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**INTERACTIONS OF CUSTOMER TRUST AND EDUCATION WITH ADOPTION OF POS OF SELECTED
BUSINESS ORGANISATIONS IN IBADAN, OYO STATE**

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Abstract

The rise of Global Systems for Mobile Communications (GSM) has likewise prompted the rise of an innovation called Near Fields Communication which includes the utilization of Mobile telephone as a wallet containing various cards. The principle objective of the examination is to look at the communication of client trust and schooling with reception of POS of chose business associations in Oyo state. This review utilized a cross-sectional overview research plan, the number of inhabitants in the review comprised of all Small and Medium Enterprise (SMEs) who are the primary clients or adopters of POS in Ibadan, Oyo express, the example size of this review was dictated by Taro Yamane (1967) equation, the review utilized survey as the fundamental instrument for information assortment. Discoveries from this review uncovered that significant degree of trust by clients on POS will upgraded the reception of POS of chose business associations in Ibadan, Oyo State and furthermore any expansion in the worth of client instruction will correspondingly prompts an increment in the reception of POS of chose business associations in Ibadan, Oyo State. It was suggested that Operators are supported dependent on the discoveries in this review to guarantee the security of POS as this is found to have a positive and critical relationship with reception of POS by guaranteeing that POS security from signing into the gadget to genuine exchanges are acceptable, Adequate client trust and instruction ought to be done to teach general society on the utilization and advantages of the reception of POS.

Keywords: POS, Customer Trust, Customer Education, Business Organisations, Oyo State.

Introduction

The rise of Global Systems for Mobile Communications (GSM) has likewise prompted the development of an innovation called NFC, Near Fields Communication which includes the utilization of Mobile telephone as a wallet containing various cards (Debit and Credit), with this, a holder need not convey cards separate from the telephone as the telephone would have been prepared card. Subsequently, the pretended by the Point-of-Sale (POS) terminals at the

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retailers' area is critical, in light of the fact that such terminals give the most productive and regularly favored method of paying by the clients utilizing instalment cards which thus save shippers a portion of the money that are frequently lost to deals staff at the work of the association particularly the low level of pay.

Basically, the POS guarantees the handling of credit or charge cards exchanges and other electronically submitted exchanges in the retail climate and by doing this the POS sending has contributed massively to the development of the world's economy (Ondrus and Pigneur, 2017). To decrease the volume of money available for use, the danger implied with conveying it, and the hazard depicted, the reception of instalment framework (POS) terminal will assist with abridging these difficulties. It could likewise help the combination of territorial economy among Nigeria and different nations inside the sub-area as this has turned into a worldwide patterns and adequate type of instalments. The reception of this framework can likewise energize e-instalment drives by setting up of changing organizations to work with interconnectivity between the financial foundations and the instalments frameworks like Automated Teller Machine (ATM), Point of Sales Terminals (POS), just as other extra gadgets to be utilized to execute the POS gadget and consequently prompting effectiveness in an association activity.

The main considerations of interest in the utilization of POS remember the conversations for ICT foundation which has turned into a significant component in the utilization and reception of innovation in an association. The foundation is made out of a bunch of equipment, programming, administrations, and techniques, information security, power supply frameworks, cycles and individual, systems administration and peripherals and every one of the necessary gadgets to make it work, its persistent accessibility are vital to the utilization of Point of Sales (POS) as they structure the reason for their interconnectivity in an association, but this is lacking, for instance network disappointment, continuous blackout, inaccessibility of POS to dealers, and deficient data transmission are regions that needs improvement to empower its reception in an association as these have been insufficient and hence log jam its reception (Adeoti and Oshotimehin, 2016; Adeoti, 2015; Aguilar, Baquero and Alejandro, 2017; Buabeng-Andoh, 2016; Ebietomere and Ekuobase, 2014; Mohammed and Mohammed, 2016).

The reception of POS in an association with accessibility of framework as quantifiable variable will make further commitments to the continuous exploration and zeroing in explicitly on the determinants and reception of POS of chose business associations in Ibadan Oyo State.

Remarkable analysts have completely inspected the job of satisfactory framework in the reception of innovation particularly POS with the assumptions that it would upgrade the activity of an association's monetary exchanges such specialists incorporate (Adebayo, Balogun, and Kareem, 2015; Balanskat, Blamire, and Kafal, 2017; Buabeng-Andoh, 2016; Gulbahar, 2017; Ladokun, Osunwole, and Olaoye, 2015; Lawson, 2018; Plomp, Anderson, Law and Quale, 2018; Sajuyigbe and Alabi, 2016).

The arrangement using advance data innovation speed up store move consequently diminishes time squandered in banks. Additionally, it was noticed that the correspondences framework essential for the remote Internet climate that will work with POS is very mind

boggling and its intricacy might have obstructed its sufficient organization (Tarasewich, Nickerson, and Warkentin, 2015). Electronic installments framework (e-installment) alludes to installments made electronically, that is paying for labor and products delivered without trade of money in any structure. The achievement of the execution would relies upon the framework upon ground to drive the framework; this is on the grounds that the interchanges convention should be powerful and effective as clients would not approve reasons of organization breakdown which clients do encounter even with ordinary financial application. All together words framework should be satisfactorily improved for client acknowledgment of retail location terminals in Nigeria.

The frameworks notwithstanding the one portrayed above incorporates the actual climate, network availability, reinforcement and catastrophe recuperation plans, energy the executives (power supply frameworks) and so on Security challenges emerging from burglary assault of money holders, and different indecencies are among components of premium in the reception of POS, as revealed by the Central Bank of Nigeria (CBN, 2018; CBN,2018; CBN, 2019), to defeat the difficulties and different indecencies related with the utilization of money for deals, this review has become basic to decrease the expressed difficulties in an association, likewise, a new investigation of difficulties militating against reception of on-line shopping in retail industry in Nigeria, extortion and security concern were recognized as genuine obstructions to the reception of the web to make exchange in the retail business (Aminu, 2016). Security is characterized in that review as set of methodology, strategies and shields intended to ensure equipment, programming, information, and other framework assets from unapproved access, use, change or burglary (Davis, Bagozz, and Warshaw, 1989 as refered to in Aminu, 2016).

The mind boggling nature and the conceivable insight of programmers makes it compulsory for satisfactory security applications to be introduced on each layers of POS activities, to debilitate the abuse of the innovation, so the gadget associated with it should be very much gotten. Other security issues to be thought of and which are of colossal significance for buyer appropriations are unknown and protection, which identify with use admittance to basic individual data of clients and buy records (Jayawardhena and Foley, 2019; Shon and Swatman, 2019).

Following issues raised above, it is additionally appropriate to consider trust which in past research work assumes a significant part in the innovation organization. Geffen (2019) characterized trust as a sure faith in great assumptions regarding what the other party will do. All together words, a great assumption for the reception of POS will support its utilization. Trust will emphatically affect a shopper's goal towards utilizing POS for monetary exchanges. Endeavor to investigate the job of confidence in the arrangement of POS terminal in an association have been made, Dixit and Datta (2018) noticed that components like security and protection and trust among different variables increment the acknowledgment of innovation organization in India. It is likewise contended that the vis-à-vis association in deal including electronic installment has made the spot of confidence in its reception significant (Carter and Belanger, 2018; Gliber and Balestrini, 2017).

Statement of the Problem

Nigeria Inter-Bank Settlement Systems (NIBSS) on the difficulties of the reception and utilization of POS in Ibadan, Oyo state, shows that the main test on the reception and utilization of POS from the view point of vendors is specialized, that is, 79.5% referred to association issues as the main test, while 34.7% says it is guarantor or switch out of commission, proposing an issue with foundation, security and trust (NIBSS, 2016). The utilization of money as the principle mechanism of trade of deals in Nigeria has turned into a significant issue to the populace and it is related with a great deal of risk and expenses (CBN, 2019).

Gefen (2019) noticed that security difficulties, for example, extortion lower client trust in the utilization of innovation to make exchange, and this influence its pace of reception. Trust would decidedly affect a purchaser's expectation towards utilizing an e-installment arrangement (POS) when it is outright. A few specialists in advertising and sociologies have affirmed that security issues do influence reception of electronic installments in an association (Ganesan, 2017; Alsajjan and Dennis, 2018).

Also, low client instruction will contrarily influence the reception of POS in Lagos state. Along these lines, client instruction has turned into a central point to energize its utilization and particularly in accordance with the large number of unskilled populace inside the Lagos society and huge quantities of unbanked populace and permeable financial frameworks (Dada and Oronsaye, 2019). Most of the unbanked populace are unskilled and will accordingly rely upon the couple of proficient for their exchanges through the POS which might make them powerless on the doubts not many educated, hence, there is the requirement for genuine client affirmation of non-cynicism in this regard (Ogu, 2019).

Consequently teaching clients on the utilization and the significance of POS to both the client and the association will emphatically affect its administrations. The scientist is of the view that shoppers' encounters from utilizing ATMs might have contrarily affected the utilization of POS. For example, purchasers who have encountered bombed exchanges with the ATM, for example, administer mistake or caught cards might foster comparative feelings of trepidation about the POS yet expected to relieve this dread by sufficient client edification.

Objective of the Study

The fundamental target of the examination is to look at the communication of client trust and instruction with reception of POS of chose business associations in Ibadan Oyo State. The particular objectives are to:

- Investigate the connection between client trust and the reception of POS of chose business associations in Ibadan Oyo State.
- Assess the connection between client instruction and the reception of POS of chose business associations in Ibadan Oyo State.

Hypotheses

H₀₁: Customer entrust doesn't have huge relationship with reception of POS of chose business associations in Ibadan Oyo State.

H₀₂: Customer instruction doesn't have huge relationship with reception of POS of chose business associations in Ibadan Oyo State

Review of Literature

Point of Sales (POS)

There is a server associated with sales register to permit sharing of organization assets at different branches. A solitary PC at the store might gather all exchanges for reviewing purposes. The sort of data gathered shifts by seller, store, and area. Branch servers might be nearby to the specific store, provincial, or public. Intel (2019) characterized POS as a stage intended for a retail and administration climate, and that a significant contrast among POS and ordinary PC is that POS terminal is a practical gadget with highlights on typical PC not required eliminated. In crafted by Alilonu (2016), POS is a gadget conveyed in a trader areas where clients swipes their electronic cards to make installment for buys or benefits as against the utilization of money. With the quick development of data and correspondence innovation, electronic banking has assumed a focal part in the field of electronic installments. The field of online exchanges to help numerous applications, internet business like electronic shopping, electronic closeouts, purchasing and selling stocks on the web, and numerous others, makes its willing apparatus for reception (Ming, 2018).

The organization association between the sales registers (or branch servers) and leasers normally utilize solid confirmation and cryptography. As indicated by the lawful records, Timmins and partners got to Visas through a remote associaion. Albeit this model is generally used to zero in on the dangers of open retail WiFi organizations, it additionally raises the topic of organization security: the case showed an absence of assurance for credit data on the retailer's inner organization, hence organization, information and program security should be viewed exceptionally in a serious way while carrying out POS frameworks in an association. Any web based application specifically POS, relies upon data framework and media communications for its turn of events (Gilaninia et al., 2019), however there is a developing assemblage of writing devoted to specialized and functional parts of internet business, there is minimal experimental examination on points identified with the reception of this arising mechanical advancements and practice.

The advantages of the utilization of POS in preparing monetary exchanges not withstanding in Lagos, there has been known increment use of this gadget however Nigerian buyers banks actually view an in-person banking as more significant techniques for cash exchanges (Kolodinsky, 2017). Regardless of the accidental social monetary expenses particularly security and bother related with cash exchanges its utilization is still exceptionally high; thusly the reception of POS in Lagos is inevitable so it can decrease this expenses (Adeoti, 2015). Notwithstanding, even in created economy like US the decrease in the utilization of money for deals happen just at around 1980s (Humphery, 2017), in light of this, Lagos like other less created economy are as yet on the move from money to electronic based deals, this was what as of late drove the Federal Government of Lagos through Central Bank of Nigeria to present the utilization of electronic instalments for its deals.

National Bank of Nigeria (CBN) established the framework of instalments and clearing frameworks in Lagos, the credit only economy strategy started by the CBN drove by its Governor; Sanusi Lamido Sanusi was presented first in Lagos express, the country's financial centre fully intent on accomplishing a climate where a higher and expanding extent of exchanges are brought out through checks and electronic instalments in accordance with the

worldwide pattern (Obodo, 2016). The presentation of the approach including the utilization of electronic instalments framework in Lagos was not to totally wipe out the utilization of money however to diminish it available for use and its specialist hazard and at the focal point of such instalment frameworks are Point of deals terminal (Azeez, 2019).

POS Security

POS Security is characterized as a danger which when penetrated causes a horrendous circumstances with the possibility to make mischief like monetary difficulty information or organization assets or as obliteration, divulgence of unapproved data and adjustment of information, disavowal of administration and additionally misrepresentation, waste and misuse (Kalakota and Whinston, 2019). Under this definition, with regards to web based banking or electronic installments frameworks, danger can be made either through organization or information exchange assaults or through unapproved admittance to the record through bogus or damaged verification or utilization of taken POS cards. As indicated by Milind (2016), security hazard is a huge obstruction to the reception of web based banking and e-instalments frameworks.

Banks and card producers have over the previous many years been engaged with preparing of monetary exchange electronically. The new innovative advancements in the field of internet business have opened up different spaces of improvement in the electronic instalments framework. To start with, the possibilities of electronic trade over the web are spurring a huge interest for electronic instalment strategies for open organizations.

Second, the presentation of cross country electronic seek after plans is setting out a lot more open doors where keen cards can be utilized for financially savvy disconnected instalments. There is need for satisfactory security in POS electronically as the gadget is utilized essentially to execute monetary organizations.

Client Trust in POS

Data utilization by numerous associations has become like a wellspring of promoting device utilized in a cutthroat climate like Lagos (Kohli and Jaworski, 2015) and afterward supported upper hand (Day, 2016; Glazer, 2016; Porter and Millar, 1985). The clients of data separates itself from those that don't utilize it by the degree of trust clients have in makers of the data, when an association utilizes or embrace POS, it shows it has a proportion of trust on the utilization.

Mcknight and Chervany (2018) characterized and depicted confidence in innovation as more incorporating than the relational trust develops utilized in some investigation of trust. The places of these creators originate from the way that trust is a circumstance of acknowledgment under hazard accepting that the item is valid. A few creators expressed that the most essential word reference importance of trust is to rely or depend upon another (McKnight and Chervany, 2018).

Trust has been characterized as perceiving and tolerating hazard in dynamic, in perceiving hazard one recognizes proof for conceivable adverse results of the circumstance. One likewise obstinately acknowledges the perceived danger dependent on proof that a

positive result is conceivable. Trust is an assumption dependent on uncertain proof and is lenient toward vulnerability or hazard (Hart and Kinship, 1988). Confidence in the reception of POS is along these lines expected to create positive result, thus the specialist concurred and embrace this meaning of trust by Hart and Kinship (1988) that trust is an assumption dependent on uncertain proof and is lenient toward vulnerability.

On this view, a disposition is shaped that the result of the circumstance will be positive, however this demeanor has almost no evidential premise, or no proof is considered. The psychological mentality of trust includes a measure of consideration.

Client training on POS

Client training can be characterized as the course of mindfulness creation on another item or innovation with the view to accomplishing support. Roger (2018) in his exploration expressed that prior to bringing another innovation into the market, there should be an appropriate mindfulness creation, where the innovation will be nitty gritty, its advantages to the planned clients and perhaps to the general public.

Data and Communications Technology experts in Lagos accepted that customers have deficient information on POS presence any other way the entrance of the framework would have been high (Ilesanmi, 2016).

Mindfulness creation is a vital determinant to buyers' reception conduct; this is finished by elevating an item to potential clients who might need the help. By and large, early analyst, Lionberger (1968) had recommended that making mindfulness for another item or item developments is one of the variables in advancing reception of new innovation. At the end of the day on the side of this, Islam and Gronlund (2019) expressed that mindfulness is a course of drawing in the consideration of an outsider to embrace the new item while impact is the most common way of making this mindfulness.

Mindfulness formation of portable innovation a particularly 3G cell phone will prevail by satisfactory mindfulness manifestations. Sudhir, et. al. (2016) additionally affirmed that absence of mindfulness was one of the obstacles to the buyers for not utilizing cell phones, just as gadget like POS terminals.

Hypothetical Review

The Theory of Technology Acceptance

Client acknowledgment of innovation has turned into a famous examination theme in the course of the most recent twenty years because of developing requirements to accept the utilization of innovation and subsequently has drawn in the consideration of scientists (Chuttur, 2009). There are various models to clarify this hypothesis, yet the one that has become commonly satisfactory to all analysts is the Technology Acceptance Model by Fred (Davis, 1985).

The creator proposed innovation acknowledgment model in his doctoral proposition Davis (1985), by depending on Fishbein and Ajzen (1975) work utilizing the Theory of Reasoned Action and the Theory of Planned conduct (Ajzen, 1991; Mathieson, 1991) to clarify the Information frameworks and innovation acknowledgment like POS in an association. Tung and Chang (2008) in their review reasoned that when students saw e-learning as helpful, they were bound to acknowledge and really learn on the web, likewise, when a client saw the reception of

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POS as valuable at meeting either close to home or hierarchical destinations, the reception will be finished. Along these lines, the apparent convenience according to instructors perspective (for example more noteworthy command over work, further develop work execution, save time, achieve undertakings all the more rapidly, improve adequacy).

This is likewise relevant to the reception of POS in an association as seen value with regards to the expected adopters and the insight that the gadget is not difficult to utilize will energize its reception. The model underneath can be utilized to clarify the conduct of clients in innovation acknowledgment.

According to conduct dynamic perspective, individuals as a rule attempt to limit exertion in their conduct (Igbaria and livari, 1995). Venkatesh (2000) call attention to that client will shape early view of apparent usability of a specific framework dependent on their overall convictions as to that framework and its uses. Venkatesh and Morris (2000) exhibit that apparent convenience is an element of clients' assessment of the work associated with the most common way of learning. From the previous, one might say that adopters of POS will be because of their accept that the framework will be valuable to them and furthermore that base endeavors will be needed in the comprehension of the utilization of the gadget, in other words, it should be easy to use, and without a lot of translation in seeing either its capacities or tasks.

Checking out Davis (1985) models in resolving the issue of reception of POS, the components and abilities is should have been distinguished, then, at that point, the propelling variables that finishes into genuine utilization of the gadget. At the point when this hypothesis was propounded it fills its need and consequently the analyst support the creator, the course of reception of innovation, for example, POS starts with distinguishing the framework components and its capacities, the inspirations needed to utilize the frameworks which are factors to gauge its utilization and afterward the genuine use.

Bound together Theory of Acceptance and Use of Technology

This hypothesis depended on progress of a portion of the current speculations, Venkatesh et al. (2003) figured another model called the bound together Theory of Acceptance and Use of Technology to refined the TAM, this hypothesis propose that there are three builds that are fundamental determinants of goal to utilize a data innovation. The three develops are execution hope, exertion hope and social impact. The three was portrays as follow: Execution anticipation is the degree to which the utilization of the framework will help the work execution. Exertion hope is characterize as how much effort is to be placed in framework, while social impact is given by how indispensable individuals accepts individual utilize the framework.

Venkatesh et al. (2003) likewise tracks down that the impact of other working with conditions, for example, age and encounters are significant for individual acknowledgment of POS in an association. Working with conditions was characterized as the action to which an individual accepts that an authoritative and specialized framework exists to support the utilization of the innovation. The framework according to the analyst is establishment that should be laid in the reception of POS in Lagos and the foundation incorporates power supply frameworks, interconnectivity between gadgets, interface utilities (sharing of information among frameworks and security).

As a component of the hypothetical survey of the determinants of reception of POS in Lagos, the conduct of those utilizing PC frameworks apparently embraced new innovation reception quicker than those with less interest in the utilization of PC frameworks (Davis, 1989). Extra clarification on the Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1989) contemplated that clients of monetary foundations who use PC frameworks take on rapidly new innovation instead of non-PC clients. This hypothesis is material to Lagos circumstance as communicated by the analysts, since low level consciousness of PC frameworks in Lagos will be a significant misfortune in the reception of POS in Lagos, this mindfulness should subsequently be made. To defeat the above challenges in this way, there is the requirement for client instruction on the utilization of innovation, including PC frameworks.

Observational Review

In an article distributed on the utilization of POS in Lagos Adeoti (2015), proof has been showed that sufficient security will improve the reception of POS in Lagos, in this review for example The serious issues related with the productive utilization of POS were investigated utilizing both Friedman and Kendal's positioning request test. The consequence of the test showed that chi-square insights were huge at 0.05 levels. The positioning test likewise gave a similar incentive for both Friedman and Kendal. This demonstrated that the outcome is predictable with deduced if the detail is critical. The outcome additionally showed that security of correspondences over the organization and accessibility of POS at all vendors stores are distinguished significant variable for the reception and utilization of POS in Lagos. Security was characterized as a danger which makes circum-position, condition, or occasion with the possibility to make monetary difficulty information or organization assets as obliteration, exposure, and alteration of information, refusal of administration and additionally misrepresentation, waste, and misuse (Kalakota and Whinston, 2019).

Besides, Adams and Sasse (2016) found that clients' comprehension of safety issues and consciousness of safety dangers significantly influence their impression of the handiness of safety instruments and the generally speaking got framework as nobody might want to burn through his time assessing an innovation not to mention taking on it in case there is no confirmation that such innovation is secure, all the more critically as POS should be associated with monetary conditional exercises.

Karjaluo et al. (2016) in their own review to decide web based financial acknowledgment found that mentality towards internet banking and its use is essentially influenced by the accompanying parts which are past experience acquired by clients of Computer, experience on innovation by clients, individual financial experience and gathering impact. Rotchanakitumnuai and Speece (2017) in their own review discovered that web benefits, data quality, data openness, data sharing, and exchange advantage and web obstructions which is association boundary, Trust, and Legal Support are a portion of the key elements impacting e-banking reception by clients in Lagos, all together words because of individual experience, experience others and that of the association will assume a significant part in persuading a client to trust the arrangement of POS and use, additionally similar investigations showed that triumphant the trust of likely clients of web based banking by the reception of POS require some additional endeavors consequently every endeavors should be

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made to console possible clients to accept the innovation and urge existing ones to stay in the stage, likewise guarantee them of well secure organization (Bestavros, 2019).

At the point when trust has been appropriately settled that the framework is liberated from dread of the security of the framework and that exchanges made by clients are not deniable, all things considered, clients will actually want to embrace POS to help them do their well. A review showed that security has turned into a significant thought and subsequently should be analyzed as a significant factor in a reception of innovation particularly POS as there should be believe that the mode of contact with the innovation which is shrewd card is secure (Vandenwauver, 2017).

Methodology

This review utilized a cross-sectional study research configuration, utilizing surveys as the primary exploration instrument. The number of inhabitants in the review comprised of all Small and Medium Enterprise (SMEs) who are the fundamental clients or adopters of POS in Ibadan Oyo State. The SMEs are separated into areas which are fabricating, mining and quarrying, convenience and food administrations (Hotel administrations), agribusiness, discount/retail exchange, developments, transport and capacity, Information and correspondences innovation, training, regulatory and support exercises, expressions, amusement and entertainment, different administrations exercises, water supply, sewage, water the board and remediation act (SMEDAN, 2015).

The example size of this review was controlled by the equation communicated by Taro Yamane (1967). The review utilized survey as the principle instrument for information assortment. The information for this exploration was exposed to investigation to empower the specialist draw a logical and adequate end.

The examination included engaging insights and inferential measurements, while recurrence dissemination reports the quantity of reactions owing to each address on the segment qualities, elucidating permit the analyst to portray and look at information (Saunders et al., 2017). The inferential measurements were utilized to test the theories, talk about the discoveries and make a legitimate inference.

Results

Hypotheses Testing

Restatement of Research Hypothesis I

Research Hypothesis I (H₀₁):

H₀₁: Customer entrust doesn't have huge relationship with reception of POS of chose business associations in Ibadan Oyo State.

Table 4.1: Pearson Product Correlation for customer trust of POS and its reception in an organisation.

	Reception of POS in an Organisation	Customer entrust
Reception of POS in Organisation test	1	.373**
	Pearson Correlation Sig. (2-tailed)	.000

	N	1587	1587
Customer trust	Pearson Correlation	.373**	1

Correlation is significant at the 0.01 level (2-tailed). Source: Field survey, 2021

Table 4.1 shows the critical connection between clients entrust and reception of POS in an association. The connection coefficient (r) of client trust to reception of POS in an association is .373 and the importance level is 0.01 ($p < .01$).

The Table 4.1 shows that the p-esteem is 0.000, which is under 0.01. The invalid speculation was then dismissed and elective theories acknowledged and presume that client trust on POS has a critical relationship on reception of POS in Lagos. End would then be able to be drawn that undeniable degree of trust by clients on POS will upgraded the reception of POS of chose business associations in Lagos.

Since the connection coefficient is positive, it demonstrates that there is a positive direct connection between the free factor and the reliant variable, any increment in the worth of client trust will correspondingly prompts an expansion in the reception of POS of chose business associations in Ibadan.

Research Hypothesis II (H₀₂):

Customer instruction doesn't have huge relationship with reception of POS of chose business associations in Ibadan Oyo State.

Table 4.2: Pearson Product Correlation for customer education and its reception of selected business organisations in Lagos.

		Adoption of POS in Organisation	Customer instruction
Reception of POS in Organisation	Pearson Correlation	1	.477**
	Sig. (2-tailed)		.000
	N	1587	1587
Customer instruction	Pearson Correlation	.477**	1
	Sig. (2-tailed)	.000	

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N	1587	1587
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Correlation is significant at the 0.01 level (2-tailed). Source: Field survey, 2021

Table 4.2 shows the huge connection between client instruction and reception of POS in an association. The relationship coefficient (r) of client instruction to reception of POS in an association is .477 and the importance level is 0.01 ($p < .01$). The Table shows that the p-esteem is 0.000, which is under 0.01. In this way, the invalid speculation is thus dismissed and elective theories acknowledged, and presume that satisfactory client schooling has a positive and huge relationship on reception of POS in Lagos.

This demonstrates that when satisfactory client training or mindfulness creation is done, it would improve the reception of POS in an association. There is the need on accentuation on client training to supported partners' interest on reception of POS in chose association in Lagos. Since the connection coefficient is positive, it shows that there is a positive direct connection between the autonomous variable and the reliant variable, any increment in the worth of client schooling will correspondingly prompts an increment in the reception of POS of chose business associations in Ibadan.

Conclusion and Recommendations

Conclusion

It is the obligation of both administrative and state government to guarantee that satisfactory enactment is made to secure the general public throughout reception of POS in associations in Ibadan Oyo State; this should be possible by guaranteeing that nature of material to be utilized in framework development is of high worldwide norm. Discoveries in this review shows client trust is emphatically related with reception of POS, government at all level is to guarantee the item for reception of POS is exceptionally trusted, there should be the ability of solicitation for affirmation from individual clients prior to permitting admittance to the organization, this follows both the significance of client trust and security of POS tasks in reception of POS in an association.

Discoveries demonstrates that every one of the distinguished free factors are emphatically related with the reception of POS in an association, different advantages of its utilization to the general public could remember decrease for rate of burglary by agents or deals sets up who frequently tinker with cash instalments made by clients since actual money will presently don't be utilized. In view of discoveries in this review, the reception of POS is pair with credit only strategy of Federal Government of Ibadan which will likewise diminish cash went through to oversee cash by monetary administrative organization. The saved use would then be able to be channel into different utilizations gainful to the general public.

Recommendation

The telecoms ventures have been liberated along these lines dependent on the discoveries in this review, it is prescribed to administrators in this area to guarantee sufficient arrangement of foundation which is vital to the reception of POS in Ibadan Oyo State, for instance arrangement of satisfactory organization network, equipment and programming that drives it, sufficient transmission capacity for information stream, to guarantee satisfactory stockpile of force frameworks and sufficient web availability.

Administrators are empowered dependent on the discoveries in this review to guarantee the security of POS as this is found to have a positive and huge relationship with reception of POS by guaranteeing that POS security from signing into the gadget to genuine exchanges are acceptable, they are likewise to guarantee information age and reports are liberated from questions that is trusted, as client entrust additionally have huge relationship with reception of POS in this review. Sufficient client training ought to be done to teach people in general on the utilization and advantages of the reception of POS in an association, discoveries additionally demonstrate the significance of mindfulness creation (client instruction), client schooling has critical relationship with reception of POS, administrators are to guarantee its responsibility in mindfulness creation practice for government funded schooling on the advantages and employments of POS.

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