

Original Research Article

**Factors affect customers` intention to continue
using mobile banking services at Vietnam
construction joint stock commerce**

ABSTRACT

This study aims to test the model of factors affecting the continued use of mobile banking services at Vietnam Construction Joint Stock Commercial Bank. The article Using integrated technology acceptance model (TAM) and inheriting the research results of Luarn and Lin [1] and Kazi and Mannan [2] to propose a research model. e study uses qualitative research methods through interviews, personal opinion collection and formal quantitative methods using a sample of size 210. The research results show that 5 factors: perceived ease of use, perceived usefulness, trust, social influence, perceived cost have a positive impact on the intention to continue using the service. Mobile Banking service. Particularly, Risk perception has a negative impact on the intention to continue using Mobile Banking services. The results also show that the proposed theoretical model is consistent with market data and the assumptions in the model are accepted. The governance implications, limitations of and directions for further research are also discussed in the article.

Keywords: Continued use behavior, Mobile banking, planned behavior model, technology acceptance model, technology acceptance and use theory

1. INTRODUCTION

The development of wireless technology and the popularity of mobile phones have prompted banks to build a mobile banking system to best serve customers. Aware of this, many banks in Vietnam have applied this technology to develop and perfect Mobile banking services to maximize the increasingly diverse needs of customers. By the end of 2014, Vietnam had 35 commercial banks providing Mobile Banking services with over 2.9 million customers, performing more than 11.9 million transactions (White Book on Information and Communication Technology, 2014). However, this numobile banking is still too small compared to the numobile banking of customers with accounts at banks across the country. In the following years, data from the management agency shows great changes in the development of digital banking in recent years. Statistics from the State Bank show that up to 94% of credit institutions are implementing or building a digital transformation strategy. By August 2020, there were 75 payment service providers deploying payment services via the internet and 45 organizations implementing payment via mobile phones. "Considered in the current context, the COVID-19 epidemic has dealt a heavy blow to the economy, affecting all industries is undeniable. However, from a positive perspective, for the banking sector, the COVID-19 epidemic is strongly promoting the race of banks and financial technology enterprises in the process of implementing digitalization of services. and electronic payments. According to Mr. Pham Tien Dung, Director of the Payment Department, State Bank, the growth rate of mobile banking in Vietnam is 200% and there are about 30 million people using the mobile banking payment system every day. Grasping that trend, a study on the field of Mobile Banking service is necessary in supporting banks to meet the needs of customers, especially with a new bank entering into the mobile banking segment such as Commercial Bank. Vietnam Construction Joint Stock Company. As the first of the three banks to be acquired by the State Bank of Vietnam, Construction Bank has been making many efforts to innovate according to the orientation of the State Bank.

In the context of a difficult budget as well as limited information technology infrastructure, CB has been proactive, catching up with the 4.0 trend when successfully building and applying technology in business development as well as business development. such as operational management of the bank, such as: ORM system, BOS, LOS, BMS, EOffice, CB Saleskit... And the launch of the 'technology duo' of Connect24 chip card and digital banking application on CBway mobile phones deployed by CBway. Advances in science and technology and innovation are bringing a lot of positive impacts to many areas of the economy, and the trend of applying these achievements is also spreading across all aspects of commerce today. The banking and financial services industry is no exception to that trend. Currently, mobile banking is achieving meaningful achievements that contribute to the growth of the modern banking industry. Mobile banking brings unprecedented benefits and experiences compared to traditional banking services through internet banking or tele banking. Mobile banking allows customers to use mobile devices or smartphones to conduct banking transactions anytime, anywhere. Customers do not need to go to branches/transaction points of banks to conduct transactions, instead just use a mobile phone with internet/3G/4G/5G connection. Mobile banking not only brings practical benefits to customers, but banks themselves will also increase their competitive advantages through the mobile banking service. Because through mobile banking, banks can reach customers faster, share information is updated in real time, especially developed technology allows the bank to meet the needs of each individual customer, goods through Mobile banking. However, differences in culture in each region, risks in transactions, and transaction costs will be barriers in expanding the use of mobile banking from customers. This is the reality that exists with commercial banks today. Therefore, the following article will provide managers with a clearer view of the factors affecting customers' intention to use mobile banking through the latest research in the world, thereby, there are clearer suggestions to promote positive factors and reduce barriers.

In addition, although many theories and research models have appeared in the world today to explain the factors affecting the behavior and acceptance of technology users, but based on the However, until now, in the country, there are very few studies related to the main factors affecting the behavior of using Mobile Banking service. In addition, the application of a theoretical model in the world to the situation of Vietnam may not be appropriate due to specific economic, cultural and social conditions. Therefore, the study of modern models in the world, based on domestic studies in the past time, to build a model suitable to the conditions of Vietnam Construction Commercial Joint Stock Bank has become a problem, urgent topic. Since then, Vietnam Construction Commercial Joint Stock Bank can have solutions to affect the intention to use this service, increasing the number of customers using Mobile Banking service.

2. LITERATURE REVIEW AND PROPOSED RESEARCH MODEL

2.1. Related theories

The theory of rational action by Ajzen and Fishbein [3] was born to help answer questions related to human behavior in general. Specifically, studies using this theory to explain and predict behavioral intentions as well as predict human behavior in different situations and fields, especially in socio-psychology. study and in marketing. Rational action theory examines the relationships between: beliefs, attitudes, intentions, and behaviour. In this theory, "intention" is the factor that precedes and leads to "behavior". There are two factors affecting intention: "attitude" and "subjective norm". "Attitude" is influenced by the "belief" factor. Using the theory of rational action will help researchers identify the influencing factors that lead to the performance of a certain behavior and predict what a person will or will not do. On that basis, measures can be proposed to limit or change behaviour. The theory of rational action is also attached to a number of assumptions and has certain limitations that make it difficult for this theory to effectively explain and predict all behaviors. According to TRA, the most important determinant of human behavior is the intention to perform that behavior. Behavioral Intention is the intention to perform a particular behavior. Behavioral intention is influenced by two factors: a person's attitude about the behavior and the subjective norm related to the behavior. The relationship between intention and behavior has been experimentally tested in many studies [4-6].

The Theory of Planning Behavior (TPB) derives from the limitation of behavior over which people have little control. According to the TPB model, motivation or intention is the basic motivating factor of consumer's consumption behavior. Motivation or intention is guided by three basic prefixes, namely attitude, subjective norm and cognitive behavioral control, the third factor that Ajzen thinks has an influence on people's intention is perceived behavioral control. Perceived behavioral control reflects the ease or difficulty of performing the behavior and whether the performance of the behavior is controlled or restricted [4]. According to TPB, the intention to perform a behavior is influenced by three factors: attitude towards the behavior, perception of social pressure or social influence on individual behavior and perception of behavioral control. The difference between TPB and TRA is that TPB adds the influence of perceived behavioral control factors on behavioral intentions and the impact of the factor 'belief and convenience' on 'perceived control'. behavior'.

Technology Acceptance Model (TAM) [7] (Technology Acceptance Model) has developed based on the theory of reasonable action (TRA) related more specifically to the prediction of the acceptability of a information system. The goal of this model is to predict the acceptability of a tool and to determine the modifications that must be introduced into the system to make it acceptable to users. This model shows that the acceptability of an information system is determined by two main factors: perceived usefulness and perceived ease of use. Although widely used, the TAM model is still considered to be lacking the impact of human factors, emotional factors and social factors.

Technology Acceptance and Use Theory: The Technology Acceptance and Use Theoretical Model (UTAUT) has been used by empirical studies in building a research framework for research on product purchasing behavior/ services in an e-commerce environment. Venkatesh, et al. [8] developed based on the conceptual and empirical similarities between 08 competing technology acceptance models.

The selection of UTAUT for current studies is accepted because of its comprehensiveness and high explanatory power compared to other technology adoption and use theories [8]. The UTAUT model includes two factors that lead to direct decisions on usage behavior (intentions and physical conditions) and three factors that lead to indirect decisions on access and application of technology (expectations). effort, performance expectations, and social influence) [8]. In addition to the core structures, the developers of the UTAUT model also identified 04 factors belonging to individual customers (age, gender, volunteering and experience) that play a specific mode of moderation to determine indirectly and direct behavior of approaching and applying technology. According to Turel and Serenko [9], moderator variables are variables that affect the strength or direction of relationships in the research model of consumer behavior. The theoretical basis for building and operating the UTAUT model has been fully documented by a number of studies [8].

2.2. Factors affecting the intention to continue using the service

Luarn and Lin [1] researched the topic 'Towards understanding of behavioral intention to use mobile banking services'. The authors surveyed customers who have been doing traditional transactions at banks' branches through an economic conference held in Taiwan. This study is based on the theoretical basis from the two models TAM and TPB to unify the model's factors. The results show that the factors affecting behavioral intention to use mobile banking include: 'Perceived usefulness', 'Ease of use', 'Perception of trust', 'Ability to self-understand'. ' and 'Financial Expenses'. Among those five factors, the factor "perceived credibility" has the strongest impact."

Gu, et al. [10] studied 'Factors affecting behavioral intention to use mobile banking' conducted a survey on NH Woori Bank's Main Website (Korea) and received 910 valid responses. rates from customers who have used mobile banking services at this bank. Based on the TAM model as the foundation and regression model, the authors have proposed 03 factors affecting the intention to continue using mobile banking services at this bank, including: 'Perceived usefulness' , "Trust" and "Perceived ease of use". In which, perceived usefulness is the most influential factor."

Studying the acceptance of using Mobile Banking service by Jeong, et al. [11] surveying the factors affecting the acceptance of Mobile Banking based on the expanded TAM model, the author has identified 5 factors affecting the acceptance of Mobile Banking. affect users' behavioral intentions

towards accepting Mobile Banking, including: perceived usefulness, perceived ease of use, perceived trust, perceived effectiveness, perceived cost .

Kazi and Mannan [2] studied “Factors affecting mobile banking adoption in Pakistan: Empirical evidence” used TAM (Technology Acceptance Model) model to conduct research and data. Usage was collected from 372 people from 2 biggest cities, Karachi and Hyderabad. The results of the regression model show that there are 04 factors affecting the application of mobile banking services here, including: 'Perceiving ease of use', 'Perceiving usefulness', 'Perceiving risks'. ' and 'Social Influence'. In which, the factor 'Social influence' is the most influential factor and the factor 'Risk perception' has a negative correlation with the application of mobile banking services in Pakistan.

In Vietnam, Nguyen Dinh Yen Oanh and Pham Thi Bich Uyen (2016) in the study 'Factors affecting the intention to continue using mobile commerce services of consumers in An Giang province' showed that there are 05 Factors affecting the intention to continue using mobile commerce services of consumers in An Giang province are 'Flexibility', 'Diversity of services', 'Perception of usefulness', 'Perception of trustworthiness'. ” and “Perceived ease of use”. Hoang Thi Tho (2016) uses TRA, TPB, and TAM models to identify the factors affecting the intention to continue using mobile banking. The research results show that there are 04 main factors affecting the intention to continue using mobile banking services of Dong A Commercial Joint Stock Bank - Hue branch: 'Perceived usefulness', 'Perceived ease of use'. , “Perceived risk” and “Social influence”. In which, the factor 'Perceived usefulness' is the factor with the strongest impact and the factor 'Perceived risk' is the factor with the weakest impact.

Meanwhile, Pham Cao Thien (2015) found 05 factors affecting customers' intention to continue using mobile banking services, including: 'Perceived usefulness', 'Conspicuousness of use', ' Attitudes”, “subjective standards” and “perceived behavioral control” [12] This is consistent with the research of Huynh Thi Ngoc Anh (2015), showing that there are 05 factors affecting the use of mobile banking services, including: 'Perceived usefulness', 'Perception of ease of use', ' Perceived Risk”, “Perceived Cost” and “Trust”[13].

2.3. Research model and hypotheses

Based on the research overview analysis on the factors affecting the intention to continue using mobile banking, the author chooses the approach and inherits the research model TAM model is a simple theoretical model and practical [14] and model of [1, 2]

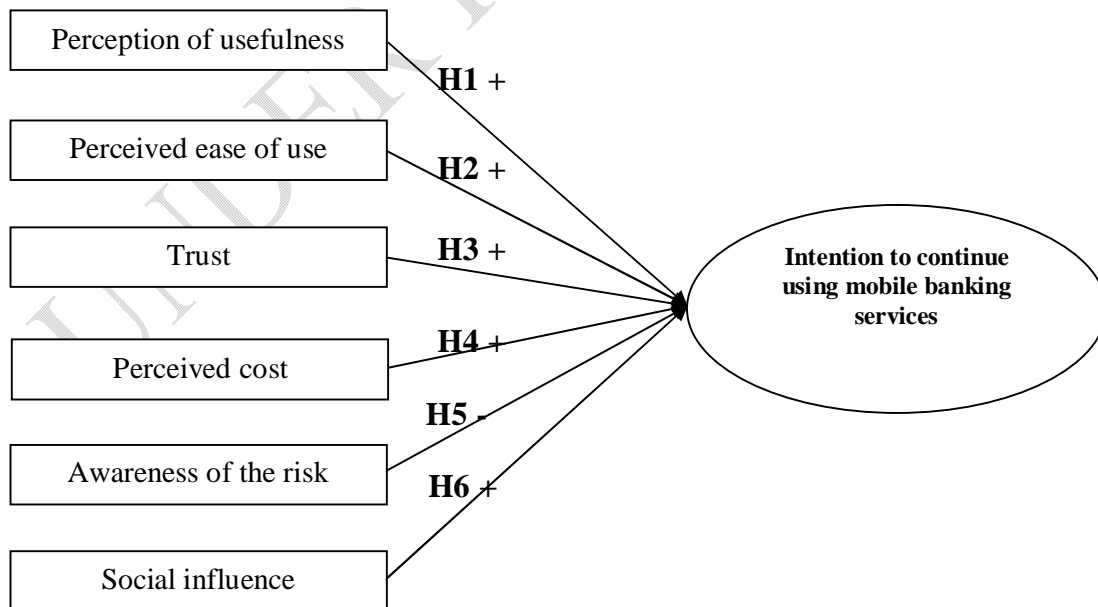


Figure 1: Proposed research model

- Hypothesis 1: Perceived usefulness positively affects intention to continue using mobile banking;
- Hypothesis 2: Perceived ease of use positively affects intention to continue using mobile banking;

- Hypothesis 3: Trust positively affects intention to continue using mobile banking;
- Hypothesis 4: Perceived reasonable cost positively affects intention to continue using mobile banking;
- Hypothesis 5: Perceived risk negatively affects intention to continue using mobile banking.
- Hypothesis 6: Social influence positively affects intention to continue using mobile banking.

3. RESEARCH METHODS

Based on the initial theory, the thesis conducts qualitative research (group discussion), preliminary research to build a scale, followed by a formal quantitative study conducted through information collection. Information from customers using Mobile banking services and Mobile Banking service experts with survey questionnaires. From the collected information, statistics and data analysis are conducted. This process is done step by step in the following sequence:

Conduct qualitative research to explore ideas, supplement and adjust the observed variables used to measure concepts in the model. In this phase, the author will use the technique of hand-to-hand discussion with the selected subjects according to the convenient method but still reflect the characteristics of the observed sample set. The subjects selected to participate in the qualitative research are 10 customers using Mobile banking services and Mobile Banking service experts who have used the service for more than 1 year, so their opinions will be real information. economy is very important.”

The original scales were built based on previous studies. Specifically, the author refers to the scale of previous studies such as Luarn and Lin [1] and Kazi and Mannan [2]. In which, to measure the concepts included in the model, the author uses the following scales: the observed variables of the concepts will be measured using a 5-point Likert scale (Strongly disagree, Disagree with each other). Agree, No Opinion, Agree, Totally Agree). Particularly, the variables that categorize the survey subjects such as gender, age, ... using nominal scale, scale scale.

Qualitative data collection method: using one-on-one discussion following a prepared outline. Contents of discussion and exchange of factors affecting customers' intention to continue using mobile banking, observed variables for each component scale in the model, and evaluation of the proposed scale content. After interviewing all the subjects, based on the information obtained, the questionnaire was adjusted. Data after correction will be exchanged with the participants again. The qualitative research process was ended when the discussion questions all gave the same results as the previous results without finding any new changes. Finally, the respondents will discuss with the author in groups to evaluate and revise the content of the scale again in order to build a complete scale.

The formal study is a quantitative research with data collection technique that is interviews through structured questionnaires based on views and opinions of customers using mobile banking services at Joint Stock Commercial Banks. Vietnam construction section – Hanoi branch. The questionnaire will be sent by the author in many forms: designing an online questionnaire on Googledocs and sending an address for respondents to answer online and the answer information recorded in the database, distributed. Pre-printed questionnaires are sent directly to the respondents and the results are returned upon completion. The study sample was selected with convenience sampling method. During the research process, about 300 survey questionnaires were distributed by the author. After the survey, the author received 240 responses from the respondents, including 210 valid responses. The collected data is cleaned, invalid questionnaires are removed and the data will be processed using SPSS 22.0 software. After collecting data, the first step is to test the scale using the CronBach Alpha reliability coefficient to eliminate the garbage variables first. Next, the author tests the scale by exploratory factor analysis (EFA). After the scale is processed, the author relies on the results of OLS regression to see the relationship between the component variables and the independent variables. Finally, the author uses Oneway-Anova analysis to test whether there is a difference or not of some demographic factors to the decision to use Mobile banking services.

4. RESEARCH RESULTS

4.1. Sample Descriptive Statistics

The sample was collected based on the list of customers using the Mobile banking service in the form of a survey questionnaire. After removing the invalid responses (due to the lack of important information or unsuitable for the survey conditions), the valid responses were aggregated and included in the quantitative analysis. This information is summarized in the following table:

Table 1. Sample Information

	Characteristic	Ratio %	Frequency
Sex	Male	31.9	67
	Female	68.1	143
Total		100	210
Age	Under 30 years old	18.6	39
	30-40 years old	32.4	68
	40-50 years old	23.3	49
	Over 50 years old	25.7	54
Total		100	210
Education	Intermediate	14.3	30
	College	28.1	59
	University	36.7	77
	Postgraduate	21.0	44
Total		100%	210
Fields of work	Non-profit administrative agencies	19.0	40
	Business owner	26.2	55
	Freelance	23.8	50
	Students	15.7	33
	Other	15.2	32
Total		100%	210

Source: author's analysis

Thus, the survey sample has a relatively high representativeness of the crowd (the overall sample of each group by individual characteristics is large enough for statistical analysis because all are larger than 30).

4.2. Preliminary assessment results of the scale

The reliability of the tested scale shows that all factors have high reliability because Cronbach's Alpha coefficient is greater than 0.7. In which: Perception of ease of use with Cronbach's Alpha coefficient of factor 0.774 and total variable correlation coefficient 0.484 - 0.719 shows that the component variables have a very close relationship; Perceived risk has Cronbach's Alpha coefficient of 0.887 and total correlation coefficient at the allowable level 0.613 – 0.797; Realizing the usefulness with Cronbach's Alpha 0.884 and the total correlation coefficient from 0.665 - 0.742, the variables will be kept; Confidence with Cronbach's Alpha coefficient is 0.740 and total correlation coefficient 0.497 – 0.607; Social influence has Cronbach's Alpha coefficient of 0.783 with total correlation coefficients 0.538 – 0.684; Perceived cost with Cronbach's Alpha coefficient is 0.658 and total correlation coefficient 0.360 - 0.507. The intention to continue using also has a high Cronbach's Alpha coefficient of 0.763, the component observed variables also have similar coefficients. Overall pretty good 0.579 – 0.603. Thus, after evaluating the reliability of the scale, the model includes 7 factors: Perceived usefulness; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence, Intent to continue using. These factors will be included in the Exploratory Factor analysis (EFA). EFA results show that there are 6 factors extracted at Eigenvalue of 1.209 and total variance of 74.617%. All observed variables are grouped to the original concept.

As the analysis results above, there is no change in the composition affecting the intention to continue using Mobile Banking services. The research model will include 6 independent variables: Perceived usefulness; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence and a dependent variable is the intention to continue using Mobile Banking services. Based on the results of EFA analysis, the extracted factors of the main research hypotheses are satisfactory. Therefore, the research model includes 7 components Perceived usefulness; Perceived ease of use; Trust;

Perceived cost; Risk perception; Social influence used to measure the intention to continue using Mobile Banking service is accepted.

4.3. Correlation analysis

Correlation analysis was performed between the dependent variable Intention to continue using Mobile Banking service and independent variables such as: Perceived usefulness; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence. At the same time, it also analyzes the correlation between the independent variables to detect the close correlations between the independent variables. Because such correlations can greatly affect the results of regression analysis such as causing multicollinearity. According to the results, the independent variables all have a strong linear correlation with the dependent variable, the correlation coefficients are statistically significant ($p < 0.01$). Specifically, the correlation relationship between the variables is as follows: There is a positive correlation between Perceived ease of use, Perceived usefulness, Trust, Social influence, Perceived cost for Italy. intend to continue using DV Mobile Banking. Particularly, Risk perception has a negative relationship with the intention to continue using DV Mobile Banking." Thus, the linear regression analysis is suitable. However, the results of the correlation analysis also show that the correlation coefficient between the independent variables is at a strong correlation, so it is necessary to pay attention to the phenomenon of multicollinearity when analyzing multivariable regression.

4.4. Regression analysis

Regression analysis was conducted with 6 independent variables: Perceived usefulness; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence and a dependent variable is the intention to continue using Mobile Banking service using the Enter method.

The multivariable linear regression has the form:

$$\text{InCon} = \beta_1 * \text{PeUse} + \beta_2 * \text{PeEase} + \beta_3 * \text{Tru} + \beta_4 * \text{PeCost} + \beta_5 * \text{RiskPe} + \beta_6 * \text{SociInf} + \text{ei}$$

Table 2. Table of criteria for assessing the fit of the model

Model	R	R2	R2 adjust	Standard deviation	Durbin-Watson
1	.737	.544	.530	.61222	1.887

As the analysis results, the research model has an adjusted R2 of 0.747, which means that 74.7% of the variation in intention to continue using Mobile Banking service is explained by the variation of components such as: Perceived usefulness. benefits; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence.

4.5. Hypothesis testing of model fit

Table 3. Model fit test

Model		Sum of squares	df	Squared Mean	F	Sig
1	Regression	90.689	6	15.115	40.327	.000
	Residual	76.087	203	.375		
	Total	166.776	209			

Source: author's analysis.

Hypothesis H0: $\beta_1 = \beta_2 = \beta_3 = \beta_4 = \beta_5 = \beta_6 = 0$ (all regression coefficients are 0)

$\text{Sig}(F) = 0.000 < 5\%$ significance level: hypothesis H0 is rejected. It means that the combination of the independent variables present in the model can explain the variation of the dependent variable. The built linear regression model is suitable for the existing data set: Perceived usefulness; Perceived ease of use; Trust; Perceived cost; Risk perception; Social influence has a statistically significant regression coefficient at the 5% level of significance.

Table 4. Statistical parameters of each variable in the regression model

Coefficient					
Model	Unstandalized	Standalized	t	Sig	Multicollinear

		coefficient		coefficient			Statistics	
		B	Standard deviation	Beta			Tolerance	VIF
1	(Constant)	-.810	.314		-2.582	.011		
	Perceived usefulness	.138	.046	.125	2.685	.008	.848	1.180
	Perceived ease of use	.148	.050	.144	2.898	.004	.863	1.158
	Trust	.110	.046	.103	2.263	.025	.943	1.061
	Perceived cost	.261	.075	.218	3.469	.001	.567	1.762
	Risk perception	-.369	.065	-.313	5.649	.000	.732	1.367
	Social influence	.228	.069	.214	3.314	.001	.540	1.852

a. Dependent Variable: Intention to continue using

Source: author's analysis.

The standardized regression equation can be obtained:

$$\text{InCon} = 0.125 * \text{PeUse} + 0.144 * \text{PeEase} + 0.103 * \text{Tru} + 0.218 * \text{PeCost} - 0.313 * \text{RiskPe} + 0.214 * \text{SocInf} + e_i$$

Table 5. Hypothesis test results

Effect			Estimate	Hypotheses	Decisions
Perceived usefulness	→	Intention to continue using	.125***	H1	Supported
Perceived ease of use	→	Intention to continue using	.144***	H2	Supported
Trust	→	Intention to continue using	.103**	H3	Supported
Perceived cost	→	Intention to continue using	.218***	H4	Supported
Risk perception	→	Intention to continue using	-.313***	H5	Supported
Social influence	→	Intention to continue using	.214***	H6	Supported

Note: (**) P<0.05; (*) P<0.1; (***) P<0.01

Source: author's analysis.

Research results show that 5 factors Perceived ease of use, Perceived usefulness, Trust, Social influence, Perceived cost have a positive impact on the intention to continue using the service. Mobile Banking and both are statistically significant. Particularly, Risk perception has a negative impact on intention to continue using Mobile Banking service and is statistically significant. Therefore, all 6 hypotheses are accepted.

4.6. Analyze the difference

Table 6. Difference analysis results

Demographic characteristics	Sig	Decision
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Intention to continue using		
Sex	0.682	undifferentiated
Age	0.000	differentiated
Education	0.000	differentiated
Field of work	0.000	differentiated

Source: author's analysis.

Thus, the analysis results show that there is a difference in the intention to continue using Mobile Banking services by age, education level and job field. This can be explained as a convenient service targeted by the bank to young customers who have the ability to absorb technology as well as experience and demand for online payment for shopping and work.

5. DISCUSSION AND CONCLUSION

5.1. Discussion

The results of correlation and regression analysis show that 5 factors have a positive impact, 1 factor has a negative impact on the intention to continue using mobile banking services. That suggests a number of implications for businesses:

Firstly, perceived usefulness is a decisive factor for the acceptance attitude as well as a prerequisite for the intention to continue using Mobile Banking services. Therefore, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch needs to focus on solutions to increase the usefulness to meet user expectations for its Mobile Banking products and services. Specifically: In order to bring the highest efficiency and convenience to customers using Mobile Banking, Vietnam Construction Joint Stock Commercial Bank - Hanoi branch needs to learn and keep up with the electricity payment needs. customers' ever-expanding electronic devices and integrate various payment facilities in many fields such as payment of living bills, payment of e-tickets, payment of travel bookings... and even transfer/receipt money or international payment for products/services purchased abroad; In order to help customers save time and money, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch should integrate Mobile Banking with the function of automatically searching and suggesting to customers the most favorable price. for products/services that customers need to purchase; Besides, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch also needs to improve service quality, diversify products, distribution channels and promote product promotion. In order to retain existing customers, make a good impression on potential customers and improve their competitiveness with other e-payment services, e-service providers need to diversify products and services through increasing product features, expanding distribution channels, identifying the needs of each customer group to offer suitable products and services. Gradually bring modern services to rural areas, proactively identify the needs of each customer group in different regions to offer suitable products for each target group; In parallel with the research and development of products, Vietnam Construction Joint Stock Commercial Bank - Hanoi branch needs to focus on introducing and promoting products to customers, setting up appropriate promotion strategies.

Second, ease of use is a decisive factor for the acceptance attitude as well as the premise of the intention to continue using Mobile Banking services of individual customers in Vietnam. Therefore, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch providing Mobile Banking needs to focus on solutions to increase ease of use to meet user expectations for mobile products and services. Specifically, In order to bring the highest efficiency and convenience to customers using Mobile Banking, Vietnam Construction Joint Stock Commercial Bank - Hanoi branch needs to match the user interface; Besides, it is also necessary to simplify the procedures for joining and using the service as well as ending the service.

Third, trust positively affects intention to continue using mobile banking with $\beta = 0.103$ and significance level $< 5\%$. Therefore, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch needs a solution to increase the reliability of Mobile Banking service even more. Currently, one of the reasons why many customers are still worried when using Mobile Banking service is that they are insecure about the security and safety of this service. Therefore, banks must have a strategy to make customers feel secure when using their Mobile Banking service. In order to create trust among customers, the bank tries to create the high reliability of its Mobile Banking services with a number of

solutions such as Enhance safety and security by supporting software programs. Cybersecurity software, regularly updated to give customers peace of mind without worrying about their account information and property being stolen. Regularly use appropriate tools to detect vulnerabilities and weaknesses on the system to help detect and correct them in time to ensure the safety of the network system; Adding to the Mobile Banking service registration contract the terms on risks and handling risks if any arise in order to create a legal basis for customers to use the service with peace of mind. In addition, employees need to be responsible for explaining in detail, clearly the professional terms, the rights and obligations of customers, possible risks as well as preventive measures when doing business. Currently transacting through the bank's Mobile Banking system. Thereby improving customers' awareness of safety and security, minimizing any confusion while using the service by customers.

Fourth, reasonable perceived cost positively affects intention to continue using mobile banking with $\beta = 0.218$ and significance level $< 5\%$. Therefore, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch needs a solution to improve the perception of service prices.

Fifth, Lean is a modern corporate governance method that has recently appeared in the manufacturing field. Lean aims to streamline production, reduce waste, and increase business efficiency. Currently, the Lean management method is being applied by consultants in the banking service business to create efficiency with the motto 'Doing more - With less'. redundant). Therefore, in the coming time, Vietnam Construction Joint Stock Commercial Bank - Hanoi branch needs to apply Lean to manage costs in the most reasonable way. On the one hand, it can save operating costs and avoid waste for the Branch. On the other hand, it is possible to increase price competition for Mobile Banking services, creating a premise for building a flexible pricing policy and attracting more customers.

On the other hand, the more banks exist in the market, the more fierce the competition will be. Especially, the market of Mobile Banking services is most easily seen by customers. When a series of banks launched extremely low service packages to attract customers, especially foreign banks. Therefore, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch also needs to be quick to come up with appropriate pricing policies, ensuring competitiveness in the vibrant market. The price is competitive but must go hand in hand with the quality of the service. Therefore, in order to best meet the interests of customers along with a sustainable competitive strategy, Vietnam Construction Joint Stock Commercial Bank - Hanoi branch should offer a reasonable price policy on the basis of assurance. resources for network development and service quality; At the same time, the decision on Mobile Banking service price of Vietnam Construction Joint Stock Commercial Bank - Hanoi branch should be based on the consideration of: Psychological factors of customers; The bank's positioning strategy; Set price list for customer groups; Key target pricing method; Valuation according to the total cost method; The method of valuation by geographical area; The discriminant pricing method

Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch needs to establish a customer care team to serve customers attentively, quickly, pay attention to follow up to recognize customers' needs and find ways to respond in the best way: To clearly define each customer (according to their size and materiality) there must be an officer responsible for taking care of and managing them; Clearly define the coordination mechanism between branches and transaction offices in relation to customers; Agree on regulations and apply the General Policy with customers (interest rates, service fees).

In addition, strengthening consulting and customer support: The implementation of prompt and effective consultation for customers during the transaction process will help customers better understand Mobile Banking services, contribute to Part of making the portfolio of Mobile Banking products and services of Vietnam Construction Commercial Joint Stock Bank - Hanoi branch more attractive to individuals, thereby helping to retain customers. Therefore, in the coming time, Joint Stock Commercial Bank for Construction of Vietnam - Hanoi branch needs to focus resources to deploy customer consulting services, support customer care, in which the efficiency and Professionalism must come first. At the same time, set up a guide desk, waiting counter or a spacious and airy consulting room with wifi system and a number of computers so that customers can access the network and receive advice on Mobile Banking services, arrange knowledgeable staff. Steady, courteous and enthusiastic professional knowledge to promptly meet customers' needs such as: Introduction, consulting, explaining transaction steps/processes, guiding customers.

Finally, to implement Mobile Banking service, bank managers and officers need to be fully aware of the complex nature of digital banking applications and must have certain technical and technological knowledge. bank. This is essential whether Mobile Banking systems and services are managed directly or outsourced to a third party. Monitoring processes need to be implemented regularly and effectively to detect and promptly handle any arising risks or any illegal intrusions that may appear in digital banking systems. Risk management processes for digital banking operations must be integrated within the bank's overall risk management mechanism. The Bank's risk management policies and procedures should be regularly reviewed, evaluated, revised and upgraded in a timely manner to ensure their suitability and ability to handle risks arising in operations. Mobile Banking services in the present as well as in the future. Things to consider: Risk assessment; Establish reporting mechanism, process, and work schedule to ensure security and manage banking activities in a reasonable manner; Detect potential risk factors, thereby offering a plan to ensure security.

5.2. Conclusion

The article has proposed a model of factors affecting the intention to continue using mobile banking services. Research results show that 5 factors Perceived ease of use, Perceived usefulness, Trust, Social influence, Perceived cost have a positive impact on the intention to continue using Mobile Banking. Particularly, Risk perception has a negative impact on the intention to continue using Mobile Banking service

The topic still has some limitations: Firstly, although we have tried a lot in designing the questionnaire, it is inevitable that some respondents do not feel all the questions and do not answer correctly. with your feelings. Secondly, the research results are narrow in scope, stopping at the analysis of factors and the extent of their impact on the behavior of using mobile banking services of Science and Technology at Vietnam Construction Commercial Joint Stock Bank. Third, the time and cost limitations of implementation should only be studied at Vietnam Construction Commercial Joint Stock Bank.

From the limitations of the study, some points need to be overcome and suggestions for the next research process. However, in order for further studies to have more practical contributions than the following studies, it is advisable to focus on further research on the behavior of using mobile banking services of Science and Technology in Vietnam. In addition, behavioral research can be extended to all banks in Vietnam

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