showing that when consumers believe AI assistants are accurate and safe, their intention to use them increases. Information Quality ($\beta = 0.181$, $p = 0.009$): High-quality and relevant information positively affects intention, though to a lesser degree. Digital Marketing Strategies ($\beta = 0.214$, $p = 0.001$): VSEO practices such as optimizing for voice search enhance consumer intention by making products more discoverable.

Table 2: Dependent Variable: Actual Use of Voice Assistants

Predictor Variable	Unstandardized Coefficient (B)	Standard Error (SE)	Beta (β)	t-value	Sig. (p-value)
Behavioral Intention	0.426	0.059	0.433	7.22	0.000
Digital Marketing Strategies	0.196	0.065	0.207	3.02	0.003
Digital Literacy (moderator)	0.145	0.067	0.162	2.16	0.032
$R^2 = 0.463$					
Adjusted $R^2 = 0.456$					
$F(3, 346) = 99.17$ $p < 0.001$					

Interpretation: Behavioral Intention ($\beta = 0.433$, $p < 0.001$): Strongest predictor. This aligns with the Theory of Planned Behavior – if users intend to use voice assistants, they likely will. Digital Marketing Strategies ($\beta = 0.207$, $p = 0.003$): Optimized marketing strategies have a significant positive effect, encouraging real engagement with voice assistants. Digital Literacy ($\beta = 0.162$, $p = 0.032$): Digital competency helps users better utilize AI tools, showing that tech-savvy users are more likely to adopt these innovations.

Table 3: Chi-Square Test

Demographic Variable	χ^2 (Chi-square Value)	df	p-value	Significance
Age	16.82	4	0.002	Significant
Education Level	10.14	3	0.017	Significant
Income Level	5.96	3	0.113	Not Significant
Region (Urban/Rural)	8.27	1	0.004	Significant

Interpretation: Age and Use of Voice Assistants: The chi-square value ($\chi^2 = 16.82$, $p = 0.002$) shows a significant association between age group and the actual use of voice assistants. Younger consumers (especially under 35) are significantly more likely to use voice assistants for discovering financial products. Education Level and Use of Voice Assistants: With $\chi^2 = 10.14$ and $p = 0.017$, there is a statistically significant relationship. More educated consumers (graduates and postgraduates) tend to adopt AI tools more frequently, likely due to higher digital literacy. Income Level and Use of Voice Assistants: The result is not statistically significant ($p = 0.113$), indicating that income level alone may not significantly influence whether consumers use voice assistants for financial product discovery. Region (Urban vs. Rural): The result is significant ($\chi^2 = 8.27$, $p = 0.004$). Urban users are more likely to adopt voice assistant technologies, possibly due to better access to smart devices and internet infrastructure.

Objective: To test whether Digital Literacy mediates the relationship between Behavioral Intention to Use Voice Assistants and Actual Use.

Table 4: Mediation Analysis (H6)

Path	Coefficient (B)	SE	t-value	p-value
Behavioral Intention → Digital Literacy	0.421	0.052	8.10	0.000
Digital Literacy → Actual Use	0.318	0.060	5.30	0.000
Behavioral Intention → Actual Use (Direct)	0.291	0.058	5.01	0.000
Indirect Effect (Bootstrapped)	0.134	(CI: 0.079 to 0.206)		

Interpretation: Behavioral intention significantly predicts digital literacy, and digital literacy significantly predicts actual use. The indirect effect is significant (bootstrapped 95% CI does not include zero), indicating partial mediation.

Objective: To test whether Demographic Factors (Age and Education) moderate the effect of Digital Literacy on Actual Use.

Moderator: Age Group

Table 5: Moderation Analysis (H8)

Interaction Term	B	SE	t-value	p-value
Digital Literacy \times Age	-0.184	0.072	-2.56	0.011

Moderator: Education Level

Interaction Term	B	SE	t-value	p-value
Digital Literacy \times Education	0.165	0.069	2.39	0.017

Interpretation: The interaction terms are significant, indicating that the relationship between digital literacy and actual use of voice assistants varies by age and education. For younger or more educated individuals, the effect of digital literacy on actual use is stronger.

5. Data Analysis Result

5.1. Regression analysis

A multiple regression analysis was conducted to examine the influence of perceived usefulness, trust in AI assistants, information quality, and digital marketing strategies on consumers' behavioral intention to use voice assistants. The results revealed a statistically significant model, $F(4, 345) = 90.56$, $p < .001$, with an R^2 of .512, indicating that 51.2% of the variance in behavioral intention was explained by the predictors. Perceived usefulness ($\beta = .342$, $p < .001$), trust ($\beta = .298$, $p < .001$), information quality ($\beta = .181$, $p = .009$), and digital marketing strategies ($\beta = .214$, $p = .001$) were all significant predictors. A second regression was conducted to examine predictors of actual use of voice assistants. Behavioral intention ($\beta = .433$, $p < .001$), digital marketing strategies ($\beta = .207$, $p = .003$), and digital literacy ($\beta = .162$, $p = .032$) all significantly influenced actual usage behavior, $F(3, 346) = 99.17$, $p < .001$, $R^2 = .463$.

5.2. Chi-square analysis

Chi-square tests were performed to examine associations between categorical demographic variables and actual use of voice assistants. Age was significantly associated with usage, $\chi^2(4, N = 350) = 16.82$, $p = .002$, as was education level, $\chi^2(3, N = 350) = 10.14$, $p = .017$, and region (urban/rural), $\chi^2(1, N = 350) = 8.27$, $p = .004$. Income level, however, showed no significant association, $\chi^2(3, N = 350) = 5.96$, $p = .113$.

5.3. Mediation analysis

Using the PROCESS Macro (Model 4), mediation analysis was conducted to assess whether digital literacy mediates the relationship between behavioral intention and actual use. The indirect effect was statistically significant ($B = .134$, 95% CI [.079, .206]), indicating partial mediation. The direct path from behavioral intention to actual use remained significant ($B = .291$, $p < .001$), as did the paths from behavioral intention to digital literacy ($B = .421$, $p < .001$) and digital literacy to actual use ($B = .318$, $p < .001$). Thus, H6 was supported.

5.4. Moderation analysis

PROCESS Model 1 was used to test whether age and education moderate the effect of digital literacy on actual use. The interaction between digital literacy and age was significant ($B = -0.184$, $p = .011$), indicating that the effect of digital literacy on use decreases with increasing age. Likewise, education significantly moderated the relationship ($B = 0.165$, $p = .017$), indicating a stronger effect of digital literacy among more educated respondents. Therefore, H8 was supported.

6. Finding

Voice search and AI assistants are revolutionizing how consumers discover financial products. With the rise of tools like Siri, Alexa, and Google Assistant, consumers are increasingly using voice commands to check account balances, explore loan options, and receive financial advice. These technologies simplify complex processes by offering real-time, personalized assistance, making financial services more accessible and user-friendly. AI assistants enrich the customer experience by reviewing personal behavior and tastes to give personalized recommendations. Fintech companies are using AI to develop virtual financial advisors that control personal budgets, recommend investment opportunities, and execute transactions automatically. This trend towards conversational interfaces allows for quicker decision-making and enhanced customer satisfaction. Further, voice-activated technology aids financial institutions by minimizing operational expenses and enhancing service scalability. Since consumers become increasingly familiar with voice commerce and conversational AI, financial institutions need to evolve and invest in these technologies to catch up.

6.1. Theoretical implication

The use of voice search and AI assistants in discovering financial products has notable theoretical implications on consumer behavior, technology acceptance, and marketing communication models. Historically, ease of use and perceived usefulness have been focused on through models like the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). Voice AI ups the ante on both by providing fluid, natural language interactions, warranting the need for model revision through an updated consumer technology interface. This change fits with the theory of planned behavior (TPB), where attitudes, subjective norms, and

perceived behavioral control shape consumer behavior. Voice assistants simplify and enhance the sense of control over financial choices, changing behavioral intentions.

From an information processing theory viewpoint, AI-powered personalization decreases cognitive load by providing filtered, context-specific financial product information. This breaks the linearity of conventional decision-making models and proposes a more fluid, real-time processing system.

6.2. Suggestion

Optimize for Voice Search: Financial institutions ought to optimize their digital content approaches in accordance with voice search behavior. Write naturally and conversationally, and respond to frequent financial questions to maximize visibility in voice platforms. **Invest in Artificial Intelligence-Powered Personalization:** Utilize Artificial Intelligence tools to analyze customer data and provide personalized finance product suggestions via voice assistants, enhancing engagement and conversions. **Create Voice-Friendly Financial Products:** Create financial products and services that are simple to use and access through voice, facilitating simple interactions and uncomplicated device integration. **Increase Data Privacy and Security:** Focus on strong security measures to establish customer confidence, particularly since voice assistants receive sensitive financial data. **Train Staff on Emerging Technologies:** Empower staff with the training and expertise to handle ai tools and efficiently respond to customer demands using these new channels. **Track Consumer Behavior Patterns:** Regularly monitor consumers' interaction patterns with AI assistants and voice tools to improve offerings and stay ahead of changing consumer attitudes. **Partner with Tech Partners:** Partner with voice and AI technology vendors to drive innovation and enhance the quality of AI-powered financial services. **Test and Iterate:** Continuously pilot new voice-powered features and obtain user input to make iterative enhancements, proving relevance and usability.

7. Conclusion

The arrival of voice search and AI assistants is radically changing the way consumers find and interact with financial products. These technologies provide velocity, ease, and customization, which mirror changing consumer behavior in a digital-first world. As consumers increasingly use voice commands to access money data, institutions need to transform their engagement approaches, content creation, and service delivery mechanisms. Voice-activated AI utilities make it easy for consumers to perform complex money tasks, offering real-time guidance and context-based product recommendations. This innovation supports better user experience and decision-making as well as empowers institutions to optimize processes and save on customer service. From viewing checking account balances to investigating loan opportunities, voice tech is transforming day-to-day interactions in finance. The implications of the theory test established models of consumer behavior and require new frameworks that model dynamic, conversational interfaces. For leaders, adopting Artificial intelligence and voice technologies is now mandatory to maintain a competitive edge. To remain connected, financial institutions need to invest in artificial intelligence infrastructure, voice search optimization, and secure, user-friendly platforms.

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