

THE IMPLICATIONS OF CUSTOMERS' TRUST IN THE USE OF AUTOMATED TELLER MACHINE (ATM) SERVICES IN THE BANKING SECTOR: A CASE STUDY OF SOKOTO STATE, NIGERIA

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DOI: 10.29816/sjss.7.1.6

ABSTRACT

Automated Teller Machine (ATM) was the first form of electronic banking introduced in Nigeria by Societe Generale Bank (SGBN) in 1990. Since then, the growth of ATM in the Nigerian banking sector rose from 83% to 89% in 2006 and 2007 respectively. It was also reported that Nigeria has over 30 million ATM card holders, who perform over 100 million operations monthly. Despite enjoying the advantages link with the introduction of ATM, customers are still battling with the issues associated with trust in the use of the system. Therefore, this article investigates the implication of security and privacy on the level of customers' trust in the use of ATM services. Questionnaire was used to collect data from 300 customers of Guaranty Trust Bank, Zenith Bank, First Bank, Eco Bank and Mainstreet Bank in Sokoto State, Nigeria. Correlation analysis results shows that security and privacy significantly affect customers' trust in the use of ATM services. The result was supported by the literature but, was not in line with the sociological perspective of the study.

Keywords: faceless commitment, conceptualisation of trust, privacy, security

Introduction

Prior to the introduction of electronic banking in Nigeria, banking activities were carried out manually, using paper entry and book register (Shittu, 2010). But, following the introduction of information technology (IT) in the world and its application in the Nigerian banking sector in particular, banking activities have changed drastically. Information and communication technology (ICT) leads the way to the introduction of various forms of electronic banking services, such as, the automated teller machine (ATM), telephone,

internet and mobile banking (Lustsik, 2004). This development in technology enables banks to provide superior, improved and more sophisticated services to their respective customers. Therefore, banks use this opportunity to retain and acquire more customers by giving them more superior, efficient and quality banking services, and move towards maintaining standard in a competitive environments both at national and international level (Anani, 2011).

With the development of ICT in Nigeria, there was a marked increase in competition among different banking organisations (Agbolade, 2011). Banking institution used this opportunity to develop different ways of delivering banking information and data regarding their products and services to their customers. Among the different forms of electronic banking developed by the banking sector; ATM was the first form to be introduced (Adewuyi, 2011). The above assertion was supported by central bank of Nigeria's report that despite the availability of other forms of electronic banking, ATM has the highest number of patron (CBN, 2007). Ayo, Adewoye, and Oni (2010) reported that based on inter-switch statistics, Nigeria has over 30 million ATM card holders, who perform over 100 million operations monthly. Hence, ATM was not only introduced to retain customers, but also to attract new ones and gain more competitive advantage while maintaining and growing overall profitability. However, the introduction and implementation of new technologies in Nigeria has always been known to come along with various kinds of difficulties. Thus, the introduction of the ATM in the banking sector of the economy could not have been an entirely different situation (Folorunso, Ateji, & Awe, 2010).

Even though ATM is very important in achieving the aims and objectives of the banking sector, at times, it can be very frustrating to use (Ogbuji, Onuoha, & Izogo, 2012). Moreover, there are inconveniences experienced by customers while using the ATM. Some of this issues may include: hold up in a queue when the user ahead of you experiences difficulty in operating the machine; inability to see the ATM screen very well, lack of orientation on how to use the cards, inability to withdraw the exact money required; lack of knowledge efficacy and multiple steps to follow while using ATM

(Curran & King, 2008). These problems affect customers' ability to use ATM in a more efficient manner, as such, serve as a hindrance to the massive usage of the system. Therefore, the objective of this article is to investigate the implication of security and privacy on customers' trust in the use of ATM services in the banking sector of Sokoto State, Nigeria.

Theoretical Framework

Sociological perspectives are used to provide explanations and understanding of human relationship at micro or macro level on a given phenomenon. The interaction could be at an individual or group level with institutions or its products and services. Therefore, studies on sociological theories of organization, its products and services provide realistic and positive interpretation of human relationship with organization, its products and services. Besides that, sociologists such as Giddens (1990) employ the concept of trust as a concrete phenomenon in understanding contemporary institutions such as the banking sector, its products and services (ATM). Thus, these sociological perspectives on the concept of trust provide a background through which human business-interaction with the banking sector; its products and services (ATM) can be explained. There are three reasons for using Giddens' theory on trust. First, he agreed that, trust is important in the study of social and business relationships in modern institutions. Secondly, he agreed that business relationships could be determined at both a facework (personal) and faceless (impersonal) level (Giddens, 1990). Thirdly, he also argued that trust is important when there is a lack of knowledge about the operating nature of a system or an institution which people interact with. If an individual has full knowledge of a system then the concept of trust becomes irrelevant, since there is no need to trust any institution whose operating nature is well known by the individual (Giddens, 1990).

Therefore, the theoretical frameworks of Giddens on trust in an organization, its products and services was thus used to investigate the implication of security and privacy on customers' trust in use of ATMs services in the banking sector of Sokoto State, Nigeria.

Giddens: Trust as a Commitment

Giddens (1990) perspective on trust was derived from modernization of society and the challenges confronting it. The modernization of society has provided individuals with abundance prospect in the world (in terms of social, education, political and economic opportunities) (Greenberg & Elliott, 2009). These opportunities at the same time come with challenges which are associated with the changing nature of the modern institutions. In modern societies (institutions), risk might be increased due to the development of technology, science and industrialism (Jarvis, 2007). Hence, the concept of trust is imperative in relation to the risk accompanying the modernization of institutions in the society. Therefore, discussion on trust has to do with the fact that an individual's life has become more complex, and this increases social risks (Beck, 1992). The concept of trust is associated with social risk existing in the complex nature of an individual's life in modern institutions. Giddens (1990) argued that there would be no need to trust any system or institution whose nature of operation were wholly known and understood. Besides that, if everything is known in a social or business relationship with an institution, there is no need for customers to develop trust on the interaction (Levin, Cross, Abrams, & Lesser, 2002). Therefore, the concept of trust exists when there is inconsistency between what is known and unknown in a social or business interaction. Taking this into consideration, Giddens (1990) posited that there are two kinds of

commitments in the modern world (i.e. facework and faceless commitment). Discussion on this paper will base on faceless commitment which also has strong connection with the need and development of trust in an institution.

Faceless commitments are product of the complexity of social life in a modernized society (Greenberg & Elliott, 2009). The core of these commitments is the belief in an expert system (Barber, 1983; Giddens, 1990; Luhmann, 1988). Belief in an expert system has to do with the issue of interaction with institution, its products and services which may presuppose lack of contact with individual or groups who are responsible for the customers (Ekberg, 2007; Giddens, 1990). However, the creation of faceless commitment to trust is as a result of modern organizations being more impersonal in nature. Therefore, customers find it difficult to trust some abstract principles or ambiguous products and services which they lack knowledge of its nature of operation (Khodyakov, 2007). Even though people trust abstract systems to perform their duty, the major contradictions of the modern society are the tension between trust and mistrust (Q. Fu, 2004). Individuals' increasing dependence on trust in expert systems as a strategy for managing and reducing risk and insecurity in an organization such as the banking sector, its products and services (ATM) has produced some doubts. Customers' lack of knowledge in the operating nature of the banking sector tends to make them develop trust in the expert who serves as the access point in which the business relation is measure. Therefore, Giddens (1990) concluded that we are depended on faceless commitment to trust or have confidence in expert and what they developed since it is global and we cannot get rid of it.

Giddens' (1990) theory on trust has been criticized for its failure to identify independent

variables in explaining the concept of trust in an organization. Giddens focused on two types of relationships that customers has towards an organization: facework and faceless commitments. These concepts were used to explain the kind of trust relationship that exists between customers and the organization. There has been much disagreement on whether trust should be used as independent or a dependent variable in the process of conducting a research. In many empirical studies, social scientists argued that the concept of trust should either be used as a dependent or independent variable (Messick & Kramer, 2001; Yamagishi, 2001). The above argument provides a ground through which trust was used as a dependent variable in this study. Therefore, this study tends to investigate the implication of security and privacy on customers' trust in the use of ATM services in the banking sector of Sokoto State, Nigeria.

Literature Review

Conceptualization of Trust

Trust has been one of the most valuable concepts in an organisation and the study on it could be found in different fields, such as Psychology, Economics, Sociology, Management, Marketing, Communication, Computer Science, Information Systems, Philosophy and Political Science among others (Yousafzai, Pallister, & Foxall, 2003). In addition, the concept of trust could be viewed from individual characteristic (Evans & Krueger, 2009). This means that it could be found between individuals or individual interaction with an organization. But, Economists and Sociologists argues the role of trust in institutions, and how it helps in reducing anxiety and uncertainty associated with business transactions (Di Luzio, 2006). While, Social Psychologists view trust as an expectation about the behaviour of others in transactions, focusing on the contextual

factors that enhance or inhibit the development and maintenance of trust in an organization (Simpson, 2007). Trust in an organisation refers to a collective commitment from both the customers and the organisations in order to achieve the objectives of both the parties involve (Puusa & Tolvanen, 2006). Trust has also been described as the social glue that holds together different kinds of organisational structure (Atkinson & Butcher, 2003).

Further, trust is an essential element in constructive human and business relationships. It creates togetherness and gives people a feeling of security in both social and business interaction (Sun, Wang, Chen, & Wang, 2014). It also tied formal structures, depending on individual or firm-specific attributes (Atkinson & Butcher, 2003). Trust in general, is an important factor in many social and business interactions, involving uncertainty and dependency (Grabner-Kräuter & Faullant, 2008). From a functional point of view, trust can be seen as a mechanism that reduces the complexity of human attitude towards a business relationship involving uncertainty (Seidl & Mormann, 2014). Trust is central to any economic transaction, whether conducted in a conventional or electronic means. Therefore, trust is important in electronic banking due to the fact that the degree of uncertainty in transaction is higher when using different forms of electronic banking than conventional methods (Grabner-Kräuter, 2002). Thus, trust serves as an importance component in building and maintaining good customer-bank relationship while using different forms of electronic banking for business transaction purposes.

Automated Teller Machine (ATM) in Nigeria

ATM was the first form of electronic banking to be introduced by the banking sector in Nigeria which provides customers with a more

convenient opportunity to bank using electronic services (Auta, 2010; Ezeoha, 2005). Nigerian bank customers attached special consideration to the use of ATM in banking operation despite the existence of other forms of electronic banking (Atiku, Genty, & Akinlabi, 2011). Hence, the use of ATM in the banking sector was to enable customers to withdraw cash at their most convenient time and place other than during banking hours at bank branches. This was also established to reduce the queue and costs of servicing customers in the banking hall. Idowu, Aliu, and Adagunodo (2002) argued that Nigerian bank customers are increasingly associating quality of banking services with electronic banking. Therefore, they are more alert and cautious in choosing banks that uses electronic banking such as ATM.

However, the quality of services rendered by some banking sector in Nigeria on electronic banking are very unsatisfactory in nature (Mobarek, 2007). Thus, there is need for these issues to be address in order to retain and attract old and new customers (Mualla, 2011). Singh and Komal (2009) revealed that customers' satisfaction is one of the major factors in measuring the performance of the banking sector. The usage of ATM by the Nigeria bank customers is advancing beyond withdrawal, checking of account balance and purchase of airtime. But, despite providing different and multifunctional services mentioned above, this method of services is still not popular among bank customers due to issues associated with it (Olowookere & Olowookere, 2014). Thus, this paper will look at some issues affecting bank customers' trust in the use of ATM services in Sokoto State, Nigeria.

Factors Affecting Customers' Perception of Trust

Security: This issue is very essential in the running and success of a business

organisation, most especially the banking sector (Velmurugan, 2009). Marfo-Yiadom and Ansong (2012) indicated that security issues are among the critical features that influence customers' choice of banking products and services. While, Kumbhar (2011) posited that security and other factors such as efficiency, responsiveness, cost effectiveness, problem handling, compensation and contact service affect customers' perception on the use of ATM services. Also, Khan (2010) argued that security dimension and technical failures are the main causes of dissatisfaction in the use of electronic banking product and services such as ATM. Whereas, Joseph and Stone (2003) indicated that security, convenience, ease of use are important factors that influence majority of bank customers' perception of ATM service quality.

The issue of security has constantly being discussed as a strong obstacle to the customers' satisfaction of different forms of electronic banking (Aladwani, 2001). Similarly, Momeni, Kheiry, and Dashtipour (2013) agreed that security challenges are affecting the growth and development of ATM banking. Also, Lee and Turban (2001) posited that security issues continue to serve as a hindrance to the bank customers usage of electronic banking. In addition, issues related to security were found to be the most important factor that de-motivates Chinese consumers' adoption and usage of electronic banking (Laforet & Li, 2005). Therefore, despite the fact that the above scholars provide security effect in the use of ATM services, none of them look at its relationship with customers' level of trust. Thus, there is need for explanation on how security issues affect customers' trust in the use of ATM services.

Privacy: Privacy issues affect bank customers ability to adopt and use different forms of electronic banking (Yousafzai et al., 2003).

Similarly, Mughal et al., (2012) argued that privacy is one of the major factors determining bank customers use of electronic banking in Pakistan. Customers' perception on privacy determines their attitude towards the use of organizational products and services (Ilyas et al., 2013). Larkotey et al., (2012) revealed that privacy and other factors such as frequent breakdowns, frequent light outs, accuracy, availability, reliability, suitability and ease of use, in one way or the other, affect customers' attitude towards the use of ATM. Hence, the issue of privacy in the use of ATM services continue to serve as a major setback to the growth and development of the banking sector in general.

The success of products and services rendered by an organisation depend on being free from issues related to privacy. This argue that privacy is a determining factor of customers' satisfaction (Huang, Soutar, & Brown, 2004). Al Sawalqa (2012) indicated that privacy issues are crucial in determining customers' usage of ATM services. Wang, Wu, Lin, Wang, and He (2012) indicated that privacy issues causes uncertainty among bank customers ability to use ATM services. Likewise, customers' ability to choose ATM ahead of other forms of electronic banking such as internet, mobile and telephone banking for business or other related purposes must be as a result of it being free from issues associated with privacy. But, Lee (2009) revealed that privacy is a factor militating against bank customers ability to choose ATM for banking transaction. Therefore, there is need for explanation on how important is privacy on customers' trust in the use of ATM services. Thus, this paper aim at addressing the lack of literature on the above mentioned gap.

Methodology

Instrument Development

It is imperatives for a researcher to carefully choose constructs which could represent the variables used in the study (Bohmstedt, 1970). Therefore, to insure the validity of this paper, constructs were adapted from previous studies conducted on ATM banking. Constructs used for measuring security were taken from previous studies (Adepoju & Alhassan, 2010; Al Sawalqa, 2012; Alam, Musa, & Hassan, 2009; Cheng, Lam, & Yeung, 2006) and modified to suit the article which is on customers' trust in the use of ATM banking. Likewise, the constructs used in measuring privacy were adapted from prior studies conducted on ATM banking (Hassanuddin, Abdullah, Mansor, & Hassan, 2012; Hua, 2009). While trust was developed base on the perspectives of the following scholars (Aghaunor & Fotoh, 2006; Basu, 2002; Giddens, 1990; Mollering, 2001; Simmel, 1990; Sztompka, 1999). These constructs were modified to fit the paper which is on the implication of security and privacy on customers' trust in the use of ATM banking. However, reliability test was carried out to assess the validity of the instruments. The result shows Cronbach alpha for security at .718, for privacy at .710 and for trust at .786. Pallant (2005) argued that Cronbach alpha with .7 is considered good for research.

Research Design

This article used cross sectional research design by collecting data at a particular period of time (Babbie, 2010). Purposive sampling technique was used to select both the banks (Guaranty Trust Bank, Zenith Bank, First Bank, Eco Bank and Mainstreet Bank) and sample respondents which were 300. A purposive sampling technique is an effective, and a deliberate choice of an informant or respondent due to the qualities the respondent possesses (Tongco, 2007). Firstly,

customers of five (5) banks were selected in order to evaluate the implication of customers' trust in the use of ATM services in Sokoto State, Nigeria. The researcher groups the banks into two: old and new generation banks. The banks established before 1986 were classified as old generation banks while those established after deregulation of the banking sector in 1986 are categorized as new generation banks (Agboola & Salawu, 2008). There were 14 old and 7 new generation banks as at 2011 in Sokoto State when the study was conceived. Purposive sampling was used to select 3 old and 2 new generation banks, representing 23.8 percent of the population under study.

Secondly, from each of these banks, 60 respondents were purposively selected. Also, purposive sampling technique was used to identify bank customers under study due to the fact that, different kind of customers belonging to different banks come and go all the time. Therefore, purposive sampling technique gives researcher opportunity to confirm whether they belong to the banks under study before giving them questionnaire to fill. In addition, purposive sampling technique was used to cover the failure of the researcher to acquire the sampling frame of the customers from the banking sector due to privacy issues.

The selection process for the respondents in this study was generated through the perspective of some scholars on purposive sampling techniques. Purposive sampling technique gives researcher opportunity to select units among the whole population base on the characteristics of interest. The selection process in purposive sampling technique are subjective due to the fact that researcher relies heavily on his or her experience in choosing the number of respondent believed

to represent the population under study (Guarte & Barrios, 2006). Teddlie and Yu (2007) argued that there is no single way of selecting sample population in purposive sampling technique. They also argue that a researcher can select a small number of respondents within the range of 30 participants. Therefore, using the same procedure given by the above scholars, the researcher selected 60 respondents from each banks mentioned above.

Questionnaire was used for data collection, and it was self administered by the researcher, which gave him the chance to reclaim it after the respondents have finished filling it. Statistical Package for Social Sciences (SPSS) version 20.0 was used to compute and analyze the data. The statistical tests used in the analysis of data include descriptive statistics and correlation analysis.

Result

Hypotheses

H₀₁ There is no significant relationship between security and customers' trust in the use of ATM services in Sokoto State, Nigeria.

H₀₂ There is no significant relationship between privacy and customers' trust in the use of ATM services in Sokoto State, Nigeria.

Demographic Data

The entire sample of the study was 300 respondents from some selected banks in Sokoto State, Nigeria. This study was divided into five banks; each of these banks had 60 participants. There were 72.7 per cent males, while females constitute 27.3 per cent of the respondents in this study. There were 92.0 per cent Muslim and 8.0 per cent Christian among the respondents in this study.

Table 1 Demographic Information

<i>Categories</i>		<i>Frequency</i>	<i>Percentages</i>
Gender	Male	218	72.7
	Female	82	27.3
Religion	Muslim	276	92.0
	Christianity	24	8.0
Marital Status	Single	199	66.3
	Married	95	31.7
	Divorce	6	2.0
Age	18-25	137	45.7
	26-35	115	38.3
	36-45	28	9.3
	46-55	17	5.7
	56-65	3	1.0
Educational Level	Primary	10	3.3
	Secondary	54	18.0
	Polytechnic	72	24.0
	College of Education	41	13.7
	Bachelor	96	32.0
	Master	26	8.7
	PhD	1	.3
Occupation	Labourers	11	3.7
	Farmers	11	3.7
	Businessmen	60	20.0
	Teachers	65	21.7
	Lecturers	33	11.0
	Politician	9	3.0
	Civil/Public servant	111	37.0

Correlation Analysis

To determine the relationship between variables of the study, correlation analysis was used. The data generated shows that, there is strong positive relationship between security and trust $r=.504^{**}$, $p= <.001$. Therefore, the null hypothesis was rejected. There is strong positive relationship between privacy and trust $r=.572^{**}$, $p= <.001$. Therefore, the null hypothesis was rejected. Hence, data generated shows that, there is strong positive relationship between security and privacy on trust towards the use of ATM services in Sokoto State, Nigeria.

Table 2 Correlation Analyses

<i>Variables</i>	<i>R</i>	<i>Sig.</i>
Security	.504**	<.001
Privacy	.572**	<.001
Trust	-----	-----

Discussion

The main objective of this study is to examine the factors that affect customers' trust in the use of ATM services in Sokoto State banks, Nigeria. This study examines and explains how security and privacy significantly affect customers' trust in the use of ATM services in Sokoto State, Nigeria. However, the main theme of this study was what bank customers' perceive as the essential factors of trust in the use of ATM services. Through literature reviewed, the researcher discovered two key factors that could affect customers' trust in the use of ATM services in Sokoto State, Nigeria; this includes security and privacy.

Security refers to the extent to which bank customers feel secured while using ATM for banking transaction. The security situation in Sokoto State of Nigeria and the frequent vulnerabilities of ATM users have enhanced the risk associated with the use of this form of delivery channel. Kumbhar (2011) indicates that security is one of the dominant factors militating against the growth and development of ATM services. The result of the paper also correspond with the findings of Joseph and Stone (2003) who reveals that security is view as a determining factor which influence bank customers' perception on ATM services. Moreover, Issahaku (2013) posits that security is an important factor influencing bank customers' satisfaction of ATM services. The concern of customers about security while using ATM services, is a major cause of their dissatisfaction (Madu & Madu, 2002). Kallanmarthodi and Vaithiyanathan (2012) argues that security is a factor that need to be tackle in order to increase bank customers' trust on electronic banking. However, even though this study was conducted on a different area and time from that of literature reviewed above, it still relates with them on the issue of security as a factor that affect customers' trust in the use of ATM services in Sokoto State, Nigeria.

Privacy refers to the degree to which bank customers feel it is safe to conduct banking transaction on ATM. Ilyas et al. (2013) study relates with the report of this article that privacy is a factor that affects the behaviour of customers in the use of ATM. Similarly, Al Sawalqa (2012) indicates that privacy issues affect customers ability to use ATM services. Also, the result of this write up is also in line with the view of Khan (2010) that privacy issues played an essential role in determining bank customers' satisfaction of service quality. Also, Mughal et al. (2012) shows that privacy is one of the major factors impeding customers adoption and usage of electronic banking in Pakistan. Further, the success of products and services rendered by an organisation depend on being free from issue related to privacy (Huang et al., 2004). Therefore, this study correspond with the literature above, indicating that, privacy is a factor that affect customers' trust in the use of ATM services in Sokoto State, Nigeria.

Giddens (1990) explanation on the kind of trust commitment that exists in the modern world shows that there is no need to trust the system that you have in depth knowledge of how it operates, which is also in line with Sztompka (2003) view that, contemporary society is growing in anonymity and impersonality from those who our actions for existence and well being depend. Giddens reveals that faceless commitment to trust tends to take charge of customers' interaction or relationship with an organisation, a view which is similar to Sztompka (2003) who says the complexity of an organisation and its technology systems make it difficult for a lay man to understand, thus making it difficult to develop confidence in the system or technology that he/she does not know how it was made or how it works. Beck (1992) argues that the complexity and uncertainty in a modernised society revolves around its

vulnerability in the form of risk/security and as a result of that, people demand trust to explain the unknown knowledge.

Moreover, customers tend to develop faceless commitment towards an organisation, its products and services due to the fact that they lack knowledge over its operating nature. By implication, even though bank customers do not have in-depth knowledge on ATM and the banking sector in general, they tend to develop confidence in the experts who created the ATM and the experts who are running the banking sector. Further, experts in the banking sector provide assurances to bank customers on how secured their money and account information are whenever they use the ATM. So, the experts in the organisations do everything possible to prove the trust that bank customers have towards them, or destroy it. This is why Seligman (1992) argues that trust is vital in addressing issues related to social or business interaction. Thus, for this article, the inability of faceless commitment to communicate trust between customers and the banking sector, its products and services on the issue of security and privacy affect the trust that bank customers in Sokoto State have in the use of ATM services. Hence, the theory of the study is not in line with the result generated that security and privacy significantly affect customers' trust in the use of ATM services in Sokoto State, Nigeria.

Implications of the Study

The rapid increase in number of ATM users across the globe and Sokoto State in particular has made it imperative for banks to provide more quality and convenient ways to satisfy customers' needs. In the long run, this study seeks to provide necessary input to help bank policy makers and management in addressing the issue of customers' trust in the use of ATM services, so as to retain and increase customers' attraction to the use of ATM services. Despite extensive use of ATMs in

Nigeria and Sokoto State in particular, the absence of direct interaction with bank staff has increased customers' fear about the issues of security and privacy. Therefore, to reduce the customers' level of concerns about perceived security and privacy, the bank should improve the quality of interaction with the customers, through orientation, enlightenment or advertisement and assurances in order to alleviate this fear with a view to improve ATM services and usage. Further, bank management should monitor the environment and identify the trends through marketing intelligence and feedback from constructive complaints and suggestions of some esteemed customers. Thus, there is need for the banking sector to constantly update, differentiate and make their ATM secured and private to users so as to ensure continuous satisfaction and retention of customers, and also maximize profit and minimise loss.

Suggestion for Future Research

This research focuses on analyzing factors affecting customers' trust in the use of ATM services in Sokoto State, Nigeria. However, the paper failed to cover the association between satisfaction and retention of customers to the use of ATM. Moreover, future research may well explore the relationship between these two constructs. The satisfaction process of customers towards ATM services takes place overtime. The conclusions of the study relate to a specific time and period since it is a cross-sectional study. Future study should concentrate on longitudinal study, the use of simple random sampling and the conduct of an interview could also help in making generalisation, explanation of theories and interpretation of customers' trust and its relationship with the banking products and services such as the ATM. Further, age has a significant effect on the pattern of use of technology-based services. Generally, the

youth prefer to use innovative and technology-based delivery channels like the ATM which offers multiple benefits to the customers, and autonomy in the execution of transactions (Wan, Luk, & Chow, 2005). Therefore, future research should explore the association between age, values, culture, reputation and attitude of some banks customers in relation to innovation in the banking sector so as to determine whether they have effects on their trust in the use of ATM services.

Conclusion

The banking sector has taken advantage of the rapid growth and development of ICT in Nigeria, and Sokoto State in particular, which it has utilized in providing innovative technologies to enhance operational efficiency and quality of services in order to retain old customers and attract new ones. The rapid growth in the use of ATMs in Sokoto State of

Nigeria offers opportunities to banks to use customers' passion for this innovative service for strategic advantage. However, despite the effort put in place by the banking sector to provide more conducive atmosphere for the usage of ATM services, they are still struggling with the issues of security and privacy, which ends up affecting customers' level of trust in the use of ATM services in Sokoto State, Nigeria. Moreover, the finding of this paper is not in line with the perspective of Giddens on faceless commitment to trust. Thus, the inability of trust to address the discrepancy between the known and unknown knowledge led bank customers to suffer from challenges such as those of security and privacy. Therefore, bank should focus their resources on addressing the issues of security and privacy in order to increase customers' level of trust in the use of ATM services in Sokoto State, Nigeria.

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