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From login to loyalty: The mediating role of trust in digital banking readoption

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ABSTRACT

The digital transformation of Malaysia's banking sector has reshaped how customers engage with financial services. While the adoption of digital banking surged during the COVID-19 pandemic, sustaining user engagement remains a challenge. Concerns regarding security, usability, and trust have led to hesitancy in continued usage. This study investigates the influence of social influence and facilitating conditions on users' readoption of digital banking services in Malaysia, a concept examined in conjunction with continuance intention to reflect the theoretical underpinnings of sustained post-adoption behaviour**,** with trust serving as a mediating variable. Drawing upon the Expectation-Confirmation Model (ECM), the research emphasizes how users' post-adoption experiences and expectations shape their behavioral intentions. Using a quantitative design, data were collected from 230 digital banking users and analyzed via Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings reveal that social influence significantly enhances trust, which in turn strongly predicts readoption. Facilitating conditions, however, had a weaker direct impact on trust. The results affirm that trust is a central determinant in driving continued engagement with digital financial services. The study offers practical implications for financial institutions by recommending the strengthening of user trust through transparent communication, social proof strategies, and consistent system support. It also contributes theoretically by extending ECM within the context of digital banking readoption in a developing economy.

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1. Introduction

The rapid advancement of digital banking in Malaysia has fundamentally transformed the financial landscape, offering customers a wide range of services such as online banking, mobile banking, digital payments, and fintech-based solutions. These digital platforms facilitate essential financial transactions including fund transfers, bill payments, loan applications, and investment management, making banking more accessible and efficient for users. The adoption of digital banking in Malaysia has been fueled by increasing smartphone penetration, greater internet connectivity, and proactive government initiatives such as the Malaysia Digital. Economy Blueprint (MyDIGITAL), which aim to promote financial inclusion and drive national economic growth. However, despite these developments, several persistent challenges have emerged. Users continue to express concerns about the security, usability, and trustworthiness of digital banking platforms. The growing number of cybersecurity threats, including phishing scams, unauthorized transactions, and data breaches, have significantly eroded consumer confidence in digital banking services (Kee et al., 2025). Similarly, system-related issues such as poor interface design, downtime, and technical glitches lead to customer frustration and reduce satisfaction (Hilmy & Saujan, 2025). Among these issues, trust has surfaced as a central concern influencing users' willingness to continue engaging with digital financial services (Gefen et al., 2003).

While substantial research has explored the initial adoption of digital banking services, there is still limited attention paid to the factors influencing customer readoption, particularly within Malaysia's context. As highlighted by Rawashdeh (2015), digital banking encompasses a wide range of services, yet sustained engagement with these platforms cannot be taken for granted. The transition from initial adoption to continuous usage is vital for banks seeking long-term customer retention. While scholars have pointed out that security concerns, complexity of digital interfaces, and lack of trust contribute to discontinuance (Avornyo et al., 2024; Agarwal et al., 2024) emphasized that the rapid evolution of digital technology has made it increasingly difficult for financial institutions to retain users. This issue is particularly critical considering rising digital financial crimes in Malaysia. The COVID-19 pandemic has accelerated the transition to digital platforms and underscored vulnerabilities within the digital banking ecosystem. During this period, it was reported that there were significant increases in online fraud cases and related financial losses, highlighting the critical need for enhanced consumer protection and trust-building mechanisms in the banking sector (Fotova-Čiković et al., 2023). This alarming trend aligns with findings that suggest the COVID-19 pandemic has catalyzed digital transformation in retail banking, compelling institutions to adapt quickly to remote banking solutions, which may inadvertently expose them to a higher risk of fraud and cybersecurity threats (Haapio et al., 2021; Sandhu et al., 2022).

The relationship between online banking and consumer trust is further complicated by fraudulent activities that exploit the chaos generated by such crises. For example, empty promises from online merchants to conduct giveaways often serve as veils for scams, diminishing consumer trust in digital platforms (Dewi & Pujiyono, 2020). Moreover, evidence suggests a decline in digital banking usage among Malaysian adults between 2019 and 2021. For example, the percentage of adults using online banking for bill payments dropped from 72% in 2019 to 68% in 2021, while online account balance checking declined from 80% to 76%, and usage of digital channels for opening new accounts decreased from 19% to 15% (Global Findex Survey, 2021). These trends indicate a pattern of digital disengagement, with 15% of former users discontinuing their use of digital financial services during the pandemic.

In response to these developments, this study aims to examine the role of social influence and facilitating conditions in shaping digital banking readoption in Malaysia through the Expectation-Confirmation Model (ECM) paradigm (Bhattacherjee, 2001). ECM provides a robust framework for understanding post-adoption behavior by focusing on how users' confirmation of expectations and perceived usefulness influence satisfaction and continued use (Chen, 2012). Most importantly, trust is introduced as a mediating variable, offering a deeper understanding of how these external factors translate into internal confidence and user behavior, specifically readoption of digital banking services. The term "readoption" is

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operationalized to reflect instances where users have temporarily disengaged from digital banking services and later consider returning to its use. This term is conceptually distinct from "continuance intention," which assumes uninterrupted usage. By focusing on the determinants of digital banking readoption rather than continuous adoption, this study addresses a significant gap in the literature and provides practical insights for financial institutions and policymakers aiming to sustain long lasting user engagement in the digital banking space.

2. Literature Review and Hypotheses Development

2.1 Social Influence and Trust

Social influence refers to the extent to which individuals perceive that important others believe they should use a technology. Within the ECM framework, social influence can shape users' expectations and post-adoption evaluations through social norms and peer recommendations. Empirical studies have shown that social networks act as informational cues that enhance perceived credibility and reduce uncertainty in digital environments (Zhao, 2018; Chen, 2012). In contexts where trust is critical such as digital banking endorsements from peers only translate into behavior if users perceive the system as trustworthy. Therefore, social influence indirectly impacts readoption by first influencing trust. Trust acts as a psychological bridge that converts the influence of social endorsements into behavioral intentions (Novitasari & Tuti, 2015). Without trust, even strong social influence may fail to encourage readoption due to concerns over financial fraud, privacy breaches, or inconsistent service quality (Zhou, 2011). Users often rely on social networks to reduce the uncertainties associated with technology use; however, this influence must be filtered through a lens of trust. Studies by Zhou (2011) and Choi (2016) demonstrate that social influence alone cannot sustain long-term digital engagement unless trust is established and maintained. Empirical studies provide robust support for this mediating effect. Baptista and Oliveira (2017) confirmed that trust enhances the credibility of social endorsements, leading to higher adoption and usage intentions. Chiu et al. (2014) also found that trust mitigates perceived risk and reinforces recommendations made by social contacts. In the Malaysian context, where social harmony and interpersonal influence are culturally significant, trust becomes even more essential in transforming social influence into active behavior (Dewi & Pujiyono, 2020).

Recent ECM-based studies further reinforce these findings. For example, Wang et al. (2023), in their investigation of IoT device usage, found that both normative and informational social influence significantly enhanced continuance intention among smart speaker users. Their study also revealed that while familiarity reduced the impact of normative pressure, informational influence remained robust highlighting the complexity of peer effects in technology reuse. Similarly, scholars have confirmed that social influence, when filtered through post-adoption constructs such as satisfaction or trust, played a pivotal role in shaping sustained engagement (Novitasari & Tuti, 2025). These findings validate the inclusion of social influence in ECM-driven models of digital readoption and highlight trust as a critical psychological enabler of social recommendation effects

H_1: Trust mediates the relationship between social influence and customer readoption of digital banking products.

2.2 Facilitating Condition and Trust

Facilitating conditions refer to the technical and organizational resources available to support users in their interaction with a system. Within the Expectation-Confirmation Model (ECM) framework, facilitating conditions indirectly shape post-adoption behavior by reinforcing users' confidence in the platform. In digital banking, trust acts as a critical psychological mechanism that mediates how users perceive the usefulness and reliability of these support structures. Trust reduces uncertainty, strengthens confidence in system functionality, and reassures users of adequate privacy protection and operational security. A

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growing body of research affirms that trust is a strong and consistent predictor of continuance intention and user satisfaction in digital environments (Zhou, 2011; Altrichter, 2022). In situations where trust is lacking, users may interpret facilitating conditions such as customer service tools, FAQs, or help centers as superficial or ineffective. This concern is particularly salient in Malaysia's digital financial services landscape, where issues of cybercrime and digital fraud have undermined consumer confidence. Over 51,000 cases of fraud were reported during the pandemic, illustrating the extent of digital vulnerability and reinforcing the necessity of trust as a precondition for digital banking readoption (Bernama, 2022).

Empirical findings support the trust-facilitating condition relationship. For instance, de Jong et al. (2025) emphasized that trust enhances the perceived value of infrastructure, ensuring it is seen as genuinely enabling rather than merely present. Li et al. (2008) further argued that trust lowers perceived risk and encourages users to engage more fully with the available technological support. Similarly, Zhou (2011) and Choi (2016) demonstrated that trust transforms users' interpretation of system assistance from one of skepticism to one of assurance especially in high-risk or service-sensitive contexts like online banking. These findings underscore that the effectiveness of facilitating conditions is contingent on the existence of trust, particularly in complex or high-stakes digital ecosystems.

H_2: Trust mediates the relationship between facilitating conditions and customer readoption of digital banking products.

3. Methodology

3.1 Measures

The constructs in this study were operationalized using established measurement scales from prior research. Social influence was measured using four items adapted from Venkatesh et al. (2012). Facilitating conditions were measured using four items adapted from Alalwan et al. (2017). Trust was measured through four items reflecting platform reliability, integrity, and security adapted from Gefen et al. (2003). Customer readoption was captured through three items based on Bhattacherjee (2001), assessing users' intention to continue using digital banking services. All constructs used a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree).

3.2 Data Collection Procedure

A purposive and snowball sampling strategy was employed to recruit participants who had prior experience using digital banking services in Malaysia. Data were collected via a structured online questionnaire distributed through WhatsApp, university mailing lists, and online community groups. Eligibility was limited to users aged 18 and above with at least one prior digital banking transaction. Approximately two-thirds of the 230 respondents were undergraduate and postgraduate students from Universiti Teknologi MARA (UiTM). Participants were informed of the study's purpose, and ethical approval was obtained with anonymity and voluntary participation assured. The data collection took place over a four-week period in 2025.The questionnaire incorporated screening questions to ensure participants met the study criteria. Data from 230 respondents were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a robust method suitable for testing complex models and mediation effects, particularly in behavioral research with moderate sample sizes. The use of a cross-sectional time horizon enabled the study to capture a snapshot of current user behavior and perceptions related to social influence, facilitating conditions, trust, and digital banking readoption. This approach ensured objectivity, theoretical alignment, and practical relevance to the evolving digital financial landscape in Malaysia.

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4. Findings and Discussion

4.1 Research design, descriptives and data analysis software

This study adopts a positivist research paradigm with a quantitative, cross-sectional design to investigate the factors influencing customer readoption of digital banking services in Malaysia. Data were collected using structured online questionnaires distributed to individuals who had previously adopted and are currently reusing or considering reusing digital banking platforms. A non-probability sampling method, combining purposive and snowball sampling, was used to target relevant respondents. The questionnaire included screening questions to verify that participants fulfilled the study criteria, specifically whether they had an active online banking account and had temporarily disengaged from digital banking services. Data from 230 respondents were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a robust method suitable for testing complex models and mediation effects, particularly in behavioral research with moderate sample sizes. The use of a cross-sectional time horizon enabled the study to capture a snapshot of current user behavior and perceptions related to social influence, facilitating conditions, trust, and digital banking readoption. This approach ensured objectivity, theoretical alignment, and practical relevance to the evolving digital financial landscape in Malaysia.

Table 1. Descriptive analysis

Category	Details
Gender	Female: 61.3% Male : 38.7%
Age Group	Aged 30 and below: 70.8% Above 30: 29.2%
Marital Status	Single: 73.9%
Ethnicity	Malay: 90% Chinese/Indian/Others: 10%
Education Level	Bachelor's Degree: 44.8% Master's Degree: 11.7% SPM/STPM/Diploma: 43.5%
Occupation	Students: 66.5% Working (Govt/Private): 33.5%
Mobile App Usage	Daily usage: 74.3%

4.2 Measurement model assessment

A confirmatory factor analysis (CFA) was undertaken to assess the measurement and structural models. The hypothesized pathways among the constructs and their respective manifest variables are shown in

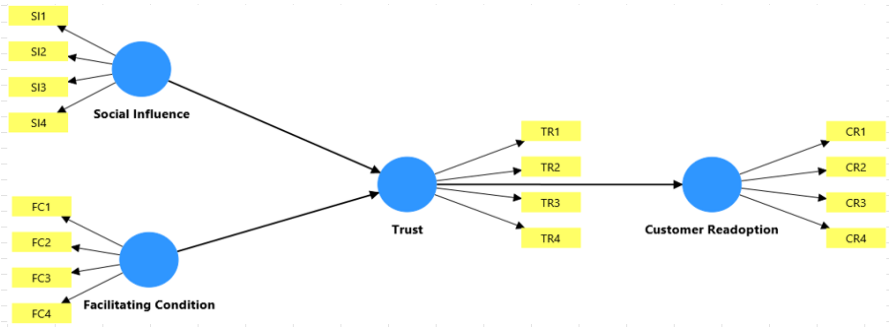

Figure 1: Path model

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Table 2. Convergent Validity Results

Construct	Items Loadings (#1-#4)	AVE	Composite Reliability (CR)
Customer Readoption	0.86, 0.89, 0.91, 0.92	0.754	0.925
Facilitating Condition	0.81, 0.84, 0.79, 0 .82	0.805	0.943
Social Influence	0.83, 0.87, 0.88, 0.89	0.700	0.903
Trust	0.85, 0.86, 0.88, 0.90	0.726	0.914

The measurement model was assessed to ensure both reliability and validity of the constructs used in the study. Internal consistency reliability was evaluated using Cronbach's alpha, while convergent validity was assessed through Average Variance Extracted (AVE). Following the guidelines by Hair et al. (2017), all constructs demonstrated acceptable reliability, with Cronbach's alpha values ranging from 0.857 to 0.920, well above the recommended threshold of 0.70. This indicates that the items within each construct consistently measure the same underlying concept. Furthermore, Convergent validity was confirmed as all constructs demonstrated Average Variance Extracted (AVE) values above the recommended threshold of 0.50 (Fornell & Larcker, 1981), and Composite Reliability (CR) values exceeded 0.70, indicating acceptable internal consistency (Hair et al., 2017). Item loadings also exceeded 0.70, supporting adequate indicator reliability. Overall, the results support the robustness of the measurement model, confirming that the selected items effectively represent their intended constructs and are suitable for further structural analysis.

4.3 Structural Model Assessment

Table 3. Discriminant Validity (HTMT)

Constructs	HTMT Value
Facilitating Condition – Customer Readoption	0.758
Social Influence – Customer Readoption	0.629
Social Influence - Facilitating Condition	0.793
Trust - Customer Readoption	0.621
Trust - Facilitating Condition	0.571
Trust - Social Influence	0.602

The structural model's explanatory power was assessed using the coefficient of determination (R^2), which indicates the proportion of variance in the endogenous variables explained by their respective predictors. in this study, the model explains 35.0% of the variance in trust, which suggests that social influence and facilitating conditions collectively account for a moderate level of variability in users' trust toward digital banking platforms. furthermore, 30.8% of the variance in customer readoption is explained by trust, indicating that trust plays a central role in influencing users' decisions to continue or return to using digital banking services. Besides, discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT). All HTMT values were below the conservative threshold of 0.85 (Henseler et al., 2015), confirming that each construct is empirically distinct from the others.These findings confirm that the proposed model can capture essential behavioral dynamics related to trust formation and subsequent readoption behavior in Malaysia's digital banking landscape. the results further validate the use of ECM constructs and trust as meaningful predictors in examining post-adoption behavior, particularly in environments where digital service continuity is influenced by perceptions of social norms and system support.

4.4 Direct effects analysis

First, the direct effects involving all the pathways in the model were analysed via a bootstrapping procedure. The results are illustrated in Table 4 below.

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Table 4. Direct relationships

Path	β	t-value	p-value	f^2	Direct effect outcomes
Facilitating Condition → Trust	0.223	2.131	0.033	0.038 (small)	Significant
Social Influence → Trust	0.413	4.269	0.000	0.131 (medium)	Significant
Trust → Customer Readoption	0.555	12.313	0.000	0.446 (large)	Significant

The structural path analysis revealed varying degrees of influence among the direct predictors. Facilitating conditions demonstrated a statistically significant but modest effect on trust, with an effect size of $f^2 = 0.038$, indicating that while access to banking infrastructure and support systems contribute to trust development, its impact is relatively limited. in contrast, social influence exhibited a strong and significant effect on trust ($\beta = 0.413$, $p < 0.001$) with a medium effect size ($f^2 = 0.131$). This underscores the prominent role of peer influence, family endorsement, and societal expectations in shaping users' trust toward digital banking platforms, particularly in collectivist contexts like Malaysia (Mohamad et al., 2023). Most notably, trust had a large and highly significant effect on customer readoption ($\beta = 0.555$, $p < 0.001$) with a substantial effect size ($f^2 = 0.446$). This finding confirms that trust serves as a critical psychological enabler, directly influencing users' willingness to continue or re-engage with digital banking services (Peng et al., 2019). Collectively, these results reinforce the central role of trust in mediating user perceptions and behavior in the post-adoption phase of digital banking engagement.

4.5 Mediation analysis

To test the main hypotheses, a bootstrapped indirect effect analysis was conducted to further examine the mediating role of trust in the relationships between the hypothesized main pathways. The indirect effect results are shown in Table 5 below.

Table 5. Indirect effects and bias-corrected confidence intervals

Hypothesis & Pathway	Indirect Effect (β)	t-value	p-value	LLCI (2.5%)	ULCI (97.5%)	Mediation Outcome
H1. Facilitating Condition → Trust → Readoption	0.124	1.947	0.052	0.000	0.258	Not significant
H2. Social Influence → Trust → Readoption	0.229	4.183	0.001	0.131	0.337	Significant

The mediation analysis provides further insight into the role of trust as a psychological mechanism in shaping digital banking readoption behavior. The results indicate that trust significantly mediates the relationship between social influence and customer readoption, with a t-value of 4.183 and $p < 0.001$, satisfying the criteria for full mediation as outlined by Hair et al. (2017). Thus, H1 is supported. This finding emphasizes the critical role of peer influence and social norms in cultivating user trust, which subsequently translates into sustained engagement with digital banking services. Conversely, the indirect effect of facilitating conditions on readoption through trust is not significant ($p = 0.052$), and hence H2 is not supported. This suggests that while access to infrastructure and institutional support may contribute to trust formation, their influence on behavioral intention may be contingent upon other mediating or contextual factors. These results collectively affirm that trust is a pivotal enabler, particularly in transforming social influence into behavioral commitment, and highlight its central role in the development of user retention strategies within Malaysia's dynamic fintech ecosystem.

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5. Discussion and conclusion

5.1 Theoretical contributions

This study advances the theoretical understanding of customer readoption behavior in the context of digital banking by adapting the Expectation-Confirmation Model (ECM) to examine post-adoption dynamics (Bhattacherjee, 2001). While previous research has primarily focused on initial adoption behaviors, this study shifts attention to why customers return to digital banking platforms after prior use, a critical yet underexplored dimension in digital service continuity. This study's key contribution lies in the identification of trust as a mediating mechanism between social influence and customer readoption. This highlights that interpersonal encouragement alone is insufficient; users must perceive the digital banking system as trustworthy to act on social cues (Peng et al., 2019; Ahmad Ramli et al., 2023). The model also demonstrates that while facilitating conditions support trust development, their direct impact on customer readoption is minimal unless coupled with strong psychological assurance. By extending ECM with trust and social-cultural constructs, this research provides a refined post-adoption framework**,** particularly suited for emerging markets like Malaysia, where community norms and digital trust dynamics are evolving.

5.2 Practical contributions

The findings offer several actionable implications for banking institutions**,** digital service providers**,** and policy makers**,** particularly those aiming to re-engage users who may have discontinued digital banking services. To encourage customer readoption, banks must prioritize trust-building strategies by implementing visible data privacy protections, obtaining cybersecurity certifications, and issuing proactive fraud alerts to reassure users of platform security (Sandhu et al., 2022). As social influence significantly shapes trust, financial institutions should leverage peer-driven mechanisms such as referral programs, user testimonials, and influencer-led campaigns to normalize digital banking use among previously disengaged users. Additionally, facilitating conditions should not only be available but also perceived as effective; thus, investing in responsive customer support centers, intuitive user onboarding tools, and AI-driven assistance can reduce user friction and enhance the overall experience. For waqf institutions and policymakers, collaborative efforts with Islamic financial service providers can promote Shariah-compliant digital frameworks that uphold trustworthiness, ethical data handling, and service transparency elements particularly vital for users seeking religious and ethical assurance in financial transactions (Zakariyah et al., 2022).

5.3 Limitations and future research direction

Several limitations should be acknowledged, first, the sample is heavily concentrated among students from Universiti Teknologi MARA (UiTM), which may limit the generalizability of the findings. Future research should involve a broader demographic, including professionals, older adults, and rural populations. Second, the cross-sectional nature of the data restricts conclusions about behavioral change over time. Future studies should consider longitudinal designs to assess how trust and readoption intentions evolve with sustained platform use or system upgrades. Third, the study utilized quantitative self-reported measures, which may be subject to bias. Complementary qualitative methods (interviews or focus groups) could uncover the insights about why users disengage and what motivates their return. Lastly, future models could explore the moderating effects of perceived risk, religious commitment, or digital literacy, especially in dual financial systems like Malaysia's, where Islamic values may influence trust and user behavior in unique ways.

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Conflict of interest statement

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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Authors' contributions

Suzana contributed to the conceptualization of the research framework and conducted the data analysis. Prof. Ir. Ts. Dr. Imbarine Bujang provided supervision throughout the research process and was responsible for the validation of the findings. Dr. Nor Azairiah Fatimah Othman managed the project administration, ensuring timely progress and coordination of research activities. M. Khodri was responsible for the methodology development and sourcing relevant resources to support the empirical work.