

The Mediating Role of Customer Trust in the Relationship Between Social Media Engagement and Internet Banking Adoption in Cameroon

David Ekeke Vevanje¹, Akume Daniel Akume², and Messomo Elle Serge³

¹Ph.D Student, University of Buea, Cameroon

²Professor of Economics, University of Buea, Cameroon

³Professor of Management Sciences, University of Buea, Cameroon

Abstract— The increasing adoption of digital technologies has transformed banking, with internet banking becoming a major channel for financial service delivery. In Cameroon, however, adoption remains uneven despite increased internet access, social media use and investments in digital banking platforms. This study examines the effect of social media engagement on internet banking adoption, with trust as a mediator and digital literacy as a moderator. Drawing on the Technology Acceptance Model, Diffusion of Innovation Theory, Trust Theory and Digital Capability Theory, the study adopts a positivist philosophy and quantitative cross-sectional survey design. Data were collected from 399 current and potential internet banking users of selected commercial banks in Cameroon using a structured questionnaire and analysed using descriptive statistics, Confirmatory Factor Analysis and Structural Equation Modelling. The findings show that social media engagement positively and significantly influences internet banking adoption and customer trust. Trust significantly mediates the relationship between social media engagement and internet banking adoption, while digital literacy significantly moderates this relationship. The study therefore identifies social media engagement, trust and digital literacy as important drivers of internet banking adoption in Cameroon. The findings extend existing knowledge by integrating communication, trust and digital capability perspectives into a unified digital banking adoption framework. Practically, banks should strengthen social media engagement, transparency, online customer support and digital literacy initiatives, while policymakers should promote digital financial inclusion programmes that enhance citizens' digital skills and confidence in digital financial systems.

Keywords— Social Media Engagement, Internet Banking Adoption, Trust, Digital Literacy, Customer Perception, Structural Equation Modelling, Digital Banking, Financial Technology, Cameroon.

1. INTRODUCTION

The rapid advancement of digital technologies has transformed financial services, encouraging commercial banks to shift from branch-based operations towards digitally enabled delivery. Internet banking facilitates remote access to accounts, payments, fund transfers and other transactions.

However, platform availability does not necessarily guarantee adoption, as customer behaviour is also influenced by psychological and behavioural factors. Technology adoption models emphasise perceived usefulness and ease of use (Davis, 1989), while later models incorporate social influence and facilitating conditions (Venkatesh et al.,

2003). These perspectives provide only a partial explanation of contemporary digital banking behaviour, where social media increasingly facilitates financial information and customer-bank interaction.

Social media enables banks to disseminate information, promote digital services, address enquiries and complaints, communicate security information and maintain continuous customer interaction, while allowing customers to share and observe service experiences. Its interactive and user-generated nature is emphasised by Kaplan and Haenlein (2010), while Mangold and Faulds (2009) identify it as an important organisational communication channel. Such engagement may increase knowledge and encourage internet banking adoption; however, concerns about security, reliability, privacy and institutional credibility may constrain this effect, particularly in Cameroon.

Customer trust is therefore central to understanding how social media engagement may influence internet banking adoption. Trust reflects confidence in system reliability, transaction security, data protection and institutional integrity and is an established determinant of online behaviour because electronic transactions involve uncertainty and perceived vulnerability (Gefen et al., 2003; Pavlou, 2003). Although existing research has largely treated trust as a direct determinant of technology adoption, social media interaction may also influence behaviour through relational factors such as trust (Hajli, 2014). However, limited research has examined trust specifically as a mediating mechanism between social media engagement and internet banking adoption.

The study addresses conceptual, empirical and contextual gaps in the literature. Existing research has focused largely on technological characteristics, with less attention to social media engagement and the psychological mechanisms linking digital communication to adoption. Moreover, much of the evidence originates outside Sub-Saharan Africa, limiting its applicability to Cameroon, where technological infrastructure, financial inclusion, institutional conditions and customer experiences differ from those in developed economies. African research has also provided limited integration of social media engagement and customer trust within a single framework (Narteh et al., 2020; ndzi et al., 2023). This study therefore examines whether social media engagement strengthens customer trust and whether trust subsequently promotes internet banking adoption in Cameroon.

The study specifically examines the mediating role of customer trust in the relationship between social media engagement and internet banking adoption, proposing both direct and indirect effects through confidence in the security, reliability and credibility of internet banking services. The article subsequently reviews the literature, develops the hypotheses, presents the methodology, and examines the relationships using Structural Equation Modelling and bootstrapping before discussing the findings, implications, conclusions, recommendations, limitations and future research. Thus, the study moves beyond whether social media engagement influences adoption to examine how this relationship occurs through customer trust.

2. LITERATURE REVIEW

2.1 Conceptual Literature

Social media engagement refers to customers' active interaction with banking-related content through following, reading, commenting, sharing and responding. Social media facilitates user-generated content and organisational

communication (Kaplan & Haenlein, 2010; Mangold & Faulds, 2009), enabling customers to obtain information, observe experiences and shape their perceptions and trust (Brodie et al., 2011).

Customer trust denotes confidence in the competence, reliability, security and integrity of financial institutions and their digital systems. It involves willingness to accept vulnerability based on positive expectations (Mayer et al., 1995) and reduces uncertainty regarding transaction security and information protection, thereby supporting online service use (Gefen et al., 2003; Pavlou, 2003). Trust therefore represents the psychological mechanism linking SME to IBA.

Internet banking adoption refers to customers' acceptance and use of internet-enabled banking services. While adoption is traditionally explained through perceived usefulness and ease of use (Davis, 1989), broader models incorporate social influence and facilitating conditions (Venkatesh et al., 2003). Here, IBA represents a behavioural outcome shaped by digital information and confidence in service security, reliability and credibility.

2.2 Theoretical Literature

The study is grounded primarily in Trust Theory, complemented by the Technology Acceptance Model (TAM). Trust Theory is relevant because internet banking involves uncertainty and vulnerability. Trust develops when institutions are perceived as competent, benevolent and possessing integrity (Mayer et al., 1995). Social media interactions provide signals of institutional credibility through communication, responsiveness, complaint resolution and cybersecurity information, while negative reviews and unresolved complaints may weaken trust. By reducing uncertainty and perceived vulnerability, trust can promote internet banking adoption (Gefen et al., 2003; Pavlou, 2003).

TAM explains adoption through perceived usefulness and ease of use (Davis, 1989), but provides limited coverage of relational and security concerns in financial transactions. This study therefore incorporates SME as an external communication factor and trust as an intervening mechanism, recognising that perceived usefulness and convenience may not translate into adoption without confidence in security and reliability.

2.3 Empirical Literature

Empirical evidence indicates that social media engagement can influence customers' behavioural responses by facilitating information sharing, interaction and electronic word-of-mouth. Hajli (2014) found that social media interactions and social support contribute to trust formation and behavioural intentions, while Mangold and Faulds (2009) established that social media has strengthened consumers' influence over organisational communication and information. These findings suggest that engagement with banking-related content may encourage favourable responses towards digital banking.

Trust is also established as an important determinant of electronic service adoption. Gefen et al. (2003) found that trust complements conventional technology-acceptance factors, while Pavlou (2003) demonstrated that it reduces uncertainty and perceived risk in electronic transactions. This is particularly relevant to internet banking, where security, privacy and system reliability are important concerns. However, limited research has examined trust as a mediator between social media engagement and internet banking adoption. Evidence suggests that social media

interactions can build relational confidence that influences behavioural intentions (Hajli, 2014; Bilgihan et al., 2016), but this mechanism remains underexplored.

The gap is particularly evident in Sub-Saharan Africa and Cameroon, where existing studies have largely examined conventional adoption factors such as perceived usefulness, perceived ease of use, awareness, benefits and perceived risk. Limited attention has been given to how social media engagement generates trust that subsequently influences internet banking adoption. This study therefore addresses this gap by examining customer trust as the mediating mechanism between social media engagement and internet banking adoption in Cameroon. It proposes that social media engagement can strengthen trust by increasing information and institutional interaction, while enhanced trust reduces uncertainty and encourages adoption.

3. METHODOLOGY OF THE STUDY

3.1 Source of Data

The study used primary data collected from adult customers of commercial banks and microfinance institutions in Buea, Cameroon, who used social media and were current or potential internet banking users. Purposive and convenience sampling were combined to meet eligibility requirements and facilitate access in the absence of a comprehensive customer sampling frame. Data were collected using a structured questionnaire. From an initial target of approximately 424 respondents based on Cochran's formula, 399 valid responses were retained after screening, providing an adequate basis for Structural Equation Modelling (SEM) involving latent constructs and mediation analysis (Hair et al., 2019; Kline, 2016).

3.2 Measurement of Variables

The study examined social media engagement (SME), customer trust (TR) and internet banking adoption (IBA) as latent constructs. Multiple indicators adapted from established studies were measured on a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree (Hair et al., 2019). SME measured interaction with banking-related social media content (Alalwan et al., 2017; Hajli, 2014); TR assessed confidence in the reliability, security and integrity of internet banking (Gefen et al., 2003; Pavlou, 2003); and IBA captured actual use and behavioural intention towards internet banking (Martins et al., 2014; Venkatesh et al., 2003).

3.3 Method of Analysis

Descriptive statistics and Pearson correlation analysis were first used to summarise the data and examine associations among the variables. Reliability and validity were assessed using Cronbach's alpha, Composite Reliability (CR), Confirmatory Factor Analysis (CFA), factor loadings and Average Variance Extracted (AVE). SEM was then employed to estimate the direct and indirect relationships among the latent constructs (Kline, 2016). Mediation was tested using 5,000 bootstrap resamples, with significance established where the bootstrap confidence interval for the indirect effect excluded zero (Hayes, 2018).

3.4 Model Specification

The model examined whether customer trust mediates the relationship between social media engagement and internet banking adoption. Grounded in Trust Theory and the mediation approaches of Baron and Kenny (1986)

and Hayes (2018), the model specifies SME as the independent variable, TR as the mediator and IBA as the dependent variable.

Social Media Engagement (SME) → Customer Trust (TR) → Internet Banking Adoption (IBA).

The first equation estimates the effect of social media engagement on customer trust:

Model 1: Effect of Social Media Engagement on Customer Trust

$$TR_i = \delta_0 + \delta_1 SME_i + \delta_2 AGE_i + \delta_3 GEN_i + \delta_4 EDU_i + \delta_5 INC_i + \delta_6 OCC_i + \omega_i \dots \dots \dots (1)$$

The second equation estimates the effect of customer trust on internet banking adoption while simultaneously controlling for the direct effect of social media engagement:

Model 2: Effect of Social Media Engagement and Customer Trust on Internet Banking Adoption

$$IBA_i = \theta_0 + \theta_1 SME_i + \theta_2 TR_i + \theta_3 AGE_i + \theta_4 GEN_i + \theta_5 EDU_i + \theta_6 INC_i + \theta_7 OCC_i + \xi_i \dots \dots \dots (2)$$

TR denotes customer trust, SME social media engagement and IBA internet banking adoption, while AGE, GEN, EDU, INC and OCC represent age, gender, education, income and occupation. The error term is represented by ϵ . These controls were included because demographic characteristics may influence digital technology adoption (Venkatesh et al., 2003; Martins et al., 2014).

Mediation is established when SME significantly predicts TR, TR predicts IBA, and the indirect effect through TR is significant. A significant direct effect after introducing TR indicates partial mediation, while an insignificant direct effect indicates full mediation (Hayes, 2018).

3.5 Diagnostic Tests

Reliability, validity, normality and multicollinearity were assessed before structural estimation. Cronbach's alpha and Composite Reliability were used to assess reliability, with 0.70 as the minimum threshold (Hair et al., 2019). CFA, factor loadings and AVE assessed construct validity. Normality and multicollinearity tests evaluated distributional suitability and excessive correlations among explanatory variables.

Mediation was validated using 5,000 bootstrap samples, with the indirect effect considered significant when its confidence interval excluded zero. This approach provides a robust test of mediation without assuming normality of the indirect-effect distribution (Hayes, 2018).

4. RESULTS AND DISCUSSION

4.1 Diagnostic Tests and Correlation Analysis

Normality was assessed using skewness and kurtosis. Social Media Engagement recorded skewness and kurtosis values of -0.623 and 0.541, respectively; Trust recorded -0.704 and 0.936; while Internet Banking Adoption recorded -0.783 and 1.157. These results indicated approximate normality and supported the use of covariance-based Structural Equation Modelling.

Multicollinearity was assessed using tolerance and Variance Inflation Factor statistics. Social Media Engagement recorded a VIF of 1.645 and Trust 2.033, both below the study threshold, with tolerance values above the required minimum. Multicollinearity therefore did not present a serious problem. Pearson correlation analysis provided preliminary evidence on the direction and strength of relationships among the constructs.

4.2 Direct Structural Relationships

Structural Equation Modelling was used to assess the direct relationships among the focal variables. The relevant direct effects extracted from the structural model are presented in Table 1.

Table1: Direct Structural Relationships

Structural Path	Standardised β	Standard Error	Critical Ratio	p-value	Decision
Social Media Engagement → Customer Trust	0.547	0.052	10.654	< .001	Significant
Customer Trust → Internet Banking Adoption	0.337	0.058	5.821	< .001	Significant
Social Media Engagement → Internet Banking Adoption	0.246	0.056	4.393	< .001	Significant

Source: AMOS Structural Model Output (2026).

The results showed that Social Media Engagement had a positive and significant effect on Customer Trust ($\beta = 0.547$, SE = 0.052, CR = 10.654, $p < .001$). Customer Trust also positively and significantly influenced Internet Banking Adoption ($\beta = 0.337$, SE = 0.058, CR = 5.821, $p < .001$). Similarly, Social Media Engagement had a positive and significant direct effect on Internet Banking Adoption ($\beta = 0.246$, SE = 0.056, CR = 4.393, $p < .001$). These findings indicate that social media engagement strengthens customer trust and directly contributes to internet banking adoption.

4.2 Bootstrap Mediation Results

The mediation analysis examined whether Customer Trust mediates the relationship between Social Media Engagement and Internet Banking Adoption using 5,000 bootstrap resamples. An indirect effect was considered significant when its 95% bootstrap confidence interval excluded zero.

Table 2: Bootstrap Mediation Results

Effect/Path	Standardised β	Lower 95% CI	Upper 95% CI	p-value	Decision
SME → Trust (Path a)	0.719	0.639	0.793	< .001	Significant
Trust → IBA, controlling for SME (Path b)	0.551	0.447	0.654	< .001	Significant
SME → IBA: Total Effect (Path c)	0.668	0.574	0.754	< .001	Significant

SME → IBA: Direct Effect (Path c')	0.272	0.160	0.388	< .001	Significant
SME → Trust → IBA: Indirect Effect	0.396	0.317	0.477	< .001	Significant

Bootstrap samples = 5,000; N = 399.

Source: Researcher's Computation from Field Survey Data (2026).

Path a shows that Social Media Engagement significantly increased Customer Trust ($\beta = 0.719$, 95% CI [0.639, 0.793], $p < .001$). The positive confidence interval supports the stability of this relationship. Path b indicates that Customer Trust significantly influenced Internet Banking Adoption after controlling for Social Media Engagement ($\beta = 0.551$, 95% CI [0.447, 0.654], $p < .001$), indicating that greater trust is associated with stronger adoption.

The total effect of Social Media Engagement on Internet Banking Adoption was significant ($\beta = 0.668$), while the direct effect declined to 0.272 after introducing Customer Trust but remained significant. This indicates that part of the effect operates through Trust.

The indirect effect was significant ($\beta = 0.396$, 95% CI [0.317, 0.477], $p < .001$). Since the confidence interval excludes zero, the mediation hypothesis is supported. The significant direct effect alongside the significant indirect effect indicates partial mediation.

Bootstrapping Results for the Mediation Model (5,000 Resamples)

Path	Relationship	Unstandardized Coefficient (B)	Std. Error	Standardized Coefficient (β)	Bias-Corrected 95% Confidence Interval		p-value
					Lower (LLCI)	Upper (ULCI)	
Path a	Social Media Engagement (SME) → Customer Trust (TR)	0.741	0.040	0.719	0.639	0.793	< .001
Path b	Customer Trust (TR) → Internet Banking Adoption (IBA) (controlling for SME)	0.563	0.054	0.551	0.447	0.654	< .001
Total effect (c)	Social Media Engagement (SME) → Internet Banking Adoption (IBA) (Total Effect)	0.684	0.046	0.668	0.574	0.754	< .001
Direct effect (c')	Social Media Engagement (SME) → Internet Banking Adoption (IBA) (Direct Effect, controlling for TR)	0.278	0.058	0.272	0.160	0.388	< .001
Indirect effect (a × b)	Social Media Engagement (SME) → Customer Trust (TR) → Internet Banking Adoption (IBA) (Indirect Effect a × b)	0.406	0.041	0.396	0.317	0.477	< .001

Note: Bootstrap method = Bias-corrected percentile. Number of bootstrap resamples = 5,000.

N = 399. SME = Social Media Engagement; TR = Customer Trust; IBA = Internet Banking Adoption.

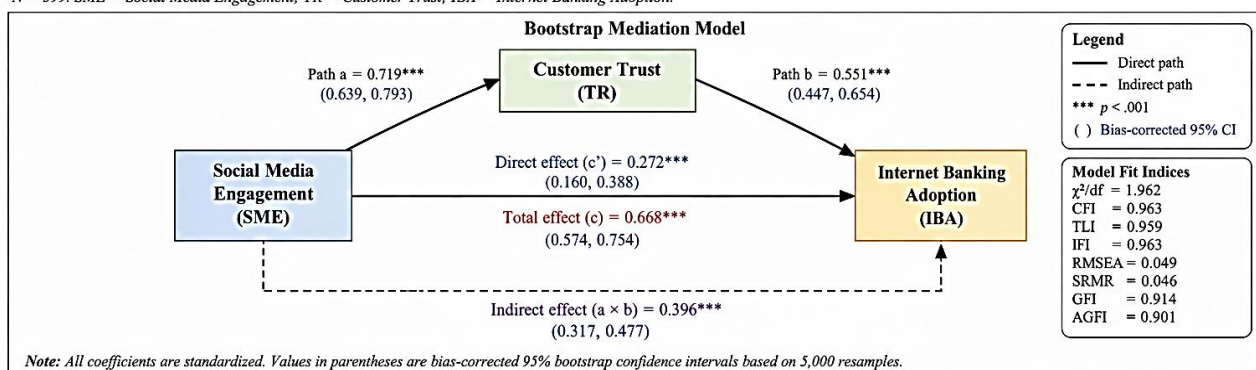


Figure 1: Bootstrap Mediation Model

The bootstrap results establish partial mediation, as the direct effect of Social Media Engagement on Internet Banking Adoption remained significant after introducing Customer Trust. Thus, Social Media Engagement influences adoption both directly through exposure to banking information and indirectly by strengthening confidence in the reliability, security and integrity of internet banking platforms.

Approximately 59.3% of the total effect of Social Media Engagement on Internet Banking Adoption is transmitted through Customer Trust, indicating that trust accounts for more than half of the relationship. Customer Trust therefore represents a major behavioural pathway through which social media engagement contributes to internet banking adoption.

4.3 Summary of the Empirical Findings

The findings provide consistent support for the proposed mediation framework. Social Media Engagement, Customer Trust and Internet Banking Adoption demonstrated relatively high levels, while the measurement scales were reliable and valid and the diagnostic tests satisfied the assumptions required for Structural Equation Modelling. Correlation analysis further showed positive relationships between Social Media Engagement, Customer Trust and Internet Banking Adoption.

The structural results confirmed that Social Media Engagement significantly increases Customer Trust and directly influences Internet Banking Adoption, while Customer Trust also significantly promotes adoption. Most importantly, bootstrap analysis established a significant indirect effect of Social Media Engagement on Internet Banking Adoption through Customer Trust. Because the direct effect remained significant after the mediator was introduced, the relationship constitutes partial mediation.

The central finding is therefore that Customer Trust significantly and partially mediates the relationship between Social Media Engagement and Internet Banking Adoption in Cameroon. Social media engagement influences adoption not only by increasing exposure to banking information but also by strengthening customers' confidence in the security, reliability, transparency and credibility of internet banking services.

5. CONCLUSION

The study concludes that Social Media Engagement is an important determinant of Internet Banking Adoption in Cameroon, with a substantial part of its influence transmitted through Customer Trust. Greater interaction with banking-related social media content is associated with stronger confidence in the security, reliability, transparency and credibility of internet banking, which subsequently enhances customers' willingness to adopt and continue using these services. The bootstrap results confirm that Customer Trust partially mediates this relationship, demonstrating that social media engagement contributes to adoption both directly and through trust. The study therefore positions Customer Trust as an important behavioural mechanism linking digital engagement with internet banking adoption in the Cameroonian context.

6. RECOMMENDATIONS

Commercial banks and other financial institutions in Cameroon should adopt social media strategies that prioritise trust-building alongside service promotion. Banks should provide timely, accurate and transparent information

on internet banking, communicate clearly about transaction security and fraud prevention, respond promptly to enquiries and complaints, and demonstrate institutional accountability and reliability through their social media platforms. Particular attention should be given to cybersecurity communication, as fraud concerns may weaken confidence in digital banking. Banks should also provide practical guidance on safe internet banking use and resolve online complaints visibly and professionally to strengthen perceptions of responsiveness.

Since Social Media Engagement also directly influences adoption after accounting for Trust, banks should use interactive and customer-oriented digital content to enhance awareness, familiarity and perceived usefulness of internet banking. Social media performance should therefore be assessed not only through reach, followers and engagement metrics but also by the extent to which digital interactions strengthen customer confidence and contribute to sustained internet banking use.

REFERENCES

- [1] Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- [2] Brodie, R. J., Hollebeek, L. D., Jurić, B., & Ilić, A. (2011). Customer engagement: Conceptual domain, fundamental propositions, and implications for research. *Journal of Service Research*, 14(3), 252–271. <https://doi.org/10.1177/1094670511411703>
- [3] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- [4] Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- [5] Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage.
- [6] Hajli, M. N. (2014). A study of the impact of social media on consumers. *International Journal of Market Research*, 56(3), 387–404. <https://doi.org/10.2501/IJMR-2014-025>
- [7] Hayes, A. F. (2018). *Introduction to mediation, moderation, and conditional process analysis: A regression-based approach* (2nd ed.). Guilford Press.
- [8] Hollebeek, L. D., Glynn, M. S., & Brodie, R. J. (2014). Consumer brand engagement in social media: Conceptualization, scale development and validation. *Journal of Interactive Marketing*, 28(2), 149–165. <https://doi.org/10.1016/j.intmar.2013.12.002>
- [9] Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68. <https://doi.org/10.1016/j.bushor.2009.09.003>
- [10] Kline, R. B. (2016). *Principles and practice of structural equation modeling* (4th ed.). Guilford Press.
- [11] Mangold, W. G., & Faulds, D. J. (2009). Social media: The new hybrid element of the promotion mix. *Business Horizons*, 52(4), 357–365. <https://doi.org/10.1016/j.bushor.2009.03.002>
- [12] Martins, C., Oliveira, T., & Popović, A. (2014). Understanding the internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 34(1), 1–13. <https://doi.org/10.1016/j.ijinfomgt.2013.06.002>

- [13] Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organisational trust. *Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.5465/amr.1995.9508080335>
- [14] McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334–359. <https://doi.org/10.1287/isre.13.3.334.81>
- [15] Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>
- [16] Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press.
- [17] van Dijk, J. A. G. M. (2006). Digital divide research, achievements and shortcomings. *Poetics*, 34(4–5), 221–235. <https://doi.org/10.1016/j.poetic.2006.05.004>
- [18] Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/10.2307/30036540>

