

Factors Influencing Customers' Trust in the use of Automated Teller Machine (ATM) Services in Sokoto State, Nigeria

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Abstract – *The use of automated teller machine (ATM) services by bank customers in Sokoto State, Nigeria depends on the level of trust they have towards its operating nature. The positive or negative perception that bank customers' develop towards trust tends to determine their level of ATM usage. Therefore, this article adopted the following factors (attitude towards behaviour, intention behaviour, actual usage, perceived ease of use and usefulness) from technology acceptance model (TAM) to assess their influence on customers' trust in the use of ATM services in Sokoto State, Nigeria. Correlation analysis was conducted on 300 customers of some selected banks (Guaranty Trust Bank, Zenith Bank, First Bank, Eco Bank and Mainstreet Bank) in Sokoto State, Nigeria. The result shows that attitude towards behaviour, intention behaviour, actual usage, perceived ease of use and usefulness has a significant and positive relationship with customers' trust in the use of ATM services in Sokoto State, Nigeria. Copyright © 2014 Penerbit Akademia Baru - All rights reserved.*

Keywords: Nature of trust, attitude towards behaviour, intention behaviour, perceived ease of use, actual usage, perceived usefulness

1.0 INTRODUCTION

Technology acceptance model (TAM) was first developed by Davis [1] to study issues associated with customers' acceptance and use of technology related systems. This model has proven to be the backbone in explaining and predicting customers' behavior on electronic related systems [2]. The model was later extended by Davis *et al.* [3] to explain the acceptance and use of information technology (IT), and also to predict customers' acceptance of electronic systems in general. TAM is considered the most influential and commonly employed model for describing an individual's acceptance and use of information systems [4]. TAM was adopted from the theory of reasoned action [5]. This theory argued that when customers in an organization are presented with a new technology system, a number of factors influence their decisions about how and when to use it [1, 3].

Even though many models have been proposed to explain and predict customers' use of electronic systems, TAM has been the only one that has captured the most attention of the information systems community [6]. Information systems community considers TAM as an important and powerful model that provides an explanation on the use of technology systems [7, 8]. The use of electronic related system depends largely on the manifestation of customers' behaviour on issues associated with the usage. TAM comes up with the following variables:

attitude towards behaviour, intention behaviour, actual usage, perceived usefulness and ease of use to measure customers' acceptance and use of information system [3]. However, recent findings indicate that although TAM is highly recommended by different scholars, researchers share mixed opinions regarding its theoretical assumptions and practical effectiveness. Therefore, this article aims at adopting TAM to test the relationship between attitude towards behaviour, intention behaviour, actual usage, perceived usefulness and ease of use on customers' trust in the use of ATM services in Sokoto State, Nigeria.

2.0 THEORETICAL FRAMEWORK

2.1 Simmel: The Nature of Trust

Simmel's argued that the concept of trust is imperative as its provides sociological paradigm on individuals' impersonal business interaction with an organization [9, 10]. Also, Simmel's sociological perspective on trust developed by customers in an interaction with an organization that they lack in-depth knowledge over its operating nature could be labelled as impersonal business relationship [9, 11]. Moreover, customers tend to use trust to interact with an organization such as the banking sector, its products and services in an impersonal nature. The concept of trust is imperative to the growth and development of business interaction between customers and the banking sector, as well as the use of its products and services. Besides that, trust tends to hold different organizations such as the banking sector, and also the use of its products and services together [12, 13]. By implication, lack of customers' trust in the banking sector and the use of its products and services (ATM) will reduce patronage and productivity in the long run.

Mollering [14] posited that the concept of trust works through customers in all facets of their life. Other than that, customers reveal their predisposition to trust in all forms of social and business interaction they find themselves into. This relates with the idea of this paper that bank customers tend to develop trust whenever they interact with the banking sector, its products and services (ATM). Simmel suggested that the existence of secrecy in a business interaction tends to give customers room to be curious on certain products and services the organization rendered to them [14, 15]. Moreover, the concept of trust only exists when there is a discrepancy of knowledge between what the banking sector gives and what the customers know. Furthermore, customers' business interaction with the banking sector, its products and services (ATM) would be impossible without this unknown-knowledge, since absolute transparency would make the interaction complicated due to social risk involved [16]. Therefore, the concept of trust is important when it comes to business interaction for customers that have less knowledge of its operating nature. Simmel argued that it was evident that if there is trust between individuals in relation to organization, its products and services, there is also some kind of confidence that acts beyond the reciprocal relationships.

Therefore, Simmel's sociological perspective on the nature of impersonal trust in an organization is related to the theme of this paper, which tends to establish the level of customers' trust in the use of banking products and services (ATM). The argument of this article is that bank customers tend to use trust as a cover while interacting with the banking sector, its products and services (ATM). This is because the majority of bank customers have less knowledge of how the banking sector operates. Moreover, not all customers know how their bank works to provide them with ATM services. However, customers tend to trust the banking sector, in one way or the other, because some of them have no better alternative choice

or want to test the image and reputation of the bank in terms of issues related to intention behavior, attitude towards behavior, actual usage, perceived usefulness and ease of use. Therefore, for this paper, the above factors are tested in order to explain the impersonal trust relationship that exists between individual (customer) and the organization (banking sector), as well as the use of its products and services (ATM).

3.0 FACTORS INFLUENCING AUTOMATED TELLER MACHINE (ATM) USAGE

3.1 Attitude towards behavior

Customers' attitude can be defined as an evaluative statement of an individual's feeling and thought which could be favorable or unfavorable towards certain events in his environment [17]. Meanwhile, attitude towards behavior refers to the bank customers' predisposition towards electronic banking (ATM) based on positive or negative feeling generated over time [18]. The concept of attitude is psychological in nature due to the fact that it can only be generated from the mind of an individual [19]. However, the predisposition of customers' attitude towards behavior or use of electronic related systems such as ATM services can be defined as positive or negative feeling that an individual has towards certain action [20, 21]. Attitude towards behavior can be summarized into two concepts; positive and negative. Therefore, the idea of developing positive or negative attitude towards behaviour depends largely on the banking sector ability to improve customers' trust towards the use of its products and services (ATM) [22]. Thus, bank image and reputation depend on customers' satisfaction of the banking products and services (ATM).

Rose and Fogarty [23] revealed that perceived usefulness and ease of use directly or indirectly are factors affecting bank customers' attitude towards self-service banking such as ATM. Similarly, Moutinho and Smith [24] indicated that bank customers' attitudes towards automated banking have indirect effects on bank customers' loyalty. Also, consumers' motives predetermine customers' attitudes and behaviors towards different banking technologies such as ATM [25]. The argument of the above studies shows that the attitude towards behaviour could be mediated by different factors. However, for this paper, bank customers' attitude towards behaviour depends on positive or negative feeling developed over a period of time, which ends in affecting customers' trust in the use of ATM services in Sokoto State, Nigeria.

3.2 Perceived Usefulness

The concept of usefulness refers to the feeling developed by an individual in relation to a given phenomenon [20]. Individual tends to attach positive or negative feeling towards the usefulness of an event or phenomenon such as an electronic system. Therefore, customers' perceived usefulness could be defined as the degree in which the user believes that using the information system can improve his/her work performance [20]. Customers need to develop positive feeling towards the usefulness of electronic related system such as ATM in order for the banking sector to be more productive [26]. Hence, customers' perceived usefulness of electronic banking (ATM) services will motivate them to patronize it more [27]. Thus, it becomes imperative for the banking sector to provide more quality and accommodative atmosphere in relation to their products and services for customers' patronage [28].

Folorunso *et al.* [29] argued that customers' perceived usefulness of electronic banking (ATM) depends on its state of being important when the need arises. Similarly, Al-Gahtani [30]

revealed that customers' perceived usefulness coincides with the degree to which an individual believes that using a particular system would enhance his/her both social and business activities. Godoe and Johansen [31] indicated that customers' perceived usefulness of technological innovations significantly contributes in determining its adoption and usage. Meanwhile, Bhattacharjee [32] argued that customers' willingness to perform a transaction on electronic banking is considered as perceived usefulness. However, Gong *et al.* [33] defined perceived usefulness as the user's subjective probability that using an electronic related system will increase his/her expectations. Likewise, Awamleh and Fernandes [34] posited that perceived usefulness is the degree to which customers view ATM banking as offering advantages over other forms of electronic banking. Thus, this article looks at the influence of perceived usefulness on customers' trust in the use of ATM services in Sokoto State, Nigeria.

3.3 Perceived Ease of Use

Perceived ease of use is defined as the degree that an individual believes it is simple to use electronic related systems [20]. Likewise, Davis *et al.* [3] and Gahtani [35] argued that perceived ease of use is the degree to which a customer agrees with the notion that using electronic systems such as ATM services for banking transaction is easy. Similarly, Zeithaml *et al.* [36] stated that the level to which an innovation is easy to understand or use could be considered as perceived ease of use. Consult [37] noted that perceived ease of use refers to the ability of customers to experiment with electronic banking in order to evaluate its benefits. Other than that, he also affirmed that the factors of growth in electronic banking are determined by the customers' perceived ease of use of the system.

Previous research conducted on electronic banking revealed that customers' perceived ease of use influenced directly or indirectly on bank customers' usage of electronic related systems such as ATM services [38-41]. Chen and Barnes [42] were adamant that perceived ease of use greatly influenced customers' acceptance and use of electronic banking (ATM). Customers' perceived ease of use of ATM services refers to how clear and easy the system is in conducting a banking transaction [43]. Similarly, customers' perceived ease of use demonstrates the degree to which electronic banking (ATM) is seen as being easy, not too difficult to understand, learn or operate [26]. Therefore, this paper tends to look at the effect of perceived ease of use on customers' trust in the use of ATM services in Sokoto State, Nigeria.

3.4 Intention Behavior

Intention behavior can be defined as an indication of a person's readiness to perform a given behavior [44]. Ravichandran *et al.* [45] discovered that service quality (tangibility, responsiveness and empathy) is imperative to the prediction of customers' behavioral intention to use banking products and services such as ATM. Teimouri *et al.* [46] found that confidence and satisfaction positively influenced customers' behavioral intention to use electronic related system. Also, Amin [47] revealed that perceived usefulness, ease of use, credibility and religion are important variables in predicting customers' intention behavior to use ATM services. Besides, Sahi and Gupta [48] argued that loyalty and attitude of bank customers determine their behavioral intention to use electronic banking (ATM).

Han and Ryu [49] were on the view that intentional behaviour is related to the likelihood of a customer to predispose his readiness to perform actions using electronic banking such as ATM. Ajzen [50] argued that customers' intentional behaviour is an indicator of a client's willingness to carry out certain action. Therefore, customers' intentional behaviour can be favourable or

unfavourable while conducting a transaction on electronic related system such as ATM [50]. Similarly, favourable and unfavourable elements have also been defined to capture customers' attitudinal loyalty, since the elements reflect a certain emotional commitment to products and services produce by the banking sector [51]. Hence, customers' intentional behaviour towards ATM services depends on the satisfaction they drive while using it [52]. Thus, this article aims at establishing the influence of intention behaviour on customers' trust in the use of ATM services in Sokoto State, Nigeria.

3.5 Actual Usage

Actual usage (behavior) is the manifestation and predisposition of the behavior in response to a given situation or target [44]. Eriksson *et al.* [38] revealed that perceived usefulness and ease of use influence customers' actual usage of electronic banking such as ATM. Similarly, Wang *et al.* [41] asserted that perceived ease of use and usefulness directly or indirectly influence customers actual usage of electronic banking (ATM). Likewise, Guriting and Ndubisi [39] indicated that perceived usefulness and ease of use are strong determinants for actual usage of electronic banking. On the other hand, Pikkarainen *et al.* [53] suggested that perceived usefulness and information influence electronic banking usage. Meanwhile, Thayammal and Rajagopal [54] posited that perceived ease of use, usefulness, attitude towards behavior and behavioral intention affect customers' ability to actually use ATM services.

Brunner *et al.* [55] and Adepoju and Alhassan [56] indicated that issues related to fraudulent activities strongly influence customers' actual usage of ATM services. Adesuyi *et al.* [57] found that lack of security affect customers' use of ATM services. Wu and Wang [58] suggested that ease of use and usefulness are both significant factors that affect customers' use of electronic banking. However, Ou *et al.* [59] asserted that operating scale, banking deposit service and operating cost are determinants of customers' usage of ATM. Adeoti [60] revealed that card jamming, shoulder surfing and stolen ATM cards affect customers' use of ATM services. The literature reviewed above shows that there are different factors that can affect customers' actual usage of ATM services. Thus, this paper determines how actual usage affects customer' trust in the use of ATM services in Sokoto State, Nigeria.

4.0 METHODOLOGY

4.1 Research Design

This study used cross-sectional research design by collecting data at a particular period of time [61]. Purposive sampling technique was used to select both groups of banks under study (Guaranty Trust Bank, Zenith Bank, First Bank, Eco Bank and Mainstreet Bank) and sample respondents of 300. A questionnaire was developed with two sections to test the objective of the study. The first section consists of demographic information while the second section consists of the data on attitude towards behavior, intention behavior, actual usage, perceived usefulness and ease of use. Five-point Likert scale ranging from five (strongly agree) to one (strongly disagree) was used to measure the response of bank customers on the above concepts as independent variables with trust as dependent variable. Statistical Package for Social Sciences (SPSS) version 21.0 was used to compute and analyze the data. The statistical tests used in the analysis of data include descriptive statistics and correlation analysis.

4.2 Instrument Development

Bohmstedt [62] argued that items selected for measurement must precisely represent the variables of the study. Therefore, to ensure the validity of this study, constructs were adapted from previous studies conducted on automated teller machine (ATM) services. Items selected for perceived usefulness were taken from the following previous studies [26, 63-65] and modified to suit the study, which is on customers' trust in the use of ATM services. Moreover, the items used in measuring perceived ease of use were adapted from prior studies conducted on ATM banking [64-67]. Likewise, the items used in measuring attitude towards behavior were adapted from prior studies conducted on ATM banking [23, 26, 63, 65]. Similarly, the items used in measuring intention behavior were adapted from prior studies conducted on ATM banking [23, 26]. Equally, the items used in measuring actual behavior were adapted from prior studies conducted on ATM banking [23, 26, 63]. Also, the items used for measuring trust were adapted and developed based on the perspectives of the following scholars [9, 13, 14, 68, 69]. These items were modified to fit the paper, which is on customers' trust in the use of ATM services in Sokoto State, Nigeria. Nevertheless, a pilot study was carried out to assess the validity of the instruments. The result shows that perceived usefulness had Cronbach's alpha value of 0.726, perceived ease of use (0.739), attitude towards behavior (0.714), intention behavior (0.726), actual usage (0.742) and trust (0.786). Therefore, the above factors are good for research since Pallant [70] argues that Cronbach's alpha value above 0.7 is considered acceptable to conduct research.

5.0 RESULTS

5.1 Hypotheses

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

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

H₀₃. There is no significant relationship between perceived usefulness and customers' trust in the use of ATM services in Sokoto State, Nigeria.

H₀₄. There is no significant relationship between perceived ease of use and customers' trust in the use of ATM services in Sokoto State, Nigeria.

H₀₅. There is no significant relationship between actual usage and customers' trust in the use of ATM services in Sokoto State, Nigeria.

5.2 Demographic Data

The entire sample of the study was 300 respondents from some selected banks (Guaranty Trust Bank, Zenith Bank, First Bank, Eco Bank and Mainstreet Bank) in Sokoto State, Nigeria. This study was divided into five groups of banks; each of these banks had 60 participants. There were 72.7 per cent males, while females constituted 27.3 per cent of the respondents in this study. There were 92.0 per cent Muslims and 8.0 per cent Christians among the respondents in this study.

Table 1: Demographic information

Categories		Frequency	Percentages
Gender	Male	218	72.7
	Female	82	27.3
Religion	Muslim	276	92.0
	Christian	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	Laborers	11	3.7
	Farmers	11	3.7
	Businessmen	60	20.0
	Teachers	65	21.7
	Lecturers	33	11.0
	Politicians	9	3.0
	Civil/Public servants	111	37.0

5.3 Correlation Analysis

Table 2 below shows that there is a strong and positive correlation between attitude towards behavior and trust $r=0.610^{**}$, $p<0.001$. Therefore, the null hypothesis was rejected. There is a strong and positive correlation between intention behavior and trust ($r=0.513^{**}$, $p<0.001$). Therefore, the null hypothesis was rejected. There is a medium and positive correlation between perceived ease of use and trust ($r=0.460^{**}$, $p<0.001$). Therefore, the null hypothesis was rejected. There is a medium and positive correlation between actual usage and trust ($r=0.422^{**}$, $p<0.001$). Therefore, the null hypothesis was rejected. Meanwhile, there is a small and positive correlation between usefulness and trust ($r= 0.235$, $p > 0.001$). Therefore, the null hypothesis was also rejected. The correlation analysis found a strong positive correlation

between two (2) independent variables (attitude towards behavior and intention behavior) on dependent variable (trust). There is a medium and positive relationship between two (2) independent variables (perceived ease of use and actual usage) on the dependent variable (trust). Also, there is a small and positive relationship between one independent variable (perceived usefulness) on the dependent variable (trust). This implies that attitude towards behavior, intention behavior, perceived ease of use, actual behavior and perceived usefulness are factors that influence all the banks customers' trust in the use of ATM services in Sokoto State, Nigeria.

Table 2: Correlation analysis for factors influencing customers' trust in the use of ATM services in Sokoto State, Nigeria

<i>Variables</i>	<i>R</i>	<i>Sig.</i>
Attitude towards behavior	0.610**	P<0.001
Intention behavior	0.513**	P<0.001
Perceived ease of use	0.460**	P<0.001
Actual usage	0.422**	P<0.001
Perceived usefulness	0.235**	P<0.001

6.0 DISCUSSION OF THE FINDINGS

This study aims at identifying the factors influencing customers' trust in the use of ATM services in Sokoto State, Nigeria. This paper adopted variables from TAM and measured their relationship on customers' trust in the use of ATM services in Sokoto State, Nigeria. Therefore, the result of the write-up shows that attitude towards behavior, intention behavior, perceived ease of use, actual usage and perceived usefulness has a significant and positive effect on trust in the use of ATM services in Sokoto State, Nigeria.

This write-up posits that attitude towards behavior has a strong and significant influence on customers' trust in the use of ATM services in Sokoto State, Nigeria, which also corresponds to the arguments of Khalifa and Limayem [71] that customers' attitude has a strong effect on their use of electronic banking. Similarly, Onyia and Tagg [72] agreed with the present findings that attitude towards behavior is a factor that affects Nigerian bank customers' use of electronic banking such as ATM services. Also, Folorunso *et al.* [29] argued that attitude towards behavior depends on beliefs that a person accumulates over a lifetime, which ends up affecting his/her actions towards electronic banking. This is related with the findings of the study that attitude towards behavior is a factor that affects customers' trust in the use of ATM services in Sokoto State, Nigeria. Moreover, Wole and Louisa [73] indicated that attitudinal dispositions of customers significantly influence their use of ATM services. Therefore, the above literature

is in line with the result of this study that attitude towards behavior affects customers' trust in the use of ATM services in Sokoto State, Nigeria.

There is a strong and positive correlation between intention behavior and customers' trust in the use of ATM services in Sokoto State, Nigeria. The argument of the paper coincides with Khanifar *et al.* [74] who shows that perceived electronic service quality and subjective norms have significant and direct influences on the intention to use ATM services. Also, Heijden [75] and Venkatesh *et al.* [76] revealed that perceived ease of use and usefulness influence customers' intention behavior towards the use of electronic banking. The concept of customers' intention towards behavior is grounded in the theory of planned behaviour, which posits that behavioral intention towards electronic related system is determined by subjective norms [50]. This shows that customers' perception on intention behavior is very critical in describing the customers' behavior or result to perform transaction on ATM at a particular period of time [50]. Thus, the result generated indicates that intention behavior affects customers' trust in the use of ATM services in Sokoto State, Nigeria.

Perceived ease of use has a moderate and positive relationship on customers' trust in the use of ATM services in Sokoto State, Nigeria. The argument of perceived ease of use is that customers are a great asset to the growth and development of the banking sector, as well as every product and service rendered in the banking sector with the main purpose of satisfying their needs [77]. The result of this article that perceived ease of use affects customers' trust in the use of ATM services in Sokoto State coincides with that of Muniruddeen [78], who is on the view that perceived ease of use affects customers' use of electronic banking (ATM). Likewise, Reid and Levy [79] presented similar result with the present paper that perceived ease of use is one of the most important factors that influence customers' use of electronic banking (ATM). Similarly, Nimako and Gyamfi [80] showed that customers' perceived ease of use is critical to the use of ATM services. Ayo *et al.* [81] reported that perceived ease of use is not only an antecedent to electronic banking acceptance, but it is also a factor to retain customers on using electronic banking system. Thus, despite the moderate effect, this study shares the same result with previous literature that perceived ease of use has a positive relationship on customers' trust in the use of ATM services in Sokoto State, Nigeria.

Customers' actual usage was found to be a factor that provides a moderate and positive effect on customer' trust in the use of ATM services in Sokoto State, Nigeria. Wu and Wang [58] indicated that ease of use and usefulness are both significant factors that affect customers' actual use of electronic banking, which are related to the main study that actual usage has a negative effect on customers' trust in the use of ATM services. Ou *et al.* [59] revealed that operating scale, banking deposit service and operating cost are determinants of customers' use of ATM, which also concur with the result of this study that actual usage affects customers' trust in the use of ATM services. Also, Adeoti [60] shows that card jamming, shoulder surfing and stolen ATM cards affect customers' actual use of ATM services. The literature above shows that actual usage of ATM banking is influenced by many important factors. However, this study found that in accordance with the above literature, actual usage also influences customers' trust in the use of ATM services in Sokoto State, Nigeria in a moderate and positive way.

The argument of perceived usefulness shows that it has a small and positive effect on customers' trust in the use of ATM services in Sokoto State, Nigeria. Moreover, the result of the write-up reveals that perceived usefulness is essential in influencing customers' use of electronic systems [38]. Also, manifestation of perceived usefulness could be found in both

intention and adoption behavior of electronic systems [41], which also correspond with the argument of this study that perceived usefulness affects customers' trust in the use of ATM services in Sokoto State, Nigeria. Likewise, perceived usefulness determine the intention of the usage without feeling the usefulness of something, customers cannot develop interest in using it. Furthermore, perceived usefulness directly or indirectly influence customers' usage of electronic banking such as ATM services [8, 26, 31, 82]. Even though perceived usefulness provides a small and positive effect on customers' trust in the use of ATM services, this write-up corroborates the above empirical evidence that perceived usefulness is a factor that not only influences the adoption but also affects customers' trust in the use of ATM services in Sokoto State, Nigeria.

The theory of the article, which is on the nature of trust, is not in line with the result of this paper, where attitude towards behavior, intention behavior, perceived ease of use, actual usage and perceived usefulness has a positive effect on customers' trust in the use of ATM services in Sokoto State, Nigeria. The argument of the theory reveals that customers tend to interact with an organization in an impersonal nature [9]. This impersonal nature of interaction is built upon the trust developed between customers and the organization, and also its products and services (ATM). Simmel [13] argued that the concept of trust is imperative in running and managing a good business relationship between customers and an organization. By implication, the concept of trust is important in determining Sokoto State bank customers' use of ATM services. Mollering [14] posited that significant trust could be found in customers' business interaction with an organization, its products and services.

Social scientists argued that the use of trust in social or business interaction is possible when there is a need for knowledge on the operating nature of individual or organization at large [9, 83]. The absence of knowledge on the working nature of an organization tends to make customers to depend on trust as an intermediary between the uncertainty expected from the organization, its products and services [16]. Furthermore, it is imperative to know that organizations are charged with the responsibility of building trust between their products and customers [84]. Simmel's explanation on the nature of trust talks about the ability of trust to communicate the unknown knowledge to customers in order to prevent them from suffering over issues related to the usage of the products and services of the banking sector. However, the data generated reveals that trust was not able to bridge the gap between the attitude of customers towards the behavior, their intention behavior, their perception over the issue of ease of use, usefulness and actual usage. Therefore, as a result of that, the findings of the above variables reject the perspective of the theory on the nature of trust from Simmel.

7.0 SIGNIFICANCE OF THE STUDY

The objective of this study was to examine factors that influence customers' trust in the use of ATM services in Sokoto State, Nigeria. This article studied factors of attitude towards behavior, intention behavior, actual usage, perceived usefulness and ease of use on customers' trust in the use of ATM services in Sokoto State, Nigeria. These variables show a significant influence on bank customers' trust in the use of ATM services in Sokoto State, Nigeria. Therefore, the findings increase awareness on the importance of customers' trust in the use of ATM with a view for the banking sector to make strategic decisions on how to address the increasing reduction in customers' trust in the use of ATM. In addition, this study has enormous importance to students, academicians and institutions that want to make research inquiry on a similar field. Also, this study adds value to the theoretical understanding and explanation of

the links between individuals (customers) and organizations (banks) because it examines some concepts, variables and statements, which are the building blocks of sociological theory. These concepts include attitude towards behavior, intention behavior, actual usage, perceived usefulness and ease of use. Moreover, the result generated is of significant to policy makers and the management of the banking sector to channel their power and resources in addressing issues related to attitude towards behavior, intention behavior, actual usage, perceived usefulness and ease of use as factors that affect customers' trust in the use of ATM services in Sokoto State, Nigeria.

8.0 LIMITATION OF THE STUDY

The objective of this article was to identify the influence of TAM variables (attitude towards behavior, intention behavior, actual usage, perceived ease of use and usefulness) on customers' trust in the use of ATM services in Sokoto State, Nigeria. Despite the fact that this article provides a good explanation on the effect of the above variables on customers' trust in the use of ATM services, the model suggested that some external variables could also be employed to study their effect on electronic related system. Therefore, variables such as peer group influence, knowledge efficacy, privacy, and security could also be used to establish their influence on customers' trust in the use of ATM services. This article provides a background through which a sociological paradigm was established on the level of customers' trust in the use of ATM services. Hence, future study should explore more sociological theories in order to support the stand of the dependent variable (i.e. trust) in the use of the banking sector products and services (ATM).

9.0 CONCLUSION

Technology acceptance model (TAM) is viewed as an important model that helps in explaining human being's acceptance and usage of electronic related system. The variables of the model were adopted to analyze their relationship on customers' trust in the use of ATM services in Sokoto State, Nigeria. The result of the article shows that attitude towards behavior, intention behavior, perceived ease of use, actual usage and perceived usefulness has positive effects on customers' trust in the use of ATM services in Sokoto State, Nigeria. However, the result generated in this paper was not in line with the sociological perspective of the article. Therefore, the positive effect of TAM variables on customers' trust in the use of ATM services in Sokoto State, Nigeria was in line with the literature review, while the sociological theory of Simmel on the nature of trust was rejected.

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