

A REVIEW OF GENERATIVE AI(GAI)–DRIVEN CHATBOTS FOR MODERN CUSTOMER SERVICE SUPPORT SYSTEMS

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Abstract: The AI-powered chatbots has reinvented customer service in the most formidable and efficient way ever by making 24×7 support to the customers possible and reducing the cost of operations and enhancing the customer experience. Generative AI chatbots are among the most significant changes in the customer service space in modern times, they have completely altered the way organizations automate their interactions, making customer experience and support scalable. Generative models in transformer architectures and large language models (LLMs) can enable more human-like, context-aware conversations, better understand user queries, and serve as well-tailored alternatives to original rule-based systems. In addition, methods such as pre-training, fine-tuning, retrieval-augmented generation, and prompt engineering not only enhance response quality but also improve overall performance. Moreover, these innovations have empowered companies to cope with large numbers of customer inquiries, open the door to both multilingual and multimodal support, allow integration with enterprise systems, and enable sending of the most suitable offers, which increase the loyalty of the customers, transparency, and handling of complex queries that require deeper reasoning. This paper explores generative AI chatbot architectures, their use in modern customer service, and the study's findings, providing a comprehensive overview of the company's operational efficiency and the personalized customer experience it delivers.

Keywords: Generative Artificial Intelligence (AI), AI-based Chatbot, Customer Service Automation, Large Language Model (LLM), Retrieval-Augmented Generation (RAG).

1 INTRODUCTION

Chatbots are sophisticated computer programs that simulate real human communication [1][2]. A chatbot can process user input and generate a result. Chatbots are now deeply ingrained in modern customer service frameworks, providing companies with a cost-effective way to automate mundane tasks and give live assistance to customers[3][4]. The first generation of chatbots was mostly rule-based or retrieval-driven, relying on predetermined scripts and basic pattern-matching. Although these solutions increased the organization's efficiency, customer interaction with these systems was often awkward due to their inability to understand complex requests or maintain the natural flow of conversation. As a result, the flaw raised the need for more sophisticated conversational technologies that could offer communication experiences with awareness of context, flexibility, and a sense of similarity to humans.

Natural language processing (NLP)-driven artificial intelligence (AI) chatbots are computer programs that mimic human interactions by comprehending speech and producing replies that resemble those of a human. They are now widely used as tools to improve digital experiences across many businesses. The market for chatbots is expected to grow at 23.9% annually and reach \$3.62 billion by 2030. This indicates that the use of chatbots is constantly expanding. The development of a generative AI chatbot is largely based on language models (LLMs) and transformer-based models.

architectures, has, in effect, raised to a new level the customer service capabilities of automation[5][6]. Unlike traditional chatbots, generative AI chatbots can generate natural responses, contextually aware replies, and discern user intent, as well as participate in multi-turn conversations that are more like human dialogue[7][8]. As a result of these technological advances, companies can offer extremely personalized support that is also scalable, meeting the different needs of customers across various service channels. The use of retrieval-augmented generation, prompt engineering[9]Domain-specific fine-tuning has become widespread, which in turn has made AI-generated responses more accurate and dependable, and thus the gap between automation and customer satisfaction has narrowed.

An AI generative chatbot is a revolutionary technology that changes the way customer service works and eventually allows systems to work effortlessly with enterprise knowledge bases[10][11]CRM platforms and cloud infrastructure, as a matter of fact, the rollout of AI generative chatbots raised significant issues concerning data privacy, reliability, hallucination control, and ethical decision-making. These problems can be tackled only with knowledge of generative AI models, their limitations, and the right way to implement them.

1.1 Structure of the paper

This paper is organized as follows: Section II, Generative AI model and architecture for chatbot. Section III: Application of AI-based Chatbots Section IV. Challenges and Limitations of AI-based chatbots in customer service are discussed in Section V (Literature review) and Section VI (Conclusions and future work).

2 GENERATIVE AI MODELS AND ARCHITECTURES FOR CHATBOTS

contemporary generative AI chatbots rely heavily on large-scale, transformer-based models such as GPT, BERT, and T5. These models employ multi-head attention and deep contextual encoding to not only comprehend but also generate human-like dialogue responses. They are trained on gargantuan datasets, which enable them to generalize across different domains. Consequently, they can have more contextually accurate and even creative interactions than rule- or retrieval-based systems that have been around for a while. There is a growing trend toward hybrid architectural approaches, which use generative models as a base and add retrieval mechanisms to ground the knowledge and reinforcement learning to make conversation management adaptive and sensitive to context. This combination results in better factual accuracy, scalability, and user experience in enterprise-level chatbot deployments. Nevertheless, challenges remain regarding the safety, credibility, and transparency of model results. This, therefore, means that the design of systems should still be done with the highest level of care, particularly in situations of high stakes or enterprise nature. Recent decades have seen great advancements in AI, and thereby resulted in considerable innovations in customer service technology. The initial use of AI focused more on routine automation. Nonetheless, AI has advanced to become systems with high levels of understanding, interpretation, and the ability to respond to human language in conversational terms, driven by NLP and machine learning (ML). The development has led to the creation of AI-based chatbots that can provide a natural, human-like customer experience in real time.

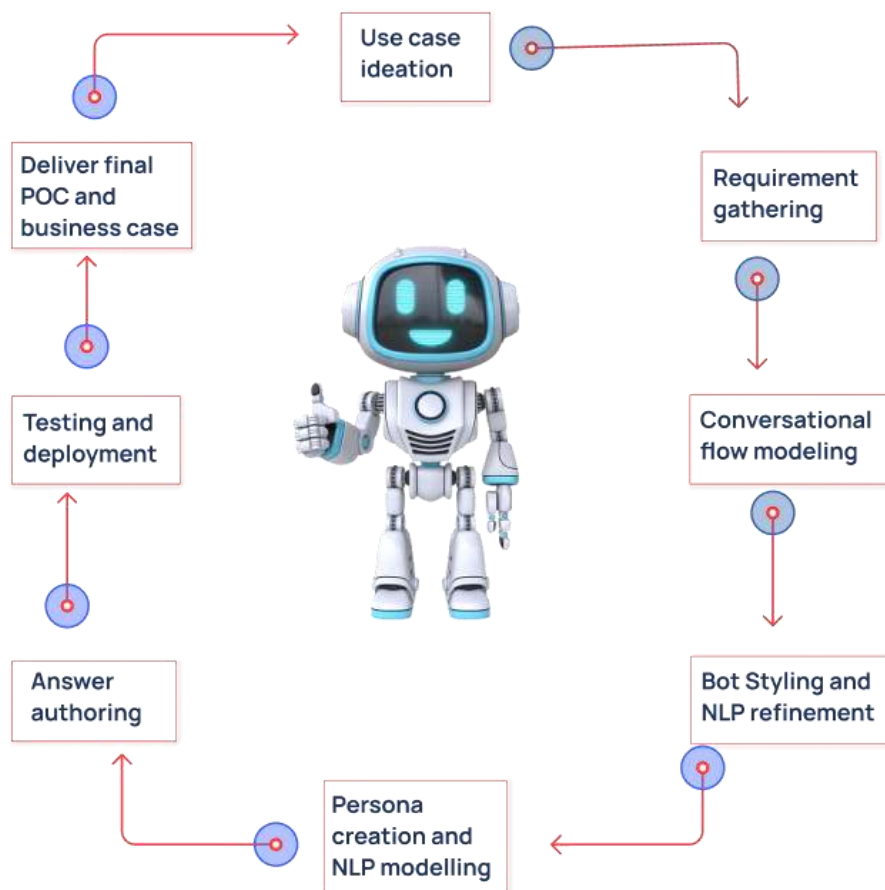


Figure 1: AI chatbots

Figure 1 demonstrates that chatbots have become a component of modern customer service. They can handle a large volume of work, including answering frequently asked questions (FAQs), providing personalized recommendations, and resolving customer problems. First, chatbots were rule-based and were based on pre-programmed answers. Nonetheless, recent advances in ML and NLP have led to smarter chatbots that can learn over time, improve, and provide contextual responses. The adoption of AI chatbots in customer care has enabled companies to provide 24/7 support, reduce operating expenses, and improve the customer experience. Microsoft, Amazon, and Google are the companies that have led in the development of chatbots and used AI in their customer service platforms to enhance efficiency and interaction. In the ever-evolving world of chatbot technology, companies are turning to them to deliver a smooth, personalized customer experience.

2.1 Large Language Models (LLMs) and Transformer Architectures

Transformers, by design, are technically an encoder-decoder model, and they are the main architecture behind Large Language Models (LLMs). This is mainly because of the novel self-attention mechanism in the Transformer, which allows the entire input sequence to be processed in parallel, thereby significantly improving computational efficiency. The encoder changes input tokens into contextual embeddings that reflect the semantic relationships, whereas the decoder produces output sequences conditioned on those embeddings and previously generated tokens. Basically, the technical features of the model's multi-head self-attention layers allow it to concurrently focus on many input components, and positional encoding is used to keep track of the token sequence, since the matrices alone cannot capture it. This architecture scales elegantly through parameter sharing across tokens; thus, it can handle input lengths and long-range dependencies in language, as shown in Figure 2.

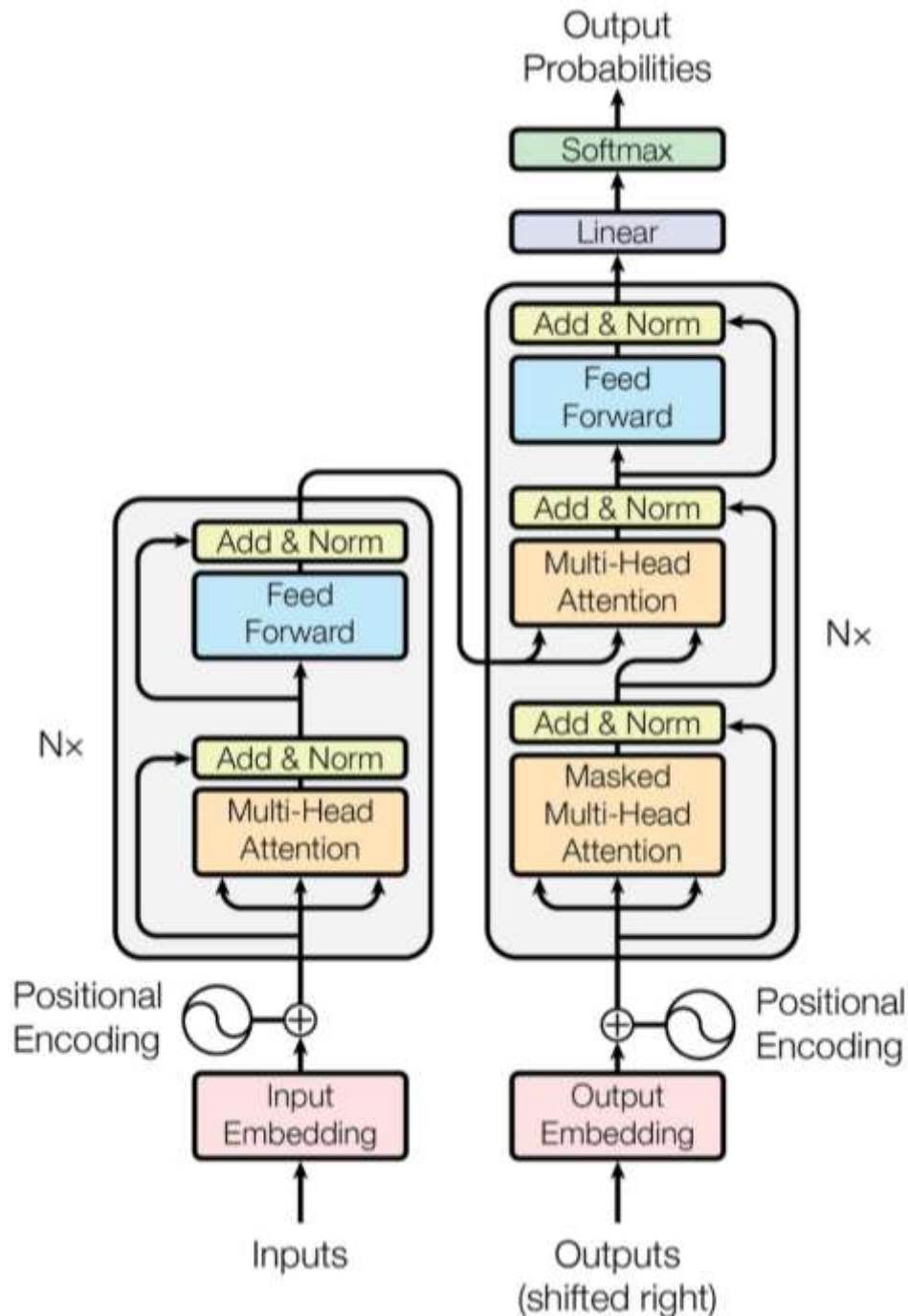


Figure 2: Transformer Architecture

The union of query, key, and value vectors achieved through learnable projection matrices is what allows the model to most dynamically and accurately weigh the relevance of context tokens, and this is the very essence of the attention mechanism. Thus, these components, in concert, are what enable LLMs to achieve superlative results in the fields of natural language understanding and generation

2.1.1 Transformer based model

- **BERT:** The BERT model utilizes an attention method that leverages the text's real input. An encoder and a decoder make up the two components of the BERT. The encoder receives text as input and generates predictions as output [12]. Due to its extensive training on textual data, the BERT model performs particularly well in NLP applications such as question-answering and sentiment analysis.
- **GPT:** The GPT model produces large amounts of complex and relevant machine-generated text from a small quantity of raw text[13]. GPT models are classified as language models that replicate human text. GPT-1, a Generative Language Model developed by OpenAI utilizing unlabeled data, was made available to users to refine in order to perform.

2.2 Pre-Training, Fine-Tuning, and Prompt Engineering Techniques

Pre-training is the process where a language model is basically set up through a large amount of unlabeled data which it later generalizes language patterns and representations from this data. Fine-tuning, on the other hand, takes this pre-trained model and makes it work for specific tasks by doing additional training on small, domain-specific datasets, thus the model parameters get updated with more precision. Prompt engineering is different in that it doesn't need a lot of task-specific data to get better, which is used due to limitations in retraining; therefore, the performance is improved by the use of carefully designed prompts.

2.2.1 Pre-Training and Domain Adaptation

Pre-training is a process in which large language models (LLMs) are trained on massive datasets to acquire the ability to understand linguistic patterns, acquire knowledge of the world, and develop general reasoning skills. For customer service, a chatbot with such a broad knowledge base can figure out what the user wants and replies in a natural way. By continuing the training on industry-specific data, the domain adaptation effect of the model is to comprehend the vocabulary, the workflows, and the service protocols better, thus, being able to respond with more precision and contextual relevance.

2.2.2. Fine-Tuning and Prompt Engineering for Controlled Responses

Fine-tuning adjusts the pre-trained model with selective datasets like customer logs, FAQs, and service transcripts so that the manner in which the chatbot operates complies with the requirements of the company. On the other hand, prompt engineering helps by organizing the user inputs in a manner that directs the model to give accurate, safe, and relevant outputs[14]. The use of methods such as instruction prompts, chain-of-thought prompts, and retrieval-augmented prompts helps reduce hallucinations, improve response quality, and keep the dialogue on course. The following styles were the ones applied in the prompt:

- **Basic:** This baseline prompt only informs the model about the input it receives and the outcome it desires. There are no further specific instructions in it.
- **Specific:** GPT practitioners report that performance increases with more precise and thorough suggestions.
- **Annotation:** Instructions for annotation work would be sent to other people. Give the model annotation guidelines in this prompt.
- **Story:** A large amount of data, such as movie screenplays, books, journalistic articles, etc., was used to pre-train this model, because the request is more similar to its training data when phrased like a tale, performance could be improved.
- **Role-play:** These models are said to be excellent at role-playing, much like the tale prompt. People urge ChatGPT to assume the roles of a lawyer, therapist, or even an alter ego.

2.3 Retrieval-Augmented Generation (RAG) and Hybrid Model

Retrieval-Augmented Generation (RAG), as used in the MixRAG framework, is geared towards dealing with the problem of fetching and reasoning over diverse documents that are a combination of text and hierarchical tables. MixRAG utilizes a hierarchical row-and-column-level (H-RCL) representation, which not only keeps the structural but also the semantic relationships of the intricately helps the tables to be effectively encoded. Its cross-modal retrieval module implements an ensemble approach combining BM25 keyword matching and embedding-based semantic search, followed by LLM-based reranking for exact evidence alignment. The multi-step reasoning module implements the RECAP prompt strategy to break down complex queries into simpler subtasks, thus enabling logical and calculation-based reasoning over the retrieved data. This hybrid model architecture is a very efficient way of blending text and table modalities with cutting-edge retrieval and reasoning methods, thus, it is a great idea to bring the retrieval accuracy and answer quality to a very high level in heterogeneous document question answering tasks.

2.4 Role of AI Chatbots in Customer Experience

AI-driven chatbots have their ability to personalize customer interactions. Through data analytics, ML algorithms and NLP and AI chatbots are able to understand user behavior, preferences, and history of their previous interactions to provide them with personalized experiences[15]. These personalized interactions not only improve the relevance of responses but also create a sense of individualized attention for the customer.

2.4.1 Personalized Recommendations

Chatbots can suggest products, services, or content based on previous purchases or browsing history, enhancing the customer's overall experience. For instance, an e-commerce chatbot might recommend items similar to past purchases or provide exclusive offers tailored to the customer's interests

- **Recommender Systems:** Recommender systems are algorithms that leverage past user interactions and preferences to suggest goods, services, or information to users [16]. To generate tailored suggestions, these systems examine data from several sources, including past purchases, browsing history, and demographics data.
- **Collaborative Filtering:** In recommender systems, collaborative filtering is a popular method for filtering data and predicting user preferences by looking at other users' preferences. This approach works by finding commonalities between users or objects and using that information to make suggestions. The two main types of collaborative filtering are item-based and user-based.

2.4.2 Context-Aware Responses

By understanding the context of the interaction, AI chatbots can respond more intelligently to a customer who previously inquired about a product, provide relevant follow-up information, and maintain a seamless flow of communication.

2.4.3 Improved Customer Journey

The ability to personalize interactions throughout the customer journey, from initial inquiries to post-purchase support, makes customers feel more valued and understood. Personalized experiences are linked to higher satisfaction, loyalty, and retention rates.

3 APPLICATIONS OF AI-CHATBOTS IN CUSTOMER SERVICE

AI chatbots are highly influential factors in customer services where they have successfully automated the interactions, supported the customers instantly, and offered the customized experiences to any number of customers through various channels of services in figure 3. Essentially, the applications that were discussed below:

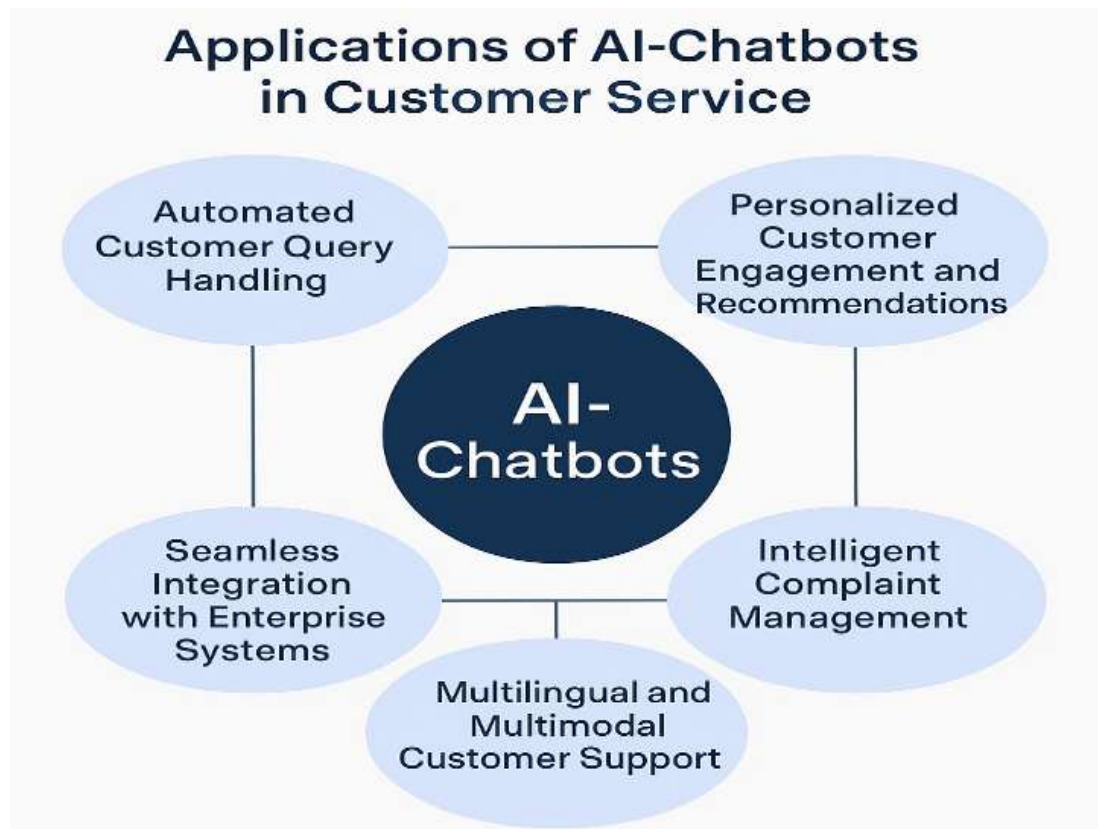


Figure 3: Application of AI chatbot in customer service

3.1 Automated Query Resolution and Information Delivery

AI-chatbots are at the core of managing large numbers of simple and repetitive customer questions that are usually related to account information, order tracking, product details, and basic troubleshooting. Through the use of natural language understanding (NLU) and generative response functionalities, the bots are capable of deciphering customer intents, delivering instant responses, and thus

lessening the workload of human agents in terms of customer service. On top of that, generative AI chatbots can go a step further by creating customized, context-sensitive responses

3.2 Personalized Customer Engagement and Recommendations

The struggle to gain consumer attention is intense in the digital marketing environment. The generic messages are lost amidst floods of information in the sea of information, causing blindness to the banners and the recollection of the brand's decline[17]. Using the analytical power of AI, the brands are able to design marketing appeals that speak to personal preferences, buying habits, and online behavior. This has enabled the brands to create stronger relationships with customers, leading to increased interaction and customer loyalty. Generative AI chatbots make product recommendations, support messages and proactive notifications, custom-made based on user behavior and preferences.

3.3 Intelligent Complaint Management and issue resolution

Smart complaint management applies natural language understanding (NLU) and ML techniques to automatically detect and delegate customer complaints to the appropriate support channels based on their priority[18]. Sentiment, intent and context reading allows AI-chatbots to define the most urgent issues and prioritize them, thereby, they can give the most appropriate and prompt response to the customers. In addition, generative AI is aiding the process in several ways, including providing the next best step towards a solution and offering step-by-step guides for the user to follow to assist in discussions and keep the conversation going in the right direction.

3.4 Multilingual and Multimodal Customer Support

Multilingual takes advantage of a number of crucial elements to effectively handle and fuse information of multiple modalities[19]. All these elements exist to convert raw input of all types into practical insights, making these models very adaptable and efficient. Generative AI allows chatbots to communicate in many different languages and operate in different communication forms, whether it is text, voice, or images:

- Text: In textual data, the encoder makes use of technologies such as embedding layers, which encode words as non-integer value vectors, and the Long-range dependencies and context of text in a Multi-Layer Perceptron (MLP).
- Images: The state-of-the-art architectures, such as Vision Transformers (ViT), handle visual data.
- , sequencing parts of an image.
- Audio: The models such as C-Former, Hubert, BEATs or Whisper are used to analyze audio data. All these models are tailored to the distinctive qualities of sound, extending from basic tones to spoken language and increasing complexity.
- Sequential Data: Sequential data (e.g., EEG, heartbeats), the encoder uses a combination of Long Short-Term Memory (LSTM) units and 1D-Convolutional Neural Networks (1D-CNN).

3.5 Seamless Integration with Enterprise Systems.

The application of AI in e-commerce helps ensure a seamless user experience by providing the user-friendly interfaces, tailored suggestions, and simple navigation. This not only attracts new customers but also lays the groundwork for repeat visits and purchases. AI has been essential to business that seeks to transform the customer experience and customer relationship management (CRM)[20]. AI-driven applications process a large number of customer data in real-time, empowering companies to gain extensive insights into customer trends, preferences, and ERP, ticketing, and knowledge-based systems, enabling real-time data presentation and automated workflows.

4 CHALLENGES AND LIMITATION OF AI-CHATBOTS IN CUSTOMER SERVICE

The technical, ethical, and the operational limitations of AI chatbots in customer support result from their restricted performance and availability. The issues identified below are the key to suggesting which points should be resolved to make the use of chatbots safe, accurate, and reliable in real life:

4.1 Humanizing Customer Interactions

The human agents' personal interaction and empathy in customer service are rarely present in AI-driven customer service. This might make dealings impersonal and robotic[21], which could influence the customer confidence. Customers normally want to experience something personal to them, with their emotional triggers and their unique needs acknowledged and met. There is a lack between the client expectations and service delivery since the present AI systems are unable to completely imitate these human characteristics.

4.2 Navigating Complex Customer Issues

The AI is effective at performing simple customer service duties, however, it fails to respond to complex or ambiguous questions. Such problems require more insight and background information, which AI does not presently possess. Customers facing complex issues might want to interact with human agents who can offer more comprehensive solutions, which affects consumer satisfaction and the reliability of AI-based customer service. AI learns in complicated situations, enhancing its skills in dealing with intricate problems. It can also be considered to implement elaborate decision-making frameworks in AI to better solve complex queries. Moreover, the development of dynamic AI systems that collaborate with human agents in real time can enhance customer support.

4.3 Balancing Efficiency and Personalization

The customer service AI systems are frequently engineered to be efficient, and this may compromise personalization at times. Computerized response and process standardization are capable of responding to a large number of inquiries in a short time, but do not offer personalized services, which customers value. Such a trade-off may leave the customers undervalued and unsatisfied because they lack the personalized interactions.

4.4 Data Privacy, Security, and Ethical Concerns

The confidentiality of customer data is frequently controlled by AI-chatbots, and this aspect leads to issues with the data security, reliable communication, and compliance with the regulation standards (like GDPR or the industry-specific standards). These risks that can become real are information leakage, unauthorized access and misuse of personal information.

4.5 Security and compliance issues

Implementing new technology, or, to be more precise, adopting new technology in an organization that is trusted by people in terms of their finances, increases the necessity of the use of tight security controls [22]. This was the situation at the bank. Firstly, the bank had implemented stringent protocols to protect against unauthorized third-party interaction with the voice-based chatbots and RPA machines, as stated by the Networking Office.

4.6 Cultural aspect

Chatbot speaking English, which is not necessarily the language most popular among users, the bank made efforts to ensure that the chatbot is equipped to accommodate cultural norms, ensuring that the answers it provides are in line with local values. This entailed modifying the language, tone, and style of communication to appeal to the target audience. By tailoring the chatbot's responses to Jordanian culture, the bank provided users with a more personal and relatable experience.

5 LITERATURE OF REVIEW

This section provides previous research on AI-chatbots in customer service. Table I offers a systematic comparison of the past studies with highlighting the major findings, areas of concern shall be addressed below:

Shah and Iyer (2024), Generative AI support and make chatbots more efficient and multifunctional in organizations, as well as provides a more efficient and versatile user experience. To implement these technologies effectively into the enterprise systems, a stable, scalable and reliable infrastructure is needed. Oracle Cloud Infrastructure (OCI) is an effective platform created and developed to support the creation and implementation of Generative AI solutions. Its full range of AI and ML services, such as OCI Generative AI service and its massive high-performance computing capacity, provide a perfect model for developing state-of-the-art Generative AI solutions, Large Language Models (LLM), OCI Generative AI service, and aims at creating a Chatbot based on pre-trained and custom Generative AI models[23].

Joshi *et al.* (2024), a chatbot generated by AIs that is used to apply to universities and get general information, based on a Retrieval-Augmented Generation (RAG) model. The chatbot is effective in that it retrieves information efficiently by embedding university-related documents within a vector database and indexing it with FAISS, which generates precise responses, and is contextual given the query, demonstrating the ability of generative AI in education to efficiently address inquiries[24].

Desiraju and Khan (2023), Customer Support Services (CSS), although the banking sector has long used a variety of technology tools, including chatbots and Interactive Voice Response (IVR) systems, their rule-based implementation occasionally limits their adaptability. Examines the possible effects of generative AI on customer service at banks. When Generative AI can create original content, the personalized, context-sensitive interactions it suggests can be seen as more tailored than traditional methods for customer interaction, using a scenario-based approach. This can change Customer Support Services across digital platforms to provide a more enriching customer experience[25].

Park *et al.* (2023), implement timely engineering on Korean-based LLMs, which is an effective strategy in creating particular dialogue answers using minimal data. This is done using the Query Transformation Module (QTM). QTM converts input prompt sentences into three query methods, which are more suitable to LLMs using Korean forms of LLM, that is, SKT GPT-2 and Kakaobrain KoGPT-3 four query methods, including the original unmodified query, using Google SSA to measure the naturalness

and specificity of generated sentences averaging an improvement of 11.46% compared to the original unmodified query, highlighting the effectiveness of the suggested QTM in generating better performance[26].

Sadhotra, Neha (2023), The front-runner in technical innovation, generative AI transforms services across a range of industries. By automating processes, improving client engagement, and simplifying operations, it has revolutionized services. Generative AI, typified by models like GPT-3 and Generative Adversarial Networks (GANs), has been extremely popular in the service sector because of its ability to generate content similar to that of humans, communicate with clients, and streamline processes. Because it enables tailored suggestions, interactive chatbots, and automated content development, it has completely transformed the service sector. It has the ability to further change how services are provided, making them more engaging, proactive, efficient, and personalized[27].

Nicolescu and Tudorache (2022), customer service-related customer experience chatbots to identify the key elements influencing the customer service experience chatbots and to identify the customer experience outcome dimensions that are the main elements affecting chatbot-related customer experience group into three groups: factors pertaining to chatbots, customers, and context; the chatbot-related factors are further divided into functional features, system features, and anthropomorphic features of chatbots, as well as customer reactions to the technology (such as continuing to use chatbots and accepting their recommendations)[28].

Table 1: Comparative Analysis of Generative AI Chatbots in Customer Service

Author	Key Findings	Focus Area	Application	Challenges	Future Work
Shah & Iyer, 2024	Generative AI strengthens chatbot capabilities, offering scalability, security, and versatility; OCI provides a strong platform for deploying LLM-based chatbots.	Enterprise-grade Generative AI Infrastructure	Building chatbots using OCI Generative AI services and LLMs	Ensuring secure, scalable integration with enterprise systems	Improved LLM customization and expanded enterprise AI deployment
Joshi et al., 2024	A RAG-based generative chatbot improves precision in answering university queries using FAISS-based retrieval.	Educational Chatbots	University admissions and general inquiry services	Ensuring comprehensive document coverage and accurate retrieval	Expanding to multi-department queries, multilingual support
Desiraju & Khan, 2023	Generative AI can revolutionize customer support in banking by offering personalized, context-aware interactions beyond rule-based systems.	Banking Customer Support	Enhancing digital banking customer service	Replacing legacy systems and addressing hallucination concerns	Scenario-based modelling for broader banking functions
Park et al., 2023	Query Transformation Module (QTM) improves LLM response quality by 11.46% for Korean LLMs; effective prompt engineering boosts naturalness.	Prompt Engineering & LLM Optimization	Korean-language conversational agents	Need for multilingual LLM optimization and dependence on prompt quality	Expand QTM to other languages, larger models, and more query variations
Sadhotra, 2023	Generative AI reshapes service industries by enabling automation, personalization, and efficient customer engagement; models like GPT-3 and GANs play a central role.	Service Industry Automation	Content generation, chatbots, recommendations	Managing ethical concerns, personalization at scale	Building more adaptive, proactive service delivery models
Nicolescu & Tudorache, 2022	Customer experience with chatbots is influenced by context-related, customer-related, and chatbot-related factors; these factors influence adoption and sustained usage.	Customer Experience Evaluation	Customer service chatbot interactions	Meeting user expectations; balancing anthropomorphism and functionality	Deeper study of customer emotions, behavior prediction models

6 CONCLUSION AND FUTURE WORK

Generative AI chatbots have broadly improved customer service functions through intelligent automation, personalized engagement, and easy integration with enterprise systems. The survey shows how transformer-based models, domain adaptation strategies, and hybrid retrieval approaches have made chatbots more reliable, efficient, and better at understanding the context. Their presence today is widely recognized across automated query resolution, product recommendations, complaint management, and multilingual support, demonstrating clear value to industries. Still, the challenging attributes of empathetic limitations, handling issues, security and privacy risks, and cultural misalignment that accompany these technologies require further development. Recent research finds that achieving quality interaction at the level of a human being, moral action, and minimizing hallucinations are the primary problems that remain to be addressed in the development of versatile reasoning systems that would allow chatbots to solve delicate, high-stakes scenarios appropriately. Increment in multimodal comprehension, emotional operationalization and composite human. Furthermore, the introduction of more stringent data governance, risk-mitigation pipelines, and industry-specific, finely tuned models will help make it safer and more assured. Further personalization of customer experiences can also be achieved through enhanced multilingual skills, cross-cultural communication, and the integration of predictive analytics. As AI becomes more intelligent, it will focus less on customer service functions and more on proactive support, smart decision-making, and real-time personalization, which align with organizational objectives and user demands.

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