THE USER EXPERIENCE OF ATM USERS IN NIGERIA: A SYSTEMATIC REVIEW OF EMPIRICAL PAPERS

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Abstract
The introduction of Automated Teller Machine (ATM) by the banking sector has tremendously revolutionised the effectiveness of services rendered by financial institutions in Nigeria. In an attempt to make financial transactions more effective and convenient, Nigerian banks have aggressively promoted the use of ATM cards. The users of ATM have different kinds of experience which form and underscore their judgement about this technology on whether it is satisfactory or frustrating. User experience (UX) which is seen as a person perceptions and responses that result from the use and anticipated use of a product, system or service, plays a very important role in bank loyalty and customer retention. The objective of this paper was firstly to ascertain what the experience of ATM users is like in Nigeria, second, to find out the extent of the experience of ATM users in Nigeria and third, to determine the effect of the user experience of ATMs in Nigeria on bank loyalty and customer retention. In addition, this paper employs a systematic literature review methodology in the review of relevant papers. The results show the various experiences of ATM users in Nigeria and how their experiences impact on bank loyalty and customer retention.
Keywords: ATM Users in Nigeria, User Experience.

Introduction

Nigeria is experiencing significant changes in the Banking sector in recent years with the introduction of Automated Teller Machines (ATMs) (Lasisi & Abubakar, 2014). Lasisi and Abubakar (2014) stressed that the Nigerian Banking sector over the years has been experiencing significant changes and development in Information and Communication Technology. Among the development they argued is the introduction of Automated Teller Machine (ATM) that intends to decongest the banking halls as customers now can go to any nearest ATM outfit to consummate their banking transactions such as: cash withdrawals, cash deposit, bills payments, and transfer of fund between banks and accounts. Odusina (2014) in his study opined that ATM is a product of technological development developed to enhance quick service delivery as well as diversified financial services such as cash deposits, withdrawals, funds transfer, and transaction like payment for utilities, credit card bills, cheque book requests and other financial enquires. Automated Teller Machine (ATM) also known as Automated Banking Machine (ABM) or cash machine is a computerized telecommunications device that provides the clients of financial institutions with access to financial transactions in a public space without the need for a cashier, human clerk or bank teller (Jegede, 2014).

However, the adoption of ATM by banks in order to improve the quality of service rendered to customer has recorded some successes despite its attendant problems (Jegede, 2014). The experience of bank customers in the past three decades with regard to the quality of service provided by various bank in Nigeria has revealed a lot of problems (Jegede, 2014). The problems range from unnecessary traffic in the banking hall, long queue, time wasting to the cost of cash in transit (Muhammad, 2010). The introduction of Automated Teller Machine (ATM) was meant to address these problems. Muhammad (2010) postulates that when the ATM was first introduced it was meant to reduce the unnecessary traffic in banking hall, make customers have quick access to their money and make life convenient to some certain level, but today the technology is however, faced with some problems. This paper examines the experience of ATM users in Nigeria and attempts to show how satisfactory or frustrating this experience is. The paper also attempts to show the effect of these satisfactory and frustrating experiences on bank loyalty and customer retention in Nigeria.

Problem statement

Previous research shows that there is dissatisfaction experience among ATM users in Nigeria owing to technological and processing failures, insecurity regarding the services of ATMs and the accurate and

automated identification of users (Muhammed, 2010). Unless these technological challenges are addressed, customer dissatisfaction that was experienced before in the banking sector before the advent of ATM will still be experienced today (Olatoken & Igbinedion, 2009). However, research on the extent of the user experience of ATM users in developing countries like Nigeria is scarce (Olatoken & Igbinedion, 2009). This paper intends to systematically discover from literature the extent of users' experience of the ATM technology in Nigeria.

Literature review
Automated Teller Machine (ATM)
According to Lasisi and Abubakar (2014), among the development in Information and Communication Technology in the banking sector in Nigeria is the introduction of Automated Teller Machine (ATM). With the introduction of ATM in the banking sector, the intention among others was to decongest the bank halls as customers can now go to any nearest ATM outpost to consummate their banking transactions. Such transactions include: cash withdrawal, cash deposit, bills payments and transfer of fund between accounts. Jegede (2014) explained that Automated Teller Machine (ATM), also known as Automated Banking Machine (ABM) or cash machine is a computerised telecommunication device that provides the clients of a financial institution with access to financial transactions in a public space without the need of a cashier, human clerk or bank teller. Odusina (2014) described ATM as a product of technological development developed to enhance quick service delivery as well as diversify financial services such as deposits, withdrawals, funds transfer, and transactions like payment for utilities, credit cards bills, cheque book requests and other financial enquiries.

Furthermore, Shaikh and Shah (2012) stressed that ATM has occupied a prominent position in the e-banking portfolio. It improves the quality of life of its users by allowing them to access cash and other financial information outside the usual banking arena. According to Twum et al. (2016), ATM is a terminal installed by banks or other financial institutions that enable customers to perform services, like cash withdrawals or cash deposits, balance enquiries, request for bank statements, and money transfers from one account to other. They maintained that the ability of ATMs to provide 24 hours service daily to its users and customers makes it an integral part of our everyday life.

Jegede (2014) stressed that the deployment of ATM in Nigerian banks does not only contribute to the effectiveness of the banking sector, but also promotes their performance and kills competition. For Twum et al. (2016) although there is the emergency of new technologies on a regular basis, the emergence and successful usage of ATM depends on the degree to which they are adopted by the members of the society. Technology literacy, skill development and training have been argued to be essential for technology adoption among older adults (Ulrike & Nerina, 2004). Onyoki and Opiyo (2012) stressed that more than 45 years after their invention, ATMs are being used to perform a number of functions, ranging from traditional cash dispensing, cash deposit, account transfers, mini statements and even payment of bills.

Globalisation has left banks with no option than to adopt the convenience of transaction to enhance customers' satisfaction if they really want to stay in business and be profitable (Odusina, 2014). Odusina (2014) maintained that the consolidation and bail out exercise in Nigeria banking industry drew the attention of many banks to the application of various technological devices in promoting/achieving better customer services delivery that guaranteed customer satisfaction and translates into increased profitability and higher return on investment. Worku (2016) in his study expressed that the introduction of ICT into the banking industry ensures efficiency in operation by minimizing operating cost, thereby increasing customers' satisfaction and profitability. Jegede (2014) also stated that, as banking has gone global, the only way to succeed is to develop an effective global management with personnel capable of designing and implementing transnational business through the use of modern technology such as the ATMs. Odusina (2014) studied the Automated Teller Machine usage and customer satisfaction in Nigeria and concluded that one of the reasons that banks introduced ATM was to reduce the congestion within the banking halls, and to reduce the volume of cash carrying.

User experience
What is user experience (UX)? Law et al. (2008) associate user experience with a broad range of fuzzy and dynamic concepts such as emotional, affective, experiential, hedonic and aesthetic variables. They argued that the landscape of UX research is fragmented and complicated by diverse theoretical models with different foci such as emotion, affect, experience, value, pleasure, beauty etc., (Law et al., 2008). According to

Alben (2008), UX is concerned with all the aspects of how people use and interact with products: the way it feels on their hands, how well they understand how it works, how they feel about it while they are using it, how well it serves their purposes, and how well it fits into the entire context in which they are using it. User experience is the term used to describe the overall experience and satisfaction a user has when using a product or system. The International Standard on Ergonomics of Human System Interaction (2010) gives a working definition of UX as a person's perceptions and responses that result from the use/ or anticipated use of a product, system or services. Olaleye et al. (2017) argue that if the issue of user experience is taken seriously it will lessen user's complaint, brand switch and customer's churning while its neglect will be devastating to a company progress.

The experience of ATM users in Nigeria
Commenting on the user experience of ATM in Nigeria, Adeoti (2012) attested that the use of ATM in Nigeria is safe and convenient. He states that ATM in Nigeria has played a key role in Nigeria in offering convenient, speedy and round the clock services. The user experience of ATM could be seen to be frustrating and unsatisfactory. According to Ayo et al. (2010), the experience of ATM users has changed drastically in Nigeria. When the ATM was first introduced, it was meant to make customers have quick access to their money and make life convenient for them. But today it has become a source of worry to customers as it has become a money spinner for fraudsters who have found new haven in compromising innocent people's identification numbers (pin). Adeiran and Junaidu (2014) see user experience of ATM as dissatisfactory in Nigeria as a result of technological and processing failures, and opine that users' perception about their service delivery mode is expensive and the insecurity regarding stand-alone ATMs is worrisome.

For Shaikh and Shah (2012), though ATM offers a real convenience to those who are on the run in their everyday life, at the same time, it also carries a big element of risk. Twum et al. (2016) pointed out that the security limitation of ATMs is traceable to the security pitfalls of the magnetic media. According to Akinyemi et al. (2010), the Personal Identification Number (PIN) of the card holder's is usually the only means to attest the identity of the user; this approach is vulnerable to misplacement, unauthorised access, card swallowing, forgetfulness and others. Twum et al. (2016) postulated that despite the numerous cautions given to the card

user, many people continue to choose easily guessed passwords and PINs such as phone numbers, birthdays and social security numbers. However, because of the limitations of this design, an intruder in possession of user's cards can discover the users' PIN with password prediction or guessing attack.

Ogbuji et al. (2012) postulate that although ATM allows bank customers to conduct their banking transactions from almost every other ATM machine in the world, the spread of the machine in Nigeria has generated a lot of heat, as customers face a lot of frustrations in using the technology. It is either the machine does not dispense cash, or that it debits transaction when cash was not dispensed or that the card gets stocked in it. According Dapo (2014), the proliferation of ATMs has generated astronomical challenges and problems for the financial services sector in Nigeria. Some users of ATM have encountered scam (Dapo, 2014). Apart from the epileptic services rendered by the machine, faceless crooks steal from the accounts of hundreds of bank customers via the ATM technology. These fraudsters perpetrate this financial crime by stealing the Personal Identification Number (PIN), a special secret code that grant access to the usage of the cards, and consequently, getting hold of the funds of the unsuspecting ATM users (Abubakar, 2014). Lasisi and Abubakar (2014), postulate that when ATM was first introduced, it was meant to reduce unnecessary traffic in the banking hall, make customers have quick access to their money and make life convenient to certain level, but it has become a source of worry to users and the provider banks. Joseph and Stone (2005) carried out a research and concluded that the secure and convenient location, adequate number of ATM, user friendly system and function and functionality of ATM play important role in customer satisfaction. Mohammed (2010) in his research observed that ATM deployment and its use by the customers is just gaining ground and it is also been characterised with some disadvantages such as fraud perpetration, network failure in time of dire need of money, ignorance in terms of services provided by ATM and large queue on ATMs in the designated places. For Al-Saleh and Bendak (2013), despite the fact that the use of ATMs has become the integral part of societies around the world, using the technology can often be a frustrating experience.

Bank loyalty and customer retention
In previous research, limited study has been carried out on how the experience of ATMs users in Nigeria affects

bank loyalty and customer retention. Cong (2012) explain customer loyalty as the willingness of customers to maintain their relationship with a particular firm or services/product. Customer retention refers to the continuation of business relations between a customer and a firm (Cong, 2012). Study has shown that there is a significant relationship between quality commitment, trust, and satisfaction and customer retention and future use of product, as retention is influenced by the future use of product (Lin & Wu, 2011). Cong (2012) examines the relationship between customer loyalty and retention and concluded that there is a strong significant and positive correlation between customer loyalty and retention. The experience of ATM users in Nigeria has a great impact on the bank loyalty and customer retention (Cong, 2012). The experience could make the banks to lose their users' loyalty and consequently fail to get the retention of its customer. It could also lead to a gain in the loyalty of customers and the retention of customers (Lewis & Bingham, 2005).

Methodology

In an attempt to find the existing literature that deals with the UX of ATMs user in Nigeria, this paper employs a systematic literature review approach to search for the relevant journals and conference papers. In addition, this systematic review was carried out based on the restriction defined by Hussain and Mkpojiogu (2016a) (see Hussain & Mkpojiogu, 2015; 2016b; Hussain et al., 2016a; 2016b; 2017; Mkpojiogu & Udoma, 2018). Thus, the activities involved in the review included: planning the review as the first step, conducting the review as the second and finally, presenting the result of the findings. The aim was to source for important and appropriate materials related to the user experience of ATM users in Nigeria. In this light, the search and selection strategy was tagged as primary and secondary search. The primary search was done using Internet databases for highly ranked journal and conference papers centred on the area of user experience of ATMs users in Nigeria. The secondary search was carried out through citation and references gotten in the course of the primary search. However, prominent emphasis was given to relevant studies ranging from the year 2005 to 2017. This certainly provided current issues on user experience of ATMs in Nigeria. It was observed that literatures on user experience of ATM users in Nigeria were very scare and limited. The table below shows the selected journals consulted.

Table 1: Selected journals and conference papers and number of papers.

Journals	No. of paper	Year
Journal of Business and Financial Affairs	1	2016
American Journal of Applied Mathematics and Statistics	1	2014
International Journal of Management Technology	1	2014
Global Journal of Management and Business Research	2	2014
European Business and Innovation research	1	2016
Asian Business Research Strategy	1	2012
International journal Industrial ergonomics	1	2005
African Journal of computing & ICT	1	2013
International Journal of Management Technology	1	2014
International Journal Occupational safety and Ergonomics	1	2015
International Journal of Business and Management Tomorrow	3	2012
International Journal of Scientific and Research Publications	1	2016
AIP Conference Papers	2	2016
IEEE Conference Paper	1	2009
International Journal of Business Quantitative/ Economics and Applied Management Research	1	2017
The Electronic Journal of Information System in Developing Countries	1	2012
Journal of Social Sciences	1	2011
Journal of Sustainable Development in Africa	1	2010
Journal Internet Banking and Commerce	1	2010

European Journal of Social Sciences	1	2009
International Journal of Hospital Management	1	2010
Journal of Business Research	1	2009
International Journal & Technology Research	1	2012
International of Business and Management	1	2012
International Journal of Technology and Engineering Studies	1	2017
International journal of Scientific and Research Publications	1	2016
Advanced Review on Scientific Research	1	2014
Total	31	

The selection of appropriate papers was from both journals and conference proceedings centred on the area of user experience of ATM user in Nigeria. However, the review procedure was centred on key words: User experience, Automated Teller Machine usage, Customer loyalty and retention and A review of empirical papers. In conducting the review, papers selected were downloaded and the abstract of each was carefully read together with the introduction in other to know its relevancy to the study. Forty papers were downloaded from both journals and conference proceedings. However, only relevant papers with significant contributions were selected for further reading, as such only thirty one papers was eventually used. Table 1 shows the number of papers selected according to Journals and Conference proceedings while Table 2 presents the list of selected papers.

Table 2: List of selected papers

Paper ID	Authors	Year
A1	Odusina,	2014
A2	Shaikh & Shah	2012
A3	Hussain &Mkpojiogu	2016
A4	Worku et al.	2016
A5	Jegede	2014
A6	Nyarko et al.	2016
A7	Onywoki & Opiyo	2012
A8	Adeniran & Junaidu	2014
A9	Al-Saleh & Bendak	2015
A10	Ulrike & Nerina	2006
A11	Thatcher et al.	2005
A12	Olori & Waribugo	2016
A13	Olatokun & Igbinedion	2009
A14	Ayimey & Victor	2012
A15	Dada & Karuiah	2014
A16	Hussain & Mkpojiogu	2016a
A17	Khan	2012
A18	Ogbuji & Izogo	2012
A19	Isa & Yusuf	2011
A20	Ebiringa	2010
A21	Adeoti	2011
A22	Alabar	2012
A23	Atiku et al.	2011
A24	Olaleye et al.	2017
A25	Trivedi & Iaddah	2017
A26	Guo et al.	2009
A27	Chen & Hu	2010
A28	Lin & Wu	2011
A29	Adamu	2017

| A30 | Sultan | 2009 |
| A31 | Dapo | 2008 |

In carrying out this research different database were used such as Google Scholar, Mendeley and Academia.edu. In the three database used, a total number of forty articles were found, and thirty one articles were finally selected for the research paper. Table 3 below shows the different database consulted and the total number of articles used.

Table 3: Database and selected articles

Database	Articles found	Article duplicate	Articles selected
Google scholar	7	5	6
Mendeley	8	3	5
Academia.edu	25	5	20
Total	40	13	31

Exclusive criteria and inclusive criteria

The research work also employed exclusive criteria to exclude some key words that are not relevant to the study, and introduced inclusive criteria to narrow the research to the topics that gave useful information to the objective of this paper. The two criteria used are shown below.

Exclusive Criteria: 1. Usability of Banking Application; 2. Banking Application; and 3. Mobile Application. The inclusive criteria include: 1. User experience; 2. ATM Users in Nigeria; 3. Bank Loyalty; and 4. Customer Retention

Results and discussion

After the detail study of the selected papers, the answers obtained for each of the research questions were based on the user experience of ATM users in Nigeria, the extent of user experience in Nigeria and the effect of these experiences on bank loyalty and customer retention with respect to the frequencies of occurrence in the reviewed literature. The results are presented in Table 4, Table 5 and Table 6. Obviously, the result revealed that the user experience of ATM users in Nigeria vary from one individual to another. Some user experiences are satisfactory while others are frustrating. These experiences whether satisfactory or frustrating have far reaching impact on bank loyalty and customer retention. The percentage of user experience, the extent of user experience and the effect of these experiences on bank loyalty and customer retention based on the reviewed papers is shown on the tables below.

Table 4: User experience of ATM users in Nigeria.

The user experience of ATM users in Nigeria	Frequencies of Studies	Percentage
Efficiency	3	9.68%
Convenience	5	16.13%
Fraud	7	22.58%
Card jamming	2	6.45%
Forgetfulness	3	9.68%
Scam	4	12.90%
Network failure	2	6.45%

Table 5: Extent of user experience of ATM users in Nigeria.

The extent of user experience of ATM in Nigeria	Frequencies of studies	Percentage
Satisfactory	5	16.13%
Frustrating	3	9.68%

Table 6: Effects of user experience of ATM in Nigeria.

The effect of user experience of ATM in Nigeria	Frequencies of studies	Percentage
Bank loyalty	3	9.68%
Customer retention	2	6.45%

Furthermore, the results obtained from the review of the selected studies indicate that user experience of ATM in terms of efficiency was 9.68%, convenience was 16.13%, fraud was 22.58%, card jamming was 6.45%, forgetfulness was 9.68%, scam was 12.90% and network failure was 6.45% as shown in table 4. Table 5 reveals that 16.13% of user experience was satisfactory, whereas 9.68% was frustrating. In Table 6 above, 9.68% of user experience was responsible for bank loyalty while 6.45% was for customer retention.

The use of ATM in Nigeria has exposed its users to all kinds of experiences thereby affecting bank loyalty and customer retention as indicated in table 4, 5 and 6. From this research finding, it can be said that the experience of users of ATM in Nigeria can be described as mixed or multiple experiences. Table 4 reveals that some of these experiences which are positive have 16.13% of convenience and 9.68% of efficiency. On the other hand, on negative experience, the results showed fraud with 22.58%, card jamming with 6.45%, forgetfulness with 9.68%, and scam with 12.90% and network failure with 6.45%. The overall percentage which is low indicates that much research work has not been carried out in area of user experience of ATM in Nigeria and its impact on bank loyalty and customer retention. The small percentage also shows that the number of papers downloaded and selected for use in this research work is limited with a total number of thirty one.

However, on the positive side, the user experience of ATM in Nigeria has been satisfactory. Lasisi and Abubakar (2014) argued that the introduction of ATM in Nigerian banking sector has recorded a great success where customers now can go to any nearest (ATM) outfit to consummate their banking transactions. The usage of ATM in Nigeria has also enhanced quick service delivery as well as diversified financial services such cash deposits, withdrawals, funds transfer, and transaction such as payment of utilities, credit card bills, cheque book request and other financial enquires (Odusina 2014). The positive experience of ATM users could be seen in the way it has improved the quality of life as it allows users to access cash and other financial information (Shaikh & Shah 2012).

Furthermore, Table 5 indicates that the extent of user's experience with satisfaction is 16.13% and the frustrating experience is 9.68%. Ebiringa (2010) has identified that among the advantages that ATM brings to bank is customer satisfaction. No customer will continue to use a product that he/she is not satisfied with, and this is true with user experience of ATM. If the customer is not satisfied with the use of ATM, he will stop using it or switch to another bank's ATM. ATM was conventionally introduced in 1989 in Nigeria as a mean of bringing satisfaction to customers (Odusina 2014).

Nevertheless, on the extent of frustration that the users of ATM experienced, like most technology advances, ATM technology is flawed with some challenges. Ogbuji, et al. (2012) postulate that ATM which allows customer to conduct his/her banking transaction has generated a lot of heat, as customers face a lot of frustration in using it. It is either the machine will not dispense cash or that it debit transaction when cash has not been dispensed.

In addition, the user experience of ATM in Nigeria is also faced with a lot of challenges which some scholars have likened to be a very frustrating experience. The use of ATM in Nigeria carries a big element of risk. Among the risks identified include; vulnerability to misplacement, unauthorised access, card swallowing and forgetfulness (Akinyemi et al. 2010). This frustration is compounded when ATM machine does not dispense cash or debit transaction when cash is not dispensed or fraudsters steal from the account of bank customers. This negative development with the use of ATM in Nigeria has become a source of worry to both bank customer and bank provider. Mohammed (2010) attests to the frustrating experience of ATM in Nigeria by saying that ATM deployment and its use by customers has been characterised with some disadvantages such as fraud perpetration, network failure in time of dire need of money, and large queue at ATMs in the designated places. Having become an integral part of many societies around the world, the use of ATM can often be a frustrating experience (Al-Saleh & Bendak, 2013). We can see that this frustrating experience can in the long run hamper the trust that the customers have on the bank. Bada and Karupiah (2014) opined that lack of trust in the banking sector and the use of its product and services (ATM) will reduce patronage and productivity on the long run.

Nevertheless, despite the frustrating experience of ATM users in Nigeria, one of the solutions to these challenges is the use of biometric authentication. What is needed is the use of biometric authentication that could verify that you are physically the person you claim to be (Koteswari

et al., 2011). This device will at least grapple the problem of insecurity of information and transactions.

Furthermore, Table 6 reveals that the 9.68% bank loyalty which explains the willingness of a bank customer to maintain a continuous relationship with its bank or to continue financial transaction with the bank is greatly influenced by the experience of the customer. It is normally the willingness of customers to maintain their relations with a particular firm or service (Kim & Yoon, 2004). This by implication means that a firm, for instance a bank can develop a long lasting, jointly profitable association with customers by developing customer loyalty (Pan, Sheng, & Xe, 2001). If the user of ATM is satisfied by the services that the machine rendered, the customer will definitely maintain its loyalty with the bank and it's ATM.

Table 6 also shows 6.45% customer retention. Positive experience with the use of ATM in Nigeria also leads to customer retention by the bank provider. Guo et al. (2009) stated that customer satisfaction is a necessary foundation for a company to retain her existing customers. Put differently, the bank will be able to retain its customers because their experience with the use of ATM is satisfactory. Odusina (2014) argued in support of the fact that customer satisfaction or positive experience with the use of ATM can lead to customer retention. He opined that the introduction of ATM has afforded banks the opportunities to satisfy customers which encourages their consistence and patronage.

However, if the user experience of ATM users in Nigeria is frustrating and disappointing, it will adversely affect bank loyalty and customer retention. The frustrating experience of ATM user in Nigeria may make the customer to lose trust and confidence in the bank. According to Bada and Karupiah (2014), there is a strong and positive correlation between intention behaviour and customer's trust in the use of ATM services in Sokoto State, Nigeria. Indeed, the extent of the satisfaction that a customer derived from the use of ATM will to a great degree determine customer retention. A previous work has shown that customer satisfaction is a necessary foundation for a company to retain her existing customers (Guo, Xiao & Tang, 2009). This implies that if customer fail to have trust in the ATM services offered by its bank, the customer will either stop using the ATM or switch to other banks whose ATM services are more reliable and efficient. The customers who felt not satisfied with the services received would

not be expected to have along relationships with the company (Lin & Wu, 2011). The decision by a customer to either stop using that ATM or switching to other bank will certainly make that particular bank to loose bank loyalty and ultimately suffer from customer retention.

Conclusion

With the introduction of Automated Teller Machine (ATM) in financial institutions in Nigeria to ease service delivery in the banking sector, the users of this technology have different kinds of experiences to tell. The user experience of ATM users in Nigeria could either be positive or negative depending on a number of factors. This paper reviewed the previous published literature on the user experience of ATM users in Nigeria and presents the results of the experience. In the course of the study, forty papers were downloaded out of which thirty one were finally selected. All the selected papers were adequately read through to get the expected result based on the objectives of the study. Thus, the result shows that user experience derived from the use of ATM in terms of efficiency was 9.68%, convenience was 16.13%, Fraud was 22.58%, card jamming was 6.45%, forgetfulness was 9.68%, scam was 12.90% and network failure was 6.45% as shown in Table 4. Table 5 reveals that 16.13% of user experience was satisfactory whereas 9.68% was frustrating. In Table 6 above, 9.68% of user experience was responsible for bank loyalty while 6.45% was for customer retention.

It must be said that since the experience of ATM users in Nigeria can affects bank loyalty and customer retention. The bank providers must do all it can to address the frustrating experience their customer experience with ATM. The ATM provider should design ATM with biometrics that has finger print that will be difficult for fraudsters to have access to. Awareness should be created for the users of ATM to be security conscious with the use of ATM.

The objective of this work was to examine the user experience of ATM in Nigeria and to ascertain how this impacts on bank loyalty and customer retention. Although this paper has examined the subject of discussion, but the percentages obtained were very low. This low percentage indicates that much research work has not been done on this subject. A limitation to the paper was that many papers were not downloaded, and just thirty one papers were selected. Since study in other developing countries is not considered in this research work, it cannot be established whether what happened

in Nigeria is a true reflection of the picture in other developing countries. Future studies related to this study could involve a comparison studies on the user experience of ATM in other developing countries and the studies could also include finding the affect of UX on bank loyalty and customer retention among the compared countries. This will give a better insight into the experiences of ATM users in other developing countries. This paper will be beneficiary to financial institutions, the general public, researchers, students, lecturer and all those in the academic field.

With advancement in information and technology, the introduction of ATM has tremendously helped the banking sector in quick service delivery and the diversification of financial services to customers. Despite its usefulness, it also has some drawback which seems to overshadow its usefulness. It is believed that if much is done to address the negative aspects; the use of ATM in Nigeria will be an interesting experience that every Nigerian will always be proud of.

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