



**RESEARCH ARTICLE**

# **ADOPTION OF AUTOMATED TELLER MACHINE IN NIGERIAN BANKS: USE ENHANCEMENTS AND LIMITATIONS**

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*Abstract— The research looked at the adoption of automated teller machine in Nigerian banks: use enhancements and limitations. The researcher used primary data throughout the work by distributing questionnaires. The questionnaires were returned and analyzed. Based on the result of our analysis, the summary of findings is as follows: The attributes of diffusion (relative advantage, complexity, compatibility, triability and observability) as a whole have significant impact on the adoption of ATM. At any given time, the interaction and combination of these five attributes will either lead to the adoption or rejection of the ATM by users. This is however subject to users' different perceptions. Relative advantage as an attribute of diffusion significantly affects the adoption of ATM. Respondents found the ATM to be of more advantage than traditional human tellers. Some of these advantages are evident in the ATM's speed, efficiency, availability and relative safety of personal information (e.g. personal identification number, PIN and account balance). Complexity as an attribute of diffusion has no significant impact on the adoption of ATM. Though most people had trouble comprehending the maze of options on the ATM initially, persistence by some users led to successful use of the machine. Besides, the model of the machine has not changed much over the years. Anyone who succeeded in using the machine ab-initio will still be able to do so now. Compatibility as an attribute of diffusion significantly impacts the adoption of the ATM. It shows that the use of the ATM accommodates the lifestyles, activities and past values of the respondents. Also, societal trend which sees the ATM as a modern way of doing things contributed to the significance of this attribute in the adoption of ATM. Triability as an attribute has no significant impact on the adoption of ATM.*

**Key Terms:** - ATM; bank; analysis; people; data; adoption

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Full Text: <http://www.ijcsmc.com/docs/papers/August2013/V2I8201303.pdf>