# Customers' Perception on Trust in the use of Automated Teller Machine (ATM) Services in Sokoto State, Nigeria

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**Abstract**

The growth and development of automated teller machine (ATM) in the banking sector contribute tremendously in shaping the perception of customers towards its usage. The usage of the services render by the banking sector through ATM depends on how much trust customers perceived towards it. But, research on customers' perception on trust in the use of ATM services is scarce, most especially in Sokoto state of Nigeria. However, highlight on different perspectives of the factors that affects customers' usage of electronic banking, their trust on ATM and how it influence their usage are given. Moreover, this paper reviewed literature that could be use in the study of customers' perception on trust in the use of ATM banking. Also, this paper recommends the use of Giddens and Simmel perspectives on trust to support the findings. Therefore, this explanation is relevant to researchers and academician who have interest in furthering study on this area of interest.

**Keywords:** electronic banking, customers' perception on electronic banking, automated teller machine, determinants of automated teller machine usage

## 1. Introduction

Prior to the introduction of legal tender, such as coins, notes and other forms of modern instruments used in economic transactions across the world today, commercial activities were basically carried out through the exchange of goods and services known as the barter system (Gbadeyan & Akinyoseye, 2011). Barter system was followed by primitive forms of money; such as wampum, manillas, whales' teeth, disc-shaped stones, cowries and shells, which were used across different parts of the world as means of payments for goods and services (Davies, 2002). This was later converted to paper notes and coins (Lotz & Rocheteau, 2000). Given the development of information technology (IT) and its application in the banking sector, bank notes and coins are converted to data and, in turn, transmitted through internet services and telephone lines (Johnson, 2005). As such, the development of IT has reduced the world to a global village (Goldenberg & Levy, 2009).

The development of technology in the banking sector comes with the advancement in electronic system which is characterized by new and more sophisticated ways of transaction (Ozuru, Chikwe & Uduma, 2010). The growth of IT in the world has become a crucial factor and has created positive impacts on the banking industry (Ogunsola, 2005). The IT creates a faster way of delivering information from the banking sector to the customers and their business partners. It helps in differentiating between a bank that uses electronic system and one which operates on traditional method of transaction (Salawu & Salawu, 2007; Singhal & Padhmanabhan, 2008). Against this background, electronic banking is done through different electronic channels and devices, which include internet, telephone, mobile and automated teller machine (ATM). These modes of banking facilitate the process of carrying or transferring cash in the form of data storage rather than in its raw cash form. Therefore, banks in the world try to adopt IT in their banking operations and Nigerian banks were not left behind (Lustsik, 2004).

Even though Nigerian banks adopt different kinds of electronic banking system, they are still battling with the rising problems associated with electronic banking, especially ATM. Most of the issues associated with the use of ATM are usually blamed on the indiscriminate issuance of the cards without regard to the customer's literacy level and some banks' failure to adequately orientate their customers on how to use the cards (Obiano, 2009). In fact, the above constraints could be justified considering the relatively average literacy level in Nigeria, where only about 56.9% of its 167 million in 2011 can read and write (Adeola, 2011). This literacy level is likely to have effect on customers' ability to effectively use electronic system in banking activity. Therefore, lack of orientation on how to use ATM card, pin number and to respond to unsolicited e-mail and text messages asking customers to provide their cards' details undermine customers' trusts on electronic banking (Johnson, 2011). The activities of fraudsters on electronic payment system, particularly on ATM in Nigeria threaten usage of the cards (Omankhanlen, 2009). This article seeks to highlight the impact of customers' perception on trusts in the use of ATM services in Sokoto state, Nigeria.

## 2. Background

The competition in Nigerian banking sector is getting more intense because customers want additional

improvement in products and services provided by the banks apart from keeping their money safe (Kasum, Abdulraheem & Olaniyi, 2004). These change customer's attention from banks that operate conventionally, using paper entry and banks that operate using electronic system, such as ATM, internet, mobile and telephone banking. (Kumbhar, 2011) indicate that efficiency, security, responsiveness, cost effectiveness, problem handling, compensation and contact service affect customers' perception on the use of ATM. (Manjunatha & Shivalingaiah, 2004) explain that customers' perception is one of the major determinants of organizational products and services.

The quality of banking products and services are determined by customers' assessment, which resulted from the trust and satisfaction they drive in patronizing and utilizing any of the facilities that they were able to access and afford (Olaleke, 2010). And, customers' level of trust and satisfaction with service delivery is derived largely from the quality of services provided by the banks that use electronic system (Adeoye & Lawanson, 2012). Therefore, need arises to emphasize that trust has always been a key factor in all business organizations, especially in banking sector (Toth, 2009). But, lack of trust serves as a hindrance to the growth and development of electronic banking in Sokoto state, Nigeria. Further, weak customers' trust on banking products and services could possibly affect the credibility and image of the banks, including customers' usage of the electronic banking services (Aladwani, 2001).

Given the issues above, it becomes imperative to consider Davis, Bagozzi & Warshaw (1989), who suggest that perceived ease of use (PEOU), perceived usefulness , attitude toward behavior, intention and actual behavior affect the use of electronic system, though, there are some variables which could also influence customers' perception on ATM services. They include, perceived security level, privacy, convenience and knowledge efficacy. This implies that electronic banking is not only constrained by the factors above, but also, it is being limited by the banks' inability to extend the installations of the ATMs beyond their premises, which seems to be reducing the rate at which customers access electronic banking at their finger-tips (Chiemeke, Evwiekpaefe & Chete, 2006) and thereby affect their level of trust on banks' ability to manage their financial activities.

## 3. Electronic Banking

Most organizations, especially the banking sector, try everything possible to adopt electronic banking in one way or the other so as to increase their customers' access to their products and services, remain competitive with other national and international organizations (Teece, 2010). The banking sector across the globe has witnessed a revolution with the introduction of ICT, which provides banks with the opportunities to serve their respective customers in a more convenient way (Ogunsola, 2005). The increase in knowledge around the world comes with an increase in the number of Bank customers' who are willing to bank. Thereby, demanding a more sophisticated and better way of doing it (Merritt, 2010). Therefore, customers' demand for a better banking system has driven the banks to rely heavily on IT to provide quality products and services (Vivekanandan & Jayasena, 2012).

Adeloye (2008) identify security and power outage as the major challenges facing ATM usage. But, Darch & Caltabiano (2004) indicate that, age, education and user-situational variables are related to ATM usage. However, Wole & Louisa (2009) shows that attitudinal dispositions significantly influence the use of ATM. While Okafor & Ezeani (2012) reveal that convenience, quick funds transfer and time saving influence the use of ATM. Therefore, it is also important to note that customers' perception on trust in the use of ATM services could be affected by issues such as perceived usefulness, ease of use, attitude toward behavior, intention, actual behavior, security, convenience, privacy and knowledge efficacy.

## 4. Customers' Perception on Electronic Banking

Customers' perception is one of the most important psychological aspects of an organization (Ivanauskiene, Auruskeviciene, Skudiene & Nedzinskas, 2010). It is viewed as the highest order goal for a successful growth and development of electronic banking. Moreover, this shows that every bank has an obligation to make sure it's customers develop positive perception on its services. Thus, the activities, programs and policies of every bank should be evaluated in terms of its' contribution towards satisfying the needs of customers (Peterson & Wilson, 1992). However, understanding customers' perception is imperative to the discussion on bank-customers' relations and on how far and well their needs are treated, so as to influence them to have positive perception towards electronic banking. This tasks banks to search and know the expectation of their customers (Agarwal, Rastogi & Mehrotra, 2009).

Ugwuonah, Ifeanacho, Obiamaka & Ifediora (2009) show that lack of network, waiting time, service charge and out of service problems affect customers' perception on ATM services in Nigeria. But, Kumari & Rani (2011) who found that service quality, is the factor that shapes the nature of customers' perception. Moutinho & Smith (2000) report that fast and easier banking services influence customers' attitudes towards human and automated banking and also affect their overall perception on satisfaction. While Joseph & Stone (2003) shows that user-friendly of ATM, security and good location influence bank customers' perception on

ATM service quality. Fonchamnyo (2013) indicate that perceived security, perceived reliability, cost of service, trust, usefulness, accessibility, age, education and marital status have significant influenced on customer's attitudes and perception on adoption of electronic banking. Dutta & Dutta (2009) found that tangible, empathy, assurances and reliability dimensions are the explanatory variables predicting customer expectation and perception on bank service quality satisfaction. Even though above literature concentrate on customers' perception on electronic banking, some of the variables could also be use in measuring trust in the use of ATM services in Sokoto state, Nigeria. Those selected from the literature are, perceived usefulness, ease of use, attitude toward behavior, intention, actual behavior, security, convenience, privacy and knowledge efficacy.

## 5. Automated Teller Machine (ATM)

The issue of customers' perception on the products and services of organizations has generated quite a number of discussions in the business sector (Chigozirim & Mazdarani, 2008). This is because customers are seen as key stakeholders in most organizations, where challenges and changes are usually determined by customers' perception on the products and services being offered by the organization. In most cases, customers assess service quality, while forming opinion on whether or not to buy or use the products and services of organizations (Manjunatha & Shivalingaiah, 2004). For an organization to build strong and successful business enterprises nationally and internationally, they need to innovate and improve the quality of their products and services they rendered to their respective customers' (Kumari & Rani, 2011). Quality of products and services has become a major competitive weapon that gives customers' ability to perceive the organization with the best products and services to patronize (Angelova & Zekiri, 2011).

Rust, Moorman & Dickson (2002) reveal that organizations that primarily focus on market investment (i.e. customer service) in other to create a positive impression to customers' will do better than organizations that primarily focus on cost reduction. Ogbuji, Onuoha & Izogo (2012) shows that even though ATM was meant for addressing issues such as frustrating queues that characterized the country's banking hall, the situation of ATM today has changed drastically by becoming a source of worry to users and providers , because the function it was meant to provide has eroded seriously. However, Mohammad (2010) indicates that convenience, efficient operation, security, privacy, reliability and responsiveness are significant dimension of ATM service quality and that ATM service quality positively contributes towards customer satisfaction of bank products and services. But, Gilaninia, Taleghani, Taheri & Mousavian (2011) reveal that, perceived security, usefulness, privacy and customers' satisfaction influence customers' trust in the use of electronic banking. Although these factors had greater influence on the perception of customers on organization, its products and services, issues that bordered on security, privacy, intention behavior, attitude towards behavior, perceived usefulness, ease of use and actual behavior are also probable determinants of customers' perception on trust in the use of organizational products and services such as ATM.

## 6. Determinants of Automated Teller Machine (ATM)

The determinants of customers' trust on electronic banking are the major factors that influence customers' ability to either perceive the ease of use or usefulness of electronic banking (Ahmad & Al-Zu'bi, 2011). Studies have examined the evolution of electronic banking and factors that shape customers' preference for or against the adoption of electronic banking (Sohail & Shanmugham, 2003). Narteh (2013) shows that, reliability, convenience, responsiveness, ease of use and fulfillment are the major dimensions of ATM service quality and that ATM service quality positively contributes towards customer satisfaction. Balogun, Ajiboye & Dunsin (2013) shows that, improvement of service quality, increase in the number of ATM and confidentiality are imperatives to customers' satisfaction of electronic banking. However, Folorunso, Ateji & Awe (2010) discover that security and poor internet connectivity affect customers' intension towards ATM usage. Further, Adewoye (2013) shows that, banks size, salary level and value of ATM transactions determines customers' usage.

Olowookere & Olowookere (2014) argue that, accessibility of ATM services positively influence Nigerian University student usage while, cost and fraudulent activities negatively discourage them from using it. Contrary to Adeoti (2011) who found that card jamming, shoulder surfing and stolen ATM cards affect ATM usage. Khan (2010) shows that convenience, efficient operation, security, privacy, reliability, responsiveness are significant dimensions of ATM service quality and that ATM service quality positively contribute towards customer satisfaction, contrary to Alaba (2011) who reveal that internet fraud, cultural beliefs and misconception, lack of skill to operate it, frustration, pains and bad experience report about ATM and discrimination against ATM issued affect its adoption. Sawalqa (2012) shows that privacy, security, cost and lack of training for users affect their usage of ATM. Mashadi, Tofighi & Nasserzadeh (2007) indicate that perceived usefulness, trust, interpersonal influence and self efficacy are the determinants of electronic banking adoption. While Gounaris & Koritos (2008) indicate that social and psychological aspects of the decision to adopt intention behavior influence the final outcomes of consumer's adoption decision, as with all technologically based innovation. Therefore, even though the above factors affect the use of ATM and electronic banking in general, it's important

to know that, some of these variables could be use in the study of customers' trust in the use of ATM services in Sokoto state, Nigeria.

## 7. Conclusion

ATM provides opportunity for the banking sector to burst their bank customer-relationship and productivity. Given this, many banks in Nigeria and Sokoto state in particular use this opportunity to reach out to their customers both nationally and internationally at any place and time. Despite the effort put in place to satisfy customers' needs, there are some possible factors that could affect customers' perception on trust in the use of ATM services. However, this article provides an insight on some important variables that need to be study in order to enhance customers' perception on trust in the use of ATM. This paper tends to bridge the gap that exists in the literature reviewed in customers' perception on trust in the use of ATM services. Therefore, customers' perception on security, privacy, convenience, knowledge efficacy, intention behavior, usefulness, attitude towards behavior, ease of use and actual usage could be use in explaining and determining their effect on trust in the use of ATM services in Sokoto state, Nigeria.

## 8. Limitations

Even though the literature reviewed above shows various dynamic on the factors that determine customers' perception on the use of ATM banking, it is imperative to know that, customers' perception is the most important psychological aspects of an organization (Peterson & Wilson, 1992). Similarly, Agarwal et al. (2009) shows that understanding customers' perceptions is imperative to the discussion on bank-customers relations, but Kumari & Rani (2011) who found that, service quality is the factor that shapes the nature of customers' perception. Manjunatha & Shivalingaiah (2004) studies reveal that customers' perception is one of the major determinants of organizational products and services. But, Rust et al. (2002) who reveal that organization that primarily focus on market investment (customer service) will do better than organizations that primarily focus on cost reduction. However, since customers' perception is important to organization, study on it is imperative to banking sector. Therefore, study on these variables: customers' perception on security, privacy, perceived usefulness and ease of use, knowledge efficacy, convenience, intention behavior and actual behavior will help in narrowing the gap on the literature reviewed. Thus, future study should use the above variables as independent variable while trust as dependent variable.

The findings of Wole & Louisa (2009) shows that attitudinal dispositions significantly influence the use of ATM. While Okafor & Ezeani (2012)k reveal that convenience, quick funds transfer and time saving influences the use of ATM. Auta (2010) reveal that electronic banking provide convenience and flexible advantages, it also provide transaction related benefits like speedy transaction, easy transfer, less cost and time saving. However, Yousafzai, Pallister & Foxall (2003) posit that perceived security, privacy and trustworthiness affect the issues of trust in electronic banking. Folorunso et al. (2010) discover that security and poor internet connectivity affect customers' intention towards ATM usage. Even though Yousafzai et al. (2003) provide a great view on factors that affect the issues of trust in electronic banking, they only used perceived security and perceived privacy as the main antecedents that influence customers' trust while they are moderated by perceived trustworthiness attributes of the banks such as, benevolence, integrity and competence. But, it is important to note that trust is a very important concept that could determine customers' relationship with organization and its products and services, most especially, trust in abstract system (Giddens, 1990, p. 88; Simmel, 1990). Therefore, for future study, trust should be analyze as a dependent variable while the other variables should be analyze as independent rather than some moderating or mediating others. Also, it will be of utmost important if a researcher can use a sociological theory to prove the kind of trust customers' have for organization and its products and services.

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