DISPOSITIONAL DIMENSION OF TRUST ON CUSTOMER INTERACTION WITH THE BANKING SECTOR: A SMARTPLS APPROACH

Abdulrahman Bada Bello♣

Faculty of Social Sciences, Usmanu Danfodiyo University Sokoto, Nigeria

Premalatha Karupiah

School of Social Sciences, Universiti Sains Malaysia, Malaysia

ABSTRACT

This study explores the influence of dispositional dimension of trust, including propensity to trust, faith in humanity, and trust stance in the banking sector. The research was performed in banks located within the Sokoto metropolis, Nigeria. A questionnaire was distributed to 500 account holders from 10 commercial banks, where respondents were allowed to pick their preferences on the basis of a 5-point Likert scale, and an analysis was carried out using PLS-SEM version 3.2. The findings indicated that propensity to trust, such as experience acquired overtime, religious belief, and positive feelings; faith in humanity, such as dependability, suitability, and confidentiality; and trust stance, such as reliability and quality of information delivered to individual positively influence customer interaction with the banking sector. The findings raise awareness to the bank executive and policymakers of factors influencing customer confidence in a bank and also contribute to retaining and attracting them within the system.

1. INTRODUCTION

The value and influence of customer interaction in a modernised and globalised society is central to the organisational growth and development, including its products and services. Schaarschmidt et al. (2018) found that customer engagement is central to innovation of goods and services in modern organisations, while customer involvement in the production of a new product improves its distinction and performance (Abdolmaleki & Ahmadian, 2016). Morgan et al. (2018) stated that customer participation in the development of new organisational products and services is positively linked with new product performance. Simply put, involving customers in products and services development enhances organisational performance. Customer interaction is the basis on which organisations develop means to enhance their products and services. Hence, customer interaction

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♣ Corresponding author: Faculty of Social Sciences, Usmanu Danfodiyo University Sokoto, PMB 2346, Sokoto, Nigeria. Tel: +2348038345308; Email: abdulrahman.bada@udusok.edu.ng

is vital to the growth of business organisations, such as the banking sector. Thus, it is imperative for executive and policymakers in the banking sector to understanding factors that affect customer interaction. Sanjit and Vaibhav (2011) suggested that banks should focus on enhancing customers' dispositional dimension of trust to sustain a long-term relationship with clients.

Dispositional dimension of trust, as described by McKnight et al. (2004), is associated with one's ability to categorise other groups or parties with positive attributes. Alhazmi (2019) highlighted the impact of organisational and customer religiosity on trust in banking sector marketing relationships in Saudi Arabia, as well as their impact on organisational trustworthiness and customer trust. The findings revealed that two dimensions of organisational religiosity, namely organisational religious observance, and promotion, have positive and negative effects on trustworthiness. It has also been discovered that customer religiosity influences customer trust in financial services marketing relationships. Relatedly, Nawaz (2013) investigated the factors that influence customers' propensity to use an Islamic banking system. According to the findings, 49 per cent of customers shows propensity to trust products and services provided by Islamic financial institutions due to compliance with Shariah (Islamic law), while 38 per cent of customers shows propensity to trust Islamic financial institutions because of socio-economic factors (loss and profit). Aside from that, 13 per cent of customers indicate that bank reputation, convenience, and advice from relatives and peers encourage the use of Islamic financial institutions. This relates to the current study's contention that the use of Western ideology in the banking sector, where the majority of the population is Muslim need to be explored more.

Houjeir and Brennan (2017) explored the role of culture, specifically Arab culture, in the formation of trust in business-to-business (B2B) banking relationships. The findings confirmed that the cultural origin of the partners has a significant impact on trust relationships between bank employees and customers. It also demonstrated that among Arabs, cultural elements such as religious beliefs, loyalty to family, tribe, and nation lead to trust between bank staff and customers. Taylor and Halstead (2014) investigated the effect of a service provider's Christian marketplace identity on consumer perceptions, including prepurchase service expectations and post purchase perceptions like satisfaction, repurchase intentions, and word of mouth intentions. The findings confirmed that customers with stronger Evangelical Christian beliefs identified more with Western financial firms and, as a result, were more forgiving after a moderate service failure than customers with weaker Evangelical religious beliefs. Aside from that, customers with stronger Evangelical Christian beliefs should have higher post-purchase perceptions after a moderate service failure than customers with weaker religious beliefs. This suggests that research into trust in the banking sector, which employs Western ideologies in a predominantly Muslim society, is critical.

Currently, there is a dearth of research on the dispositional dimension of trust like propensity to trust, faith in humanity and trust stance on customer interaction with banks in Sokoto State, Nigeria. Sokoto State's socio-economic and political systems are governed by institutionalised Islamic principles (Maishanu, 2007). To gain a sense of belonging during interactions, people embrace interactions with organisations who operate with Islamic principles. Meanwhile, bank practices currently are not based on Islamic banking principles. They operate on western banking principles and culture, which the dominant Muslim population associate with Christianity. This creates a dilemma on developing trust during the interactions with banks. Hence, investigating the dispositional dimension of trust on customer interaction will reveal the variables that influence customer interaction with banks in Sokoto State, where its people prefer Islamic banking

principles, but is dominated by western practice. To understand the influence of the dispositional dimension of trust on customer interaction with the banking sector in Sokoto State, Nigeria, it is imminent to explore propensity to trust, faith in humanity, and trust stance.

2. PROPENSITY TO TRUST

Propensity to trust reflects one's general willingness to have confidence in others across social or business interaction in society (Colquitt et al., 2007). It also refers to one's personality trait that influences his possibility to trust in a social or business interaction in society (Lucassen & Schraagen, 2011). Ralston and Chadwick (2010) opined that one's variances are fundamental to determine public intention to trust across the situation, mainly because prior experience, the consequences of trust, distrust, and cultural background can affect one's predisposition to develop trusting relationships. Apart from that, propensity to trust demonstrates that one's intention to build confidence in others or an organisation upon the first meeting is based on cooperative behaviour, integrity, equality, and accommodative behaviour of others involved in the interaction. Alarcon et al. (2016) asserted that propensity to trust is fundamental to public confidence in the initial stage, where knowledge on the other parties involved in the interaction is unavailable. Similarly, Heyns and Rothmann (2015) revealed that those with a high propensity to trust tend to have more positive perceptions and confidence in their leaders. Hence, this study posits that propensity to trust is an antecedent of dispositional dimension that may affect one's ability to develop confidence in the banking sector. It offers room to attest the influence of propensity to trust in determining customer interaction with the banking sector. As for this study, propensity to trust is concerned with how a personality trait, behaviour, and experience of customers encourage their financial interactions with the banking sector. Hence, the following hypothesis is thus formulated:

> *Hypothesis 1: Propensity to trust is positively related to customer interaction with the banking sector.*

3. FAITH IN HUMANITY

Faith in humanity is the belief established by a person that others are generally honest, well-meaning, and dependable to interact within the society (Preston-roedder, 2013). Such interaction places focus on categorising people in society as acceptable and can be trusted in a social or business interaction. Jones and Leonard (2008) argued that faith is developed in the activities of others in both social and business relationships in society. One tends to develop faith in the actions of others in both social and business interactions due to perceived risk, suspicion, secrecy, and uncertainty in the interaction. Ryan Preston-Roeder emphasised that faith in humanity is related to the confidence developed in the goodness of others and their ability to live up to the expectation of clients during the interaction (Preston-roedder, 2013; Rinard, 2017). This shows that individuals tend to validate their perception of categorising others as upright, well-meaning, and dependable based on the actions displayed by the party at the end of the interaction. Those with a high faith in humanity are less judgmental of others in the society because they consider others to be of sound character and devoid of any inhumane action (Davis et al., 2011). This also reveals that high faith in humanity softens the mind of the individual in the society, while concurrently making people more tolerant of mistakes made by others (McKnight & Chervany, 2002). People with a high faith

in humanity develop the habit of giving an individual or organisation the benefit of the doubt by affording them with a second chance during social or business interaction. Cook (2016) identified how young people's attitudes about responsibility and technology contribute to future experiences. The results revealed that young people believe in the potential of technology to mitigate future predicaments, while hoping that the other interactive parties will live up to expectations. This relates to the notion highlighted in this study that customers tend to interact with a bank despite the limited knowledge due to their faith in humanity. In this study, faith in humanity is concerned with the belief one develops that the banking sector is usually upright, well-meaning, and dependable for financial interactions. Hence, the following hypothesis is thus formulated:

> *Hypothesis 2: Faith in humanity is positively related to customer interaction with the banking sector.*

4.   TRUST STANCE

Trust stance is a personal strategy engaged by an individual to develop confidence in others across situations in society (McKnight & Chervany, 2001). It is an approach that one develops to achieve a favourable condition in a social or business relationship. This approach upholds that whatever people think of other people's qualities, one should expect better results by working with people on the assumption that they are trustworthy and well-meaning (Hawley, 2014). Trust stance is concerned with the approach that one develops to serve as guidance across social or business interaction in society (Yu et al., 2014). Spector and Jones (2004) evaluated the trust stance amidst 127 employees at the professional level employed across eight industries. The study examined employees' organisational membership hierarchical relationship (supervisor or peer), trustee gender and (internal or external) on initial trust in a new member of the project team. Since trust stance positively influenced the initial level of confidence, the person assigned to a new project was viewed as well-meaning and reliable to interact with. This present study upholds that individuals in the society have a different personality that may positively or negatively define their response in a social phenomenon. Davis et al. (2011) asserted that one with a high level of trust stance would be more willing to trust and concurrently, interact with the other party. Thus, those who develop the habit of perceiving others as reliable during interaction will yield a positive outcome from the relationship. Venkateswaran et al. (2017) reported that those who adopt a more trust stance in their relationship with others or organisations would be able to manage the vulnerability, danger, and uncertainties attributed to modern business organisations in the society. Hence, trust stance is fundamental in ensuring one's interaction with another party or organisation, as it emphasises on one's strategy aimed at choosing another party or organisations to interact with. Trust stance refers to the degree to which one consistently interacts with people or institutions in the society with the view that they are well-meaning and reliable. As for this study, trust stance is one's strategy used to develop confidence during financial interactions with the banking sector. Hence, the following hypothesis is thus formulated:

> *Hypothesis 3: Trust stance is positively related to customer interaction with the banking sector.*

5. INSTRUMENT DEVELOPMENT

The questionnaire deployed in this research composed of three sections. First, the demographic information of the respondents; second, the items measuring the dimensions related to the research questions; and third, items measuring the level of customer interaction with the banking sector. In light of this, the second part of the questionnaire was divided into three dimensions of trust: dispositional, institutional, and interpersonal. This study focused solely on the dispositional dimension of trust, due to the inability of the researcher to combine three multi-dimensional trust (dispositional, institutional, and interpersonal) in one research article. Thus, the study examined the influence of dispositional dimension of trust: propensity to trust, faith in humanity, and trust stance on customer interaction with the banking sector in Sokoto State, Nigeria. The participants rated propensity to trust, faith in humanity, trust stance, and customer interaction items either higher or lower to justify their interaction with the banking sector. All the items were measured on a 5-point Likert-scale (*strongly disagree to strongly agree*). Table 1 below summarized the sources for propensity to trust, faith in humanity, trust stance, and customer interaction items.

Table 1: Sources for Propensity to Trust, Faith in Humanity, Trust Stance, Customer Interaction Items

S/NO	Variable	Item	Source
1.	Propensity to trust	6	Mooradian et al. (2006)
2.	Faith in Humanity	5	Moin et al. (2015); McKnight et al. (2004)
3.	Trust Stance	6	Moin et al. (2015); Mcknight et al. (2011)
4.	Customer Interaction	7	Gruner and Homburg (2000); Schaarschmidt et al. (2018)

6. THEORETICAL FRAMEWORK

6.1. Faceless Commitment

Faceless commitment is concerned with the relationship formed by an individual in a modernised and globalised society, due to the complexities of social and business life (Giddens, 1990). The main objective of the commitment is the confidence developed by individuals in the rules and regulations of the organisation as well as products and services produced by the expert of the institution (Giddens, 1990). The confidence developed by individuals in the rules and regulations, and also in the expert is fundamental in shaping social and business interaction with organisations, where the nature of the operation is difficult to understand (Ekberg, 2007). The confidentiality of modern organisations creates a vacuum in the mind of a customer on their operations. Given this, customers focus on developing trust in structures provided by organisations, including the abstract system (expert) that produce them. This type of commitment is what Giddens called faceless commitment to trust. Faceless commitment to trust is concern with how customers develop confidence in the abstract system (expert) or structures to reduce the phobia, nervousness, risk, uncertainty, and the danger associated with modern organisations.

Giddens (1990) argued that abstract system takes the form of faceless commitment, in which trust is sustained in the workings of knowledge of which the lay parson is largely ignorant. This refers to a modern organisation such as the legal system and the bank, which is difficult for an individual to understand its operating nature. These organisations operate through the combinations of

technical means, procedures, professional expertise, and other structures that are difficult to understand by a layperson. This makes trust a fundamental tool for all kinds of interaction in a situation where knowledge about the other party is absent. Trust in abstract systems enables individuals to develop confidence in the organisations of the society despite a lack of information about personal or organisation in general. Trust in abstract systems for example, allows an individual to interact with a bank without detailed knowledge of its procedures.

The central argument of faceless commitment to trust an organisation could be located from modern complex organisations. Tennberg (2007) argued on the importance and discussion of trust from the institutional dimension of trust. These dimensions explain how interactions are formed in a modern complex institution. Tennberg posited that lack of state as an institution to use trust to tackle environmental challenges leads to international environmental insecurity. This argument reveals that trust is an important element to consider while establishing cooperation between public and institutions of the society. Similarly, Bildtgård (2008) added that trust protects individuals from the danger and uncertainty in modern society. He argued that trust serves as a shield that prevents an individual from all the risk and challenges brought in the society by modernisation and globalisation. Therefore, trust is a social phenomenon that needs constant observation and study since human behaviour is dynamic.

Giddens' assumption on faceless commitment in an organisation also relates with the view of Kong (2013) who conducted a study on public trust in government as an institution that is formed to serve the interest of the society. Kong argued that government is an essential agent in society, and trust in it has been declining worldwide. He posits that institutional trust in the government is classified into two: goodwill-based (intension and purpose) and competence-based (competence and performance). This indicates that institutional trust in government as an organisation is based on good intension and purpose showed, as well as the competency and performance level of the government in general. However, the result of Kong's study revealed that institutional trust in the government as an organisation is low. Institutional dimension of trust shows an emphasis on assurances created by an organisation to motivate the public to develop trust. The ability of the assurances to ensure success in the interaction is what forms individual faceless commitment to trust in the organisation. Therefore, individuals interact in a business relationship in a modern society at the faceless level by evaluating the situations and assurances provided by organisations like a bank.

Giddens (1990) argued that confidence in abstract structures takes the form of faceless commitments in which trust is maintained in the nature of the work often unknown to the layperson. Lack of understanding of the operations in the banking sector continue to make customers develop trust in the expert who acts as the access point where the business relationship is assessed. The ability of the expert to offer excellent products and services in the banking sector will directly or indirectly influence customer interaction with the banking sector. However, Giddens' (1990) theory on trust has been criticised for using faceless commitment (expert system) in the study of the modern organisation and is a shortcoming of this theory. Failure to provide room for other sub-scales to be used in investigating the independent variables: faceless commitment in the organisation. It was also criticised for the failure to provide an option for the introduction of other independent variables in the study of trust in an organisation. Khodyakov (2007) argued that trust is a complex and multi-dimensional phenomenon; hence, multi-dimensional variables are essential in understanding and explaining trust in the institutions of society. Therefore, this study introduces

dispositional dimension of trust (propensity to trust, faith in humanity, and trust stance) to investigate customer interaction with the banking sector in Sokoto State, Nigeria.

Given this, modernisation of societies has enabled the use of the banking sector difficult to avoid because the majority of workers earned their wages from their bank account. Thus, they are 'forced' to access their money through their bank. This makes customer interaction central to the growth and development of organisations like a bank, including its products and services. Since customer interaction is considered as an essential catalyst to organisations like a bank, its study in Sokoto State banks is essential because it is predominantly Muslim. To gain a sense of belonging during interactions, people embrace interactions with organisations who operate with Islamic principles. Meanwhile, bank practices currently are not based on Islamic banking principles. They operate on western banking principles and culture, which the dominant Muslim population associate with Christianity. This creates a dilemma on developing trust during the interactions with banks. Therefore, the current study employed customer interaction (faceless commitment) as a dependent variable to investigate the banking sector in Sokoto State, Nigeria, where its people prefer Islamic banking principles but is dominated by western practice.

An account of how independent variables like propensity to trust, faith in humanity, and trust stance may be applied to understand faceless commitment to trust in the banking sector will now be presented. Propensity to trust reflects one's general willingness to trust others across social or business interaction in society (Colquitt et al., 2007). For propensity to trust, the ability of the banking sector to provide customers with excellent experience, including information on how to protect their account from scammers and fraudsters could influence their financial interaction with the system. According to Giddens (1990), individuals evaluate organisations based on the performance of their services during business interactions. This article's argument centred on customers' propensity to trust based on their ability to evaluate their interactions with the banking sector over time. As a result, it is critical to assess whether there is a positive relationship between propensity to trust and customer interaction with the banking sector in Sokoto State, Nigeria.

Faith in humanity is the belief developed by an individual that others are generally honest, well-meaning, and dependable to interact within the society (Preston-roedder, 2013). For faith in humanity, the ability of the banking sector to assure customers that they are an entity that can be relied upon during business interaction could influence their financial interaction. In a nutshell, faith in humanity is essential during interaction where knowledge about the other party is absent. It is also an important concept that predisposes individuals to trust across a situation in society. Studies on faith in humanity are limited due to its focus on an individual's innate characteristics that are seen as being susceptible to manipulation and exploitation (Preston-roedder, 2013). In this study, faith in humanity is concerned with the belief one develops that bank are usually upright, well-meaning, and dependable for financial interactions. As a result, it is critical to assess whether there is a positive relationship between faith in humanity and customer interaction with the banking sector in Sokoto State, Nigeria.

Trusting stance is a personal strategy engaged by an individual to develop confidence in others across situations in society (McKnight & Chervany, 2001). For trust stance, the ability of the banking sector to show interest in their customers, as well as afford them reliability during financial transaction could influence their financial interactions. Those who adopt a more trust stance in their relationship with others or organisations tend to manage the vulnerability, danger, and uncertainties

attributed to modern business organisations in society. Hence, a trust stance is fundamental in ensuring one's interaction with another party or organisation, emphasising one's strategy to choose another party or organisations to interact with. The present study upholds that one tends to yield a positive outcome from the banking sector by considering it to be well-meaning and reliable during business interaction. Thus, a favourable outcome is likely to be achieved if they consider others in social or business interaction as reliable. As for this study, trust stance is one's strategy to develop confidence during financial interactions with the banking sector. As a result, it is critical to assess whether there is a positive relationship between trust stance and customer interaction with the banking sector in Sokoto State, Nigeria. To understand faceless commitment (dispositional dimension of trust) in the organisation. It is important to investigate dispositional dimension of trust (propensity to trust, faith in humanity, and trust stance) on customer interaction with the banking sector. Hence, based on the above discussions about customer interaction (faceless commitment), propensity to trust, faith in humanity, and trust stance, the following theoretical framework was developed.

Figure 1: Proposed Theoretical Framework
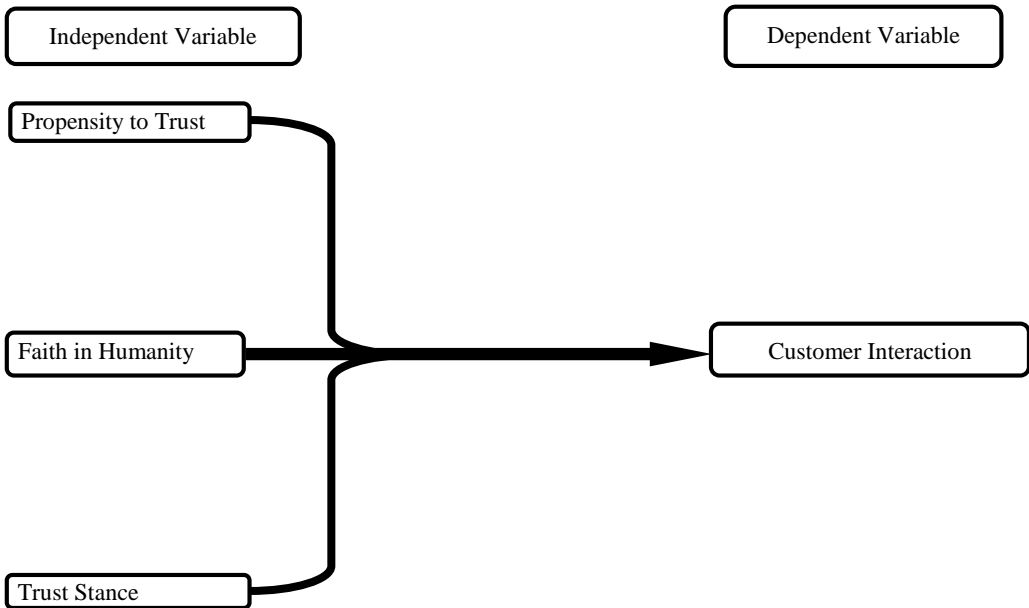
Sources: Extracted from prior literature (Colquitt et al., 2007; McKnight & Chervany, 2001).

7. METHOD

7.1. Participants and Procedure

The population incorporated in this study comprised of commercial bank customers. Due to unavailability of sample frame because of the confidentiality issue in the banking sector, recruitment of participants took place outside the banking hall that gave room for the researcher to engage in an open conversation with those sought to identify if they had an active bank account. This helped to classify those who interacted with or were still interacting with the banks examined.

The non-probability method was used, where a purposive sampling technique was applied to select the participants of the study. This technique allowed the researcher to choose participants based on the relevance of knowledge about the topic at hand (Denscombe, 2014). This technique offers the opportunity for the researcher to decide on the information required and to select those who could and were willing to provide the information sought by virtue of their knowledge or experience. A total of 50 participants were chosen from each one of the 10 commercial banks, namely Access Bank, Eco Bank, First City Monument Bank, First Bank, Guaranty Trust Bank, Jaiz Bank, Polaris Bank, United Bank of Africa, Union Bank, and Zenith Bank. This accumulated to 500 account holders.

These ten commercial banks have been selected because they have introduced various forms of electronic banking services such as automated teller machines (ATM), telephone, the internet and mobile banking apps because of customers' demand for improved banking products and services. Secondly, each of the 10 banks has at least two branches within the Sokoto metropolis, which has significantly positioned them as capable of better serving customers and offering products and services in a more seamless manner.

The survey questionnaire method was employed to gather data. Insight was provided to the participants on what the study is all about. Each participant was given a consent form to sign, to give their consent to participate in the study. They were informed that their participation in this study was on a voluntary basis, and the questionnaire had been designed to conceal their identity, as well as to maintain their anonymity. A set of self-administered questionnaires was distributed to the bank customers and retrieved immediately upon completion. The survey occurred within six-months, from February 2019 to July 2019 and obtained a response rate of 100%, cumulatively 500 questionnaires because the purposive sampling technique allows the researcher to solicit for respondents until the required amount is achieved.

8. DATA ANALYSIS

Partial Least Square (PLS) SmartPLS version 3.2 was used to test the three hypotheses of study. The bootstrapping method (10000 resamples) was used to determine the significance levels for loadings and path coefficients.

9.   RESULTS

9.1.   *Demographic Characteristics of Respondents*

The outcome of demographic information shows that out of a total of 500 respondents, 61.8 per cent (309) were male, and 38.2 per cent (191) were female. The age category shows that 37.6 per cent (18-25) and 32.1 per cent (26-33) has the highest portion of the sample. This is due to the study's focus on customers who interacted with the banking sector, particularly those who used electronic banking services such as ATMs, telephone, mobile, and internet banking. These types of interactions are more common among younger generations, which explains why 37.6 and 32.1 per cent of respondents were between the ages of 18 and 33. For education attainment, 44.4 per cent of the respondents held a bachelor's degree, 15.7 per cent earned the Ordinary National Diploma, and 14.7 per cent had Secondary School Certificate. Only 6.8 per cent had a master's degree and Higher diploma.

9.2.   *Reflective Measurement Model Evaluation*

This section presents results of reflective measurement models assessment based on factor loadings, internal consistency reliability, convergent validity (average variance extracted (AVE)), and discriminant validity to test the validity and reliability of the indicators (items) of the measurement model. Extant literature such as Hair et al. (2019) and Ghasemy et al. (2018) lay a precedence and provides credence for a basis to report and rely on these measurements in PLS-SEM analysis. First, the results in Table 2 showed that the factor loadings surpassed 0.7, which ranges between 0.701 to 0.884, and considered satisfactory values for factor loading reliability. Three items, PT2, TS1, and CIB7, were deleted due to lower factor loading and deemed acceptable because they resulted in a significant increase in AVE and composite reliability (CR), whereas lower factor loading could result in a decrease in AVE and CR (Henseler et al., 2009). Second, the results in Table 3 revealed that the study had satisfactory internal consistency reliability because, Cronbach's Alpha, rho A and CR, of each construct was above 0.7, the CR of each construct of the study ranges between 0.893 to 0.926, and this is between the recommended value. The findings showed that the items used to describe the factors have satisfactory internal consistency reliability. Third, the results in Table 3 also showed that the AVE was greater than 0.5, exceeded the recommended value, which ranges between 0.598 to 0.782. Fourth, the results in Table 4 revealed that constructs exhibit satisfactory discriminant validity, where the constructs are below the threshold value of 0.9.

Table 2: Factor Loadings

Construct	Items	Loadings
Propensity to Trust	PT1	0.796
	PT3	0.822
	PT4	0.792
	PT5	0.759
	PT6	0.780
Faith in Humanity	FH1	0.772
	FH2	0.853
	FH3	0.860
	FH4	0.857
	FH5	0.884

	FH6	0.701
Trust Stance	TS2	0.774
	TS3	0.880
	TS4	0.872
	TS5	0.809
	TS6	0.884
Customer Interaction	CIB1	0.834
	CIB2	0.824
	CIB3	0.725
	CIB4	0.769
	CIB5	0.756
	CIB6	0.718

Note: PT2, TS1, and CIB7 were deleted due to low loading of 0.70: A Construct, Items, Factor Loadings.

Table 3: Alpha, rho_A, Composite Reliability, and Convergent Validity of the Constructs

	Cronbach's Alpha	**rho_A**	**Composite Reliability**	**Average Variance Extracted (AVE)**
Customer Interaction	0.865	0.876	0.898	0.596
Faith in Humanity	0.904	0.904	0.926	0.678
Propensity to Trust	0.851	0.859	0.893	0.624
Trust Stance	0.900	0.903	0.926	0.714

Table 4: Discriminant Validity of the Constructs Based on $HTMT_{0.9}$ and $HTMT_{inference}$ Criteria.

Constructs	**Customer Interaction**	**Faith in Humanity**	**Propensity to Trust**
Faith in Humanity	0.859		
Propensity to Trust	0.829	0.716	
Trust Stance	0.795	0.827	0.468

Note: HeteroTrait-MonoTrait.

9.3. *Structural Model Evaluation*

Measurement model assessment is satisfactory. Therefore, PLS-SEM was employed to assess the structural model. The evaluation criteria used are the assessment of collinearity, statistical significance and relevance of the path coefficients, the blindfolding-based cross-validated redundancy measure Q^2, the coefficient of determination (R^2), and model's out-of-sample predictive power by using the PLS predict procedure.

First, the findings in Table 5 showed that all the Inner VIF values for the independent variables (propensity to trust, faith in humanity, and trust stance) are less than 5, signifying that lateral multicollinearity is not a problem in the study. Second, the findings in Table 6 revealed that the three relationships scored t-value > 1.645 and was significant at 0.05 level. In particular, the predictors of propensity to trust ($\beta = 0.459$ p< 0.01), faith in humanity ($\beta = 0.235$ p< 0.01) and trust stance ($\beta = 0.332$ p< 0.01) have positive correlations with customer interaction, therefore, hypothesis H1, H2 and H3 are accepted. Third, the predictive relevance of the model in Table 7 revealed that the Q^2 value is greater than 0, indicates that the model has predictive relevance for certain endogenous construct. The Q^2 value for customer interaction is ($Q^2 = 0.440$), indicating that the model has sufficient predictive relevance. Fourth, the findings of f^2 in Table 7 showed that propensity to trust (0.532) has substantial effect in producing the R^2 for customer interaction; trust

stance (0.194) has medium effect in producing the R^2 for customer interaction; and faith in humanity (0.072) has small effect in producing the R^2 for customer interaction. Fifth, model out-of-sample predictive power was assessed. Table 8 explained 76.6% of variance. Meanwhile, the R^2 value of 0.766, which is above the 0.26 value, as suggested by Cohen (1988), which indicates a substantial model. Table 8 also showed that the majority of the dependent construct indicators in the PLS-SEM analysis produced higher prediction errors of root mean squared error (RMSE) compared to the naïve linear regression model (LM) benchmark, this indicates that the model has no predictive power.

Table 5: Collinearity Assessment among the Constructs

Constructs	VIF
Faith in Humanity	3.290
Propensity to Trust	1.696
Trust Stance	2.424

Table 6: Final Path Coefficients

Paths	Original sample	*T* statistics	*p* values	5.00%	95.00%
Faith in Humanity-> Customer Interaction	0.235	2.855	.002	0.095	0.366
Propensity to Trust-> Customer Interaction	0.459	7.397	.000	0.350	0.554
Trust Stance-> Customer Interaction	0.332	5.028	.000	0.226	0.443

Table 7: Effect Sizes of the Exogenous Constructs on Model's Predictive Accuracy and Relevance

Exogenous constructs	f^2	Q^2
Faith in Humanity	0.072	0.440
Propensity to Trust	0.532	
Trust Stance	0.194	

Table 8: Model Out-of-Sample Predictive Power

	R^2	RMSEpls	Q²_predict	RMSElm	RMSEpls-RMSElm
CIB1	0.766	0.465	0.588	0.363	0.102
CIB2		0.694	0.274	0.619	0.075
CIB3		0.429	0.621	0.424	0.005
CIB4		0.631	0.329	0.395	0.236
CIB5		0.566	0.499	0.563	0.003
CIB6		0.680	0.297	0.568	0.112

Figure 2: Results of Structural Equation Models Analysis
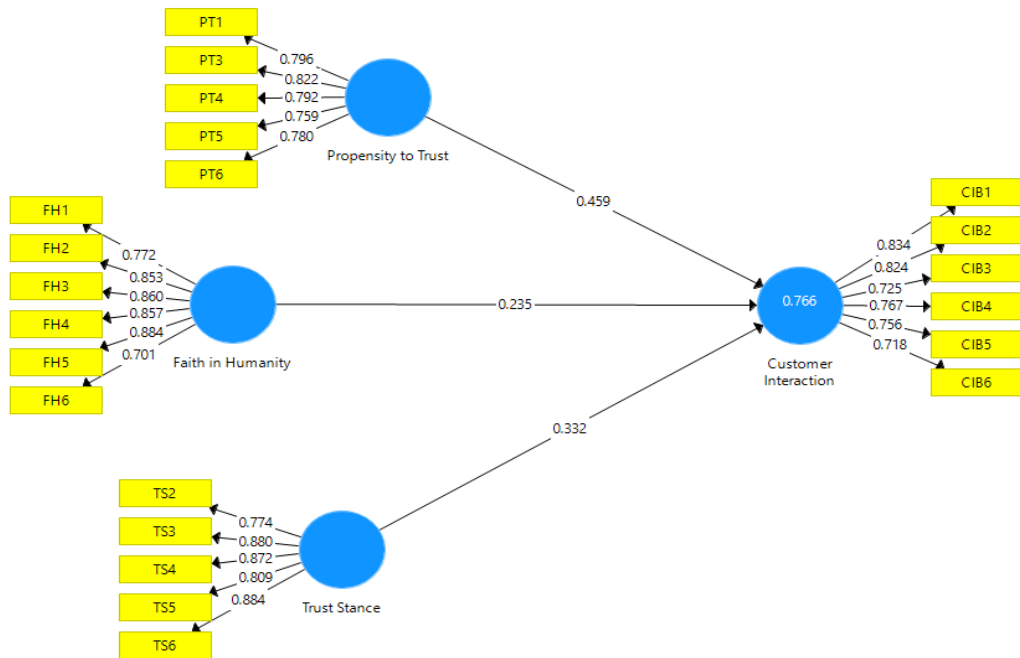
10. DISCUSSION

This study explored the influence of the dispositional dimension of trust on customer interaction with the banking sector. It employed propensity to trust, faith in humanity, and trust stance as the sub-constructs of the dispositional dimension of trust in the banking sector. The findings revealed that propensity to trust positively influence customer interaction with the banking sector. Propensity to trust, such as culture and previous experience affect customers trust in an online vendor (Nambudiri, 2012; Rouibah et al., 2016; Yoon & Occeña, 2015). The current study reveals that culture plays a significant role in fostering customers interaction with the banking sector of Sokoto State, Nigeria. The effort of the banking sector to employ staff from the dominant culture in the state creates a sense of belongingness among the customers. Bank customers want to see people who share the same culture and language to provide for their needs. This process induces confidence in the customers' minds that their means of livelihood are in safe hand. This suggests that the integration of the host culture into the banking sector activities influence customers' financial interaction.

This study presents empirical evidence that faith in humanity positively influence customer interaction with the banking sector. Recent research has shown that customers view the banking sector as the most suitable place for financial interaction. Customers see the banking sector as a place to keep their means of livelihood. They feel safe during financial interaction with the banking sector. This notion is reinforced by the literature, in which trust in humanity softens one's understanding while at the same time instilling tolerance for errors made by organisations (Cook,

2016). On the other hand, trust stance also, positively influences customer interaction with the banking sector. Venkateswaran et al. (2017) described that trust stance is essential in managing challenges associated with interaction with modern organisations. Current research findings indicate that customers have different strategies that they employ to develop confidence in the banking sector. Customers believe in their banks until they made a mistake in the course of business interaction. Often, when faced with a challenge during financial interaction, customers give the banking sector the benefit of the doubt. The ability of the banking sector to tackle the problem faced by customers influences their financial interaction. The present study thus demonstrates that the banking sector's positive reaction to the problem raised by the customer influences their future interactions. The findings prescribe those managers and policymakers within the banking sector should assure that customers are treated with the utmost respect, apart from making the banking sector look dependable, upright, reliable, suitable, and well-meaning.

This study has a theoretical implication. *Theoretically*, it contributes to trust in organisation literature by providing an understanding of how trust influences customer interaction with organisations. It also contributes to the trust literature by arguing that dispositional dimension of trust influences customer interaction with the banking sector. The findings of the study correspond with the assumption of Giddens (1990) commitment to trust in organisations. Giddens argued that trust is considered as one of the fundamental topics of discussion in society and institutions due to challenges associated with them (Giddens, 1990; Paxton, 2007). The study supported the assertion that dispositional dimensions of trust play a significant role in customer interaction with the banking sector. The study revealed that propensity to trust, faith in humanity, and trust stance, provided confidence to customers on the trustworthiness of the banking sector. The ability of the banking sector to induce confidence in the mind of their customers through services by expert forms what Giddens called faceless commitment in the organisation. The study established that confidence in an abstract system is developed based on propensity to trust, faith in humanity, and trust stance. Banking products and services, including rules and regulations, are introduced to motivate and assure esteem customers that the banking sector can be trusted. In addition, the rules and regulations are often put in place to reduce the customers' confusion and vulnerability during financial interaction with the banking sector.

11. CONTRIBUTION OF THE STUDY

Propensity to trust influences customer interaction with the banking sector in Sokoto State, Nigeria. As a result, the positive experience acquired over time by the customers influences their financial interaction with a bank. It thus becomes essential for the banking sector to cultivate positive experiences with their customers during financial interactions. Also, culture is important in fostering customer interaction with the banking sector in Sokoto State, Nigeria. To create a sense of belonging among customers, the banking sector should continue to employ staff from the dominant culture in the state. Customers are more likely to engage with bank employees who share their culture and language in order to meet their needs. These processes instil confidence in customers' minds that their means of subsistence are in good hands.

In Sokoto State, Nigeria, customer interactions with the banking sector are influenced by their faith in humanity. As a result, the dependability of the banking sector to customers when confronted with a problem influences their financial interaction. Therefore, the banking industry must make

their customers feel as though they can rely on them whenever a need arises during financial interactions. Furthermore, the banking sector's sincerity toward their customers influences their financial interaction. Customers' trust in the banking sector grows as the sector's ability to keep promises made when opening an account is demonstrated. This situation instils confidence in customers' minds about the likelihood of relying on the banking sector in the event of a financial loss.

Trust stance influences customer interaction with the banking sector in Sokoto State, Nigeria. Customer interaction with the system is influenced by the banking sector's reliability during financial interactions. Customers are always in need of a reliable banking sector to ensure financial success. Moreover, it is critical for the banking industry to safeguard customer information during financial transactions. The protection of customers' information from fraudsters and scammers is critical for future financial interactions. It also instils confidence in customers about the banking industry's ability to protect them when the need arises.

The study also demonstrates the importance of the banking sector in Sokoto State, Nigeria, by showing that propensity to trust, faith in humanity, and trust stance positively influence customer interaction. This indicates how the banking industry has become an indispensable part of modern society. As a result, the reliability and positive experience that can be gained from the banking sector encourage customers to use the system for financial transactions. This is important to Sokoto State bank customers, and therefore, the banking sector should maintain financial interactions with the institution, including improving interactions based on feedback from their valued customers.

12. CONCLUSION

This study examined the influence of dispositional dimension of trust on customer interaction with the banking sector. The dispositional dimension of trust refers to one's willingness and readiness to engage in a social or business interaction established in society. The dispositional dimension of trust, such as propensity to trust, faith in humanity, and trust stance were adopted as sub-constructs to further describe customer interaction with the banking sector. The study findings revealed the positive influence of propensity to trust, faith in humanity, and trust stance on customer interaction with the banking sector in Sokoto State, Nigeria. This proves that dispositional dimension of trust is indeed an indispensable component of the banking sector. This is primarily because propensity to trust, faith in humanity, and trust stance appear to exert influence on customers' willingness to interact with the banking sector, including its products and services. This study highlights the need for the banking sector to maximize the impact of dispositional dimension of trust on customer engagement with a bank, to maintain and attract clients, which eventually boost system growth and development.

This study had some limitations. First, the research focused only on the Sokoto metropolis, consisting of three out of twenty-three areas of the state's local government. This decision was binding based on the fact that most banks are located in the city rather than in the local government areas. Second, we studied how propensity to trust, faith in humanity, and trust stance influence customer interaction with the banking sector. Future studies should investigate other factors that could influence customer interaction. In particular, factors like motivation, feedback, belongingness, assistance, thin and thick interpersonal trust.

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