

# THE EFFECT OF TRUST IN BANKING INSTITUTIONS ON BEHAVIOURAL INTENTIONS FOR E-SERVICES

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**Abstract.** The adoption rate of electronic banking services (e-services) by consumers has increased significantly in recent years. For example, in the European Union, according to EUROSTAT data, the rate of individuals using the internet for internet banking increased by more than 25% between 2012 and 2023 (Eurostat, 2024). This may be due to several factors: the evolution of technology, the COVID-19 pandemic period, the time needed to complete a transaction, the availability of services, etc. The main objective of this paper was to assess whether trust in banking institutions can influence consumers' behavioural intentions when discussing the use of e-services. The following dimensions were considered to measure trust in the banking unit: Ability, Integrity, Benevolence (Bhattacharjee, 2002). A scale with the following dimensions was also used to measure behavioural intentions: loyalty, switch, pay more, external response (Zeithaml et al., 1996). The relationships were tested both between the "trust" and "behavioural intentions" dimensions taken as a whole and between the "trust" dimension taken separately and the "behavioural intentions" dimension taken as a whole. To achieve the objective of this study, the author collected data from 500 respondents in Romania via an online questionnaire. The surveys were conducted between April and August 2022. Partial least squares (PLS-SEM) was used for data analysis. The PLS-SEM results confirmed the significance of three out of four direct relationships. For one of the hypotheses, the dimension "integrity" was removed from the proposed conceptual model due to preliminary tests. These findings can help credit institutions to take various measures to increase public trust in such institutions and encourage the use of e-banking services. The areas targeted by these measures include: financial education programmes; corporate social responsibility (CSR) campaigns; transaction security; quality of banking staff; and transparency of credit institutions. For future research, it would be valuable to know what results can be obtained in other geographical areas. It is recommended to adapt and create new scales that can measure trust in companies and consumer behavioural intentions. These tools can help companies develop in their industries.

**Keywords:** banking institutions, behavioural intentions, electronic banking services, trust.

**JEL Classification:** G20, G21

## Introduction

Since the outbreak of the COVID-19 pandemic, major changes have taken place in almost every sector of activity around the world. One of these has been the focus on the online environment. However, in some cases the change was not sudden, as there were already initiatives in this direction. An example of this is the banking sector, whose units have strongly adopted the Internet and IT means in their activities due to their nature of being aware of everything that is happening in the market (Kumar, Sareen, & Barquissau, 2012). These facilities, commonly referred to as "internet banking" or "online banking", are widely used (Gan, Clemes,

Limsombunchai, & Weng, 2006; Haque, Tarofder, Rahman, & Raquib, 2009). The interest in such services is also evidenced by official statistics from EUROSTAT. At the level of the European Union, the percentage of people using e-banking services was around 63.87% in 2023, compared to almost 38.17% in 2012 (Eurostat, 2024). Interest in e-banking services is therefore constantly growing, especially in exceptional contexts such as the COVID-19 pandemic.

Previous studies have shown the reasons why the use of such services has increased significantly. On the one hand, the development is due to the many advantages that e-banking services can offer. On the one hand,

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there are the consumer benefits, such as "availability", "convenience" or "speed" (Drugă, 2021a). Everyone accepts that it is much easier to make payments remotely, using different devices, thus saving more time. On the other hand, there are also advantages for banking institutions, such as: "enhanced capacity" (Kumra & Mittal, 2004; Berger & Gensler, 2007), "reduced costs" (Orr, 1999), "service efficiency" (Kumra & Mittal, 2004; Berger & Gensler, 2007), "wider reach" (Kumra & Mittal, 2004; Berger & Gensler, 2007). This allows banking units to be more innovative in their product and service portfolios, thereby increasing customer satisfaction.

Sometimes, in addition to the two categories mentioned above, there is a third component, that of external factors. These can take the form of unforeseen events. The most recent example is the COVID-19 pandemic. As a result of the restrictions imposed by the authorities, electronic transactions were stimulated (Deloitte, 2022; Bank for International Settlements, 2021; Ağan, 2020; United Nations Conference on Trade and Development, 2021; Mathew, Saleem, & Sunil, 2022; Bank of Finland Bulletin, 2021; Euronews, 2022).

However, despite the benefits of e-banking services, consumers are sometimes reluctant to use them. This is due to a lack of trust in the banking institution or in the e-banking services themselves (Kim & Prabhakar, 2000). According to the literature, trust is unique in the way it manages to influence both interpersonal and group relationships (Golembiewski & McConkie, 1975). Thus, each consumer is different in some way, and banking units would need to analyse each one's needs in order to satisfy them.

At the same time, the importance of trust in e-banking is heightened by the lack of human interaction (Yap, Wong, Loh, & Bak, 2009). This may be the reason why these services are used. This characteristic makes e-banking services unique in their own way compared to traditional services (Gan et al., 2006; Grabner-Kräuter & Faullant, 2008; Yousafzai, Pallister, & Foxall, 2003). They are designed in contrast to the classical principles in which services in this sector were based on the intensity of the

relationship between customers and credit institutions through their employees (Schipor & Duhnea, 2021).

Given the above, the lack of trust creates a sense of anxiety among consumers when they have to share certain sensitive data, such as those related to their cards (Bolar & Alflayyeh, 2020). Consumers think twice before taking this step. Sometimes they refuse to continue the transaction and return to classic physical services.

Based on these findings, the following hypothesis and conceptual model is proposed (Figure 1):

**Hypothesis 1 (H1).** *Trust (T) in banking institutions has a direct impact on the behavioural intentions (BI) of consumers of electronic banking services.*

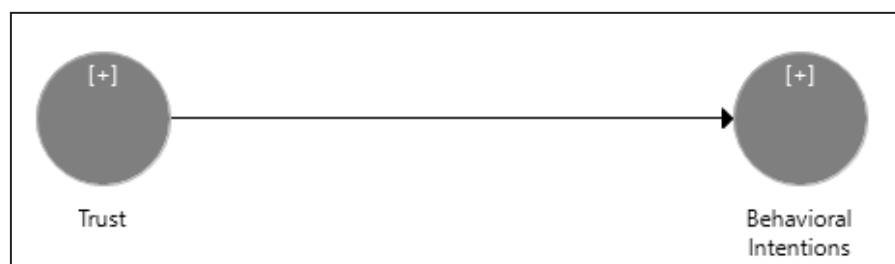
In order to assess the impact of trust and its dimensions on the behavioural intentions of e-banking consumers, the next section will describe the previous literature on their characteristics and, accordingly, formulate new hypotheses.

## 1. Literature Review

### 1.1. Ability of the Banking Units

When consumers refer to the capability of a banking unit in the context of electronic transactions, they focus on two directions: (1) the unit's competence to satisfy consumers' needs; (2) the unit's access to the necessary information to satisfy those needs (Bhattacharjee, 2002).

Therefore, it can be said that the capacity of a banking unit is based on the quality of its employees. Human resources are even more important when it comes to services. With the transition from traditional to online banking, the activities of banking units are constantly intensifying, which puts increased pressure on human resources (Chimote, 2019). It is very important that employees respond to customer requests in a professional manner. That's why banking units need people with very good skills, especially in the digital field. This can also be seen in the way the banking unit's tools work, which is also determined by the loading speed of Internet banking application pages. The waiting time of consumers is influenced, which also generates



**Figure 1. Conceptual model for Hypothesis 1**

Source: author's processing using SmartPLS 3 software

a certain level of trust from them (Nichifor, Lixândriou, Chițu, Brătucu, & Trifan, 2021). If employees face certain limitations regarding consumer demands, the trust in the banking unit will be reduced (BankDirector, 2018). This will affect the behavioural intentions of consumers.

At the same time, it is important for employees to feel that they are part of the organisation's culture. Without a high level of employee satisfaction caused by the internal policies of the unit, its customers will not be able to benefit from a higher level of satisfaction when using the bank's services (Allred & Lon Addams, 2000). Thus, organisational commitment plays an important role for employees to be as involved as possible in the process of cooperation with consumers (Lekić, Vapa-Tankosić, Mandić, Rajaković-Mijailović, Lekić, & Mijailović, 2020; Robbins & Coulter, 2005). At the same time, employees will be involved in innovation in their activities and will be looking for new solutions to deliver the unit's services. Depending on the behaviour of employees, consumers may also have different behavioural intentions. They could influence the interaction with employees in one way or another. Depending on this circuit, the profitability of the banking unit will be directly proportional because the achievement of performance depends on the fulfilment of tasks by employees (Lekić et al., 2020; Ahmed, Nawaz, Imran, Arshad, & Khan, 2016).

Based on these data, the following hypothesis is put forward:

**Hypothesis 2 (H2).** *The ability (A) of banking units has a direct impact on the behavioural intentions (BI) of consumers of electronic banking services.*

### 1.2. Integrity of the Banking Units

According to the literature, integrity in electronic transactions is present in at least three directions: (1) "the process of completing the transaction"; (2) "post-sale services"; (3) "consumers' personal information" (Bhattacharjee, 2002).

In order to maintain customer trust, banks are forced to support electronic transactions in a fast and secure way. These may be the reasons why consumers prefer to use online banking services. Also, during the process, banking institutions can integrate certain systems to verify that the transaction is not corrupt (Jones, 2002). If the transactions have been carried out successfully, new positive behavioural intentions can be created for consumers.

The link between banking institutions and consumers should be equally important after an electronic transaction. This can be done with the support of some after-sales services. If these are taken seriously by bank employees, they can ensure

the continuity of the company in the market (Domingo, 2003). For example, such a service can be represented by the feedback provided by consumers. It will be able to help the banking unit to improve services in the future, if necessary.

Moreover, if this feedback is made public on the organisation's website or on social networking sites, it can trigger new reactions from other potential consumers. In addition, after-sales services can offer the following benefits "an improved brand image"; "an intense customer support"; "an efficient differentiation from competitors"; "a relationship based on trust with customers" (Gallemard, 2022).

Finally, as mentioned above, the integrity of the online banking system also includes the management of consumers' personal data. Part of the reluctance of consumers to use e-banking services stems precisely from their uncertainty about how their personal data will be collected, processed, used or stored (OECD, 2020). At the global level, public authorities should take measures to increase the level of trust that citizens have in the actors who handle their personal data. One initiative in this sense can be the adoption of the GDPR in Europe in 2018, which has made things a little more stable for the citizens of this continent (Forbes, 2021).

In this regard, the following hypothesis is made:

**Hypothesis 3 (H3).** *The integrity (I) of banking units has a direct impact on the behavioural intentions (BI) of consumers of electronic banking services.*

### 1.3. Benevolence of the Banking Units

Regardless of the profile of the consumer, the representatives of the banking units should be oriented towards their needs. This can be based on the benevolent actions, mostly voluntary, that employees carry out in support of consumers. Even if in other contexts certain similarities can be drawn between the concept of "benevolence" and that of "competence" (Di Battista, Pivetti, & Berti, 2020), in credit institutions, when discussing e-banking services, employees should act in the following ways "proactively make good faith efforts to resolve user concerns"; "demonstrate receptivity and empathy towards user concerns and needs" (Bhattacharjee, 2002). For example, during the COVID-19 pandemic in Romania, there was a gradual shift in consumers' use of various electronic applications. At the same time, representatives of banking units promoted the use of certain robots in their offices. As not all customers had the skills to use the device, employees offered assistance to express their goodwill towards customers. In this way, customers were able to complete their transactions safely and honestly. Employees did not receive any additional remuneration for this activity.

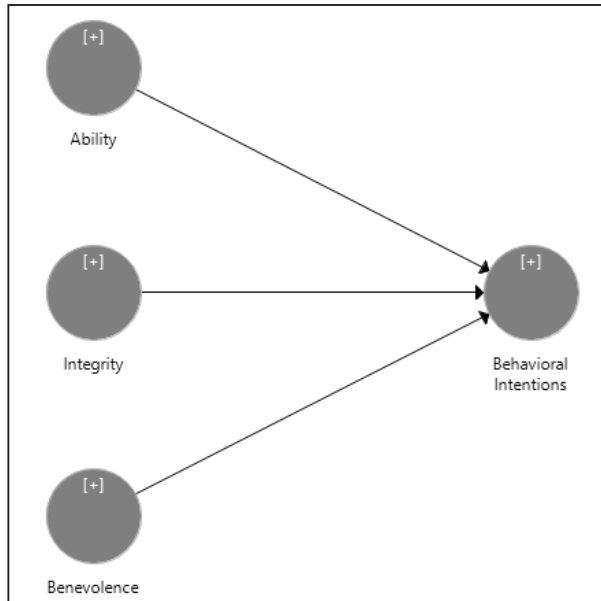


Figure 2. Conceptual model for Hypotheses 2, 3, and 4

Source: author's processing using SmartPLS 3 software

Thus, if a consumer has received adequate treatment from a banking institution, their satisfaction is higher, and they can form a number of positive behavioural intentions, demonstrating loyalty to the company (Keskar, Pandey, & Patwardhan, 2020).

Based on these data, the following hypothesis is suggested:

**Hypothesis 4 (H4).** *The benevolence (B) of bank branches has a direct impact on the behavioural intentions (BI) of consumers of remote banking services.*

Also, based on the last three hypotheses, the following conceptual model is proposed (Figure 2).

## 2. Materials and Methods

This paper uses primary data collected through a questionnaire in Romania between April and August 2022. The tool was distributed online and was mainly addressed to consumers of e-banking services. The social networks Facebook and LinkedIn were used as a means of communication, as well as personal contacts from the banking units. Considering that a filter question was used

to distinguish between people who use e-banking services and those who do not, the data analysis focused on a sample of 500 people.

The form contained three sections, each of which was important for data collection. The first section contained questions about the assessment of the level of trust in the banking sector in Romania and how it could be increased. In the second section, two scales were used, one to measure the level of trust that consumers of e-banking services have in the banking unit with which they cooperate, and the second to assess behavioural intentions, taking into account the information mentioned above. The last section contained information on the demographics of the respondents.

The scale used to measure the level of trust in the banking unit was constructed according to the model proposed by Bhattacharjee (2002). The dimensions and items are shown in Table 1.

For the behavioural intentions scale, an adapted model proposed by Zeithaml, Berry & Parasuraman (1996) was used. Its dimensions and items can also be found in Table 2.

Responses were collected in accordance with the GDPR. Participation in the survey was entirely voluntary. Each respondent gave their consent to complete the online form they received, having been informed that their data would be confidential and anonymous.

SPSS Statistics version 26 was used for data analysis and interpretation. The bootstrapping procedure of SmartPLS-SEM 3 was used for hypothesis testing.

## 3. Results

### 3.1. Sample Structure

As already mentioned, the sample included at least 500 respondents. Its structure can be described in more detail in Table 3.

As can be seen from the previous table, the majority of respondents are women (74.6%). Most of them are aged between 18 and 24 (38%). Also, 76.4% of respondents come from urban areas. In terms of professional status, the majority are

Table 1

Dimensions and items for trust

Dimensions	Items
Ability (A)	(1) Your banking unit has the skills and experience to perform e-banking transactions in the expected manner. (2) Your banking unit has access to the information necessary to perform the e-banking transactions properly.
Integrity (I)	(1) Your banking institution is fair in the conduct of customer e-banking transactions. (2) Your banking institution is fair in its post-acquisition customer service policies.
Benevolence (B)	(1) Your banking unit is open and receptive to the needs of e-banking customers. (2) Your banking unit makes a good faith effort to resolve most e-banking customer issues.

Source: adapted from (Bhattacharjee, 2002)

Table 2

**Dimensions and elements for behavioural intentions**

Dimensions	Items
Loyalty (L)	(1) Speak positively to others about the e-banking services provided by your bank. (2) Recommend the e-banking services provided by your bank to those who ask you for advice. (3) Encourage friends and relatives to work with your bank to obtain e-banking services. (4) Consider your bank branch as the first choice for e-banking services. (5) In the next few years, plan to increase the volume of transactions with your bank through e-banking.
Switch (S)	(1) In the next few years, you will be less likely to use your banking unit for e-banking services. (-) (2) You use some e-banking services at a competitor bank that offers a better price. (-)
Pay More (PM)	(1) Continue to use your banking institution for e-banking services if the prices increase slightly. (2) Pay a higher price than competitors for the benefits you receive from your banking institution for e-banking services.
External Response (ER)	(1) Switch to a competitor if you have problems with your branch's e-banking services. (2) Complain to other customers if you have problems with the e-banking services at your branch. (3) Complain to external agencies, such as the National Consumer Protection Authority, if you have a problem with the e-banking services at your branch.

Source: adapted from (Zeithaml et al., 1996)

Table 3

**Sample structure**

<b>Gender</b>	Male (25.4%)	<b>Professional status</b>	Employee (38%)	
	Female (74.6%)		Housewife (25.8%)	
<b>Age (years)</b>	18-24 (38%)		Entrepreneur (24.8%)	
	25-34 (24.8%)		Self-employed (8.4%)	
	35-44 (25.8%)		Student (3%)	
	45-54 (8.4%)		<b>Residence</b>	Urban (76.4%)
	>=55 (3%)			Rural (23.6%)
<b>Marital status</b>	Single (47.4%)	<b>Education level</b>	Elementary (20.8%)	
	Married (43.4%)		University graduates (72%)	
	Celibate (9.2%)		Post-university graduates (7.2%)	
<b>Average monthly income (LEI)</b>	<1,524 (21.2%)			
	1,524 – 2,000 (10.4%)			
	2,001 – 3,000 (7.8%)			
	3,001 – 4,000 (25%)			
	4,001 – 5,000 (6.6%)			
	> 5,000 (22.6%)			
	no income (6.4%)			

Source: author's processing

employed (38%), and in terms of education, the majority are university graduates (72%). In terms of marital status, the majority are single (47.4%). Finally, in terms of income, the majority of respondents (25%) earn between 3,001 and 4,000 LEI per month.

### 3.2. Descriptive Analysis

The first question of the survey asked about the change in the level of confidence of Romanian consumers in the banking sector in recent years. The results show that the majority of respondents (33.8%) believe that it has increased significantly. Also, as shown in Figure 3, 28% of respondents stated that this evolution has remained unchanged.

The factors that can be considered to justify the previous results are presented in Figure 4. The degree of transparency of credit institutions and the level

of financial literacy are among the most important determinants that can influence the evolution of consumer trust in banking institutions. The political class is the least important factor, with a share of 4.8%.

### 3.3. Research Hypotheses

Prior to testing the two conceptual models proposed for the hypotheses formulated in the first two sections, the internal consistency of the dimensions of the two scales used was tested. The first scale tested was that of trust. The results are shown in Table 4.

According to the data obtained, among the three dimensions of trust, only "ability" and "benevolence" received a Cronbach's alpha coefficient above .7. Thus, only two of these dimensions will be considered for further analysis.

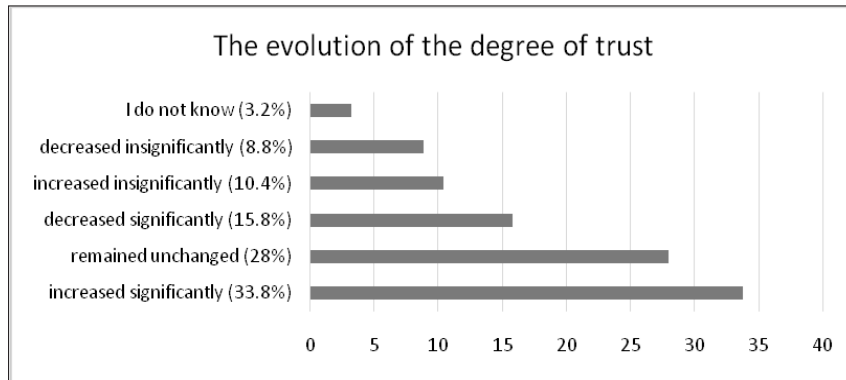


Figure 3. The evolution of trust in the Romanian banking sector

Source: author's processing

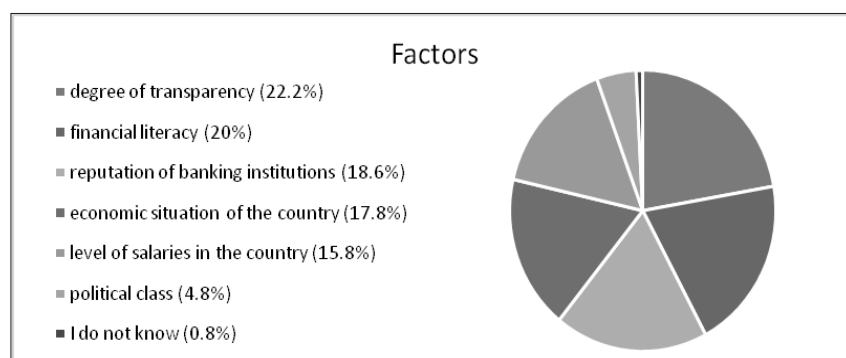


Figure 4. Factors that may affect the level of confidence in the Romanian banking sector

Source: author's processing

Table 4  
Internal Consistency of Trust Dimensions

Dimensions	(A)	(I)	(B)
Cronbach's Alpha	.856	.421	.880
Cronbach's Alpha based on Standardised Items	.866	.466	.897
N of Items	2	2	2
Item Means	6.580	6.579	6.243

Source: author's processing; SPSS data

Next, the dimensions of the "consumer behavioural intentions" scale were tested for internal consistency. The results are presented in Table 5.

Table 5  
Internal Consistency of Behavioral Intentions Dimensions

Dimensions	(L)	(S)	(PM)	(ER)
Cronbach's Alpha	.951	.726	.547	.708
Cronbach's Alpha based on Standardised Items	.952	.727	.551	.720
N of Items	5	2	2	3
Item Means	6.04	3.92	3.47	4.82

Source: author's processing; SPSS data

Given the data presented in Table 5, among the four dimensions of behavioural intentions, only the "pay

more" dimension did not score above 0.7 in terms of Cronbach's Alpha. It will not be considered in further analysis.

3.3.1 First Conceptual Model

This section will test the first hypothesis. Firstly, the reliability and validity of the proposed model were tested. The results can be seen in Table 6 and Table 7.

Table 6  
Building reliability and validity:  
Model 1 – Hypothesis 1

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Trust (T)	.843	.885	.891	.673
Behavioral Intentions (BI)	.708	.944	.784	.429

Source: author's processing; SmartPLS 3 data

Table 7  
Discriminant validity – HTMT criterion:  
Model 1 – Hypothesis 1

	Trust (T)	Behavioral Intentions (BI)
Trust (T)		
Behavioral Intentions (BI)	.786	

Source: author's processing; SmartPLS 3 data

Table 8

**Hypothesis testing: Model 1 – Hypothesis 1**

Relation (Direct effect)	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Status
<b>H1: T → BI</b>	.781	.782	.020	39.548	.000	Accepted

Source: author's processing; SmartPLS 3 data

According to the results in Table 6, the two variables have a Cronbach's Alpha coefficient higher than .7. Although for the AVE column there is a variable with a value lower than .5, according to the recommendations of the literature (Fornell & Larcker, 1981), this value can be accepted because the value for the Composite Reliability column is higher than .6. Therefore, the model can be considered valid and ready for testing.

Also, in accordance with other recommendations, the HTMT criterion was used in Table 7 to test the validity of the model (Mohd Dzin & Lay, 2021; Avkiran & Ringle, 2018; Voorhees, Brady, Calantone, & Ramirez, 2016; Henseler, Ringle, & Sarstedt, 2015). A result of less than .85 allows to confirm the validity of the model and to test it. The results are presented in Table 8.

According to the results in Table 8, Hypothesis 1 was accepted. Therefore, it can be assumed that trust in banking institutions has a direct effect on consumers' intentions to use e-banking services. At the same time, Figure 5 shows the conceptual model of this tested hypothesis.

**3.3.2 The second conceptual model**

This subsection presents the results obtained in testing the hypotheses for the second conceptual model. As in the previous case, the reliability and validity of the proposed model were checked prior to testing. The results are presented in Tables 9 and 10.

Table 9

**Building reliability and validity:**

**Model 2 – Hypothesis 2; Hypothesis 4**

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Ability (A)	.866	.883	.937	.881
Benevolence (B)	.898	.899	.952	.908
Behavioral Intentions (BI)	.708	.946	.781	.430

Source: author's processing; SmartPLS 3 data

Table 10

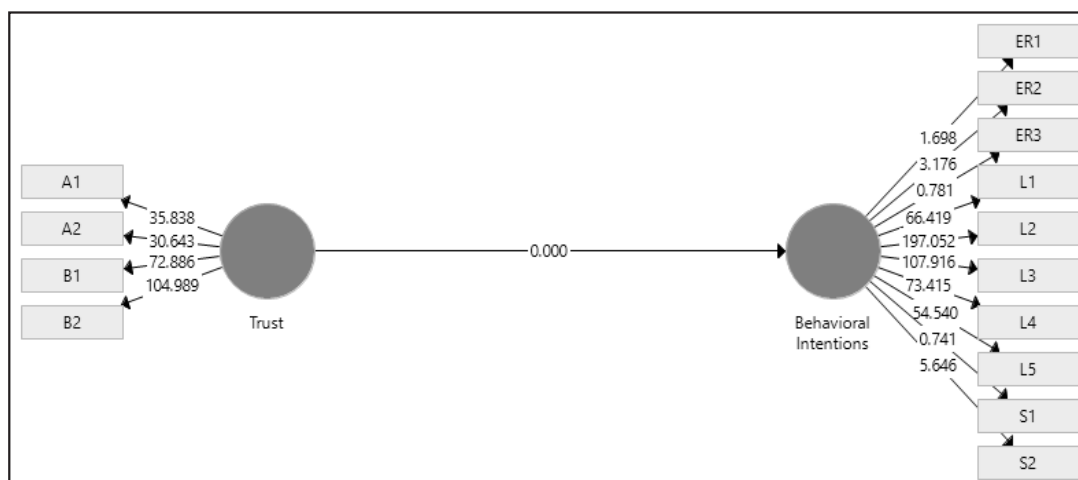
**Discriminant validity – HTMT criterion:**

**Model 2 – Hypothesis 2; Hypothesis 4**

	Ability (A)	Benevolence (B)	Behavioral Intentions (BI)
Ability (A)			
Benevolence (B)	.590		
Behavioral Intentions (BI)	.526	.810	

Source: author's processing; SmartPLS 3 data

The results obtained in the two tables (Table 9; Table 10) allow to validate the model and consider it ready for testing. The same principles were applied as in the previous model. Thus, even if the AVE indicator registered a value lower than .5 for the Behavioural Intentions variable, the score registered in the Composite Reliability column allows to continue with this approach (Fornell & Larcker, 1981).



**Figure 5. Conceptual model for the tested hypothesis – H1**

Source: author's processing; SmartPLS 3 data

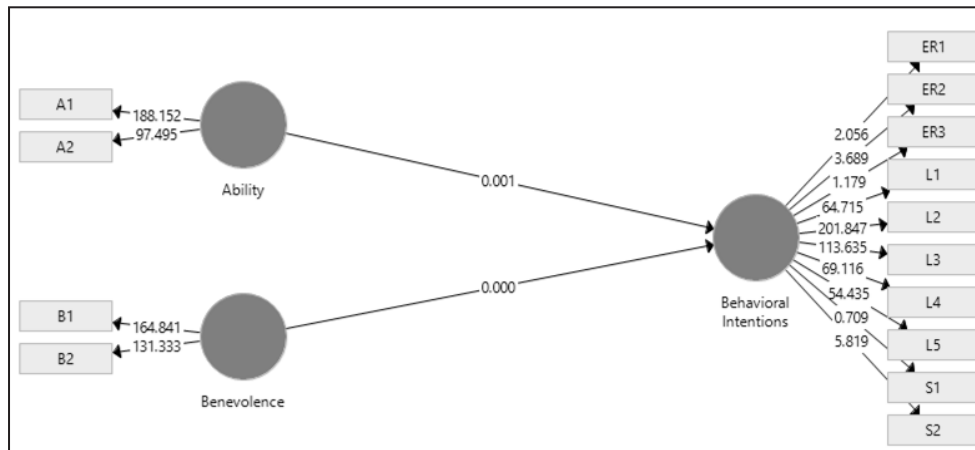


Figure 6. Conceptual model for the tested hypotheses – H2; H4

Source: author's processing; SmartPLS 3 data

Table 11

**Hypothesis testing: Model 2 – Hypothesis 2; Hypothesis 4**

Relation (Direct effect)	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Status
H2: A → BI	.116	.118	.033	3.490	.001	Accepted
H4: B → BI	.738	.737	.031	23.668	.000	Accepted

Source: author's processing; SmartPLS 3 data

At the same time, using the HTMT criterion, the values presented in Table 10 indicate that the model is valid. The two hypotheses were tested and the results are presented in Table 11.

According to the results in Table 11, hypotheses 2 and 4 were accepted, which revealed that the dimensions of Trust, Ability and Benevolence have a direct impact on the behavioural intentions of consumers of e-banking services. At the same time, Figure 6 shows the conceptual model for the tested hypotheses.

**4. Discussions**

This paper analyses the impact of trust in banking institutions on behavioural intentions towards e-banking services in Romania. Even if the evolution of trust in these institutions is relatively positive, considering the direct effect it has on consumers' behavioural intentions, by testing statistical hypotheses, it is recommended to adopt certain measures to maintain or even increase this level of trust. In this way, favourable long-term relationships between consumers and banking institutions could be established and maintained (Pennanen, Tiainen, & Luomala, 2007).

One of the measures could be the implementation and development of Corporate Social Responsibility (CSR) campaigns. The COVID-19 pandemic has shown that these initiatives can be the basis of favourable behavioural intentions among consumers

in the banking sector (Drugă, 2020; Drugă, 2021b). After such a period, rebuilding trust can be a long-term process, which is often found in less favourable relationships between consumers and their partner institutions. Through the implementation of CSR actions, consumers can feel secure and have a sense of belonging to the community of the banking unit. As a result, they will be able to carry out e-banking transactions in a much more relaxed manner.

Financial education programmes are another way to increase trust in banking institutions. According to some studies, consumers' level of trust in a banking institution is directly influenced by their level of financial literacy (van der Crujisen, de Haan, & Roerink, 2021; Nuñez-Letamendia & Poher, 2020). Due to Romania's economic and political past, the currently recorded level of financial education is low (Căprioară, Savard, & Cavalcante, 2020; Moraru & Duhnea, 2014; Drugă, 2021c). To this end, the process of implementing new specific programmes must be accelerated so that the frequency of using e-banking services can also be increased. A high level of financial literacy could create a better state of mind for consumers, helping them to make ethical, efficient and more profitable financial decisions (Corporate Finance Institute, 2021). The more financially literate a consumer is, the more trust they will have in the partner institution and the more they will benefit from a transparent relationship with the banking entity (Schipor & Duhnea, 2021).



At the same time, the level of security of transactions can be another important factor influencing consumers' trust in banking institutions and their willingness to carry out e-banking transactions. It is often generated by "data breaches" or "hacking events" (Moneythor solution, 2021). In this sense, bank representatives could combine the financial education programmes mentioned above with new programmes to promote security in the online environment. Consumers could be informed about how privacy and security mechanisms work within the units (Grabner-Kräuter & Faullant, 2008). Once they are assured that their data will not be compromised from a security or confidentiality perspective after using certain e-banking services, their level of trust in the organisation will be appropriate (Keskar et al., 2020).

Banking staff also have an important role to play. Consumers have more trust in those employees who are able to explain to them all the steps they need to take in order to benefit from quality e-banking services, who can explain to them the risks they can take or even the costs they can bear. In this way, one can speak of an "employee performance" (Ahmed et al., 2016) or even a "social glue" (Srivastava & Mohaley, 2022). In the presence of such people, consumers will be more open and will develop positive behavioural intentions related to the use of e-banking services. Therefore, banking decision makers should make efforts to attract such people within the organisations.

Finally, a high degree of transparency on the part of credit institutions, which is perhaps the most important aspect in this area, is needed to ensure that the public is aware of the measures presented (Basel Committee on Banking Supervision, 1998). It is recommended that the banking unit communicates data on decisions taken at the level of the institution to interested parties in a clear manner, without hesitation and within a relatively short time (European Central Bank, 2023). This helps the organisation to be better evaluated by the

public (Srairi, 2019) and determines new positive behavioural intentions. For the customer segment that uses e-banking/internet services, decisions can also be communicated through social media networks due to their specificity (Sarulatha & Sasirekha, 2013). In this way, credit institutions can even gain a competitive advantage over other competitors in the market (Sadalia, 2021).

## Conclusions

Given their innovative nature, e-banking services have proved to be an increasingly popular tool for customers. In recent times, the emergence of the COVID-19 pandemic, which has made certain journeys more difficult and reduced physical contact, has also been an important factor in this type of behaviour.

In this paper, a theoretical framework has been developed to explain how consumers' behavioural intentions to use e-banking services can be influenced by the dimensions of trust in a banking institution. The results show that consumers' decisions to use such services can also be attributed to the level of trust in the partner banking institution. This was also supported by the results of statistical hypothesis testing. At the same time, a number of factors that may affect the level of trust in a banking institution were presented. These include CSR campaigns; financial education programmes; the level of security of online transactions; the staff of the banking units; the level of transparency of the banking units.

For further research, given the difficulties encountered in testing the two models, it would be interesting to know what results could be obtained in another country or geographic region. It is recommended to adapt and create new instruments that can measure both trust in banking institutions and consumer behavioural intentions. This could help companies develop in their respective industries.

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