



## **INTENTION TO USE M-BANKING APPLICATION: AN EMPIRICAL STUDY IN HO CHI MINH CITY**

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### **ABSTRACT**

The research aims to explore, measure, and analyze factors affecting the intention to use Mobile Banking (M-Banking) of customers in Ho Chi Minh City. The author conducts a convenient sampling, including 600 participants. The method of the research is the Exploratory Factor Analysis (EFA) and a multiple regression model. The results show that there are six factors such as perceived ease to use (EU), perceived usefulness (PU), trust (TR), expected performance (PE), social influence (SI), Facilitating condition (FC) affect the adoption of M-Banking. In which, Facilitating condition is the most influential factor, and expected performance is the least influential factor. Also, this study proposes some recommendations to develop an M-Banking application to help customers gain more insight into the bank as well as actively select the M-Banking application as a reliable transaction method.

**Keywords:** Perceived ease to use; perceived usefulness; trust; expected performance; social influence; facilitating condition.



## 1. INTRODUCTION

The growing computing power of mobile devices and advances in network communications allow the emergence of new mobile services. Developers have created many mobile applications (mobile apps) to meet many personal and professional needs (Picoto et al., 2019). Over the past decade, witnessed a steady increase in smartphone users, and in 2021, 3.8 billion users in the world will use smartphones (Statista, 2020).

The standard capabilities of smartphones and the internet today far surpass their predecessors and can be further customized and optimized by downloading additional mobile applications. Users can install the application themselves to help them track their finances, track their health habits, or even automate daily activities without having to rely on any barriers. Growth forecast in adopting Mobile Banking and hoping to reach their customers widely, banks are promoting Mobile Banking as part of their strategic investment (Oliveira et al., 2014).

The commercial bank released the M-Banking application to meet the trend of mobile users and access to services from anywhere and anytime. The M-Banking app can increase utilities for customers to reduce transaction costs, save time transactions on a smartphone; also, it brings transparency to the economy, safety, and security. Therefore, in Vietnam, many commercial banks have deployed Mobile Banking services, and previously deployed banks also have their upgrades and adjustments.

According to Shaikh and Karjaluo (2015), many researchers have pointed out the need for long-term studies on the application of Mobile Banking. Among the factors identified in previous studies are trust, social impact, ease of use, individuality of creativity and task characteristics (Chitungo & Munongo, 2013; Malaquias & Hwang, 2019; Malaquias et al., 2018; Shaikh & Karjaluo, 2015; Yu, 2012; Zhou et al., 2010; Zhou, 2012), other factors such as usefulness awareness, time, service value, pleasure motivation are also brought forward. In the case of research, many of the factors and figures of researchers (Alalwan et al., 2017; Awwad & Ghadi, 2010) have addressed issues related to this field.

However, each specific study will be conducted in a country, a region, and has its own cultural and social characteristics, especially the human factor will affect more or less the process and research results. Recognizing the importance of applying Mobile Banking to life today is indispensable for human development, economic innovation; the author has inherited and enriched the technological aspects of the current moment and context. The author does



conduct research and implementation of the research "Intention to use M-Banking application: An empirical study in Ho Chi Minh City."

## **2. LITERATURE REVIEW**

### **2.1. Concept of Mobile Banking**

Mobile banking is a product or service provided by a bank to perform financially, and Mobile banking is a product or service provided by a bank to perform financial and non-financial transactions via mobile phones or tablets (Shaikh & Karjaluo, 2015). Researchers have used a variety of terms to study Mobile Banking, such as m-banking (LIU et al., 2009), non-branch banks (Ivatury & Mas, 2008), or pocket banks (Amin et al., 2006).

It is a channel through which customers interact with the bank through a mobile phone device or a mobile personal digital device (Barnes & Cobitt, 2003). The Mobile Banking application has changed the way people communicate with each other and gives organizations and banks the ability to communicate and interact directly with their customers.

On the one hand, Mobile Banking has the power to turn offline customers who are not members of the bank into online customers, and on the other hand, it is very permeable and timely because of its rapid spread. The customers can easily access and control their trading accounts anytime and anywhere. Mobile Banking service not only helps minimize unnecessary expenses such as printing costs, travel costs, and administration costs but also makes the transparency and high security of mobile applications created for customers.

### **2.2. Theory of consumers' intention to use Mobile Banking**

Consumer intention reflects consumers' beliefs related to a series of consumer behaviors, including behavior, goals - the subject matter, the situation in which the behavior is taking place (Ajzen; Fishbein, 1980). According to Ajzen (1991), it is described as a personal motivation in perceiving his plans and decisions to promote efforts in performing a specific behavior.

Besides, Davis (1989) and Davis et al. (1989) also recognized consumer intentions regarding the wishes and needs of customers in selecting related products, services, suppliers, locations; besides, the technology influences such as perceived usefulness and perceived ease to use are the factors that impact the customer intention. Most human behaviors are predictable based on intentions because behaviors are subject to the will and under control of intention (Han et al., 2010).

Besides, many authors use The unified theory of acceptance and use of technology (UTAUT2) and The unified theory of acceptance and use of technology 2 (UTAUT2) to determine the factors that influence intention to use M-Banking (Williams et al., 2015; Jovana; Aleksandra, 2019; Raza et al., 2018; Zhou et al., 2010; Owusu et al., 2018).

The study of intention to use is no longer a new topic, but in this paper, in addition to analyzing the factors affecting its intended use, it provides a comprehensive view of the use and acceptance of technology in the current stage of globalization.

### **3. HYPOTHESES DEVELOPMENT**

#### **3.1. Perceived ease of use (EU)**

The perceived ease of use is the degree to which an individual believes that using a particular system will not take much effort (Davis, 1989). Innovative technology systems that are considered easier to use and less complicated will be more likely to be accepted and used by potential users (Davis et al., 1989). For this reason, ease of use is considered to be one of the essential factors influencing consumer adoption and the use of new technologies.

In the context of a developing economy, e-commerce services gradually dominate the market of conducting electronic transactions, enabling users to save time and costs. Also, if the way of using technology is simple, the M-banking would meet the needs of the customers. So, many authors have studied the perceived ease of use effect on behavioral intention such as Chitungo and Munongo (2013), Malaquias and Hwang (2019), Malaquias et al. (2018), Shaikh and Karjaluo (2015), Venkatesh (2000), Yiu et al. (2007), Yu (2012), Zhou et al. (2010), Zhou (2012).

- **Hypothesis 1 (H1):** The perceived ease of use has a positive effect on the customer's intention to use Mobile Banking.

#### **3.2. Perceived usefulness (PU)**

Perception of usefulness is understood as an awareness of the ability to improve the efficiency and productivity of users when using it (Davis, 1989). Customers seem more motivated to use and adopt new technology if they find that technology has many advantages and useful in their daily lives (Davis et al., 1989). As a convenient transaction channel that allows customers the flexibility in time and location, this is one of the factors that strongly influence the intention to use Mobile Banking (Malaquias & Hwang, 2019; Malaquias et al.,

2018; Martins et al., 2014; Shaikh & Karjaluoto, 2015; Yu, 2012; Zhou et al., 2010) Therefore, this hypothesis is as follow:

- **Hypothesis 2 (H2):** Perceived usefulness has a positive effect on customers' intention to use Mobile Banking.

### 3.3. Trust (TR)

Trust is a positive perception of reliability and dependence on anyone or any object. Trust is a subjective tendency to believe in the occurrence of an action that is consistent with positive assumptions. Simmel (1950) can be considered as the first person to use the concept of trust in his research (Möllering, 2001).

The belief scale has been studied and verified by many works such as Merhi et al. (2019), Mehrad, and Mohammadi (2016), and many other studies have achieved excellent results. Mobile phones in an e-commercial context do not involve face-to-face interaction (Lee et al., 2012). So beliefs appear to reduce perceived risks and play an essential role in business transactions between users and a specific company. In light of the importance of trust (TR), the author conducted the study and proposed the following hypothesis:

- **Hypothesis 3 (H3):** Trust (TR) has a positive effect on customers' intention to use Mobile Banking.

### 3.4. Expected performance (PE)

Expected performance (PE) is the extent to which an individual believes that applying technology will help them achieve performance (Venkatesh et al., 2003). It reflects the awareness of innovation by using mobile banking measures such as transaction speed (Yang, 2009). Many previous studies have repeatedly mentioned the PE factor in their research due to the expected performance that will identify the perceived benefits of users when using Mobile Banking.

More specifically, it can promote the commercial banks to check the transaction and complete it to the maximum regularly. Users believe that using this service will lead to a change in the nature of the bank, the navigation pattern, the number of website visits, and the number of transactions performed (Chu et al., 2010). Moreover, based on Unified theory of acceptance and use of technology (UTAUT), Oliveira et al. (2014), Zhou et al. (2010), Yu (2012), and Alalwan et al. (2017) concluded that PE significantly affects the intention to use M-Banking. Thus, the following hypothesis is as follow:

- **Hypothesis 4 (H4):** Expected performance (PE) has a positive effect on customers' intention to use Mobile Banking.

### 3.5. Social influence (SI)

According to the research model of Venkatesh et al. (2003), determining the influence of society is the degree of influence of others on whether or not they should use technology and the influence on their intention to use that. Research by Amin et al. (2008) suggested that personal intention to use Mobile banking services is significantly affected by the people around them. Social influence is defined as the extent to which consumers perceive other vital people who believe they should use a specific technology, including family, friends, colleagues, social media. Social influence has been shown to have a significant impact on the behavioral intent of applying Mobile Banking (Sharma et al., 2017). Based on the apparent impact of social influence on intentions of using the M-banking as previous studies, the following hypothesis is:

- **Hypothesis 5 (H5):** Social influence has a positive effect on customers' intention to use Mobile Banking.

### 3.6. Facilitating condition (FC)

Facilitating condition is the factor in which an individual believes that an organization has adequate technical infrastructure and facilities to support the use of the system (Venkatesh et al., 2003). The ability to log in to a personal account, the ability to transfer money from one account to another account, and the high level of compatibility that supports the use of Mobile Banking (Shaikh & Karjaluoto, 2015). Many specific aspects can influence a person's perceptions.

In particular, the physical conditions, technological infrastructure, and the development of an organization can awaken one's awareness of the use of a particular service or technology. The economy develops and entails the development of technology. It creates tremendous support when bringing technology to everyday life. Users using the Internet and websites, smartphones accessing the bank without having to go out to the bank for transactions is a big step forward in the technology of the era. Facilitating condition (FC) will affect both intention and use. Therefore, the proposed research hypothesis is:

- **Hypothesis 6 (H6):** Facilitating condition has a positive effect on customers' intention to use Mobile Banking.

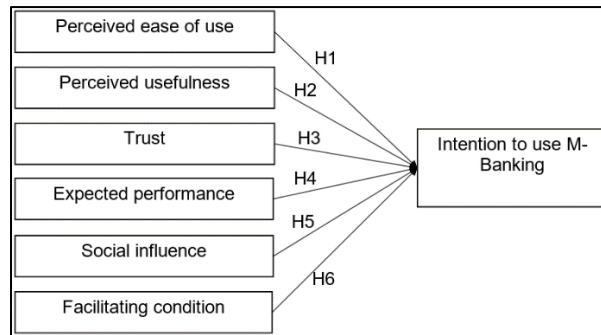


Figure 1: Proposal conceptual model

#### 4. METHODOLOGY

The author used mix method including qualitative research method to explore the scale and quantitative research methods to find the factors that affect the intention to use the M-Banking application of the customers. This research uses the qualitative research method via group discussions and expert discussions to build research models, scales, questionnaires, and preliminary surveys to complete research models before distributing the questionnaire.

The author does the quantitative research method based on information collected from customers in Ho Chi Minh City. Likert scale with five levels, namely strongly disagree, disagree, neutral, agree and strongly agree is used to measure the impact of factors affecting behavioral intention, and this research uses the convenient sampling method.

Hair et al. (2014) pointed out that when the study uses Likert scale five levels with the  $n$  variables, the study should ensure a minimum sample size of  $5 \cdot n = 5n$ . To ensure the quality of the sample, the author decided to survey two times. The first time is the pilot survey with 50 questionnaires, and author does Cronbach's Alpha and Exploratory Factor Analysis to adjust the final scales.

The second time is that the author conducts the final survey. The author sent the links of online questionnaires as much as possible. When the author got 600 valid respondents, the study stopped the survey and began to analyze. The author assessed for reliability through Cronbach's Alpha coefficients, explored the scales via Exploratory Factor Analysis (EFA), find the factors that affect intention to use M-Banking is the multiple regression model.

#### 5. ANALYSIS AND RESULTS

##### 5.1. Reliability test: Cronbach's Alpha

Table 1: Constructs, corrected item – total correlation and Cronbach Alpha

Item	Construct	Corrected Item – Total Correlation	Cronbach's Alpha if item deleted
<b>Perceived ease of use - Cronbach's Alpha = 0.875</b>			
EU1	I find the Mobile Banking application very easy to use	0.673	0.856
EU2	I find the Mobile Banking application quite easy to learn and relatively flexible and easy to use	0.653	0.860
EU3	I found the operations performed on the Mobile Banking application clear and easy to understand	0.724	0.844
EU4	It is highly likely that in the coming time, Mobile Banking application will be added with features to help manipulate easier	0.738	0.840
EU5	Overall I am able to use Mobile Banking fluently	0.740	0.839
<b>Perceived usefulness - Cronbach's Alpha = 0.890</b>			
PU1	The use of the Mobile Banking application makes transactions between customers and the bank easier	0.760	0.859
PU2	The use of Mobile Banking helps control financial effectively	0.627	0.889
PU3	Mobile Banking helps me save time to the maximum	0.789	0.853
PU4	The banking transactions via Mobile Banking increase the efficiency of life and work	0.755	0.861
PU5	In general, the use of Mobile banking application brings a lot of useful	0.730	0.866
<b>Trust - Cronbach's Alpha = 0.901</b>			
TR1	I use Mobile Banking due to the reputation of the provider	0.732	0.883
TR2	I believe that Mobile Banking always complies with commitments	0.765	0.876
TR3	I do not worry when using Mobile Banking	0.789	0.872
TR4	I believe that personal information will be kept confidential	0.728	0.887
TR5	I believe Mobile Banking is a highly accurate application	0.767	0.876
<b>Expected performance - Cronbach's Alpha = 0.921</b>			
PE1	Using the Mobile Banking service increases my chances of getting everything that is important to me.	0.817	0.906
PE2	Using Mobile Banking will help me complete transactions faster than traditional channels	0.826	0.900
PE3	Using Mobile Banking will help me optimize my financial activities.	0.882	0.850
<b>Social influence - Cronbach's Alpha = 0.816</b>			
SI1	I realize that using Mobile Banking is a way for me to integrate with people around me	0.600	0.816
SI2	Those who matter to me think that I should use Mobile Banking	0.630	0.787
SI3	The use of Mobile Banking by people around me affects my intention to use	0.784	0.628
<b>Facilitating condition - Cronbach's Alpha = 0.857</b>			
FC1	Mobile Banking is compatible with other technologies I use	0.783	0.797
FC2	I have the knowledge necessary to use Mobile Banking	0.640	0.835
FC3	I believe that the trading organization is fully qualified to support me using Mobile Banking	0.662	0.830
FC4	If I have difficulty using Mobile Banking, there will be experts to help me	0.652	0.836
FC5	I have the resources needed to use Mobile Banking	0.640	0.835
<b>Behavioral intention - Cronbach's Alpha = 0.833</b>			
BI2	I will always try to use mobile banking in everyday life.	0.733	0.732
BI1	I plan to use Mobile Banking instead of going to the bank's transaction office	0.655	0.807
BI3	I will often use Mobile Banking to make transactions on my account at the bank	0.703	0.761



The analysis results show that the overall Cronbach's alpha coefficient of the scales is higher than 0.6, even it is greater than 0.7. Moreover, The corrected Item – Total Correlation is higher than 0.3, so the scales ensure the reliability to perform the follow-up analysis.

## 5.2. Exploratory Factor Analysis (EFA)

Barlett's test: Sig = 0.000 < 0.05 shows that the observed variables in factor analysis are correlated with each other on the whole. KMO coefficient (Kaiser-Meyer-Olkin) value = 0.923 > 0.5, so factor analysis is consistent with the actual data. Total variance explained equals 72.62%, and it is greater than 50%; as a result, it can meet the requirement of variance explained. From this one, this research can conclude that variables can explain 72.62% in changing factors. Also, eigenvalue value equals 1.163 > 1, and it is the fluctuation that can explain for each factor, so the extracted factors have a significant summarize in the best way. The rotated matrix in EFA show that the loading factor is higher than 0.55, and it can divide into six components by the following table:

Table 2: Rotated matrix and EFA

Concepts	Items	Component					
		1	2	3	4	5	6
Perceived usefulness	PU1	0.773					
	PU2	0.769					
	PU3	0.763					
	PU4	0.714					
	PU5	0.670					
Trust	TR1		0.630				
	TR2		0.743				
	TR3		0.789				
	TR4		0.743				
	TR5		0.730				
Facilitating condition	FC1			0.739			
	FC2			0.600			
	FC3			0.742			
	FC4			0.683			
	FC5			0.685			
Perceived ease of use	EU1				0.695		
	EU2				0.753		
	EU3				0.683		
	EU4				0.719		
	EU5				0.604		
Expected performance	PE1					0.848	
	PE2					0.812	
	PE3					0.839	
Social influence	SI1						0.765
	SI2						0.773
	SI3						0.772
<b>KMO</b>				0.923 (sig.=0.000)			
<b>Eigenvalues</b>		11.644	1.797	1.634	1.363	1.280	1.163
<b>Total Variance Explained</b>		44.79	51.70	57.98	63.22	68.14	72.62

The dependent variable meets the requirements of KMO, Eigenvalue, and the total variance explained. So all of the variables can use in multiple regression.

Table 3: Dependent variable, and testing

Dependent variable		Component
		1
Behavioral intention	BI1	0.888
	BI2	0.841
	BI3	0.870
<b>KMO</b>		0.715 (sig.=0.000)
<b>Eigenvalues</b>		2.254
<b>Total Variance Explained</b>		75.12

### 5.3. Multiple regression

Table 4: Regression results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity	
	Beta	Sd. Error	Beta			Tolerance	VIF
1	(Constant)	0.177	0.040		1.27	0.205	
	EU	0.220	0.037	0.215	5.59	0.000	0.467
	PU	0.101	0.039	0.098	2.71	0.007	0.523
	TR	0.077	0.030	0.077	1.95	0.052	0.445
	PE	0.060	0.031	0.067	2.01	0.045	0.618
	SI	0.147	0.038	0.157	4.74	0.000	0.629
	FC	0.356	0.140	0.343	9.35	0.000	0.513
<b>R<sup>2</sup></b>			0.5906				
<b>Adjusted R<sup>2</sup></b>			0.5864				
<b>Sig.</b>			0.000				

The results of the regression showed that the sig of independent variables has a significant statistic because the sig of them equals 0.00 (very small). As a result, perceived ease to use (EU), perceived usefulness (PU), trust (TR), expected performance (PE), social influence (SI), Facilitating condition (FC) affect intention to use M-Banking.

The R2 value is 0.5906, and it means that 59.06% of the intention to use the M-Banking app is from six factors, and 40.84% of that is from the factors which are outside of the model. The sig value of the F test is 0.000, and it is less than 0.05, so the research model is fit, and the variables which use in the model have a significant statistic. What is more, variance inflation factors (VIF) are too small, and these point out that there is no multicollinearity in this model, so all of the independent variables do not correlate together.

The multiple regression by standardized coefficients can be identified:

$$BI = 0.215*EU + 0.098*PU + 0.077*TR + 0.067*PE + 0.157*SI + 0.343*FC$$

## 6. CONCLUSION AND IMPLICATION

### 6.1. Conclusion

#### 6.1.1. *Perceived ease of use*

This factor is also one of the second influential factors affecting the intention to use Mobile Banking (standardized beta = 0.215). Its influence is bigger than other factors (exception for facilitating condition factor) in the model because it is a new mobile banking service in Vietnam. Among all its uses, ease of use is the concern; Vietnamese people always prefer ease and simplicity. On the other hand, the positive effect of the ease-to-use awareness, specifically through beta coefficients, is positive and statistically significant at the 5% level, based on the results of the linear regression. Besides, the results of the previous study by Raza et al. (2017) related to the intention to use M-Banking on the tendency to perceive ease of use is appropriate with this research.

#### 6.1.2. *Perceived usefulness*

First of all, the proposed cognitive usefulness is a necessary construct. Users are willing to use mobile banking if they find it useful for their work. From the fact that the standardized coefficient is 0.098, it shows that usefulness perception is an essential factor that impacts the intended use of M-Banking. This study is consistent with the TAM study and some previous scientific research. Specifically, perceived usefulness is one of the crucial and indispensable factors when developing a research model on intention of consumers to use a specific product or service (Agarwal & Karahanna, 2000; Hsu & Lu, 2004; Igbaria et al., 1995; Le-Hoang et al., 2019; Ong et al., 2004; Taylor & Todd, 1995). This study shows that banks need to consider how to use mobile banking services in an easy and useful way.

#### 6.1.3. *Facilitating condition*

During the research process, the facilitating condition is the most influential factors that affect the intention to use M-Banking (beta standardized = 0.343). Facilitating condition has also received special attention from customers who have used the Mobile Banking application (Crabbe et al., 2009; Bhatiasevi, 2016). Using Mobile Banking requires essential resources such as smartphones, the Internet, mobile Internet services. (Baabdullah et al., 2019). Besides, organizational and technical infrastructure to support system use and remove usage barriers (Venkatesh, 2000). The banks should guide the selection of systems and industry-specific guidance (Venkatesh et al., 2012).

#### **6.1.4. Social influence**

As expected, this is a factor that has a positive influence on the intention to use Mobile Banking, which is consistent with the study of Zhou et al. (2010) and Yu (2012). It is consistent with consumer psychology, when a relative or significant person impacts, the intention and behavior of the user will change. The results of the survey also reflect that the standardized beta coefficient is 0.157 in the extent of the influence of the variable social influence on intention to use. Social influence has a vital role in Mobile Banking as well as other banking services such as Internet Banking, international payment, ATM, debit, and credit card services. Especially in a relatively new technology market, research has contributed a positive impact on the use of Mobile Banking.

#### **6.1.5. Trust**

Trust is the factor that effects on the intention to use the M-Banking of the customers. Trust is directly affected by guarantees (Gefen et al., 2003; Mcknight et al., 1998), reputation, and the commitments of the bank. In the context of recent transactions like Mobile Banking, trust helps the customers feel confident when they use M-Banking. The banks need to focus on many activities that can improve the belief of the customers, such as providing a process similar to internet banking, guarantee statements, assistance, and certification. In conclusion, the beliefs appear to reduce perceived risks and play an essential role in business transactions between the customers and bank.

#### **6.1.6. Expected performance**

Expected performance (PE) has a standardized regression coefficient of 0.67, which shows the expected performance factor as the lowest impact factor, among other factors. Many people use the M-Banking for the convenience of Mobile Banking and from social influence, but they still do not feel all the features and performance from the application. Therefore, the level of this factor that affects the intention to use the M-Banking app is not high. Business owners, managers, scientists, and developers are getting better and better. Mobile Banking is no longer a new technology in the world, but in Vietnam, not many customers use that app as the bank expected. The M-Banking currently brings much excellent performance for customers. It can help complete customers transaction faster than traditional channels and optimize financial activities.

### **6.2. 6.2 Theory and managerial Implication**

#### **6.2.1. Theory implication**



The research had analyzed the most factors that predict customer intention when the customer uses the application of Mobile Banking. The study shows a significant contribution to the existing knowledge related to online banking channels and regional technology adoption, generally. This study indicated a valuable direction by examining how Mobile Banking impacts the industrialization and modernization phase.

Because UTAUT2 is correctly theorized to explain technology adoption from the customer's point of view (Venkatesh et al., 2012), it is used as an appropriate theoretical foundation for the conceptual model. Therefore, this study includes significant contributions by being an initiator in building conceptual models based on the theoretical background that is appropriate for contextual clients and able to capture aspects of behavior intention towards Mobile Banking. It is also worth pointing out that (Venkatesh et al., 2012) checked the validity of UTAUT2 to explain the acceptance of banking services in Hong Kong - a highly developed country.

### **6.2.2. Managerial implication**

The above findings have enormous implications for consumers' intentions when applying financial services, technology, and channels. The role of SI, FC, EU, PU, TR, PE in increasing the use intention of using Mobile Banking. Concerning controlling and increasing the demand for bank users, it is necessary to enhance the trust of customers in brand and image. It leads to enhancing the position of the bank.

The formation of initial consumer confidence is handling carefully for customer service at the static stage and for pure risk, accountability, and transparency stemming from social and personal beliefs at the transaction stage. Adapt consumers' ability and response time to maximize Mobile Banking usage among users. For example, after using M-Banking for several payments in a day, the commercial bank may send an SMS alert to send a confirmation of the bank for customers.

Also, M-Banking users can ask banks to deactivate their M-Banking in case the user suspects that their mobile phone has been hacked or lost, which strengthens their trust about the safety and security of personal information when using the services that the bank provides. Building trust through expanding brand image is also a positive solution to strengthen trust in customers. As the transaction channel is growing, it is also easy to enhance the brand image propaganda; a good brand will build a stronger trust in each customer.

Also, banks should increase their expected performance through constant attention maximizing their overall support for M-Banking users anytime and in any case. Through the provision of high-quality services, the focus on security/privacy will be guaranteed, and no compromise. It will lead to higher customer usage. Also, the effect of Social Impact does not reverse the common perception of people who are quite conservative, social influence in the community to everyone's beliefs as a previous proposal of Hofstede (2003).

It is entirely appropriate that an individual will be affected or, in other words, will have confidence when people around them or their relatives believe in using a product or service that will influence the intention and behavior of the user. Their use in a positive way. Moreover, the bank should consider its potential customers, including middle-aged, middle-income, and educated people, because this group is quite active and dynamic, easy to influence because the trend of the market soared.

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