An Empirical Study of Customers Perception and Acceptance of Automated Teller Machine Service in Bauchi Metropolis.

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ABSTRACT: The study investigates customer's perception and acceptance of Automated Teller Machine (ATM) service quality of commercial banks in Bauchi metropolis. The study adopted the survey research design based on quantitative approach. Data was collected from 500 bank customers in Bauchi metropolis using the convenience sampling technique. Structured questionnaire was used as instrument for data collection and 411 responses were retrieved back and found fit for the analysis. The collected questionnaire was analysed using multiple regression. The result of the analysis revealed that convenience, security, reliability and responsiveness are significant dimensions of ATM service quality; and that these service quality variables significantly influence perception and acceptance of bank ATM services in Bauchi State. The study recommended that banks should pay attention to influencers of service quality dimensions for increase positive perception and acceptance.
Keywords: Automated Teller Machine; service quality; customer; perception; acceptance.

I. INTRODUCTION
Banking, among other service sector businesses, has witnessed an extensive change as a result of changes in its operational environment. The changing business environment and customers' perception of quality offers challenges and opportunities to the organisation. The rapid diffusion of the internet/advances in technology has revolutionized the traditional delivery channel strategies. The valuable tool in today's banking industry is Automatic Teller Machines (ATM). The ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment of utility bills, cheque requests, and other financial enquiries. Using ATMs as marketing outlets have been fraught with problems. The users' expectation, enjoyment and control strongly influence service quality, and these call for research on new technology-based self-service options more so as technology-based self-service option can show the user in control.

The Central Bank of Nigeria (CBN) in 2003 issued a comprehensive guideline for the operation of electronic banking for Nigerian banks. The success of this new distribution channel for banking products and services depends on the perception of the services by the Nigerian retail banking customers. In 2019, the CBN reiterated its commitment on cashless policy by imposing charges on cash transactions. There is barrage of customers' complaint of unpleasant experiences using electronic banking. These include, network issues, unauthorised withdrawals, service charges, all manner of frauds and attacks. While ATM services are numerous and are gaining grounds as ATM machines proliferate, there is not enough evidence of consumer acceptance and their stance towards the use of the services. For us to accept that ATM banking has fully gained prominence, customer's perception and acceptance of ATM services of Banks need to be investigatedAttitude and confidence in the system need to be validated.

1.1 ATMs in Nigeria
In Nigeria, ATM was first introduced by SocieteGenerale Bank of Nigeria (SGBN) that blazed the trail in November, 1990, when it introduced the machine in its Broad street and Apapa Lagos branches, with the trade name '' Cash Point 24''. This was followed by First Bank in 1991 with a trade name "FIRST CASH". In Nigeria today, the deployment of ATMs by banks and their use by bank customers has gained ground, though the acceptance based on customers' perception has not been fully investigated

1.2. Objective of the Study
The main objective of the study is to examine customers' perception and acceptance of Deposit

Money Bank's ATM service quality in Bauchi Metropolis.

II. LITERATURE REVIEW

Organizations are aware that service quality provides strategic competitiveness in dynamic business environment. Literature provides significant relationship between service quality and firms' performance based on improved productivity, increased market share, enhanced customers' perception and acceptance, and profitability (Mohammad et al 2017). Research has found that service quality in banks is critical for satisfaction and retention of customers (Jabnoun& Al- Tamimi, 2013). According to their findings, keeping in view the significance of service quality as a means of competitive advantage and organisational sustainability, the banks are pursuing multidimensional approaches to improvement in service quality to attract and retain customers.

According to Castleberry & Resurrection (2018), the physical location of banks' delivery channels influence perception of customers about quality. Pleasant customer interaction with staff significantly affects customers' perception of quality (Yavas et al, 2017).

2.1 ATM Service Qualities

Use of ATM has become extremely popular among customers as convenient mode of transactions. The technological innovation has transformed the banking business. Service quality, from the organization's perspective, means establishing requirements and specifications (Mc Coli et al., 1998). Once established, the quality goal is based primarily on satisfying customers' needs. From a customer's perspective, service quality means how well the goods/services provided by the organisation meet or exceed customer expectations (Mc Coli et al., 1998).

Outstanding service quality can give the organisation a competitive advantage which leads to superior sales and profit growth (Canning, 1999). In seeking quality service, the customer's needs and expectations may differ according to each individual, e.g. an elderly customer in a bank might appreciate a cashier who takes time to chat, whereas a business customer might expect to be treated in a professional manner and for the transaction to be completed as quickly and efficiently as possible. Kotler (1996) points out that if perceived service of a given company exceeds expected service, customers are apt to use the service provider again.

2.2 Service Quality Dimensions

Research has shown that service quality, whether through traditional or electronic channels, have different dimensions (Parasuraman et al, 1988; Nusair&Kandampully, 2008; Stiakakis and Georgiadis, 2009). The different service quality dimensions will be critically reviewed here. Calson& O' Cass, (2011) identified two dimensions of quality service, namely the technical and the functional.

i. Technical quality means consumers judge the quality of services on their perceptions of the technical outcome provided and on how that outcome was delivered to them. Customers are also influenced by the technical quality of the service delivered to them (Calson& O' Cass, 2011). The customer may never know for sure whether the service was performed correctly or even if it was needed in the first place. Technical quality of the service is therefore based on the actual competence of the provider or effectiveness of the outcome (Mc Coli et al., 1998).

ii. Whereas, functional quality means the process of involving the customer in participation throughout the process.

Parasuramanet al., (1988) have outlined the service dimensions which the organisation must use to improve service quality. These are:

i. **Reliability** – is the ability to perform the promised service dependably and accurately (Parasuraman et al., 1988). It means that the organisation must deliver what it promises its customers. Dorian (1996), has described some of the important attributes of caregivers. One of these attributes is competence. Competence is defined as knowledge, skill and pride (Walker, 2000). A measure of the competence of a service industry has been found to be reflected in how it handles its bills (Larkin, 1999). Customers want to do business with companies that keep their promises, particularly those concerning core service attributes. All banks need to be aware of customers' expectations of reliability. Management has to work as a team with staff, to improve the level of service that their staffoffers to their customers (Learning and Development, 1999).

ii. **Responsiveness** – is the willingness to help customers and to provide prompt service. This is another characteristic of "caregiver" referred to by (Dorian, 1996). This dimension emphasizes attentiveness and promptness in dealing with customer requests, complaints

and problems. It also captures the notion of flexibility and ability to customize the service to customer needs. A company must be certain to examine the process of service delivery from the customer's point of view, rather than from the company's. In the financial service, a customer's query has to be solved as soon as possible. They staff must be efficient and alert to all the customer's needs (Swartz &Iacobucci, 2000).

iii. **Security** –this refers to the protection of information and systems from unauthorised intrusions and is linked to the perceived risk that the customers may fear that an unauthorised party will gain access to their online account and their online transactions. It was defined by Salisbury, Pearson, and Miller (2009), as the extent to which one believes that the World Wide Web is secured for transmitting sensitive information.

Security is still a significant concern and a primary deterrent to use technology based services. The majority of customers believe that ATM services lack security, efficiency,ease of use, trust,and service quality (Zhao, Koenig-Lewis, Hanmer-Lloyd,& Ward,2010).

iv. **Convenience** – Convenience is a major benefit customers sought in the use of ATM in addition to other strategies to enhance access of ATM service. Customers expect a drive-up ATM services, twentyfour-hour service, prompt and accurate transaction and user-friendly ATM.

Tangibles – refers to the physical facilities or images of the service that customers will use to evaluate quality. This involves physical facilities, equipment and appearance of personnel. Most companies combine tangibles with other dimensions, to create a service strategy which will provide fast, efficient service. Physical evidence of service includes all the tangible representations of the service such as brochures and posters (Zeithaml, 1990). Britner refers to this aspect as the "service scape" (Bitner 1992). The service scape is the physical environment in which the service is delivered, as well as the social environment: the buildings, parking and signage are three dimensions of the physical environment. The service scape plays a critical role in shaping customer expectations, differentiating firms, employee goals and influencing the nature of customer experiences (Britner, 1992). The physical environment includes factors such as cleanliness and design factors such as colour and materials (Mc Coli et al., 1998). Services are intangible products, so customers may depend on the design

of the service scape to provide information on service quality (Schmitt & Simonson, 1997). Customers want to feel and be part of the company that provides them with service (Larkin, 1999). In a financial service, personnel may have to call customers by name and build relationships that reflect their personal knowledge of customer requirements. This gives the firm a competitive advantage when competing with larger firms.

Efficient operation- this according to Kotler, 1986) is a crucial technical quality variable of service products. It is the most sought-after quality variable that determines customers' perception of technology based product.

2.3 Acceptance of ATM Services.

Technology acceptance is an interdisciplinary domain, which employs psychology and information systems field of study to investigate users' attitude towards new technology. Technology acceptance model suggests that when users' are presented with a new technology, a number of factors influence their decision about how and when they will use it (Davis,Bagozzi&Warshaw 1989). Technology acceptance suggests that individual differences, including personality traits, generalized beliefs, and predispositions about technology, as well as demographics, may affect the embracement of Technology Based Services (TBSs) like ATM Services (Hassanuddin, Abdullah, Norudin& Hassan, 2015). One of the fundamental issues bothering most financial institution until today is about the acceptance of the banking services among users (Hassanuddin,et al, 2015) For example, insecurity surrounding technology may negatively reflect on one's willingness to try out TBSs . Furthermore, attempt for increasing the acceptance is very much related with the Information and Communication Technology capability which are supposed to electronically input, process, store, transmit and receive data which are expected to enhance productivity, communication, and improve the quality of life. The Central Bank of Nigeria (CBN, 2008) recognizes that ATM banking service is still at the cradle stage of development in Nigeria. Odumeru (2012) asserted that developing countries such as Nigeria is lagging behind in ATM banking service operations, and customers' acceptance of ATM banking services has not yet reached the expected level. According to him, the service quality of ATM banking in Nigeria is still low.

2.4 Conceptual Framework of the study
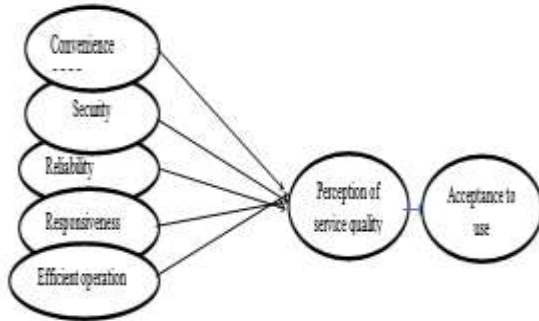## ATM service quality variables.

Figure 1: The Research Model based on the literature review

2.5. Research Hypotheses
Based on the literature review, the following hypotheses emerge:

Hypothesis1: Convenience has positive and significant relationship with customer's perception and acceptance of bank ATM services

Hypothesis 2: Security and privacy have positive and significant relationship with customers' perception and acceptance of banks ATM services

Hypothesis 3: Reliability has positive and significant relationship with customers' perception and acceptance of bank ATM services

Hypothesis 4: Responsiveness has positive and significant relationship with customers' perception and acceptance of bank ATM services.

Hypothesis 5: Efficient Operation has positive and significant relationship with customers' perception and acceptance of bank ATM services.

Hypothesis 6: Perception of ATM service quality has significant relationship with acceptance of Bank ATM services.

III. 3.0 METHODOLOGY
3.1. Sampling and Data Collection
Convenience sampling technique was used to collect the data from a sample of 500 customers who hold ATM cards from some selected commercial banks in Bauchi Metropolis. A questionnaire was used to collect the data and was distributed to the respondents personally with the help of aresearch assistant

3.2 Development of Instrument
The survey questionnaire measured four dimensions of ATM service quality and its effect on customer perception and acceptance. The convenience dimension contained (7 items); security (7 items); reliability (4 items); responsiveness (4 items); Perception (5items) and

acceptance (5items); efficient operation (6 items) respectively. The research design used two scales to collect the data. The nominal scale was used to collect personal information about respondents. Five point Likert scale ranging from (strongly agree) to one (strongly disagree) was used to measure the response of all dimensions of ATM service quality and customer acceptance.

3.3. Pilot Testing of Instrument
Researchers strongly recommend pilot testing of the instrument(Singhry, 2018). A sample of 50 customers was used in the pilot testing, to validate the instrument. The result of the pilot testing exhibited adequacy as suggested by (Singhry, 2018). The Cronbach's alphas ranged from 0.710 to 0.880 for different variables. The results indicated Cronbach'salpha for individual variable of convenience (0.764); security (0.710); reliability (0.714); responsiveness (0.858); Perception (0.800) and acceptance (0.762). The results were found to be within acceptable range (Singhry, 2018).

3.4. Tests Used for Data Analysis
SPSS (Statistical Package for Social Sciences) version 25 was used to compute and analyse the data. The statistical tests used in the analysis of data included descriptive statistics, testing of multicollinearity and normality of data, reliability analysis, correlation analysis, factor analysis and regression analysis.

3.5. Results and Analysis
3.5.1. Result of Descriptive Statistics
Only 411 respondents returned the filled questionnaires showing a response rate of 82.2%. The gender composition was 261 males (65.45%) and 150 females (34.55%) respectively. Both these groups include students (101) of institutionsof higher education, professionals (225) and business people (85). The period of use of ATM services was ($>$ one year, 48); ($>$ three years, 65); ($>$ five years, 219): and ($>$ seven years, 79). The maximum number of respondents (70.5%) use ATM services for more than five years. ATM service quality dimension of convenience drew maximum response with regards to agreement (Mean =4.031, Standard Deviation =0.457), followed by reliability (Mean = 3.95, Standard Deviation =0.586); responsiveness (Mean=3.94 Standard Deviation =01.092); security and privacy (Mean =3.35. Standard Deviation = 0.726) respectively. The perception of ATM service quality (Mean =3.79. Standard Deviation =0.829) and customer acceptance (Mean =3.91, Standard Deviation

=0.711) reflected agreement as well. The results, based on mean score and Standard deviation, reflect respondents' general agreement to the dimensions of the model.

3.5.2. Results of Reliability and Validity of Data.

Cronbach's alpha for instrument (38 items) was 0.868. TheCronbach's alpha for individual variables of convenience (0.769); reliability (0.720); security and privacy (0.740); responsiveness (0.738); perception of service quality (0.798); and customer acceptance (0.791) were found to be within limits for further analysis (Singhry, 2018).

3.5.3. Results of test of Normality of Data

The researchers argue to undertake Tolerance test and Variation Inflation Factor (VIF) to determine multicollinearity. The results indicate that Tolerance level (< or equal to 0.01) and VIF values (below 10) are within acceptable range. The Durbin Watson values for all variables are also within limits (between 1.5 and 2.5) and exhibit no problem of auto correlation between variables. These tests reflect that the variables used in the study are free from multicollinearity and preclude the need to eliminate any variable.

3.5.4. Results of Factor Analysis

Factor analysis facilitates reduction of data. Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity determine the level of adequacy of factor analysis. The KMO measure of sampling adequacy reflects score of (0.779), which is well above the recommended 0.50 level (Malhotra et al 2014) and the Bartlett's test of sphericity is significant at ($p<0.001$) levels. Factors with Eigen value greater than one were retained. The factor loading below 0.40 are not shown. The extraction method used was principal axis factoring with Varimax rotation. The factors identified (convenience, security, reliability, responsiveness) explain 67.92% of the total variance.

3.5.5. Results of Correlation Analysis

To determine the relationship between variables, correlation analysis was done. Table 1 indicates that convenience, reliability, security, responsiveness have positive relationship with perception. In addition, the results also exhibit that perception of ATM service quality has positive relationship with customer acceptance. Results reflect that correlation between variables is significant ($p<0.001$).

Table1:   Correlation Matrix

	Convenience	Efficient Operation	Security & privacy	Reliability	Responsiveness	Perception of service quality
Efficient Operation	0.507*					
Security & privacy	0.341*	0.516*				
Reliability	0.218*	0.344*	0.354*			
Responsiveness	0.262*	0.391*	0.400*	0.218*		
ATM service quality	0.428*	0.619*	0.545*	0.387*	0.405*	
Customer acceptance	0.489*	0.556*	0.452*	0.435*	0.437*	0.722*

Significant level: *, p < 0.001(two tailed)

3.5.6. Results of Regression Analysis

The results of regression equation based on five independent variables (convenience, security, reliability, and responsiveness) indicate positive and statistically significant relationship (F=78.120, p<.001) with dependent variable of ATM service quality and acceptance. The independent variables accounted for 49.1% (R^2 =.491) of variance in dependent variable of perception of ATM service quality. The efficient operation, with largest beta coefficient of (0.351) is the most significant independent variable followed by security and privacy (Beta = 0.232); reliability (Beta = 0.135); responsiveness (Beta = 0.116); and convenience (Beta = 0.112) respectively.

The results of regression equation of independent variable of perception of ATM service quality and dependent variables of customer acceptance is positive and statistically significant (F=445.996; p<.001). The regression equation with R^2 (0.522) explains 52.2% variance in customer acceptance. See results in table 2.

Table2: Results of Regression Analysis

Item	Proposed effect	Path coefficient	Observed t-value	Significance level
ATM service Quality (R^2 0.491)				
H 1 – Convenience	+	0.112	2.696	*000
H 2 – Efficient Operation	+	0.351	7.480	*000
H 3 – Security & Privacy	+	0.232	5.306	*000
H 4 – Reliability	+	0.135	3.476	*000
H 5 – Responsiveness	+	0.116	2.912	*000
Customer Satisfaction (**R^2 0.522**)				
H6–ATM Service Quality	+	0.722	21.118	*000

*, p<.001, N=411

IV. DISCUSSION

The main purpose of this study was to identify the significant dimensions that shape customers' perception of ATM service quality and the effect of ATM service quality on customers' acceptance. The present study presented and examined a model to explain how convenience, reliability, security, and responsiveness positively and significantly affect customers' perception of ATM service quality and how the ATM service quality influences the customers' acceptance.

The foremost issue focused in the study was what ATM customers perceived as the essential dimensions of ATM service quality provided by their banks. The analysis of the literature discovered five key ATM service quality factors: convenience, security, reliability and responsiveness. These quality dimensions share many common facets of those quality determinants originated within the context of traditional service industries by earlier research (Parasuraman et al., 1988). Alternatively, these dimensions have their distinct attributes inherent in automated service quality environment (Al-Hiwari et al., 2006).

The convenience dimension refers to ease of use and accessibility of the service at all times. The customer prefers flexibility to meet their financial needs at all times, which affect their perception of the ATM service quality (Gerrard& Cunningham, 2003).

The second dimension of ATM service quality, security and privacy refers to perceived low-risk with use of ATM. The security environment in Nigeria and the frequent vulnerabilities of ATM users have enhanced the risk associated with the use of this delivery channel. Security is still a significant concern and a primary deterrent to use technology based services. Lio& Cheung (2002) argued that expectation of security is essential in shaping customers' perception of service quality. The concern of customers about security and privacy while using

this service is a major cause of their dissatisfaction (Madu&Madu, 2002).

The feature of reliability describes accurate and promised service at all times. ATM users want to receive the right quantity and right quality of service at all times as promised by the bank. Wan et al., (2005) discovered that the accuracy of transactions information was a major predictor shaping customers' perception of ATM service quality. The literature provides strong support that reliability is an essential determinant of customers' perceived service quality and positively relates to customers' use of ATM services (Fassnacht&Koese, 2006).

The responsiveness aspect of ATM service quality relates to the ability of the bank staff to provide the agreed service timely, accurately, dependably, and promptly. Customers prefer to resolve their complaintsexpeditiously (Karjaluoto et al, 2002). Gerrard and Cunninggham(2003) found that staff response to customers' ATM related needs influence their perception about service quality and acceptance. Prior studies indicate that responsiveness is crucial to sustain service quality and facilitates building long-term relationship between service provider and the customers

V. MANAGERIAL IMPLICATIONS

The rapid increase in number of automated delivery channels and customers' preference to use ATM because of multifaceted attributes are placing pressure on banks to respond aggressively to meet the customers' needs. The study provides necessary input to the bank management to increase customers' satisfaction through improving ATM service quality.

Despite extensive use of ATMs, the absence of direct interaction with bank staff has increased customers 'apprehension about the perceived risk. To reduce the customers, concern about perceived risk because of security and

privacy concerns, the bank should improve the quality of interaction with the customers to alleviate these apprehensions with a view to improve ATM service quality.

It is evident that convenience, efficient operation, security and privacy, reliability and responsiveness are not the only characteristics that influence customers' acceptance. The other factors that contribute to customer satisfaction include trust, value, and image of the bank. Bank management should monitor the environment and identify the trends through marketing intelligence. Quick response to customers' needs and queries about the ATM related services are important to improve the service standards of ATM. Bank should make a commitment to redress the service failure of ATMs.

VI. RESEARCH LIMITATIONS AND FURTHER RESEARCH

6.1. Limitations of the study
The study has used convenience sample. In Nigerian environment, the banks are not willing to share the information about customers' profile because of privacy policies.

6.2 Future Research
Further research should use random sampling technique to enhance its generalizability. Also, further research could focus on diversifying the sample across different ethnic groups, income, and education.

VII.   CONCLUSION
The rapid diffusion of ICT in Nigeria banking sector provides a platform to use innovative technologies to enhance operational efficiency and quality of service to attain and retain customers. The rapid growth in use of ATMs in Nigeria offers opportunity to banks to use customers' passion for this innovative service for strategic advantage. Banks in Nigeria should pay special attention to service quality variables to increase positive perception and acceptance of ATM services.

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