

**FACTORS AFFECTING THE INTENTION TO USE E-BANKING SERVICES OF  
INDIVIDUAL CUSTOMERS AT BINH THANH TECHCOMBANK, HCM CITY,  
VIETNAM**

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**ABSTRACT**

The main objective of the study is to determine the factors affecting the intention to use E - banking services of individual customers at Binh Thanh Techcombank, HCM City. In order to achieve the research objectives, the author conducted direct interviews with 270 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 E-banking service of individual customers at Binh Thanh Techcombank includes Subjective standard; Utility; Ease of use; Reliability; Flexibility; Usage cost. Based on the research results, the author proposes some recommendations in order to maintain customers and attract new customers to continue for using E-banking services of Binh Thanh Techcombank, HCM City.

**Keywords:** Binh Thanh Techcombank, E-banking, factor analysis, individual customers, HCM City.

**1. INTRODUCTION**

E-banking is one of many modern technology applications of banks with the ability to process information online. E-banking service provides online payment and inquiry services to all individual and corporate customers. In Vietnam, electronic banking transactions are provided by banks such as internet banking, mobile banking, SMS banking, phone banking, card services. Through internet-connected devices, or mobile phones, customers can perform services such as: inquiries, statements (current accounts, savings deposits, credit cards, loans...), transfer Accounts (from current accounts, opening/depositing/withdrawing/clearing savings accounts...), bill payments (electricity, water, telephone, school fees, etc.), tax payment, loan payment, credit card debt payment use, pay for goods and services purchased online by debit or credit card, etc. E-banking services bring a lot of convenience to users, help customers save time and make transactions simple. Grasping the development trend of the times, since 2012, Vietnam Techcombank has launched E-banking service. However, after many years of operation, E-banking service at Techcombank has not yielded the expected results, the number of individual customers registering to use E-banking service at the bank is still low. At Binh Thanh Techcombank, the development of E-banking service is still not commensurate with the potential of the bank. Therefore, studying the factors affecting the intention to use E- banking service at Binh Thanh Techcombank, HCMC is very necessary. Recognizing the importance of E-banking services, the author has chosen the topic "Factors affecting the intention to use E-banking services of individual customers at Binh Thanh Techcombank, Ho Chi Minh City".

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## **2. THEORETICAL BASIS AND RESEARCH MODEL**

### **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).

### **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 Internet technology 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 (Bhattacharjee, 2002). Transactions made through Internet networks 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).

### **Utinity**

According to Davis, 1989, usefulness is the degree to which a person believes that using a particular system will improve his or her job performance. In other words, the higher a customer perceives the usefulness of E- banking services, the greater his or her use of E- banking will be. The usefulness in using E-banking can be realized through the fact that transactions can be done quickly, anytime, anywhere, thereby saving travel costs and working time, work performance is increased.

### **Ease of use**

Research by Irfan Bashir and Chendragiri Madhavaiah (2015); Sripalawat et al (2011) showed that ease of use factor has a positive influence on customers' intention to use E-banking services. Customers when using the service, they feel that using E-banking service is very easy. The instructions for E-banking transactions are easy to understand. E-banking transactions are also very easy to perform.

### **Flexibility**

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. Internet technology has provided equipment, infrastructure and protocols that can help users communicate and exchange data

anytime, anywhere without the need for intermediaries (Lim, 2007). Internet services perfectly fit the Internet lifestyle; provides a sense of payment for products and services in all situations of life. One of the key elements of Internet technology 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).

### 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.

### 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 E- banking services of individual customers at Binh Thanh Techcombank, HCMC” including 6 factors: Subjective standards; Reliability; Utinity; Ease of use; Flexibility; Usage cost.

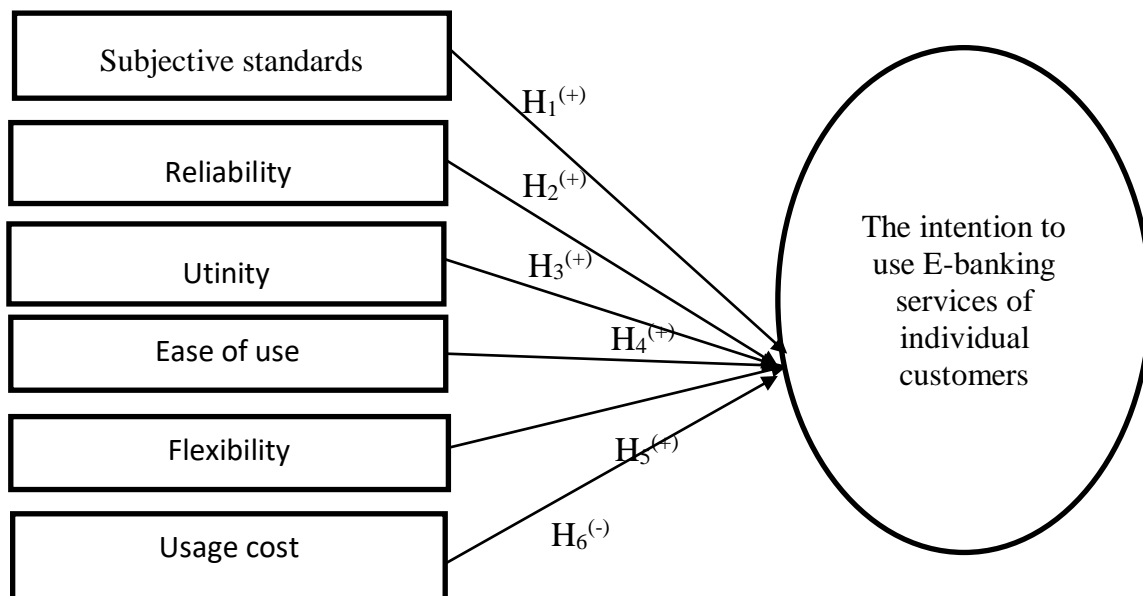


Figure 1. Proposed research model

Source: Author compiled, 2023

### Hypotheses of the proposed research model

Hypothesis H1: Subjective standard has a positive influence (+) on the intention to use E-

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banking services of individual customers at Binh Thanh Techcombank, HCMC.

Hypothesis H2: Reliability has a positive influence (+) on the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC.

Hypothesis H3: Utinity has a positive influence (+) on the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC.

Hypothesis H4: Ease of use has a positive influence (+) on the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC.

Hypothesis H5: Flexibility has a positive influence (+) on the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC.

Hypothesis H6: Usage cost has a positive influence (-) on the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC.

### **3. 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 E-banking services by individual customers at Binh Thanh Techcombank, HCMC. 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.

### **4. RESEARCH RESULTS**

#### **Describe the overall sample**

In order to evaluate the factors affecting the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC, the authors surveyed 270 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 270 questionnaires.

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
Subjective standard	5	0,876	0,642	0,846– 0,864
Reliability	5	0,825	0,587	0,777 -0,800
Utility	4	0,748	0,496	0,672 – 0,715
Ease of use	4	0,880	0,714	0,839 – 0,856
Flexibility	4	0,756	0,508	0,683 – 0,724
Usage cost	4	0,860	0,693	0,817 – 0,826
Intention to use E-banking services of individual customers.	4	0,775	0,547	0,705 - 0,737

Source: Data analysis results, 2023

The results of testing the reliability of the scale in Table 1 show that Cronbach's Alpha coefficients total of 01 dependent variable 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).

**Factor Analysis (EFA)**

**Table 2. Results of factor analysis to discover independent variables**

<b>Rotated Component Matrix<sup>a</sup></b>						
	Component					
	1	2	3	4	5	6
Sub3	0,847					
Sub5	0,829					
Sub2	0,821					
Sub1	0,816					
Sub4	0,768					
EU2		0,868				
EU3		0,866				
EU1		0,853				
EU4		0,834				
Re2			0,797			
Re3			0,775			
Re4			0,771			
Re5			0,735			
Re1			0,734			
C4				0,845		
C2				0,840		
C1				0,830		
C3				0,824		
Fle3					0,789	
Fle4					0,770	
Fle2					0,760	
Fle1					0,714	
Uti2						0,777
Uti4						0,776
Uti1						0,748
Uti3						0,710
Eigenvalues						2,150
Extracted variance						64,773
Bartlett test significance level						0,000
KMO coefficient						0,783

Source: Data analysis results, 2023

The results were divided into 6 groups:

Group 1 includes 05 observed variables belonging to the group of subjective standard factors including Sub3, Sub5, Sub2, Sub1, Sub4.

Group 2 consists of 04 observed variables belonging to the Ease of Use factor group including EU2, ED3, ED1, ED4.

Group 3 includes 5 observed variables belonging to the Reliability factor group, including Re2, Re3, Re4, Re5. Re1.

Group 4 includes 04 observed variables belonging to the group of factors Cost of use including C4, C2, C1, C3.

Group 5 includes 04 observed variables belonging to the group of factors Flexibility including Fle3, Fle4, Fle2, Fle1.

Group 6 consists of 4 observed variables belonging to the Usability factor group, including Uti2, Uti4, Uti1, Uti3.

Analysis results of discovering factors for independent variables in table 2 showed that: KMO coefficient value is  $0.783 > 0.5$ ; 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 64.773% shows that the factors given by the exploratory factor analysis in the independent variables explained 64.773% of the variation of the original survey data. The coefficient Eigenvalues represents convergence of the analysis, and this value for the last factor is  $2,184 > 1$ , 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.		0,742
Bartlett's Test of Sphericity	Approx. Chi-Square	285,627
	Df	6
	Sig.	0,000

Source: Data analysis results, 2023

Analysis results of dependent variable EFA has value KMO coefficient is  $0,742 > 0.5$  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

**Table 4. Results of factor analysis EFA dependent variable**

Component Matrix <sup>a</sup>	
Observed variable	Factor load factor
	1
Inte3	0,795
Inte4	0,786
Inte1	0,762
Inte2	0,749

Source: Data analysis results, 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	2.393	59.818	59.818	2,393	59,818	59,818
2	.693	17.313	77.130			
3	.505	12.631	89.761			
4	.410	10.239	100.000			

Source: Data analysis results, 2023

The extracted variance is over 50%, and equal to 59,818%, showing that the factor given by the exploratory factor analysis in the dependent variable explained 59,818% of the variation of the original survey data. Eigenvalues coefficients represent convergence of the analysis, and this value is 2,393 > 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.

**Regression analysis results and correlation analysis**

**Table 6. Pearson coefficient of correlation among variables**

Correlations								
		Inte	Sub	Re	Uti	EU	Fle	C
Inte	Pearson Correlation	1	.495**	.267**	.309**	.312**	.279**	.289**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	270	270	270	270	270	270	270
Sub	Pearson Correlation	.495**	1	-.018	.007	.000	-.056	.021
	Sig. (2-tailed)	.000		.769	.915	.994	.362	.725
	N	270	270	270	270	270	270	270
Re	Pearson Correlation	.267**	-.018	1	.006	-.027	.059	.046
	Sig. (2-tailed)	.000	.769		.918	.662	.335	.455
	N	270	270	270	270	270	270	270
Uti	Pearson Correlation	.309**	.007	.006	1	.042	.030	.047
	Sig. (2-tailed)	.000	.915	.918		.491	.623	.440
	N	270	270	270	270	270	270	270
EU	Pearson Correlation	.312**	.000	-.027	.042	1	.014	-.138*
	Sig. (2-tailed)	.000	.994	.662	.491		.823	.023
	N	270	270	270	270	270	270	270



Fle	Pearson Correlation	.279**	-.056	.059	.030	.014	1	.094
	Sig. (2-tailed)	.000	.362	.335	.623	.823		.122
	N	270	270	270	270	270	270	270
C	Pearson Correlation	.289**	.021	.046	.047	-.138*	.094	1
	Sig. (2-tailed)	.000	.725	.455	.440	.023	.122	
	N	270	270	270	270	270	270	270

Source: Data analysis results, 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 0,258 to 0,515. 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 Subjective standard; Reliability; Utility; 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 <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,813 <sup>a</sup>	0,661	0,653	0,32273	2,154
a. Predictors: (Constant), C, Uti, Sub, Re, Fle, EU					
b. Dependent Variable: Inte					

Source: Data analysis results, 2023

**Table 8. ANOVA<sup>a</sup> analytical results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.368	6	8.895	85.401	0,000 <sup>b</sup>
	Residual	27.392	263	0,104		
	Total	80.760	269			

Source: Data analysis results, 2023

Determination coefficient R2 (Adjusted R Square) = 0.653, which means that 65,3% 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 2.154, 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.

**Table 9. Summary of regression coefficients  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.805	0,228		-3.532	0,000		
1 SUB	0,316	0,022	0,507	14.077	0,000	0,996	1.004
RE	0,200	0,028	0,256	7.113	0,000	0,994	1.006
UTI	0,207	0,028	0,269	7.473	0,000	0,995	1.005
EU	0,202	0,021	0,343	9.439	0,000	0,977	1.023
FLE	0,197	0,028	0,254	7.002	0,000	0,983	1.017
C	0,165	0,022	0,277	7.598	0,000	0,967	1.034

Source: Data analysis results, 2023

The results of testing the hypotheses of the research model have shown that there are 06 independent variables have a linear relationship with the dependent variable – Intention to use. E-banking service of individual customers at Binh Thanh Techcombank, HCMC includes Subjective standard has a positive influence (+) with Unstandardized Coefficients value is 0.316; Utility has a positive influence (+) with Unstandardized Coefficients value is 0,207; Ease of use has a positive influence (+) with Unstandardized Coefficients value is 0,202; Reliability has a positive influence (+) with an Unstandardized Coefficients value is 0.200; Flexibility has a positive influence (+) with Unstandardized Coefficients value is 0,197; Usage cost has a positive influence (-) with Unstandardized Coefficients value is 0,165.

**5. CONCLUSIONS AND COMMENDATIONS**

**Conclusions**

The main objective of the study is to determine the factors affecting the intention to use E-banking services of individual customers at Binh Thanh Techcombank, HCMC. In order to achieve the research objectives, the author conducted direct interviews with 270 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 E-banking service of individual customers at Binh Thanh Techcombank includes Reliability; Subjective standard; Utility; Ease of use; Flexibility; Usage cost. Based on the research results, the author proposes some recommendations in order to maintain customers and attract new customers to continue for using

E-banking services of Binh Thanh Techcombank, HCM City.

**Recommendations**

Based on the research results, the author proposes some recommendations to maintain current customers and attract new customers to use E- banking services of Binh Thanh Techcombank, HCMC in the next time, specifically as follows:

**Reliability**

The results of the customer survey show that customers are very interested in the trust factor. In order to enhance the trust of customers when using E-banking services, Binh Thanh Techcombank 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 E-banking services, the bank 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 about 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.

**Subjective standard**

Today, the subjective standard factor has a great influence on the use of E-banking services. The majority of customers know about the bank's E- 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.

**Utility**

In order to improve the usefulness of E-banking services for customers, help them save time, increase productivity and quality of work related to their bank account transactions, Binh Thanh Techcombank needs to diversify optimize utilities on E-banking service. Banks need to promote the promotion of outstanding features of E-banking services to customers such as helping customers save time, making work easier and not limited in time and no time limit service period. In addition, the Bank needs to ensure that customers can use the service at any time and space by improving the speed of accessing the Mobile banking service. At the same time, ensure stable data transmission speed to customers, fix and notify customers promptly if problems occur.

**Ease of use**

In order to meet and satisfy the needs of customers to use E-banking services in the best way, Binh Thanh Techcombank needs to constantly improve the ease of use of the service so that

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customers can easily access E-banking services. the fastest. Banks need to develop programs to encourage customers to use E-banking services such as support for new customers to transfer money free of charge in the first month from the date of registration or support hotlines for customers. row. At the same time, it is possible to send an email or send a document to the customer to guide the transaction. In addition, banks need to design friendly mobile application 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.

### **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 E-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 E-banking services of Binh Thanh Techcombank. The lower the cost of Binh Thanh Techcombank's E-banking service, the more customers it will attract to use the bank's E-banking service. Therefore, in order to improve service quality and customer satisfaction, banks need to maintain and promote the strengths of network connection costs and minimize the costs that customers spend when using them. E-banking services. Banks need 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.

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