

**CUSTOMERS ATTITUDE AND PATRONGE OF AUTOMATED TELLER MACHINE (ATM) SERVICES
IN NIGERIA****GABRIEL TUOYO KUBEYINJE PhD.****DEPARTMENT OF BUSINESS ADMINISTRATION, FACULTY OF MANAGEMENT SCIENCES****UNIVERSITY OF BENIN, BENIN CITY,****EDO STATE, NIGERIA.****AND****EKANEM DANIEL EKANEM PhD.****DEPARTMENT OF BUSINESS ADMINISTRATION, FACULTY OF MANAGEMENT SCIENCES****UNIVERSITY OF BENIN, BENIN CITY,****EDO STATE, NIGERIA.****Abstract**

This study empirically examined the relationship between customers' attitude and patronage of Automated Teller Machine (ATM) services in Nigeria. Descriptive survey research design was adopted for this study. The sample size of 300 respondents was randomly selected to ensure fair representation. Sampling location comprised customers of four Nigerian Deposit Money Banks (DMBs) with international authorization in the banking sector of Nigeria, namely First Bank of Nigeria Limited, Guaranty Trust Bank Plc., Access Bank Plc. and Zenith Bank Plc., quoted on the floor of Nigerian Stock Exchange (NSE) that operates in the University of Benin (Ugbowo, campus) in Benin City, Edo State, Nigeria. 300 copies of structured questionnaire were administered to respondents. However, 280 copies of questionnaire were found to be valid and usable. Data collected through questionnaire administration were analyzed using descriptive and inferential statistics. Hypotheses were tested using Ordinary Least Square (OLS) multiple regression estimation analysis. The study used both the Statistical Package for Social Sciences (SPSS version 24) and Econometric (E-views 8) computer software for data analysis. The study found out that customers perceived utilizations; customers perceived banks performances and customers perceived benefits have statistically significant influence on customers' attitude and patronage of ATM services in Nigeria. Therefore, on the basis of the findings, the study recommends that management of DMBs should ensure regular maintenance of ATMs, install more ATMs at strategic service center locations with improve technology and provide lower denomination of currency (naira notes) in ATMs among others.

Keywords: Attitude, Customers, Patronage, Relationship, Technology.

Introduction**Background to the Study**

The Automated Teller Machine (ATM) has been described by both scholars and practitioners as one of the most recent and inventive methods that has been introduced into the banking system (Akpan, 2016). He also opined that this method assists banks to offer customers with quality and satisfactory services. The first ATM was conservatively

introduced as a means of satisfying customers banking satisfaction and installed as an electronic delivery channel in 1989 in Nigeria by National Cash Registers (NCR) for the defunct Societal Generale Bank of Nigeria (SGBN) in the same year (Ogbuji, Onuoha & Izogo, 2012).

Jegede (2014) indicated that with an ATM card (debit or credit), banks customers can by electronic means access their banks account, perform other banking services such as withdrawals, funds transfers, balance inquiries, deposits payment, bills payment, internet subscription, top up airtime, opening of account and so forth. Agboola (2006) recognized that it has improved banking products and services given to customers, encourage better documentations of banking records. ATM has been well-known to contribute highly to banking process because it reduces cost of providing products and services to customers (Mc Andrews, 2003). The Nigerian banking sector over the years has been experiencing significant changes and development in its Information and Communication Technology (ICT), among the development is the introduction of ATM that intends to reduce the number of customers in the banking halls as customers can now go to the proximate ATM service center to do their banking transactions (Olusanya & Fadiya, 2015). Customers' attitude are cultured tendency for customers to act in a dependably favourable or unfavourable way with respect to a given object, event or activity in any place or time (Schiffman & Kanuk, 2010).

Statement of the Research Problem

The introduction of ATM has made it realistic for customers to access banking products and services at any place or time irrespective of their schedule. Since its innovation and introduction, the ATM has attracted extensive patronage, offering wide range of products and services to customers. But the rampant losses behind encounters by some customers such as long queues and huge crowds at the ATM service centers, and some challenges associated with its use have

made the ATM unpleasant to customers (Okafor & Ezeani, 2012).

Onyesolu, Asogua and Chukwuneke (2016) reckoned the difficulties commonly accompanying the usage of ATMs in Nigeria to include maximum amount of daily withdrawals exceeded, issuer or switch inoperative, out of service, unable to dispense cash, user app not available, insufficient fund, double debiting of account, printer unable to print receipt and service in progress available shortly among others. Notwithstanding, in the recent times effort have been made by the Central Bank of Nigeria (CBN) to encourage DMBs customers to use the ATMs when doing banking transactions despite these challenges (CBN, 2010). Adeoti (2011) stated that the invention of the ATM seemed to have offered provisional relief to both the Deposit Money Banks (DMBs) and their customers. Nevertheless, it has created new anxieties and challenges to the patronage of the banking products and services. This is the gap which the study intends to fulfill. Against this background, this study attempt to answer the following research question.

Research Questions

- What is the effect of customer's perceived utilizations and patronage of ATM services in Nigeria?
- What is the effect of customer's perceived banks performances and patronage of ATM services in Nigeria?
- What is the effect of customer's perceived benefits and patronage of ATM services in Nigeria?

Objectives of the Study

The main objective of the study is to empirically examine customers' attitude and patronage of ATM services in Nigeria. Specifically, the study sought to:

- i. Determine the extent to which customers perceived utilizations and patronage of ATM services in Nigeria.
- ii. Ascertain the extent to which customers perceived banks performances and patronage of ATM services in Nigeria.
- iii. Investigate the extent to which customers perceived benefits and patronage of ATM services in Nigeria.

Literature Review

Banking Sector of Nigeria

In the speech of Sanusi (2010), the banking sector in Nigeria has observed dramatic post- consolidation growth. Still, neither the industry nor the regulators were satisfactorily prepared to maintain and monitor the industry explosive growth. Predominant sentiment and economic belief all stimulated this speedy growth generating a visionless predicament to the risks of building up the system. Recapitalization strengthens the banking system and ensures a diversified, strong and reliable banking sector which will guarantee safety of depositors' money and shareholders' funds in order to play active developmental roles in the Nigerian economy and global financial market (Soludo, 2004).

The most recent of such reforms is the recapitalization reform (consolidation) that resulted into the emergence of universal banking operations in Nigeria with only twenty five (25) banks as at 2005. For the purpose of this study, the Nigerian DMBs were divided into three categories based on the CBN classification (CBN, 2011). International authorization (8 DMBs), National authorization (11 DMBs) and Regional authorization (3 DMBs).

Automated Teller Machines

Banks have made their services increasingly suitable through electronic banking over the years through the increased deployment of ATMs in the banking sector which has made the issue of technology relevant (Olusanya & Fadiya, 2015). Ugwuishiwu, Ezema and Ugwuegbu (2013) indicated that ATM are electronic banking outlets that permit customers to complete elementary transactions without the assistance of a cheque or bank assistance. ATMs are programmed to provide 24-hour services to customers, who cannot afford to transact activities with DMBs in the same period of time (Ugwu, 2008). Adeoti (2011) stated that when users insert the card reader into the ATMs, it prompts for authentication through the user's Personal Identification Number (PIN) as a way of guaranteeing identity and providing security. Each and every ATM is programmed with a unique Terminal Identification Number (TIN) assigned to identify the ATM in different service center locations.

Arachchige, Kosala and Koththagoda (2017) stated that the ATM service qualities have a positive impact on the customer satisfaction and the demographic factors like age and educational qualification moderate the relationship between ATM service quality and customer satisfaction. Vineshkumar and Bhatt (2018) specified that ATMs were the first well-known technology to provide electronic access to customers, which enable banks to serve their customers outside the banking hall. ATM is designed to perform the most important functions of banks. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification. Ogbuji *et al.* (2012)

asserted that ATMs were one of the first existing replacements of the dropping labour-intensive transaction system affected through what is popularly known as paper-based payment system instruments. An ATM permits banks customers to perform his or her transactions from nearly every other ATM in the globe. Yavas, Benkenstein and Stuhldreier (2004) argued that customer-focused ATM delivery system that fulfills their needs and maximize operational performance is an essential dimension for banks to achieve and sustain competitive advantages.

Consumer Perception

This can be described as consumers' temperaments about a given product or service, for illustration the individuals given the same motivation in the same situation may act quite differently because they perceive the situation contrary. Kotler and Armstrong (2018) described perception as the procedure by which people select, organize and interpret information to form a meaning depiction of the world. The interpretation of the object, service we perceived will determine our attitude toward it.

Customer Satisfaction and Attitude

The attitude of customers toward ATM patronage to a large extent is influenced by the performance of the service provider. Customer satisfaction about a product or service is a person's feeling of pleasure or displeasure, resulting from comparing a perceived performance (or outcome) in relation to his or her expectation (Kotler & Keller, 2011). Wilson and Zeithmal (2012) emphasized that

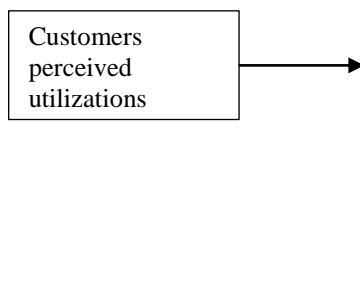
satisfaction is a function of perceived performance and expectation of the customers. If performance falls short of expectations, the customers are dissatisfied. If the performance meets expectations, the customers are satisfied. If the performance exceeds exceed expectations, the customers is highly satisfied or delighted. However, it is better to state the discrepancy between satisfaction and attitude.

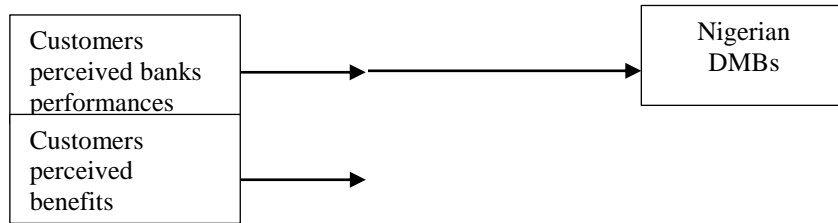
Attitude simply means a person's likes or dislikes in the direction of an object, events and activities in their environment where he or she reside. Attitude is an evaluative statement that reveals how we feel about something (Robbins & Judge, 2009). Igbinomwanhia (2011) opined that attitudes always relate to some identifiable object. Thus, it is not technically justifiable to say that someone has a good attitude or bad attitude without specifying the object of the attitude.

Research Hypotheses and Conceptual Framework

In line with the research objectives, this study seeks to test the following null hypotheses:

- H₀₁:** There is no significant influence on customer's perceived utilizations and patronage of ATM services in Nigeria.
- H₀₂:** There is no significant relationship between customer's perceived banks performances and patronage of ATM services in Nigeria.
- H₀₃:** There is no significant relationship between customer's perceived benefits and patronage of ATM services in Nigeria.





Methodology

This study is descriptive in nature and for this purpose; a survey research design was adopted. The population of this study consists of customers of four Nigeria DMBs with international authorization in the banking sector of Nigeria, namely First Bank of Nigeria Limited, Guaranty Trust Bank Plc., Access Bank Plc. and Zenith Bank Plc., quoted on the floor of Nigerian Stock Exchange (NSE) that operates in the University of Benin (Ugbowo, campus) in Benin City, Edo State, Nigeria. University of Benin was chosen because it is an academically environment.

A purposively sample was used due to the inability to get the total number of customers from the selected banks, which is classified as confidential information. Therefore, the researchers decided to use 75 customers per bank resulting to a total of 300 respondents as the sample size. Respondents were randomly selected to ensure fair representative that made up the sample size and were expected to have used the ATM card for at least one year. The questionnaire was divided into 2 sections with a total of 30 questions/items. Section A includes the demographic characteristics of the respondents (comprising of 5 questions/items), while Section B (comprising of 25 questions/items) focuses on the objectives of the study. The constructs in the demographic were measured using a multiple-item measurement scale. Measures for

independent and dependent variables used a five-point Likert-type response format, with “strongly disagree” and “strongly agree” as the anchors. The customers recorded their assessment of the items on five-point Likert scales (1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree).

Respondents were randomly selected to ensure fair representative that made up the sample size. Data generated from the use of structured questionnaire were analyzed using both the descriptive and inferential statistics. The study used both the Statistical Package for Social Sciences (SPSS version 24) and Econometric (E-views 8) computer software for data analysis.

Model Specification

$$NDMBs = \alpha + \beta_1 PERUTI + \beta_2 PERBPER + \beta_3 PERBEN + \varepsilon \text{ ----- (i)}$$

Where:

NDMBs = Nigerian Deposit Money Banks (dependent variable).

α = Constant value (the intercept of the model).

β_1 to β_3 = Regression coefficients of the independent variables or the parameter estimates.

PERUTI = Perceived Utilizations.

PERBPER = Perceived Banks Performances.

PERBEN = Perceived Benefits.

ε = Stochastic error term.

Our *a priori* theoretical expectations are stated as: $\beta_1 > 0$, $\beta_2 > 0$, and $\beta_3 > 0$.

DATA ANALYZES AND PRESENTATION

Descriptive Statistics

This section presents and analyzes the data generated for the study in tables. Out of 300 questionnaires administered to the target respondents, 280 usable questionnaires were fully completed and returned. This shows 93.33% rate of response which is reasonable given the total number of target respondents.

The respondents are male (53.6%) and female (46.4%), in marital status, single (47.5%) and married (52.5%), their age vary from, 18 - 30years (16.4%), 31 - 40years (42.5%), 41 - 50years (27.1%) and (51years and above). In terms of the education level of the respondents were high school (19.6%), diploma (34.6%), degree (30.4%) and postgraduate (15.4%). Finally careers of respondents' were government sector (11.07%), private sector (29.64%), self-employed (42.86%) and student (16.43%).

All results are in the table below:

Table 1: Demographic Profile of the Respondents.

Variable	Category	Frequency	Percentage
Gender	Male	150	53.6
	Female	130	46.4
	Total	280	100
Marital status	Single	133	47.5
	Married	147	52.5
	Total	280	100
Age	18 - 30years	46	16.4
	31 - 40years	119	42.5
	41 - 50years	76	27.1
	51years and above	39	14
	Total	280	100
Education level	High School	55	19.6
	Diploma	97	34.6
	Degree	85	30.4
	Postgraduate	43	15.4
	Total	280	100
Career	Government sector	31	11.07
	Private sector	83	29.64
	Self-employed	120	42.86
	Student	46	16.43
	Total	280	100

Source: Authors' Fieldwork, 2021 using SPSS 24

Inferential Statistics

Correlation Analysis

Table 2: Pearson correlation coefficients matrix.

Variables	NDMBs	PERUTI	PERBPER	PERBEN
(Constant)	1.000000			
PERUTI	0.058643	1.000000		
PERBPER	0.134782	0.275432	1.000000	

PERBEN	0.342865	0.298765	-0.007543	1.000000
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Multiple Regression Analysis Results

Table 3: Ordinary Least Square (OLS) multiple regression estimation analysis

Variables	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	3.982377	0.654325	5.287661	0.0000
PERUTI	-0.064351	0.087661	-1.568767	0.0000
PERBPER	0.076547	0.098762	1.698787	0.0001
PERBEN	0.176541	0.037653	3.910827	0.0000

Source: Authors' Computation, 2021 using E-views 8

*Correlations are significant at the 5% level

Summary Statistics

R-squared	0.498472
Adjusted R-squared	0.597473
S.E. of Regression	0.749345
F-statistic	45.45654
Prob. (F-statistic)	0.000000
Durbin-Watson Stat.	1.657456

The regression fit will therefore be written as:

$$\text{NDMBs} = 3.982377 - 0.064351 \text{ PERUTI} + 0.076547 \text{ PERBPER} + 0.176541 \text{ PERBEN}$$

(5.287661) **(-1.568767)**
(1.698787) **(3.910827)**

Consequently, the summary statistics also shows a coefficient of determination (R-squared) which stood at a value of 0.498472 with customers attitude and patronage of ATM services in Nigeria, indicating that about 50% of the systematic variations in the dependent variable were accounted for by the independent variables while the remaining 50% were unaccounted for hence captured by the error term. Similarly, after adjusting the degree of freedom, adjusted coefficient of determination (Adjusted R-squared) stood at 0.597473 with customers attitude and patronage of ATM services in Nigeria, implying that over 60% of the systematic variations in the dependent variable were explained for by the independent variables while 40% were

unexplained, hence captured by the stochastic disturbances.

The overall F-statistic otherwise known as (goodness-of-fit test) capable of prediction stood at F-statistic of 45.45654 at prob. (F-statistic) value of 0.000000 is statistically significant at 1%. This implies that all of the slope coefficients (excluding the constant or intercept) in the regression are zero and statistically significant at 5% level of significance, compared with the standard error of regression which stood at minimal value of 0.749345. Therefore, suggesting that there is a statistically significant relationship between the dependent variable and independent variables. Also, the Durbin-Watson (DW) statistic of 1.657456 indicates the absence of autocorrelation since the DW statistic is substantially close to 2.00 (Studenmund, 2000).

Test of Research Hypotheses

The results in Table 3 were used to test hypotheses one to three. The decision

rule was to accept the hypothesis formulated if it is statistically significant at 5%, otherwise we reject the hypothesis.

Test of hypothesis one

Customer's perceived utilizations (PERUTI) result stood at t-statistic value of -1.568767 and p -value of 0.0000 is significant at 0.05 while the critical p -value was 5% level of significance (95% confidence). The result indicated that customers perceived utilizations are statistically significant and the coefficient was a negative value of -0.064351. With reference to the decision rule stated earlier, we therefore reject the null hypothesis formulated. This implies that there is significant relationship between customers perceived utilizations and patronage of ATM services in Nigeria.

Test of hypothesis two

Customers perceived banks performances (PERBPER) calculated t-statistics value stood at 1.698787 and p -value of 0.0001 is significant at 0.05 compared to the critical p -value at 5% level of significance (95% confidence). The outcome indicated that customers perceived banks performances are statistically significant and its coefficient of 0.076547 was positive. Following the decision rule, it showed that we reject the null hypothesis formulated. This denotes that there is significant relationship between customers perceived banks performances and patronage of ATM services in Nigeria

Test of hypothesis three

Customers perceived benefits (PERBEN) stood at calculated t-statistics value of 3.910827 and p -value of 0.0000 is significant at 0.05 while the critical p -value was 5% level of significance (95% confidence). The result showed that customers perceived benefits are statistically significant and the coefficient

was at a positive value of 0.176541. Based on the decision rule, we therefore reject the null hypothesis suggesting that there is significant relationship between customer's perceived benefits and patronage of ATM services in Nigeria.

Discussion of Findings

First, the study found that customers perceived utilizations have negative t-statistic value, but statistically significant relationship with patronage of ATM services in Nigeria. This empirical result impacts positively and is supported by Ogbuji *et al.* (2012) who opined that ATMs were one of the first existing replacements of the dropping labour-intensive transaction system affected through what is popularly known as paper-based payment system instruments.

Second, customers perceived benefits have positive t-statistic value and statistically significant relationship with patronage of ATM services in Nigeria, is in tandem and consistent with earlier research findings of Adeoti (2011) who indicated that when users insert the card reader into the ATMs, it prompts for authentication through the user's PIN as a way of guaranteeing identity and providing security.

Finally, customer's perceived banks performances have positive t-statistic value and statistically significant relationship with patronage of ATM services in Nigeria. This empirical result is in agreement with Yavas, Benkenstein and Stuhldreier (2004) who argued that customers-focused ATM delivery system that fulfils their needs and maximize operational performance is an essential dimension for banks to achieve and sustain competitive advantages.

Conclusion

In this study, the relationship between customers' attitude and patronage

of ATM services in Nigeria was examined. To this end, the data was analyzed by Pearson correlation coefficients matrix and OLS multiple regression estimation analysis. The results of the OLS multiple regression estimation analysis show that all factors have positive effects on customers' attitude and patronage of ATM services in Nigeria. Customers' attitude has proven to be an issue of much concern when it comes to ATM services. In view of the forgoing study work, presentation, analysis and interpretation, customers' attitude toward ATM users was evaluated in the University of Benin (Ugbowo, campus), in Benin City, Edo State, Nigeria. The study indicated that there was a high level of patronage of ATMs in the University of Benin and as a result of the level of patronage; customers' derive high satisfaction when using ATMs even in the presence of challenges and uncertainties.

The findings from the study revealed that DMBs have continued to encourage and enlighten their customers to patronise ATMs. The rate of ATMs technology was high among the respondents and ATMs makes transactions easy and provides information, confidentiality and safety for customers. Also, the introduction of ATMs by DMBs changed the perception of banking system in Nigeria and the study revealed that DMBs introduced ATMs in order to reduce the difficulties of withdrawing cash and performing other banking services in the banking halls. In the test of the hypotheses of the study, we infer that, we reject the three null hypotheses which states customers perceived utilizations, customers perceived banks performances and customers perceived benefits of ATM technology services patronage have no significant influences in the in the banking

sector of Nigeria. The alternative hypotheses were therefore accepted.

Recommendations

Based on the findings of this study, the following recommendation has been drawn up to help enhance customers' attitude toward ATMs patronage.

1. There should be regular maintenance and the fees charge for ATMs services should be review to consider a fair price that is suitable for customers.
2. DMBs should install more ATMs at strategic service center locations (outside the banks vicinity) with improve technology possibly a biometric type, which requires the use of thumb print, in order to reduce the problem of fraudsters using another customer PIN to withdraw.
3. DMBs should provide lower denomination of currency (naira notes) such as ₦100 and ₦200 in ATMs.
4. Regulatory and supervisory institutions such as CBN and National Deposit Insurance Corporation of Nigeria (NDIC) should continue to put measures in place in order to check the activities of DMBs on how they operate and deal with users of ATMs.
5. DMBs should ensure that there are effective security systems around the locations where their ATM service center are situated by putting in place security gadgets like Close Circuit Television (CCTV), alarm system and security personnel among others.
6. Present and potential customers should be enlightened on how to use the ATMs and be informed if there is any upgrade or fluctuations in the facilities.

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