Role Analysis: Trust in Mediating Informal Learning towards Customer Behavior to use Electronic Banking

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Abstract. This study aims to analyze the role of trust in mediating informal learning on customer behavior to use electronic banking in one of the cities in Eastern Indonesia. The sampling technique used in this study was purposive sampling. Data was collected by giving questionnaires directly to respondents. The total sample that can be further analyzed is 110 respondents. Data analysis using Structural Equation Modeling - SEM using the AMOS program. The results show that trust is proven to mediate informal learning on customer behavior to use electronic banking. Based on the three findings of this study, it appears that trust can fully mediate the relationship between informal learning and the actual behavior of customers in using electronic banking. Based on the results of this study, the trust variable is very important in predicting customer behavior. Therefore, service providers need to understand customer trust and this information can only be obtained through ordinary research results.

1. Introduction
Learning is one of the psychological factors that can influence consumers' decisions to buy or use products, including to reuse products/services. Learning is a change in individual behavior arising from experience [1]. This experience is not only personal experience but also through individual observation of the experiences of others around them. This experience can be transmitted through posting on the website or through articles published in magazines and newspapers [2], [3]. This activity is a form of informal learning that occurs in the community. This activity can be a predictor of a person's behavior because in social learning theory it is stated that human behavior is influenced by reinforcement and imitation [4]. In addition, the number of internet users in Indonesia continues to increase [5], and 71.7% use the internet as a means of socialization/communication [6-9]. The increasing number of internet users is followed by an increasing number of electronic banking users. In Indonesia, the total number of electronic banking users was recorded at 120,856,812 people [10].

The development of information and communication technology has made the banking industry compete fiercely in product innovation and electronic banking services. Management's ability to adopt new technologies greatly determines the success rate in development of service innovation [11]. Mobile banking is one of the innovations developed to conduct banking financial transactions through smartphones ranging from balance checks, fund transfers, information and other banking services that can be accessed anytime and anywhere [12]. The banking industry began to maximize the use of smartphones on mobile banking services as services that use high technology [12].
Factors of time and social pressure can explain the process by which a society adopts, adapts, or rejects a particular innovation. Electronic banking is a generic term that refers to banking services procurement through a variety of access tools and communication channels [13]. The occurrence of several cases reported in several mass media that hit some internet banking users in Indonesia [14], can affect the trust and behavior of electronic banking users. To reduce the user's concern about risk and uncertainty, trust is required. Basically, The risk and uncertainty are fundamental analytic in explaining beliefs, i.e. in the form of elements of situations where trust becomes meaningful for predictive purposes [15].

In this study, trust is a psychological condition that directs the willingness of the customer to make transactions using electronic banking in the hope that the bank will fulfill its obligations, regardless of the customer's ability to monitor or control bank actions [16]. This trust is an evaluation of user experience in using electronic banking. Therefore, if trust increases then will improve the behavior of customers using this service. This study aims to analyze of the effect of informal learning on trust, the effect of informal learning on actual behavior, the influence of trust on actual behavior using the electronic banking in one of the cities in the region of East Indonesia.

2. Background
Banks have used electronic channels to do banking operations with both domestic and international customers. Currently, banks are mostly using electronic channels to receive instructions and deliver their products and services to their customers. Although the range of services provided by banks over the electronic channel vary widely in content, this form of banking is generally referred to as electronic banking [17], [18]. The definition of electronic banking varies among researchers, because electronic banking refers to several types of services through which bank customers can request information and carry out most retail banking services via computer, television or mobile phone [19], [20]. The definition of electronic banking used in this study is adopted from the Basel Committee Report which defined it the provision of retail and small value banking products and services through electronic channels as well as a large value electronic payment and other wholesale banking services which are delivered electronically. Such products and services can include deposit taking, lending, account management, the provision of financial device, electronic bill payment, and the provision for other products and services such as electronic money [18]. Electronic banking services have benefits for both banks and customers. For banks, electronic banking is conceded a strategy weapon; help them to achieve competitive advantage and increase their market share. Furthermore, using electronic services can save the cost of resources, which are needed for traditional banking services [21]. From the customers' point of view, [17] found that electronic banking provider faster, easier and more reliable services to customers. However, customers are still hesitant to use electronic banking services, because they are concerned with security issues, and they may do not have sufficient ability to deal with the applications of electronic banking [23].

3. Research Methods
This research is a kind of quantitative research with electronic banking user analysis unit. This research was conducted for two months, from June to August 2017. The survey was conducted using questionnaires as a means of data collection. The main instrument of this research is the structured questionnaires distributed to respondents. The instrument contains questions measured on a Likert Scale, with five alternative answers ranging from "completely disagree" (scored 1 point) to "completely agree" (scored 5 points). The number of research samples as many as 110 respondents with sampling technique is accidental sampling. Subsequently, in order to fulfill the objectives of the data. The analyzed using SEM tool, assisted by the AMOS 22 software.

This study constructed three variables analyzed, i.e. informal learning (independent variable), trust (mediation variable) and actual behavior (dependent variable). Informal learning is an individual activity that produces convincing information that comes from observations, word of mouth (WOM) and virtual WOM. This construct is measured through five Indicators, i.e. conversations with fellow Internet banking users, interacting with social media, reading articles on websites, listening to family suggestions and viewing other users; Trust is a psychological condition that directs individuals to be willing to take advantage of electronic banking that is believed to be attractive and able to meet
expectations regardless of the ability of users to monitor or control the actions of banks. This construct is measured through four indicators: The electronic banking site is interesting in shaping positive thoughts, trusting managers to keep promises and commitments (trustworthy), believe using electronic banking is the right decision to solve the problem and overall I believe in the bank. Behavior to use is the actual actions that users do repeatedly utilize internet banking services. These constructs are measured through an indicator are: use for online transactions, using for seeking financial information. Use for bill payment and make electronic banking one of the favorite links.

4. Results Analysis and Discussion
A thorough evaluation of model feasibility based on the Goodness of Fit criterion according to Hair et al. [21], obtained results: Chi-square ($\chi^2$) = 73.122, Sig. Probability = 0.087, CMIN/DF = 1.261, GFI = 0.906, AGFI=0.853, TLI=0.981, CFI = 0.896 and RMSEA = 0.049. The results of this fit index have met the eligibility standards. Result of SEM/AMOS presented in Figure. 1, and Result analysis of Hypothesis Testing in Table 1

![Figure 1. Result of SEM/AMOS model.](image)

| Direct Effects                 | Estimate | S.E. | C.R. | P    | Remarks |
|-------------------------------|----------|------|------|------|---------|
| Trust $\leftarrow$ Informal Learning | .742     | .135 | 5.519  | ***  | Accepted |
| Behavior $\leftarrow$ Informal Learning | -.108    | .079 | -1.364 | .173 | Rejected |
| Behavior $\leftarrow$ Trust    | 1.084    | .111 | 9.736 | ***  | Accepted |

The result of hypothesis testing shows that informal learning has positive and significant effect on trust. The results of this study support the results of previous research conducted by Norman Shaw [22], and Heini Ulmanen [23]. Informal learning has no significant effect on actual behaviour. This shows that to use electronic banking users in the city of Makassar is not affected by information obtained by their social environment. Furthermore, the results of this study show that trust has a positive and significant impact on customer behaviour in using electronic banking. The results of this study support previous research conducted by Yendra, et al [24], and Daniel and Jonathan [25].

Based on the three findings of this study, it appears that trust can mediate fully the relationship between informal learning to the actual behaviour of customers in using electronic banking. Based on the results of this study, trust variables are important in predicting customer behaviour.
service providers need to understand the customers' trust and this information can only be obtained through regular research results.

5. Conclusion
The conclusions of this study show an acceptable relationship, two acceptable hypotheses. Trust can mediate the relationship between informal learning and actual customer behaviour to use electronic banking. User trust can be enhanced by improving the look of the service, the reliability of the service, the features that address user issues, and overall including positive and institutional imagery. The model developed in this study is still very simple, because further research is still needed to add new variables, especially informal learning variables.

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