

ARTIFICIAL INTELLIGENCE-ENABLED FINANCIAL SERVICES AND CUSTOMER TRUST: EVIDENCE FROM THE NIGERIAN BANKING SECTOR

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ABSTRACT

This study examines the relationship between artificial intelligence (AI)-enabled financial services and customer trust within the Nigerian banking sector. Nigerian deposit money banks have increasingly deployed AI-driven tools — including conversational chatbots, biometric authentication, algorithmic credit scoring, robo-advisory platforms, and machine learning-based fraud detection — to improve operational efficiency, reduce costs, and enhance customer experience. Yet the extent to which these technologies foster or erode customer trust remains contested, particularly in an environment characterised by uneven digital infrastructure, cybersecurity concerns, and evolving regulatory oversight. Drawing on a review of recent empirical literature, regulatory developments from the Central Bank of Nigeria (CBN), and established technology-adoption and trust theories, this paper develops an integrated framework linking AI service attributes — accuracy, transparency, data security, and perceived humanness — to dimensions of customer trust, namely competence-based, integrity-based, and benevolence-based trust. The analysis suggests that trust, rather than technological sophistication alone, is the decisive factor shaping customer acceptance of AI-enabled banking. Customers who trust their banks are more receptive to AI applications even when they do not fully understand the underlying algorithms, while low-trust customers remain sceptical regardless of technical performance. The paper further finds that transparency, data privacy assurance, human fallback options, and effective grievance redress substantially moderate the trust-adoption relationship. The study concludes with implications for bank management, regulators, and future research, arguing that sustainable AI adoption in Nigerian banking requires deliberate investment in explainability, consumer protection, and digital literacy alongside technological upgrading.

Keywords: Artificial intelligence, chatbots, customer trust, digital trust, financial inclusion
financial services, fintech, fraud detection, Nigerian banking sector,

INTRODUCTION

In the last decade, the banking sector has experienced a significant technological revolution, and artificial intelligence (AI) is one of the most impactful technologies that has transformed the way financial institutions create, execute, and manage customer relationships. AI has transitioned from a back-office tool to a front-line customer experience differentiator, ranging from algorithmic credit scoring to robo-advisory platforms, natural-language chatbots to machine learning-driven fraud detection. Nigeria, being the largest economy and one of the most vibrant financial technology markets in Africa, provides a compelling context for exploring the intersection of AI-powered services and customer trust.

The Nigerian deposit money banks (DMBs) such as Access Bank, Zenith Bank, Guaranty Trust Holding Company (GTCO), First Bank and United Bank for Africa (UBA) have been investing in AI-powered

solutions like biometric authentication, automated lending platforms, predictive analytics, and conversational chatbots to enhance efficiency and customer experience.

Nigeria's digital finance revolution is massive. The Nigeria Inter-Bank Settlement System (NIBSS) data indicates that the nation's electronic transactions rose by over 500% in 2024, reaching nearly eleven billion, a significant increase from the 2022 figure of 4.5 billion. The Nigeria Inter-Bank Settlement System (NIBSS) data reveals that the volume of electronic transactions in the country has increased by more than 500% in 2024, reaching nearly eleven billion, compared to 2022 when it stood at 4.5 billion. This expansion has been paralleled by a corresponding increase in regulatory control. The Central Bank of Nigeria (CBN) has taken a series of steps to ensure innovation and consumer protection, such as a 2025 open banking framework, updated Know-Your-Customer (KYC) guidelines, and a draft framework incorporating AI and machine learning into anti-money-laundering (AML) oversight by 2025.

However, the correlation between AI usage and customer confidence in Nigerian banking is not linear. AI-powered tools offer enhanced fraud detection, personalised recommendations, and quicker service on one hand. On the other hand, AI-powered tools can provide faster service, personalised recommendations, and better fraud protection. At the same time, Nigerian bank customers are still worried about data privacy, lack of transparency in algorithms, and the loss of human interaction in financial decision-making, which is exacerbated by the memory of major fraud cases and a low level of trust in financial institutions. The research findings from Nigeria indicate that trust serves as the critical factor that determines customer acceptance of AI-powered banking, irrespective of the complexity of the systems being used. The findings of the Nigerian studies suggest that trust is the key determinant of customer acceptance of AI-powered banking, irrespective of the complexity of the systems being used.

This paper addresses that developing consensus by posing three related questions. First, what are the types of AI-powered financial services that Nigerian banks have implemented, and how prevalent are they? Second, how does AI adoption impact customer trust — and when does it erode it? Third, what are the implications for bank strategy, regulatory policy, and future research? The paper draws on recent empirical research in Nigeria, regulatory developments, and existing theories of technology adoption and organisational trust to develop an integrated conceptual framework to address these questions.

The remainder of the paper is organised as follows. The literature review in Section 2 examines the existing literature on AI in financial services and the existing literature on trust in digital banking, specifically in the Nigerian context. The theoretical framework for the analysis is presented in Section 3. The methodological approach is described in Section 4. The findings and discussion are presented in Section 5, which is structured around the main applications of AI in the Nigerian banking sector and the associated trust issues. The regulatory and institutional environment is discussed in Section 6. Section 7 sets out managerial and policy implications, Section 8 notes the study's limitations and directions for future research, and Section 9 concludes.

LITERATURE REVIEW

AI-Enabled Financial Services

AI in banking is a wide-ranging category of technologies, such as machine learning algorithms for credit scoring, natural language processing (NLP) for chatbots and virtual assistants, robotic process automation (RPA) for back-office tasks, biometric identity verification, and predictive analytics for customer segmentation and cross-selling. One of the most significant applications of AI in Nigeria's customer experience is in mobile banking apps and digital wallets, where AI algorithms process customer data to deliver personalised financial services. AI-driven customer relationship management systems also track customer interactions and feedback, allowing institutions to proactively address service issues.

Empirical research on AI-based fraud detection in Nigerian banking has revealed that machine learning models are being increasingly adopted to detect fraudulent transactions in real-time, thereby minimizing the need for traditional rules-based systems. Complementary research on AI-powered chatbots highlights the benefits of chatbots, including 24/7 support for resolving queries and minimizing wait times, as well as the ongoing difficulties with understanding local language nuances, intricate inquiries, and emotionally charged complaints, which impact user trust and satisfaction.

AI's Potential in Nigerian Banking

Despite these advances, empirical evidence consistently points to structural challenges in the adoption of AI in Nigeria, such as poor digital infrastructure, high implementation costs, lack of internal data science and compliance automation capabilities, and regulatory uncertainty. Many Nigerian banks had legacy core

banking systems that were not built to support real-time integration with AI, necessitating expensive upgrades. Smaller banks and microfinance institutions, especially, say that the cost of implementing and sustaining sophisticated AI and fraud-detection tools is a major challenge compared to well-capitalised tier-one banks.

The second factor is trust, which is the deciding factor.

The study, which was presented at the University of Nigeria's International Conference on Marketplace Digital Transformation, polled 236 banking customers, both digital and traditional, and revealed that those with a higher baseline trust in their banks were significantly more likely to value AI applications like fraud alerts, automated support, and personalised recommendations. Interestingly, as trust grew, customers' concerns about technical aspects like data lineage or how segmentation models work decreased, indicating that trust is a heuristic that replaces technical knowledge. The researchers described trust as the "currency of AI adoption," saying that customers are more likely to be receptive to AI even if they don't know the algorithms behind it.

This discovery aligns with a growing body of Nigerian studies highlighting the importance of perceived fairness, transparency, and security in AI's impact on customer profiling, satisfaction, and retention, not just the complexity of the algorithms themselves. Research on AI for customer-centric and risk-management applications shows that AI adoption has positive impacts on customer satisfaction, retention and fraud reduction, but only where customers perceive the institution as competent, transparent, and acting in their interest.

The Regulatory Backdrop

The regulatory landscape in Nigeria has also undergone significant changes as AI has been adopted. The CBN's open banking framework for 2025, which makes Nigeria the first African nation to formally adopt open banking, introduces standardised application programming interfaces (APIs) and a consent-management framework linked to the Bank Verification Number (BVN), which allows customers to grant permission for data sharing between banks and licensed third parties. Concurrently, the CBN in May 2025 released a draft framework that incorporates AI and machine learning into the supervision of anti-money-laundering, urging institutions to implement anomaly detection, behavioural pattern recognition, and automated risk scoring, with compliance deadlines set at eighteen months for deposit money banks. The reported losses from identity fraud, as recorded by NIBSS, dropped significantly from 2024 to 2025, which the regulators believe is partly due to the enhanced verification and monitoring measures, such as AI-driven controls.

Theoretical Framework

The paper is based on three complementary theoretical traditions. The Technology Acceptance Model (TAM) and its extensions (including UTAUT) explain adoption behaviour in terms of perceived usefulness and perceived ease of use, but need to be supplemented with trust constructs in financial services contexts where risk and vulnerability are salient. The Trust Based Adoption framework identifies three types of trust that are relevant to AI-based services: competence-based trust (trust that the system is competent and performs its function accurately and reliably), integrity-based trust (trust that the institution is honest and will not misuse customer data), and benevolence-based trust (trust that the institution acts in the customer's interest even when it is not being monitored). Lastly, Institutional Trust theory places individual trust judgements in the context of the regulatory and macro-economic landscape, acknowledging that customer trust in AI-powered banking is influenced not just by their experience with a specific tool, but also by their perceptions of the regulatory environment, the reputation of the banking industry, and their history of financial fraud or mis-selling.

The paper proposes that the three dimensions of trust are influenced by the attributes of the AI service, namely accuracy, transparency (explainability of decisions), data security, and perceived humanness (availability of human fallback), which are proposed as antecedents of the three dimensions of trust. Most importantly, the framework recognizes that trust is a moderating and mediating variable: the same AI tool (such as an automated loan-decisioning algorithm) can either enhance or diminish customer relationships, depending on the context in which it is implemented.

METHODOLOGY

The paper uses a qualitative, desk-based research approach that involves a structured review of the latest Nigerian and international academic research on the use of AI in banking (2023-2026) and analysis of

regulatory documents from the Central Bank of Nigeria and industry data from the Nigeria Inter-Bank Settlement System. The literature review was conducted using a narrative synthesis method, which focused on empirical studies in Nigeria published in peer-reviewed journals and conference proceedings, with regulatory circulars, industry reports and reputable financial-sector news coverage to capture events that occurred before formal academic publication. Where possible, sources were triangulated to support quantitative statements like transaction volumes and fraud-loss amounts. The study was desk-based and findings should be interpreted as an evidence synthesis and conceptual framework, not as new primary survey data, and the paper explicitly refers to and quotes primary survey data from Nigerian researchers (notably the 236-respondent study on AI and consumer behaviour in Nigerian banking), but does not claim to have collected such data itself.

FINDINGS AND DISCUSSION

Principal AI Applications and Their Trust Implications

Table 1 summarises the principal categories of AI-enabled services observed in Nigerian banking, together with their primary trust-relevant mechanism and associated risk to customer confidence.

AI Application	Primary Function	Trust-Building Mechanism	Principal Trust Risk
Conversational chatbots	24/7 query resolution, routine transactions	Speed, consistency, availability	Poor comprehension of complex/emotional queries erodes confidence
Biometric authentication	Identity verification (fingerprint, facial)	Reduced impersonation fraud	Data-misuse fears; enrolment/technical failures
Algorithmic credit scoring	Automated loan decisioning	Faster, ostensibly objective decisions	Perceived opacity/bias in rejections erodes integrity-trust
AI fraud detection	Real-time anomaly/pattern detection	Fewer unauthorised transactions	False positives (blocked legitimate transactions) frustrate users
Predictive analytics/CRM	Personalised product recommendations	Perceived relevance, benevolence	'Surveillance' perception if targeting feels intrusive
Robo-advisory	Automated investment guidance	Consistency, lower cost advice	Limited accountability when advice underperforms

Table 1. Principal AI Applications in Nigerian Banking and Associated Trust Effects

As Table 1 illustrates, each AI application carries a distinct trust profile. Chatbots and biometric authentication tend to build competence-based trust when they function reliably, but rapidly undermine it when they fail on complex or emotionally sensitive interactions — a recurring finding in Nigerian chatbot studies, which note that customers frequently escalate to human agents for complaints involving financial loss, precisely the situations in which trust is most fragile. Algorithmic credit scoring and fraud detection, by contrast, implicate integrity-based trust: customers who do not understand why a loan was declined or a transaction was blocked are prone to interpreting the decision as arbitrary or unfair, regardless of its statistical accuracy.

Trust as a Precondition, Not a Consequence, of Adoption

A central finding emerging from the Nigerian literature is that the causal arrow between AI and trust runs in both directions but is anchored by pre-existing institutional trust. Customers who already trusted their bank prior to AI deployment were significantly more receptive to new AI features, interpreting ambiguous signals (such as an automated decline or a chatbot's inability to resolve a query) charitably. Customers with lower baseline trust, conversely, treated the same signals as confirmation of institutional unreliability. This asymmetry implies that AI deployment amplifies, rather than creates, the underlying trust relationship: AI is a trust multiplier, not a trust substitute.

Transparency and Explainability as Moderators

Across the reviewed studies, transparency consistently moderates the relationship between AI performance and customer trust. Where banks provided clear explanations of how an automated decision was reached, offered accessible channels to contest or appeal the decision, and maintained a visible option to escalate to a human representative, customer trust in the AI system was significantly higher than in cases where the system operated as an unexplained "black box." This finding aligns with the theoretical proposition that integrity-based trust depends less on the objective accuracy of an algorithm than on the customer's subjective sense of procedural fairness.

Data Security, Regulation, and the Fraud-Reduction Dividend

The regulatory environment materially shapes customer trust in AI-enabled banking. NIBSS data indicate that reported identity fraud losses fell from approximately 52.26 billion naira in 2024 to approximately 25.85 billion naira in 2025, a decline regulators and industry analysts attribute in part to tighter identity verification and AI-assisted monitoring systems introduced under revised CBN guidelines. Insofar as customers are aware of this improvement, it plausibly strengthens competence-based and integrity-based trust in AI-enabled banking generally. However, the same regulatory tightening — including stricter KYC and BVN-linked verification — has, in some documented cases, created friction for legitimate customers, illustrating the trade-off between security-driven trust gains and convenience-driven trust costs.

Financial Inclusion and Differentiated Trust Effects

AI-enabled services also carry implications for financial inclusion, a policy priority in Nigeria given persistent gaps in formal financial access. AI-driven mobile banking and digital wallets allow institutions to extend tailored, lower-cost services to previously underserved segments. However, the trust dynamics of these services differ across customer segments: first-time digital banking users, who lack a prior relationship history with the institution, must extend trust to an AI-mediated relationship without the benefit of accumulated experience, making initial design choices — clarity of onboarding, responsiveness of early interactions, and visible human support — disproportionately consequential for long-run trust formation.

Mapping AI Attributes to Trust Dimensions

Building on the trust-based adoption framework set out in Section 3, Table 2 maps the four AI service attributes identified in the literature — accuracy, transparency, data security, and perceived humanness — onto the three trust dimensions they most strongly influence, together with an indicative rating (High/Medium/Low) of the strength of that influence as reported or implied across the reviewed Nigerian studies. The mapping is a qualitative synthesis of the reviewed literature rather than a statistically estimated model, and is intended to guide managerial prioritisation rather than to quantify effect sizes.

AI Service Attribute	Competence-Based Trust	Integrity-Based Trust	Benevolence-Based Trust
Accuracy / reliability	High	Medium	Low
Transparency / explainability	Medium	High	Medium
Data security & privacy	Medium	High	Medium
Perceived humanness (fallback)	Low	Medium	High

Table 2. Indicative Influence of AI Service Attributes on Trust Dimensions (Qualitative Synthesis)

The mapping suggests a division of labour among design priorities: accuracy chiefly builds competence-based trust (confidence that the system works), transparency and data security chiefly build integrity-based trust (confidence that the institution is honest and safeguards customer interests), and human fallback options chiefly build benevolence-based trust (confidence that the institution cares about the customer's wellbeing beyond the transaction). This implies that banks seeking to build well-rounded trust in AI-enabled services cannot rely on any single attribute; a highly accurate but opaque algorithm, for instance, may achieve competence-based trust while still forfeiting integrity-based trust.

Quantitative Indicators from Nigerian Digital Finance Data

Beyond the qualitative survey and case-study evidence reviewed above, industry-level data published by the Nigeria Inter-Bank Settlement System (NIBSS) and the CBN provide a macro-level proxy for the security and reliability dimension of customer trust. Table 3 summarises the key indicators, and Figure 1 presents the transaction-volume growth and fraud-loss reduction graphically.

Indicator	2022	2024	2025	Direction
Electronic transactions processed via NIBSS (billion)	5.0	11.2	n/a	Growth (+124%, 2022-24)
Reported identity fraud losses (₦ billion)	n/a	52.26	25.85	Decline (-50.5%, 2024-25)
CBN/allied-agency fintech policy changes issued	n/a	n/a	14	Regulatory intensification
Digital lenders with full CBN/FCCPC approval	n/a	n/a	362 (May 2025)	Formalisation of sector

Table 3. Selected Nigerian Digital Finance and Fraud Indicators, 2022–2025 (Source: NIBSS; CBN; industry reporting)

Figure 1: Digital Finance Growth and Fraud-Loss Reduction in Nigeria (2022–2025)

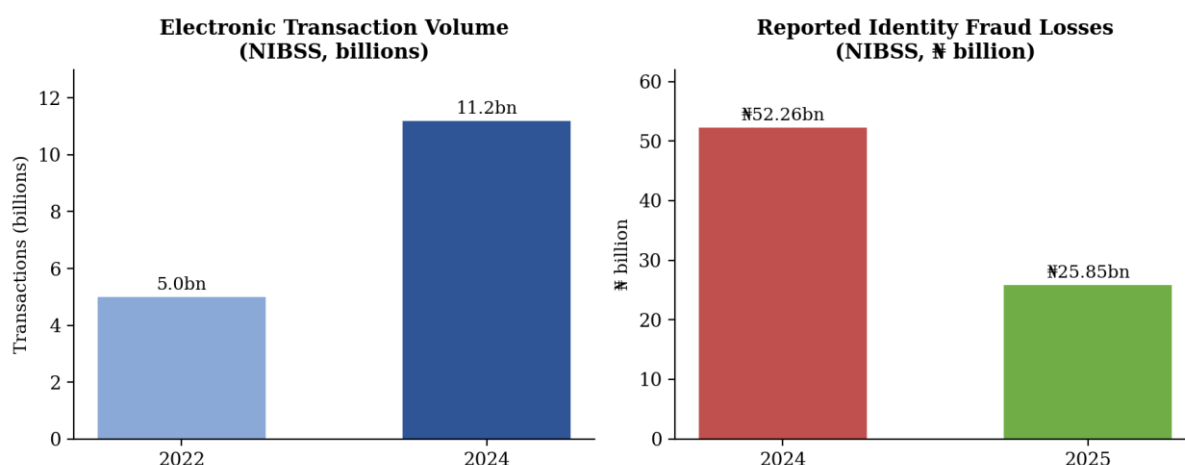


Figure 1. Digital Finance Growth and Fraud-Loss Reduction in Nigeria (2022–2025)

The near-doubling of processed electronic transactions between 2022 and 2024 indicates rapidly rising customer willingness to transact through digital, and increasingly AI-mediated, channels — an outcome that would be difficult to sustain in the presence of widespread distrust. More directly relevant to the trust argument, reported identity fraud losses fell by just over half between 2024 and 2025, a period coinciding with tightened KYC enforcement and the CBN's push toward AI- and machine learning-assisted anomaly detection. While causation cannot be established from aggregate data alone, the co-movement of rising digital transaction volumes with falling fraud losses is consistent with the paper's central proposition: security-enhancing AI applications, when paired with visible regulatory reinforcement, plausibly reinforce the integrity-based trust that sustains continued digital and AI-enabled banking adoption.

Regulatory and Institutional Context

The Central Bank of Nigeria has positioned itself as an increasingly active shaper of the AI-banking-trust relationship rather than a passive observer. Nigeria's 2025 open banking framework, the first of its kind in Africa, establishes a consent-management architecture tied to the BVN, intended to give customers granular control over which institutions may access their financial data. The CBN's parallel move to embed AI and machine learning into anti-money-laundering supervision — with a 2025 draft framework

encouraging anomaly detection and behavioural pattern recognition, and later guidelines requiring unified fraud-and-AML risk architectures — signals a regulatory philosophy that treats AI simultaneously as a risk to be governed and a tool for governing risk. Deposit money banks were given eighteen months, and other financial institutions up to twenty-four months, to achieve compliance with the most recent standards, with implementation roadmaps due to the CBN within three months of the circular's issuance. This regulatory activism carries ambivalent implications for customer trust. On one hand, visible, well-communicated regulation can substitute for individual-level technical understanding, allowing customers to extend trust to AI systems on the basis of institutional assurance rather than personal comprehension — consistent with the finding that trust reduces customers' concern with technical detail. On the other hand, the pace and density of regulatory change (fourteen distinct policy changes were recorded by the CBN and allied agencies in 2025 alone) creates compliance burdens that fall disproportionately on smaller banks and fintechs, potentially widening trust and service-quality gaps between well-capitalised and constrained institutions.

MANAGERIAL AND POLICY IMPLICATIONS

Implications for Bank Management

- Invest in explainability: customer-facing AI decisions (loan declines, blocked transactions, chatbot escalations) should be accompanied by plain-language explanations and a visible path to human review.
- Preserve human fallback channels: fully automating high-stakes interactions without an accessible human alternative risks converting efficiency gains into trust losses, particularly for complaints involving financial loss.
- Segment onboarding for trust formation: first-time digital customers require deliberately reassuring onboarding experiences, since they lack an accumulated trust reservoir to buffer early errors.
- Communicate security investments: banks should proactively publicise fraud-reduction outcomes and data-protection measures, since customer awareness of institutional safeguards appears to strengthen trust independent of individual technical understanding.
- Calibrate fraud-detection sensitivity: minimising false positives that block legitimate transactions is as important to trust as minimising false negatives that allow fraud, since customers experience both types of error directly.

Implications for Regulators and Policymakers

- Sequence compliance timelines to institution size: uniform deadlines for AI/AML compliance may be more easily absorbed by well-capitalised tier-one banks than by smaller banks and fintechs, risking a two-tier trust landscape.
- Promote consumer-facing transparency standards: alongside prudential AI/AML requirements, regulators could specify minimum standards for customer-facing explainability and complaint-redress timelines for AI-enabled decisions.
- Support digital and AI literacy initiatives: given evidence that trust substitutes for technical understanding, targeted financial and digital literacy programmes may reduce the vulnerability of low-trust or low-literacy customers to both under-adoption and exploitation.
- Monitor differentiated impacts on financial inclusion: regulators should track whether AI-enabled services are narrowing or widening access gaps across income, geography, and digital-literacy segments.

CONCLUSION

This paper has examined the relationship between AI-enabled financial services and customer trust in the Nigerian banking sector, synthesising recent empirical research, regulatory developments, and established trust and technology-adoption theory. The evidence indicates that trust functions as the decisive variable governing customer acceptance of AI in banking: it is trust, more than algorithmic sophistication, that determines whether Nigerian bank customers embrace chatbots, biometric authentication, algorithmic credit decisions, and AI-driven fraud detection. Customers who trust their institutions extend that trust to associated AI systems and become less preoccupied with the technical mechanics of those systems, while low-trust customers remain sceptical of AI regardless of its demonstrated performance. Transparency,

accessible human fallback, visible data-security investment, and well-communicated regulatory oversight all moderate this relationship, converting AI from a potential source of alienation into a genuine driver of customer confidence. As the Central Bank of Nigeria continues to formalise open banking and AI-enabled anti-money-laundering supervision, the institutions and policymakers best positioned to benefit will be those that treat trust-building as a design requirement for AI deployment, not merely a hoped-for by-product of technological upgrading.

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