British Journal of Multidisciplinary and Advanced Studies:

Business and Management Sciences 4(2),1-16, 2023

Print ISSN: 2517-276X

Online ISSN: 2517-2778

Website: https://bjmas.org/index.php/bjmas/index

Published by European Centre for Research Training and Development UK

Factors Affecting the Intention to Use Internet Banking Services of Individual Customers at Agribank Vietnam - Can Tho Branch, Vietnam

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doi: https://doi.org/10.37745/bjmas.2022.0119 Published 6th March 2023

Citation: Khoi L.Q. (2023) Factors Affecting the Intention to Use Internet Banking Services of Individual Customers at Agribank Vietnam - Can Tho Branch, Vietnam, *British Journal of Multidisciplinary and Advanced Studies:* Business and Management Sciences 4(2),1-16

ABSTRACT: *The main objective of the study is to determine the factors affecting the intention to use Internet banking services of individual customers at Agribank Can Tho. To achieve the research objectives, the author conducted direct interviews with 285 individual customers through a prepared questionnaire. The results of testing the hypotheses of the research model have been shown that there are 06 independent variables arranged in descending order of impact that have a linear relationship with the dependent variable – Intention to use. Internet banking service of individual customers at Can Tho Agribank includes (1) Utility; (2) Subjective standard; (3) Reliability; (4) Ease of use; (5) Flexibility; (6) Usage cost. Based on the research results, the author proposes some managerial implications to maintain old customers and attract new customers to use Internet banking services of Can Tho Agribank.*

KEYWORDS: Can Tho Agribank. Internet banking, factor analysis, individual customers.

INTRODUCTION

The rapid development of science and technology, especially the information technology industry, has affected all aspects of life, socio-economic, changed perceptions and production methods, business in many different fields and economic sectors, including the banking sector. The concepts of e-banking, online transactions, and online payments have begun to become a development and competitive trend of commercial banks in Vietnam. Developing banking services based on information technology and e-banking is an inevitable and objective trend in the era of international economic integration. The benefits of e-banking are great for customers, banks and the economy thanks to the convenience, speed and accuracy of transactions. Grasping the development trend of the times, since 2015, Vietnam Agribank has launched Internet banking service. However, after many years of operation, Internet banking service at Agribank has not yielded the expected results, the number of individual customers registering to use Internet banking service at the bank is still low. At Can Tho Agribank, the development of Intrnet banking service is still not commensurate with the potential of the bank. Therefore, studying the factors affecting

the intention to use Intrnet banking service at Can Tho Agribank is very urgent. Recognizing the importance and development potential of Internet banking services at Can Tho Agribank, the author has chosen the topic "Factors affecting the intention to use Internet banking services of individual customers at Can Tho Agribank" for research direction.

THEORETICAL BASIS AND RESEARCH MODEL

Utility

According to Davis, 1989, utility is the degree to which a person believes that using a particular technology will enhance their job performance. There will probably be people who believe that the technology is useful, while there will be those who believe that it is too difficult to use and that the benefits are laborious to use the entire application or technology.

Reliability

Reliability is the willingness to use a new service with a sense of comfort, security, and risk-taking (Kim et al., 2010). Reliability is the willingness of individuals to take risks with the expectation that their needs will be met. It is the ability of one party to perform its duties honestly in accordance with the expectations of the other party's trust (Kim, Shin, & Lee, 2009). In the study of Siau and Shen (2003), trust can be divided into two categories: trust in the ability of Internettechnology to reduce transaction risk; and trust the service provider will meet the expectations of customers. Customer trust has been recognized as an important factor for the success of online banking in the context of transactions conducted in a cyber environment that is more vulnerable and uncertain than transactions, traditional payment (Bhattacherjee, 2002). Transactions made through Internetnetworks are more vulnerable and uncertain than traditional settings, thus requiring potentially greater risk. Reliance on a payment system reduces the need to understand, control, and monitor activities, thereby allowing customers to easily and efficiently use online services (Munoz, Esparza) , Aguilar, Carrascal, & Forne, 2010). Customers with a high degree of trust in online payment services will perceive the honesty and reliability of service providers; it will cause customers to increase their intention to use the service (Gefen, Karahanna, & Straub, 2003). Besides, while making a transaction, consumers are paying for the services they want. In the process, they expect personal information to be guaranteed not to be shared with any inappropriate parties (Zhou, 2011). Therefore, the perception of trust is also a factor affecting customers' acceptance behavior for e-banking services in the current context.

Subjective standards

Subjective norm is the perception others have of whether the individual should or should not perform a certain behavior (Ajzen, 1991). Subjective norm is also considered to be the totality of normalized beliefs regarding expectations about significant implications. Attitude towards behavior is a function of beliefs in the behavior to be performed, while subjective norm is a function of one's beliefs formed by the influence of others. (Fishbein & Ajzen, 1975). It is also the

perception of other people (relatives, family, friends, society) that influences customers to think that they should use Internet Banking services or not.

Ease of use

The fourth factor that is believed to be related to the decision to use Internet Banking by students is "Ease of use". Cooper (1997) examined "Ease of use" and considered it as one of the three important factors and concluded that it is one of the points that users will consider if they use a new service. Research by Wallis (1997) also argues that new technologies "should be easy to use" in order to increase the acceptability of new technologies.

Flexibility

Flexibility is the ability of students to use Internet Banking without being limited in any space and time, creating all the easy conditions for students to access and use such as shortening waiting time, location and hours of operation. Flexibility is a determinant used to measure the extent to which an individual perceives benefits received in the context of time, space and service access. Internettechnology has provided equipment, infrastructure and protocols that can help users communicate and exchange data anytime, anywhere without the need for intermediaries (Lim, 2007). Internetservices perfectly fit the Internetlifestyle; provides a sense of payment for products and services in all situations of life. One of the key elements of Internettechnology is flexibility. It is a great advantage of Internet Banking to provide students with the ability to use the service wherever and whenever they want and compared to traditional payment methods (Amberg, Hirschmeier, & Wehrmann, 2004). Internet Banking is flexible to use regardless of time and space and fits in today's active lifestyle. It allows students to access services through a wireless network and a smart Internetdevice (Dinh, Ijima, & Ho, 2004; Au & Kauffman, 2008). In e-commerce business, in which transactions are carried out regularly via wireless Internet, Internetpayment is a service that allows users to access information to complete payment procedures accurately and efficiently. at any location, regardless of time (Anckar & D'Incau, 2002). In particular, in Vietnam, on average, each individual owns a Internetphone and Internetphone use is widespread not only in urban areas but also in rural areas. Therefore, flexibility plays an important role for students in using Internet Banking, it will change the previous mode of technology use behavior and continue to govern behavior in the future. Accordingly, this study proposes that flexibility is one of the factors that can affect the use of Internet Banking.

Usage cost

For a consumer's perception, cost is something that the user has to pay to own a product or service (Zeithaml, 1998). Cost of use is also one of the basic factors determining user needs (Rothwell and Gardiner, 1984). Price is a signal used by users to choose alternatives, and consumer choice is highly dependent on the substitute product (Engel, Blackwell and Miniard, 1995). Sathy (1999) argues that with the use of Internet Banking, there are two types of fees involved: the cost of Internet connection and the cost of the Bank. Finally, Sathy (1999) argues that an unreasonable

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price of Internet Banking activities will create a negative effect on customers' decision to use Internet Banking.

Proposed research model

Through reviewing the documents and using the group discussion method and based on the research objectives of the topic, the author proposes a research model that still inherits the previous research models and adjusts the scales measured to suit the characteristics of the study area. The author proposes a research model "Factors affecting the intention to use Internet banking services of individual customers at Can Tho Agribank" including 06 factors such as (1) Utility; (2) Reliability; (3) Ease of use; (4) Subjective standards; (5) Flexibility; (6) Usage cost.

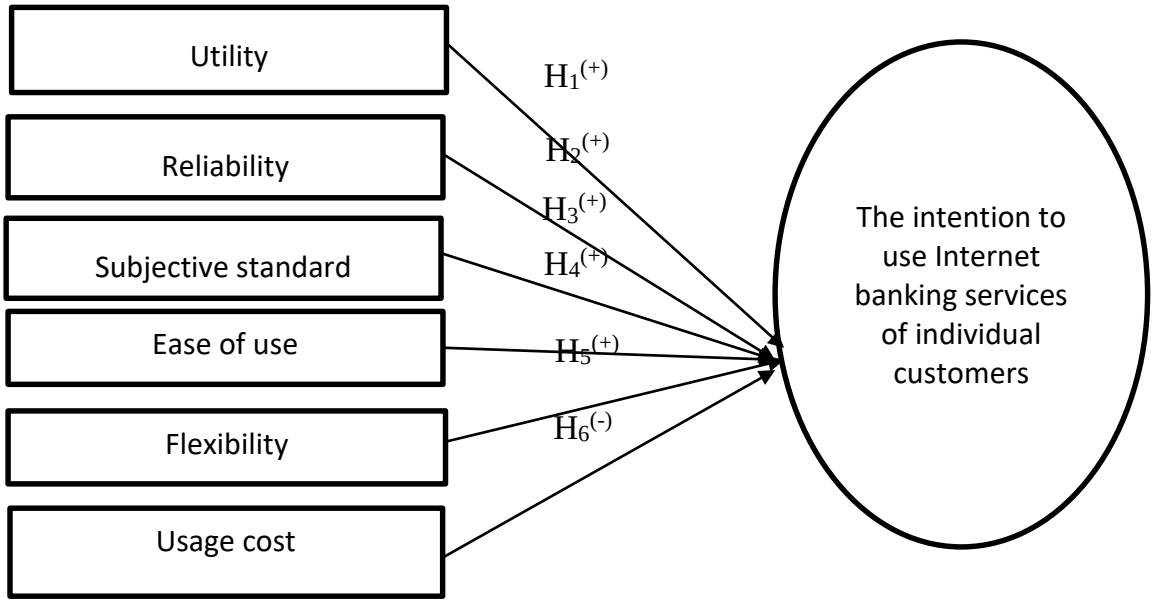

Figure 1. Research model of factors affecting the intention to use Internet banking services of individual customers at Can Tho Agribank
Source: Author compiled, 2023

Hypotheses of the proposed research model

Hypothesis H1: Utility has a positive (+) influence on the intention to use Internet banking services of individual customers at Can Tho Agribank.

Hypothesis H2: Reliability has a positive influence (+) on the intention to use Internet banking services of individual customers at Can Tho Agribank.

Hypothesis H3: Subjective standard has a positive influence (+) on the intention to use Internet banking services of individual customers at Can Tho Agribank.

Hypothesis H4: Ease of use has a positive influence (+) on the intention to use Internet banking

services of individual customers at Can Tho Agribank.
Hypothesis H5: Flexibility has a positive influence (+) on the intention to use Internet banking services of individual customers at Can Tho Agribank.
Hypothesis H6: Usage cost has a positive influence (-) on the intention to use Internet banking services of individual customers at Can Tho Agribank.

RESEARCH METHODS

The study uses qualitative and quantitative research methods.
Qualitative research method: It is conducted by discussing with a group of experts through open-ended questions to determine the factors affecting the use of Internet banking services by individual customers at Agribank Can Tho. The open-ended questionnaire was used for interviews and group discussions to adjust the scale and concepts accordingly.

Quantitative research method: Through surveys based on pre-designed questionnaires. The survey sample in the formal study was carried out using the non-probability convenience sampling method. Collected data is processed by SPSS 20.00 software to evaluate preliminary scales, exploratory factor analysis, correlation analysis, regression to clarify issues related to research hypothesis.

RESEARCH RESULTS

Describe the overall sample

In order to evaluate the factors affecting the intention to use Internet banking services of individual customers at Can Tho Agribank, the authors surveyed 285 individual customers through a prepared questionnaire. Data after the survey collected, encoded, entered and cleaned, the number of valid survey questionnaires met the requirements of 285 questionnaires. Collected data were processed on statistical software SPSS 20.0.

Evaluate the scale with Cronbach's Alpha confidence coefficient

Table 1. Cronbach's Alpha reliability coefficient

Observed variables	Number of Observed variables	Cronbach's Alpha coefficient	Cronbach's Alpha coefficient component variable - lowest total variable	Cronbach's Alpha coefficient if variable is eliminated
Utility	5	0,881	0,655	0,845 – 0,870
Reliability	5	0,817	0,557	0,776– 0,793
Subjective standard	4	0,740	0,489	0,665– 0,704
Ease of use	4	0,880	0,715	0,839 – 0,855
Flexibility	4	0,750	0,541	0,679 – 0,709
Usage cost	4	0,861	0,693	0,818 – 0,828
Intention to use Internet banking services of individual customers at Can Tho Agribank.	4	0,773	0,545	0,698 - 0,730

Source: Results of survey data processing, 2023

The results of testing the reliability of the scale in Table 1 show that Cronbach's Alpha coefficients total of 01 dependent variables with 04 observed variables and 06 independent variables with 26 observed variables have the component variable - total lowest variable correlation coefficient is greater than 0.3, so all are accepted. Thus, all 30 observed variables were used in exploratory factor analysis (EFA).

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Factor Analysis (EFA)

Table 2. Results of factor analysis to discover independent variables

Rotated Component Matrix[a]						
	Component					
	1	2	3	4	5	6
SHD3	0,853					
SHD2	0,831					
SHD5	0,829					
SHD1	0,819					
SHD4	0,776					
TDSD3		0,868				
TDSD2		0,868				
TDSD1		0,849				
TDSD4		0,836				
STC2			0,785			
STC3			0,766			
STC4			0,764			
STC5			0,735			
STC1			0,724			
CP4				0,846		
CP2				0,842		
CP1				0,830		
CP3				0,827		
TLH3					0,770	
TLH2					0,764	
TLH4					0,760	
TLH1					0,723	
CCQ4						0,770
CCQ2						0,768
CCQ1						0,747
CCQ3						0,705
Eigenvalues					2,183	
Extracted variance					64.637	
Bartlett test significance level					0,000	
KMO coefficient					0,788	

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Source: Results of survey data processing, 2023

The results of the groups were divided into 6 groups as follows:
Group 1 consists of 5 observed variables belonging to the Usability factor group, including SHD3, SHD2, SHD5, SHD1, SHD4 and named this group as SHD.
Group 2 consists of 04 observed variables belonging to the Ease of Use factor group including TDSD3, TDSD2, TSSD1, TDSD4 and named this group TDSD.
Group 3 includes 05 observed variables belonging to the Reliability factor group, including STC2, STC3, STC4, STC5. STC1 and name this group STC.
Group 4 includes 04 observed variables belonging to the group of factors Cost of use including CP4, CP2, CP1, CP3 and name this group as CP.
Group 5 includes 04 observed variables belonging to the group of factors Flexibility including TLH3, TLH4, TLH2, TLH1 and named this group TLH.
Group 6 includes 04 observed variables belonging to the group of subjective standard factors including CCQ4, CCQ2, CCQ1, CCQ3 and named this group as CCQ.

Analysis results of discovering factors for independent variables in table 2 showed that: KMO coefficient value is 0.788> 0.5; Bartlett's test with Sig significance level. = 0,000 <0.05. This shows that the factor analysis ensures reliability and statistical significance. The variance extracted at the value of over 50% and equal to 64.637% shows that the factors given by the exploratory factor analysis in the independent variables explained 64.637% of the variation of the original survey data. The coefficient Eigenvalues represents convergence of the analysis, and this value for the last factor is 2,183> 1, which shows the high convergence of the factors given by the exploratory factor analysis in the independent variables.

Table 3. Results of KMO and Bartlett tests of the dependent variable

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,737
Bartlett's Test of Sphericity	Approx. Chi-Square	299,400
	df	6
	Sig.	0,000

Source: Results of survey data processing, 2023

Analysis results of dependent variable EFA has value KMO coefficient is 0,737> 0.5 with significance level Sig. = 0,000 <0.05. This shows that the factor analysis of the dependent variable EFA ensures reliability and statistically significant. With standard Eigenvalue greater than 1 dependent variable is extracted into a factor as follows

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Table 4. Results of factor analysis EFA dependent variable

Component Matrix[a]	
Observed variable	**Factor load factor**
	1
YDSD3	0,800
YDSD4	0,781
YDSD1	0,757
YDSD2	0,749
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Source: Results of survey data processing, 2023

Table 5. Results of Total Variance Explained

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.383	59.571	59.571	2,383	59,571	59,571
2	0,703	17.585	77.156			
3	0,507	12.674	89.831			
4	0,407	10.169	100.000			
Extraction Method: Principal Component Analysis.						

Source: Results of survey data processing, 2023

The extracted variance is over 50%, and equal to 59,571%, showing that the factor given by the exploratory factor analysis in the dependent variable explained 59,571% of the variation of the original survey data. Eigenvalues coefficients represent convergence of the analysis, and this value is 2,383> 1, which shows the high convergence of factors given by exploratory factor analysis in the dependent variable. The results show that the dependent variable has 4 observed variables named this group as YDSD.

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Regression analysis results and correlation analysis

Table 6. Pearson coefficient of correlation among variables

Correlations								
		YDSD	SHD	STC	CCQ	TDSD	TLH	CP
YDSD	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	285	285					
SHD	Pearson Correlation	.514**	1					
	Sig. (2-tailed)	.000						
	N	285	285	285				
STC	Pearson Correlation	.261**	-.022	1				
	Sig. (2-tailed)	.000	.708					
	N	285	285	285	285			
CCQ	Pearson Correlation	.313**	.030	.000	1			
	Sig. (2-tailed)	.000	.613	.994				
	N	285	285	285	285	285		
TDSD	Pearson Correlation	.303**	-.011	-.034	.040	1		
	Sig. (2-tailed)	.000	.850	.571	.499			
	N	285	285	285	285	285	285	
TLH	Pearson Correlation	.274**	-.036	.064	.033	.007	1	
	Sig. (2-tailed)	.000	.540	.282	.580	.903		
	N	285	285	285	285	285	285	285
CP	Pearson Correlation	.257**	-.010	.041	.031	-.129*	.083	1
	Sig. (2-tailed)	.000	.869	.492	.600	.029	.164	
	N	285	285	285	285	285	285	285
**. Correlation is significant at the 0.01 level (2-tailed).								
*. Correlation is significant at the 0.05 level (2-tailed).								

Source: Results of survey data processing, 2023

The analysis results in Table 6 show that the independent variables included in the analysis have a strong correlation with the dependent variable, with a Pearson coefficient from 0,257 to 0,514. This result is suitable for conducting multivariate regression analysis.

The results of Pearson correlation analysis in Table 6 show that there are 06 independent variables,

namely Utility; Reliability; Subjective standard; Ease of use; Flexibility; The use costs are all sig=0,00 < 0.05, so the author concludes that these 06 independent variables have a linear relationship with the dependent variable. Therefore, in this study, the author will continue to include 06 independent variables that meet the conditions in the multiple linear regression analysis.

Table 7. Model Summary

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,812[a]	0,660	0,652	0,31983	2,163
a. Predictors: (Constant), CP, SHD, CCQ, STC, TLH, TDSD					
b. Dependent Variable: YDSD					

Source: Results of survey data processing, 2023

Table 8. ANOVA[a] analytical results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55,141	6	9.190	89,844	0,000[b]
	Residual	28,437	278	0,102		
	Total	83,578	284			
a. Dependent Variable: YDSD						
b. Predictors: (Constant), CP, SHD, CCQ, STC, TLH, TDSD						

Source: Results of survey data processing, 2023

Determination coefficient R2 (Adjusted R Square) = 0.660, which means that 66% of the change in choice of the intention to use Internet banking services of individual customers is explained by independent variables included in the regression model in the study. In this study, the remaining percentage is due to other factors not included in the research model and random error. The Durbin-Watson coefficient of the model is 2.163, which is almost equal to 2 this shows that there is no correlation phenomenon between the independent variables in the regression model. In ANOVA analysis in Table 8, the value of Sig. = 0,000 <0.05 so the ANOVA analysis results ensure statistical significance, from which the results of regression analysis ensure reliability. The VIF magnification coefficients of the variables in the model are all less than 2. Therefore, there is no multicollinearity phenomenon in the model.

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Table 9. Summary of regression coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0,757	.222		-3.408	0,001		
	SHD	0,318	.021	0,527	15.036	0,000	0,997	1.003
	STC	0,202	.028	0,258	7.348	0,000	0,993	1.007
	CCQ	0,206	.027	0,267	7.612	0,000	0,995	1.005
	TDSD	0,201	.021	0,340	9.612	0,000	0,980	1.020
	TLH	0,188	.027	0,244	6.917	0,000	0,987	1.013
	CP	0,157	.021	0,267	7.525	0,000	0,974	1.027

a. Dependent Variable: TBTTSD

Source: Results of survey data processing, 2023

The results of testing the hypotheses of the research model have shown that there are 06 independent variables arranged in descending order of impact that have a linear relationship with the dependent variable – Intention to use. Internet banking service of individual customers at Can Tho Agribank includes (1) Utility has a positive influence (+) on the intention to use Internet banking services of individual customers at Can Tho Agribank with unnormalized Beta value of 0.318, (2) Subjective standard has a positive influence (+) with unnormalized Beta value is 0.20, (3) Reliability has a positive influence (+) with an unnormalized Beta value of 0.202, (4) Ease of use has a positive influence (+) with an unnormalized Beta value of 0.201, (5) Flexibility has a positive influence (+) with unnormalized Beta value of 0.188. (6) Usage cost has a positive influence (-) with unnormalized Beta value of 0.157.

CONCLUSIONS AND MANAGERIAL IMPLICATIONS

Conclusions

The main objective of the study is to determine the factors affecting the intention to use Internet banking services of individual customers at Agribank Can Tho. To achieve the research objectives, the author conducted direct interviews with 285 individual customers through a prepared questionnaire. The results of testing the hypotheses of the research model have been shown that there are 06 independent variables arranged in descending order of impact that have a linear relationship with the dependent variable – Intention to use. Internet banking service of individual customers at Can Tho Agribank includes (1) Utility has a positive influence (+) on the intention to use Internet banking services of individual customers at Can Tho Agribank with unnormalized Beta value of 0.318, (2) Subjective standard has a positive influence (+) with unnormalized Beta value is 0.20, (3)

Reliability has a positive influence (+) with an unnormalized Beta value of 0.202, (4) Ease of use has a positive influence (+) with an unnormalized Beta value of 0.201, (5) Flexibility has a positive influence (+) with unnormalized Beta value of 0.188. (6) Usage cost has a positive influence (-) with unnormalized Beta value of 0.157. Based on the research results, the author proposes some managerial implications to maintain old customers and attract new customers to use Internet banking services of Can Tho Agribank.

Managerial implications

Based on the research results, the author proposes some managerial implications to maintain old customers and attract new customers to use Internet banking services of Can Tho Agribank in the next time, specifically as follows:

Utility

This is the factor that has the greatest influence on the intention to use Internet banking services of individual customers at Agribank Can Tho, so Agribank Can Tho needs to pay special attention to this factor. In order to improve the utility of Internet banking services for customers and help them save time, increase productivity and quality of work related to their bank account transactions, Agribank Can Tho needs to diversify utilities on Internetbanking service. Banks need to promote the promotion of outstanding features of Internetbanking services to customers such as helping customers save time, making work easier and not limited in time and space. service use. In addition, the Bank needs to ensure that customers can use the service at any time and space by improving the speed of accessing Internet banking services. At the same time, ensure stable data transmission speed to customers, fix and notify customers promptly if problems occur. The use of Internetbanking service only satisfies customers and encourages customers to transact when it is really effective and helps customers save their time and resources. In order to satisfy customers with usefulness, Agribank Can Tho needs to promote the strengths that Internet banking services bring to customers such as speed, convenience, and cost savings over direct transactions. .

Reliability

In order to enhance the trust of customers when using Internet banking services, Agribank Can Tho needs to pay attention to technology applications and expect these technologies to bring safety and security to customers. Most customers are worried about disclosing financial transaction information, still do not have confidence in the integrity of the bank. Therefore, to encourage customers to transact through Internetbanking, Can Tho Agribank should make strong commitments. Transaction staff when advising customers must be dedicated, clear and always show safety in transactions. Moreover, the Bank needs to clearly provide information on the terms of service transactions, commit to posting the information to be true and not to abuse the form of marketing. At the same time, building an absolute security system for customer information and transaction information. In addition, banks must enhance the accuracy of transactions, must have customer care services so that customers can respond and receive timely support from the service

center if they encounter difficulties.

Ease of use

In order to improve the ease of use of Internet banking services for customers in the best way, Agribank Can Tho needs to constantly improve the ease of use of the service so that customers can easily access the fastest Internetbanking service. Agribank Can Tho needs to develop programs to encourage customers to use Internetbanking services such as support for new customers to transfer money free of charge in the first month from the date of registration or support hotline for customers. row. At the same time, it is possible to email or send to the customer a document instructing the operation and execution of the transaction. In addition, banks need to design friendly Internetapplication interfaces, easy to understand and use for customers, even customers who are not proficient in technology. Besides, banks also need to design icons suitable for each service content so that customers can easily distinguish and use.

Subjective standard

Today, the subjective norm factor has a great influence on the use of Internet banking services in particular and e-banking services in general. The majority of customers know about the bank's Internet banking service from the mass media, advertising programs, from the advice of bank staff as well as customers who have been using the friend referral service, relatives, colleagues use. Therefore, the bank needs to promote the advertising communication strategy about Internet banking services to customers through specific forms such as organizing seminars and customers conferences; Developing and organizing promotional programs to increase the number of registered customers and payment sales via internet banking services; Communicating widely to a large number of customers through mass media; Maximize the benefits of word of mouth and social networks. In addition, commercial banks need to regularly train and improve the qualifications of teller staff as well as all bank staff, encouraging employees to use all electronic banking services in general and Internet banking in general. in order to make each staff member an active propagandist in introducing widely and specifically to each student when in need as well as to friends and relatives in order to maximize the method of "Communication".mouth" to develop more students to the bank.

Flexibility

In order for the improvement of flexibility factor to be highly effective, the bank needs to constantly create a favorable working environment, a favorable living environment, and create easy conditions for students to access and use. Internet banking. On the other hand, banks need to design a scientific display of useful applications of Internet banking. The bank needs to research and design the location of the features that students prioritize to use so that it is more intuitive and easy to access, thereby helping students save time in using the features with frequency of use. as well as save time looking for the necessary features. From there, it will increase the interest of individual students to use the service.

Usage cost

The survey results of customers show that customers are very interested in the cost of Internet banking services of Can Tho Agribank. The lower the cost of Agribank Can Tho's Internet banking service, the more customers will attract more customers to use the bank's Internetbanking service. Therefore, in order to improve service quality and customer satisfaction, Agribank Can Tho needs to maintain and promote the strengths of network connection costs and minimize the costs that customers spend when using Internet banking services. Bank needs to design an application that can be compatible with most technology devices. In addition, the introduction of low transaction fees and network connection fees will contribute to making customers use the service more comfortably without worrying about the cost they spend to use the service. . In addition, bank needs to communicate and introduce more strongly so that customers can be completely assured about the issue of installing Internet banking application on their phones.

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