Trust and Acceptance of E-Banking Technology: Effect of Mediation on Customer Relationship Management Performance

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Abstract

The application of E-Banking is a form of bank service to customers that was established in the 1970s and has started in Malaysia. There was a form of innovation that technology gave to electronics in 1981 into the world of the banking industry. The first was the introduction of Automated Teller Machines. On June 1, 2000, the Central Bank of Malaysia was officially established and gave permission to improve the form of service and convenience for customers when conducting online transactions which previously were done offline and could not be done anywhere. Banking in Indonesia has the advantage of instilling harmony in business ideals and values that lead to spirituality. A good relationship in building relationships is the standard for choosing a private bank. Where certain conditions banking is able to become mobile on online applications. It has been seen that there is less activity in bank lobbying in conducting transactions between customers and employees, because it has increased customer satisfaction, maintaining relationships with antecedent factors and marketing performance in the field. For this reason, CRM performance has a goal in building and maintaining good relationships, the nature of buyers and customer retention from the responses given. In a traditional commercial society, the physical form that can be seen is trust. The banking world is not far from the name of marketing and management as attracting forms of customer trust by providing products, services and buyer behavior by displaying employee performance. The application of strategies in marketing is a form of reference in attracting customers to become regular customers with the main purpose of this research paper being to analyze CRM performance as a form of trust in customer relationships to E-Banking without meeting bank employees, bringing convenience to customers in using banking e-banking services. accessible online.

Keywords: Customer Relationship Management Performance, E-Banking Adoption, Business

1. Introduction

The purpose of CRM practice is one of the core forms of marketing strategy, but there are still many people who do not know and are confused about the technology of CRM. There is an assumption that customers and service providers can act as major players [1]. Where the
concept has fair benefits for customers and organizations when used. The application of increasingly developing technology brings sophistication and impact in the current financial system that can be defined on the basic principles of CRM if the original authors adjust the marketing environment rationally [2]. Banking is required to be able to facilitate customers by providing services, the emphasis is on increasing the value of customer satisfaction, this paper aims to cover the organizational factors contained therein to be the main tool for CRM success [3]. There have been many previous studies discussing technology by linking the concept of customer satisfaction through electronic banking as a service medium used by banks. Studies conducted by Trust in the past have a foundation in providing banking services, not far from the role of internet E-banking. Customer relationships lead to success for long-lasting cooperation in the future and loyalty to the business in the future [4]. E-banking is the right target in providing facilities and making micropayments as a form of service provided by employees to customers as bank account holders. This paper brings public trust from CRM performance, in attracting customers' attention as e-banking users without the need for reports to come to the bank and can be used anywhere, anytime and easy to use [5].

2. Customer Relationship Management Performance

It can be seen that the company has the ability through concrete evidence in displaying customer responses to the services provided, which can be measured through CRM performance in the organization [6]. Physical forms that are displayed such as buildings, facilities, the role of supporting technology in it and employees. CRM performance measures can be seen in the work process given to consumers in providing speed of service, timeliness, no errors and sympathetic attitude among employees in the company. The trust given to the CRM performance of previous researchers with the same theme can be measured in how it is delivered clearly and easily understood by consumers with the information [7]. The nature of the customer can be seen from the source of value based on the company's potential to be able to improve relations in future income with the relationship of potential customers to continue using the company's services [8]. The opinion expressed by Grant and Schlesinger (1992) explains that providing service to customers can be provided through sincere attention with pleasant and sincere personality traits. And can show the benefits of CRM provided to customers (customers) in revenue to be relevant [9].

The loyalty given by a consumer to the product used can be seen by the absence of consumer hesitation in giving a positive response to the product, maintaining customer relationships, ease of sale and efficiency when marketing products as a matrix for evaluating CRM performance with relevant evidence. CRM performance can be seen in previous studies defining that the increase in customer achievement is seen in customer network relationships, the effectiveness of products sold and marketing efficiency achieved in implementing CRM technology in companies [10].

This study shows how the relationship between employees explains to customers in order to attract other new potential customers [11]. By providing an opinion of the product used regarding the advantages and disadvantages without exaggerating and hiding the truth. CRM performance has a concept that, based on previous research, certainly brings a new concept by introducing the customer base, so that it can become a benchmark as a basic source of company value for customer interest [12]. Regular customers, buyer decisions from information conveyed by word of mouth are the main indicators in the CRM performance of the product [13]. The chosen concept is also calculated from the CRM definition with the proposed CRM performance to be able to achieve success from the value creation provided by customers from the group of organizations that are joined. Have the same goals as improving the quality and relationships that exist [14].

Previous researchers also found that customer value has a material influence on CRM performance. Where the research paper groups customers into four groups, namely functional, social, emotional and sacrifice values given [15]. Therefore, this study also found functional value with a good relationship between CRM performance and customer behavior [16]. Not only that, previous researchers also found many customers as a value in terms of service components in terms of benefits with consumer behavior using e-banking to be able to examine the percentage of the number of e-banking system users [17]. There is still much to explore from...
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3. The Antecedent of CRM Performance

3.1 Trust

Depending on yourself to others when doing anything to get the best thing you want by daring to take risks is included in the definition of trust. Without coercion, of course, the party or individual is willing with understanding and assumptions in the hope that the party will give good things to him even though it cannot be denied that this other party can have a bad influence [12]. For example, trust can be defined in the thoughts, feelings, emotions and behavior (nature) of agents in selling their products to users (consumers) that look reliable with the actions they take in their daily lives to attract customer trust. Research that has been conducted on the same topic previously stated that there is evidence that describes a significant relationship of consumer trust in banks in using introduced products such as electronic banking or other products [2]. Graduation of relevant studies can be seen from the value of the level of banking confidence in changing the customer's direction in conducting offline transactions that can be done online such as providing web, applications and forms of telephone services.

However, the study still found shortcomings in online transactions, even though it can be seen that customers trust in online transactions such as buying products in the form of books. Increasing consumer confidence in conducting online transactions cannot be separated from the seller's attitude by being friendly, honest and familiar, which is a big attraction of course [14]. In Taiwan, it can be used as an increase in online transactions who believe they will buy their products even though they are far away. Technology provides a concept that can strengthen the relationship between the customer and the seller so that the level of trust is increased more than before [1]. The use of online transactions is already familiar to the community, even teenagers can do it without complicated procedures with electronic media such as ATM machines, messages and e-banking. Behind all that, wifi and wimax are the internet's biggest media in providing access and a stable network in facilitating online shopping on e-commerce [16]. Allows the market to expand to areas even to other cities without using conventional telephones anymore. There are challenges faced by online shops such as being able to sing more to consumers who are in the area to be able to use the services or products being sold.

The empirical survey conducted by Flavian and Guinaliu regarding loyalty to web media revealed in their study that loyalty from individuals can be seen in the way to enthusiasm for websites in responding and shopping to sellers and visible individual trust. Gaining trust also needs development so that it can attract customers to buy products that are displayed directly or indirectly, the influence of customers can be seen from purchases made effectively, preferences, incoming and outgoing costs and the number of visits [11]. Recent research with the theme of “trust” shows that the influence given is a reference to using online money exchange without abusing personal information because it is sensitive [17]. The aim of the researcher is to see how far the form of trust and satisfaction felt by customers on management performance, so that the relationships built with customers can be long-term and are willing to use the services provided in the future.

In India, Mukherjee and Nath also conducted a survey to examine customer behavior in using e-banking as a form of service provided by banks to customers, regarding customer psychological factors and customer opinions on e-banking in terms of service quality [10]. Make presentations on what can be a model in attracting customer trust in banking from the quality of e-banking services conducting online transactions. The study found that people are enthusiastic about using e-banking in the future. There is a relationship of trust that is felt between customers and employees by conducting online transactions. The commitment that has been set is the first step as the use of online banking technology tools [8]. The main factor in attracting customers to become customers is the trust that has been given to related parties.
Not only that, in the same year Rexha also conducted research on the impact of relational plans by adopting electronic (modern) banking. The operation of electronic banking is not far from the sense of trust given by customers to be the main factor. Although the satisfaction provided by current customers does not directly have a big impact [3], it is the basis for the transition to the use of electronic banking.

The lack of customer trust certainly shows that integration can damage partner relationships which cause problems, so these problems must be handled, such as the connection between the internet and e-commerce so that there are no obstacles when conducting transactions [14]. Customer distrust gives reasons why customers do not use e-commerce in shopping because they feel more confident when making purchases. Users of online services conduct transactions in order to choose the right and trusted vendor when shopping online. If distrust arises, transactions made online take a long time to be accepted by the community and develop rapidly [4]. Because building trust takes a long time. Trading conducted electronically from business to consumer still needs development, where this aspect affects trust in the market because it is still rare. It takes a concept that can attract customers through an approach to new customers to build trust and build relationships. It can be seen that building trust in the online environment requires a lot of processes not as easy as offline.

4. The Consequence of CRM Performance

4.1 Customer Relationship Management Performance and E-Banking Adoption.

CRM has a task in carrying out performance by providing services provided by banks when conducting transactions in the form of money and regarding requests for financial information, where the process creates final customer value when completed (by maintaining information on products purchased by customers informing other parties through word of mouth). This is one form of loyalty that is given by customers for satisfaction. The company is doing new things to create value as a form of strategy to be able to add and improve customer relationships [13]. The innovations provided by the company can make it easier for customers to make purchases and sales transactions, so that they can change the way customers view the company more personally. Marketing literature has a basic way of satisfying customers by meeting customer needs and desires.

The object of this research is to choose the idea of using technology into electronics to be more flexible so that customers can enjoy the results of CRM performance in the bank. Technology Acceptance Model 2 is the theory used in this study, customer attitudes become a factor in one aspect of the framework in influencing behavior from individuals to other customers regarding the attitudes, intentions and behaviors shown [5]. Electronic banking is a benchmark for research on customer behavior in using electronic banking system services.

Customer needs are contained in variables such as machine availability, convenient service, friendly interface, open, secure and updated with information. It is useful to make it easier when interacting between one technology with the frequency of the user, therefore the researchers want to know the extent to which the community is connected to become customers and regular customers in using online services and are willing to leave the old way (offline) without damage the quality and convenience of online bank customers. A visible condition can be seen in the use of the system in investigating the impact of relational plans on the use of electronic banking called Actual System Usage [14]. The research has respondents, namely individuals who are selected as accountants, financial managers, chief financial officers, financial controllers and financial directors (having positions and roles in banks), where they can provide information about problems and bank affairs (companies). They can see and assess the extent to which customers are satisfied with the existence of electronic banking.

Portugal became the study site in this research to be able to find customer satisfaction in using electronic banking on the performance of bank services with purposes such as analyzing how many people are interested in using banking in services. An important factor in influencing the existence of the process certainly does not escape the characteristics of
the customer, the type of financial operation identified [17]. The survey conducted by 2,000 Austrian online banking customers brings insight into the importance of how customers are relevant in the online banking business. There are similarities between previous studies, namely the research theme discussed the same about trust and not far from public opinion about the existence of services in the form of e-banking. And also a survey conducted empirically explaining customer trust and satisfaction is a form of loyalty given because it has given confidence to use the electronic banking service [12]. The form of loyalty given by customers is not material but behavior, nature and ethics when making product purchases and using services. However, in the application of e-services, loyalty to services has a role in the use of electronic-based technology in banking.

Previous research conducted by Methie and Nysveen explained that the use of technology is very easy for users to use themselves, because the technology is flexible, increases user expertise and can also be used to find out how banks in Norway can retain customers from their electronic banks [7]. The secret lies in how to provide the kingdom when providing services in an online banking environment such as an offline bank (physical market). Customer satisfaction can be seen from well-known brands, switching and search costs, although it is quite significant that strength has value. This study proves that CRM performance in attracting customers and building customer relationships to use e-banking is a form of work that is successfully done. Evidence of investigation data has five internet banking used by Australian consumers. The other goal is to measure what factors can affect internet banking users [1]. The sample is obtained from individual residents and business companies from Australia. Found the lack of awareness of internet banking and security to be a very prominent obstacle in implementing internet based banking in Australia [3]. The findings of this study can be used as a comparison that the concept of customer satisfaction is a factor in security problems and benefits from the availability of banking system services. The tendency of customers can lead to a lack of customer satisfaction in conveying feelings and body gestures for the security and benefits provided. This situation indirectly has a negative impact on the use of e-Services [5].

Furthermore, it can be seen that previous research conveys that customers' behavior in using electronics has a consideration of all other factors that will increase the skills possessed from the previous literature. There is an important area in the literature that is marketing by testing acceptance with innovation theory and TPB. It can be seen that this research prefers TAM, TRA and TPB which can be believed to be an easy theory and can be well accepted by customers for electronic systems [10]. TAM is part of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). The use of TAM is more in the model with acceptance in various circles of researchers to obtain information [13]. The literature review shows the proposal made by CRM in work as a factor for the adoption of e-banking among bank customers. Therefore, it makes it easier for researchers to examine e-banking on CMR performance.

5. The Mediating Effect of CRM Performance

What is needed is the impact of service quality, of course, looking at the sources of the divisions who work in the finance department and their role in mediating customers. Psychological influences can also affect the quality and safety of customers because their performance is guaranteed by the bank [9]. It is common knowledge that the target that banks want to get in finding customers has a strategy by approaching and providing the easiest way for customers to feel comfortable with the system they are promoting. They have conducted a survey of potential customers and could become customers. Storage by customers can be a mediator in influencing the quality provided by financial performance in service [1]. The research became the main topic of the investigation, namely the role of CRM performance in mediation carried out by the relationship between technology, processes and customer value for the use of electronic banking. CRM builds customer retention by providing mediation effects on the adoption of banking on electronic system services.
This study wants to know the role of customer satisfaction which can be used as a mediator between the service relationship with financial performance [9]. Where can be seen the position of customer satisfaction becomes a variable when mediating in a service relationship. The features contained in banking are the idea of CRM as a medium in strengthening customer relationships in technological factors such as trust, usability and user convenience in using electronic banking. Customer satisfaction is the main form of success that CRM provides [17]. Technology can influence the perception that customers provide with customer value and loyalty from a model based on cognition-influence-behavior. This has been tested with the support of several hypotheses and confirms the mediating role provided by customer satisfaction.

The relationship between the first and second variables has a major influence on customer satisfaction to be able to have a reciprocal relationship with customer value, service quality provided, satisfaction and behavior [10]. Where they found that the quality of service did not have a direct relationship with behavior, but its influence was shown indirectly to customer satisfaction by evaluating the value of service to customers. These findings have an effect on mediating customer satisfaction with the ongoing relationship of service quality and behavior.

The role of the relationship provided by the bank with the success of attracting customers is not far from the good relationship between the bank and the customer. This study is used to explain and confirm the role of factor floor plan banks in creating relationships in the customer and technological contexts that have a positive effect even though they are not face-to-face [3]. The research findings in this paper can have an impact on quality and relationship creation in providing successful customer satisfaction in a technology-based environment.

The literature reviews the empirical papers and has suggested that CRM performance allows mediation between the relationship with technology trust and e-banking adoption to be used easily.

6. Research Framework

![Figure 1: Overview of the relationship framework between Technology Trust-CRM Performance-E-Banking Adoption](image)

Figure 1 shows that there is a causal relationship in building trust with technology, CRM performance and the adoption of e-banking.

7. Objectives and Methodology

In this research, the aim of the empirical study of the researcher is to be able to examine the relationship between technology trust and CRM performance [2]. There is a relationship between CRM performance and the use of e-banking and to conduct this research, of course, there is an indirect influence on CRM performance on the relationship of trust with technology and e-banking.

Questionnaires totaling 4,44,675 from banking were sent through faculties with three universities in North Malaysia [15]. The number is of course divided from 350 returned, there were 43 excluded because the required value was missing too much. A total of 307 questionnaires are relevant and valid, can be used as data in analyzing and provide a response of 45.5%.

8. Result

Table 1 shows a description of Cronbach's Alpha with a similar and safe size above the
lower limit of acceptability, which is described as > 0.5. It can be said that all of these measures can be relied on well.

Table 1. Variable Reliability Coefficient in Study

| Variables                          | Number of Items | Reliability |
|-----------------------------------|-----------------|-------------|
| Electronic banking adoption       | 6               | 0.74        |
| Customer relationship management performance | 9               | 0.94        |
| Perceived online trust            | 9               | 0.96        |

Table 2. Regression Analysis of the Effect of Customer Relationship Management on the Adoption of Electronic Banking

| Independent Variable | B     | SE B  | β    |
|----------------------|-------|-------|------|
| CRM Performance      | 0.845 | 0.049 | 0.703|

Note: $R^2 = 0.495; F = 298.396; \text{Sig.} F = 0.00; \text{**p} < 0.01$

B = Unstandardized coefficient beta; SEB = Standard error of regression coefficient; B = Beta coefficient

It can be seen that the F value is 298.396 ($p < 0.005$), providing an overview of the effectiveness given by customer relationship management to have an influence on the adoption of services from banking [7]. 49.5% is a number with variations in the implementation of e-banking, becoming a fairly strong relationship because of the effectiveness of managers in building customers. The number 0.70 is the result obtained on the influence of CRM performance and the dependent variable (Table 2).

Table 3. Regression Analysis for Factors Affecting Customer Relationship Management Performance (N=307)

| Antecedents | Standard coefficient | t  | Sig. | Colinearity statistics | Beta (β) | VIF |
|-------------|----------------------|----|------|-------------------------|----------|-----|
| Perceived Trust | .408                | 6.75 | .000 | .375                | 2.67     |

The customer has control elements in the implementation that can influence to explore beforehand. The value of beta into use can be illustrated in the table above. It is necessary to increase the R-square with model 2 already explaining the variations in the development of the use of e-banking and the effect of management effectiveness on customer relations [14]. The
table above refers to the research that the relationship built between trust and the use of e-banking adoption by CRM performance (β changed from 0.395*** to 0.107).

### Table 4. Hierarchical Multiple Regression Analysis on the Effect of Mediation on Customer Relationship Management Performance

| Dependent Variable | Independent Variables | Std Beta Step 1 | Std Beta Step 2 |
|--------------------|-----------------------|-----------------|-----------------|
| E-Banking Adoption | Perceived of Trust    | .395***         | .107            |
|                    | Mediator CRM Performance |                | .550***         |
| R2                 | R2 Change             | .38             | .52             |
|                    | F Change              | 92.51           | 86.28           |
|                    | Sig. F change         | .00             | .00             |

9. Conclusion and Recommendation

With the research from the literature, it can be concluded that trust in technology is very important for CRM performance and the use (adoption) of e-banking. It turns out that CRM efficiency has a significant impact on the number of e-banking. The existence of an analysis of course has an indirect impact on CRM performance in building a relationship between trust in the use of technology in e-banking. In practice, the provision of e-banking services must of course pay attention to the use of a stable internet in the service as an element of customer trust for successful implementation. CRM has the principle of holding managers and staff accountable for the work they do. Increasing brand loyalty is one way in positive word of mouth (WOM), to be able to build trust in customer relationships in the use of technology supported by CRM performance and the use (adoption) of e-service in management.
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