

THE IMPACT OF SITUATIONAL NORMALITY, STRUCTURAL ASSURANCE AND TECHNOLOGY TRUST ON CUSTOMER INTERACTION WITH BANKS IN SOKOTO STATE, NIGERIA

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Abstract

This study examines the impact of situational normality, structural assurance, and technology trust, including its influence on customer interaction with banks. The survey was conducted among customers in the banks of Sokoto State, Nigeria. A purposive sampling technique was used to select 500 respondents from 10 commercial banks. A survey questionnaire was administered to customers, in which respondents were asked to pick their preferences based on a five-point Likert scale, and analysis was conducted using PLS-SEM version 3.2. The results showed that situational normality, such as comfortability and a conducive atmosphere; structural assurance, such as branches, experienced staff, and security personnel; and technology trust, such as reliability and convenience of electronic banking platforms, positively influence customer interaction with banks. The implication of these findings is to remind bank executives and policymakers about the factors that lead to the retention and attraction of new customers, and also contributes to the growth and development in the banks.

Keywords: *impersonal trust; institutional dimension of trust; situational normality; structural assurance; technology trust*