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FACTORS AFFECTING THE DECISION TO CONTINUE USING CASHLESS PAYMENT SERVICES OF INDIVIDUAL CUSTOMERS AT JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM - NAM SAI GON BRANCH

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ABSTRACT
The main purpose of the research problem is to determine the factors affecting the decision to continue using the non-cash payment service of Nam Sai Gon VCB.. To achieve this goal, the study surveyed 287 individual customers who have been using Nam Sai Gon VCB's non-cash payment services through a prepared questionnaire. Through the methods of Cronbach Alpha test, exploratory factor analysis (EFA), multivariable linear regression analysis, testing the hypotheses of the research model, the research results show that there are 6 factors positive influence on Nam Sai Gon VCB.'s decision to continue using non-cash payment services arranged in descending order of influence including Convenience (STL); Ease of Use (TDSD); Usefulness (SHI); Attitude (TD); Trust (STT); Safety (SAT). Based on the research results, the author proposes some recommendations to maintain old customers and attract new customers to use non-cash payment services at Nam Sai Gon VCB.

Keywords: Nam Sai Gon VCB, Non-Cash Payment Services, Factor Analysis, Commercial Banks, Individual Customers.

1. INTRODUCTION
Developing non-cash payment is an inevitable trend, bringing great benefits to the socio-economy and global integration. It helps promote production, business and circulation of goods, making the economy develop rapidly and sustainably. However, non-cash payment in Vietnam still faces some difficulties, affecting the development of this system. However, the rate of non-cash payment in Vietnam is growing strongly, helping to save time and promote the economy. Banks play an important role, constantly improving services to meet customer needs quickly and safely.
Nam Sai Gon is focusing on developing non-cash payment services. In recent years, the Bank has invested heavily in technical infrastructure and improved service quality to make payments faster, safer and more convenient. The Bank has also implemented many measures to promote product and service development, enhance competitiveness, meet market demands and contribute to the implementation of the Government's cashless payment project. However, due to many objective and subjective factors, the results achieved have not been as expected. In the context of fierce competition and increasing demand for services, it is necessary to study the factors affecting cashless payment services at the Bank. The topic "Factors affecting the decision to continue using cashless payment services of individual customers at Nam Sai Gon VCB" will help find practical solutions to develop this service and bring economic efficiency to the bank.

2. THEORETICAL BASIS AND RESEARCH MODEL

Usefulness

The research results of Le Thi Biec Linh (2010), Le Thi Oanh Thuy (2018), Sripalawat et al. (2011), and Wendy Ming-Yen Teoh et al. (2013) show that the factor Usefulness has a positive impact on the use of non-cash payment services (TTKHTM) by individual customers.

Perceived usefulness is the extent to which a person believes using a particular system will improve their work efficiency (Davis, 1989). When customers feel that the service brings them many benefits, they will want to use it in their work and life. Conversely, if customers think that the service does not get the expected benefits or those benefits are not important to them, they will not be willing to use it. For this topic, the author believes that the benefits of using cashless payment services are saving time and effort; avoiding financial risks such as lack of money and counterfeit money; controlling personal spending; and ensuring the safety of assets and people because they do not have to carry cash. From the above theoretical basis, the author proposes the following hypothesis for this factor:

Hypothesis H1: Usefulness has a positive (+) influence on the decision to continue using cashless payment services of individual customers at Nam Sai Gon VCB

Ease of Use

Research results by Le Thi Oanh Thuy (2018); Wendy Ming-Yen Teoh et al. (2013) showed that the Ease of Use factor has a positive impact on the decision to continue using the TTKHCN service of individual customers. Ease of use is the degree to which users perceive that using the system does not require effort (Davis, 1989). In e-banking services, this means that customers feel that using the service is simple, uncomplicated, and easy to perform. This factor is very important to attract new customers and retain existing customers. The easier and more useful the e-banking service is, the more it attracts customers. On the contrary, if the service is annoying, has complicated procedures, poor interface, or slow speed, customers will not want to continue using it. Therefore, banks need to design easy-to-use services that are suitable for all customers, including those who are not familiar with technology. From there, the author hypothesizes for this factor:

Hypothesis H2: Ease of use has a positive (+) impact on the decision to continue using the non-cash payment services of individual customers at Nam Sai Gon VCB

Convenience

The research results of Nguyen Thi Minh Chau and Dao Le Kieu Oanh (2020); Doan Anh Khoa (2016) show that the Convenience factor has a positive impact on the decision to continue using the TTKHTM service of individual customers.

The bank's online payment service brings great convenience, helping customers pay quickly and easily via computer or smartphone, saving time and costs. Customers do not need to go to the store but can perform all transactions remotely. In addition, these services often have promotions and ensure information security, helping customers feel secure when using them. Compared to cash payment, online payment is safe and has diverse methods such as e-wallet, bank account, international card. From there, the author hypothesizes for this factor as follows:

Hypothesis H3: Convenience has a positive (+) influence on the decision to continue using non-cash payment services services of individual customers at Nam Sai Gon VCB

Trust

The research results of Le Thi Oanh Thuy (2018); Wendy Ming-Yen Teoh et al. (2013) show that the factor Trust has a positive influence on the decision to continue using e-commerce payment services of individual customers.

Trust is an important factor influencing the decision to use e-banking services. According to the research of Wendy Ming-Yen Teoh et al. (2013), trust has a positive influence on customers' continued use of online payment services. Trust is reflected in the fact that customers feel safe and are willing to take risks when using new services. In an online environment where transactions are vulnerable to attacks, building trust is necessary for customers to feel that the service is safe and reliable. When customers trust the payment system, they will feel more comfortable and satisfied when using the service. From there, the author hypothesizes for this factor:

Hypothesis H4: Trust has a positive (+) influence on the decision to continue using the non-cash payment services of individual customers at Nam Sai Gon VCB

Safety

Research by Le Thi Oanh Thuy (2018); Dineshwar Ramdhony & Ashvin Ramjee (2010); Sripalawat et al. (2011); Wendy Ming-Yen Teoh et al. (2013) shows that the Safety factor has a positive influence on the decision to continue using the TTKHTM service of individual customers.

Information security when using e-banking services is an important factor for service providers. Banks are committed to protecting customer information by measures such as digital signatures and encryption to ensure safety in electronic payment transactions. With a good security system, customers can rest assured about the safety of their account information. From there, the author hypothesizes for this factor as follows:

Hypothesis H5: Security has a positive (+) influence on the decision to continue using non-cash payment services of individual customers at Nam Sai Gon VCB

Attitude

The research results of Sripalawat et al. (2011); Samaneh Tavakoli Hashjin, Dr.Younos VakilaRoaia, Dr.Mohammad Hemati (2014) show that the Attitude factor has a positive influence on the decision to continue using the TTKHTM service of individual customers.

Attitude towards an action is how people feel when doing something. Users will intend to use the system when they have a positive attitude and conversely, not accept the system when they have a negative attitude (Davis et al., 1989). The author believes that the attitude when using non-cash payment services that affects the decision to use the service is the attitude of confidence, peace of mind, comfort or enjoyment when using the service. Based on the above argument, the author hypothesizes this factor as follows:

Hypothesis H6: Attitude has a positive (+) influence on the decision to continue using non-cash payment services of individual customers at Nam Sai Gon VCB.

The research model of factors influencing the decision to continue using non-cash payment services of individual customers at Nam Sai Gon VCB is built on the basis of the theory of reasoned action (TRA), the theory of planned behavior (TPB) of Fishben and Ajzen (1991), the TAM technology acceptance model and inheriting some factors from previous studies, using the group discussion method, based on the research objectives of the topic, the author proposes a research model with adjusted scales to suit the characteristics of the research area including 6 factors: (1) Usefulness; (2) Ease of use; (3) Convenience; (4) Trust; (5) Safety; (6) Attitude. The proposed research model is specifically as follows:

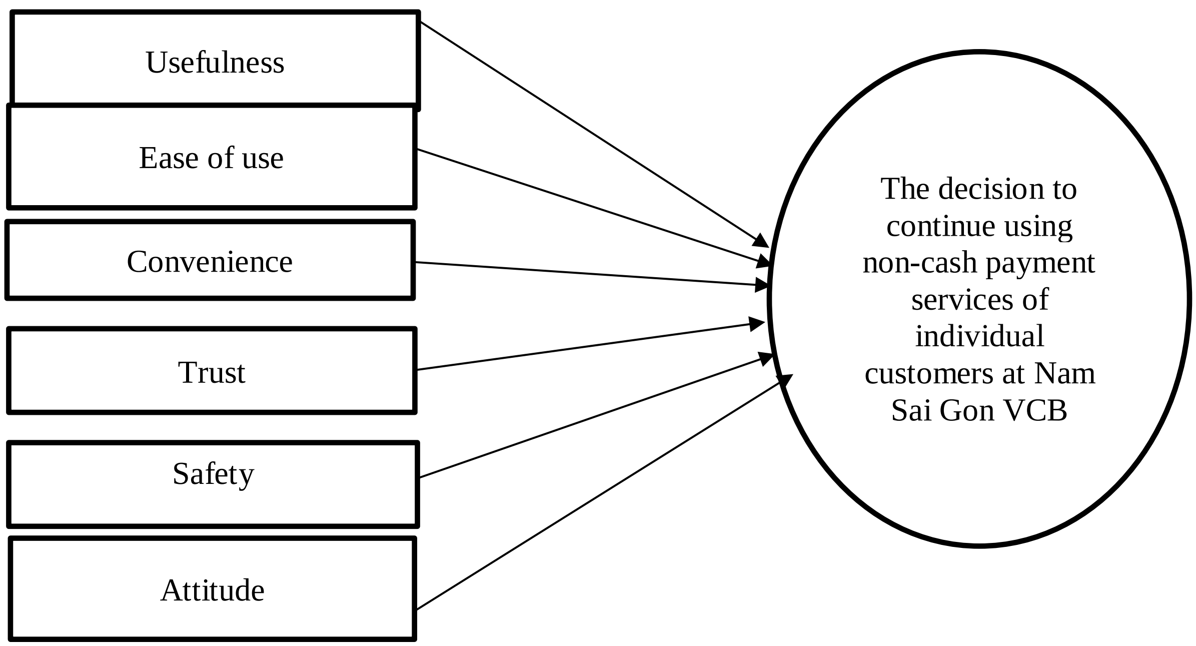

Figure 1. Research model of factors affecting the decision to continue using cashless payment services of individual customers at Nam Sai Gon VCB
Source: The authors synthesized and proposed from related studies, 2025

3. RESEARCH METHODOLOGY

The research was conducted through two main steps: qualitative research and quantitative research. Qualitative research was conducted by discussing with experts and conducting in-depth interviews with staff

Qualitative research was conducted by discussing with experts and conducting in-depth interviews with 10 experts who have knowledge and experience in the banking industry and customers with practical experience related to the field of non-cash payment services to explore influencing factors as well as make preliminary assessments, adjust and supplement the scale.

The research was conducted by interviewing 300 individual customers who have used and are using the non-cash payment services at Nam Sai Gon VCB. Part of the survey was sent directly to customers who were using the service at the head office of Nam Sai Gon VCB and the rest was sent via email to customers with different genders, ages, education levels, incomes, and occupations using Google Docs.

4. RESEARCH RESULTS

4.1 General description of the survey sample

To assess the factors affecting the use of e-commerce by individual customers at Nam Sai Gon VCB, the author conducted interviews with 300 customers, of which 287 responded and had valid answers with full information. The interviewed customers were customers who had learned about e-commerce services at Nam Sai Gon VCB and 13 invalid questionnaires. Data collected from 287 valid questionnaires will be used for the analysis of this study.

The statistical results of the research data show that of the 287 surveyed customers, 135 were female, accounting for 47%; 152 were male, accounting for 53%. The age of the customers participating in the interview has the largest number of 170 people in the age group from 31 to 40, accounting for 59.2%; the age group from 41 to 50 years old ranked second with 99 people, accounting for 34.5%; the age group over 50 years old ranked third with 15 people, accounting for 5.2%; the lowest group was 3 people in the age group from 18 to 30 years old, accounting for 1%. In general, the age of individual customers using Nam Sai Gon VCB's e-commerce services is concentrated in middle-aged customers. Of the 287 customers interviewed, 131 people had college degrees, accounting for the highest percentage of 45.6%; followed by 82 people with university degrees, accounting for 28.6%; the third position had 48 people with intermediate degrees, accounting for 16.7%; From high school level and below, there were 19 people, accounting for 6.6%, and 7 people with post-graduate degrees, accounting for the lowest rate of 2.4%.

The highest rate among the interviewed customers was the group of customers with an income of over 15 million VND/month with 140 people, accounting for 48.8%; the second highest group of customers had an income of 10 to 15 million VND/month with 98 people, accounting for 34.1%; income from 10 to 15 million VND/month had 47 people, accounting for 18.65%; income from 5 to under 10 million VND/month was 45 people, accounting for 15.7%, the remaining 4 people had an income of under 5 million VND/month, accounting for the lowest rate of 1.4%.

The interviewed customers were from many different industries. Of the total 287 people surveyed, 152 people worked in private organizations/enterprises, accounting for the highest rate of 53%; 79 people were cadres/civil servants/officials/military/police forces, accounting for the second highest rate of 27.5%; 46 people were Housewives/Freelancers, accounting for 16% and 10 retired people, accounting for the lowest rate of 3.5%; other occupations were 0. In general, this survey result is quite consistent with the actual situation.

4.2 Evaluating the scale using Cronbach's Alpha reliability coefficient

Table 1. Cronbach's Alpha reliability coefficient

Observed variables	Number of observed variables	Cronbach's Alpha coefficient	Lowest component-total variable correlation coefficient	Cronbach's Alpha coefficient if variable is excluded
Usefulness	4	0,775	0,568	0,709 – 0,725
Ease of use	5	0,908	0,698	0,885 - -0,899
Convenience	5	0,836	0,605	0,798 – 0,818
Trust;	4	0,796	0,588	0,738 – 0,758
Safety	4	0,885	0,725	0,845 – 0, 865
Attitude	4	0,696	0,446	0,592 – 0,655
The decision to continue	4	0,785	0,566	0,708 – 0,738

using non-cash payment services of individual customers at Nam Sai Gon VCB				

Source: Survey data processing results, 2025

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

4.2 Exploratory factor analysis (EFA)

Table 2. Results of exploratory factor analysis of independent variables

Observed variables	**Factor rotation matrix**					
	Factor					
	1	**2**	**3**	**4**	**5**	**6**
STT4	0,878					
STT3	0,850					
STT1	0,845					
STT2	0,842					
TDSD5		0,796				
TDSD4		0,782				
TDSD1		0,756				
TDSD3		0,746				
TDSD2		0,738				
TD3			0,878			
TD2			0,839			
TD4			0,817			
TD1			0,808			
STL1				0,795		
STL2				0,783		
STL3				0,733		
STL4				0,701		
SHI2					0,773	
SHI1					0,752	
SHI4					0,745	
SHI3					0,673	
SAT4						0,769
SAT2						0,759
SAT1						0,714
SAT3						0,608
Eigenvalues						1,928

Extracted variance	62,940
Significance level of Bartlett's test	0,000
KMO coefficient	0,780

Source: Survey data processing results, 2025

The factors in this analysis have extracted factors that have a clear influence on the observed variables. Specifically, the first factor has a strong association with variables such as STT4, STT3, STT1 and STT2, with loading factors of 0.878; 0.850; 0.845 and 0.842 respectively. This shows that the first factor may reflect a common factor, which may be related to the "reaction" or "attitude" of the research subjects. The following factors also have strongly correlated observed variables, such as the second factor related to variables TDSD5, TDSD4, TDSD1, TDSD3 and TDSD2 with loading factors ranging from 0.738 to 0.796, which may reflect "service quality" or "responsiveness". Factor three and the following factors also showed strong relationships with other groups of variables, representing factors such as "satisfaction", "stability" or "interaction" in specific situations. The analysis results also showed that the Eigenvalue of the first factor was 1.928, indicating that this factor explained a large part of the variance in the data. The total variance extracted reached 62.940%, indicating that the extracted factors explained more than 60% of the variation in the data set, proving that the factor analysis was highly effective. In addition, the significance level of Bartlett's test was 0.000, indicating that the correlation matrix was not a unit matrix, and the data were eligible for factor analysis. The KMO coefficient reached 0.780, indicating that the data sample was strong enough and suitable for factor analysis.

Exploratory Factor Analysis (EFA) for Dependent Variable

Table 3. Results of EFA Factor Analysis of Dependent Variable

Observed variables	Factor loading
SD3	0,790
SD4	0,784
SD2	0,758
SD1	0,745
Eigenvalues	2,365
Extracted variance (%)	58,20
Significance level of Bartlett's test	0,000
KMO coefficient	0,786

Source: Survey data processing results, 2025

The factor analysis results show a strong relationship between the observed variables (SD1, SD2, SD3, SD4) and the extracted factors. These variables all have high factor loadings, with SD3 having a coefficient of 0.790, SD4 is 0.784, SD2 is 0.758 and SD1 is 0.745, indicating that all of these variables have a significant influence on the extracted factors. This indicates that these variables may reflect a common factor in the data set, which may be "satisfaction level" or "service quality", depending on the context of the study. The Eigenvalue of this factor is 2.365, indicating that this factor is of great importance in explaining the variation in the data. The extracted variance is 58.20%, which means that this factor explains more than half of the variation in the data, demonstrating that factor analysis is very effective in clarifying the latent factors.

The Bartlett test results with a significance level of 0.000 show that the variables in the study are significantly correlated, allowing for accurate factor analysis. The KMO coefficient is 0.786, indicating that the data sample is strong enough and suitable for factor analysis. In summary, this analysis provides an insight into the factors affecting the observed variables in the study, and at the same time demonstrates that the factor analysis model used is appropriate and effective.

4.3 Pearson correlation coefficient analysis

Table 4 Pearson correlation coefficients between variables

Correlations								
		SD	**SHI**	**TDSD**	**STL**	**STT**	**SAT**	**TD**
SD	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	287						
SHI	Pearson Correlation	.340**	1					
	Sig. (2-tailed)	.000						
	N	287	287					
TDSD	Pearson Correlation	.410**	.000	1				
	Sig. (2-tailed)	.000	1.000					
	N	287	287	287				
STL	Pearson Correlation	.419**	.000	.000	1			
	Sig. (2-tailed)	.000	1.000	1.000				
	N	287	287	287	287			
STT	Pearson Correlation	.225**	.000	.000	.000	1		
	Sig. (2-tailed)	.000	1.000	1.000	1.000			
	N	287	287	287	287	287		
SAT	Pearson Correlation	.222**	.000	.000	.000	.000	1	
	Sig. (2-tailed)	.000	1.000	1.000	1.000	1.000		
	N	287	287	287	287	287	287	
TD	Pearson Correlation	.268**	.000	.000	.000	.000	.000	1
	Sig. (2-tailed)	.000	1.000	1.000	1.000	1.000	1.000	
	N	287	287	287	287	287	287	287

Source: Survey data processing results, 2025

SD has a significant relationship with factors such as SHI (0.340), TDSD (0.410), STL (0.419), STT (0.225), SAT (0.222), and TD (0.268). All of these relationships have a significance level of p-value < 0.05, indicating that they are statistically significant relationships.

Some other variables, such as SHI with TDSD, STL, STT, SAT, TD, do not have a significant relationship (correlation coefficient is 0.000 and p-value = 1.000).

4.4 Testing the suitability of the model

Table 5. Model Summary

Model	R	The R-squared coefficient	The adjusted R-squared coefficient	Standard error of measurement	Durbin-Watson coefficient
1	0,790[a]	0,634	0,624	0,61576124	2,070

This regression model has a good fit with R = 0.790 and $R^2 = 0.634$, indicating that the model explains more than 60% of the variation in the dependent variable. The adjusted R-squared coefficient is 0.624, indicating that the model still retains its effectiveness after adjusting for the number of independent variables. The standard error of measurement is quite low (0.61576124), indicating that the model has high accuracy. The Durbin-Watson index of 2.070 shows that there is no autocorrelation in the residuals of the model, which means that the residuals have no obvious relationship, making the model more reliable.

Table 6. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	179,836	6	29,972	78,040	0,000[b]
	Error	106,168	280	0,378		
	Total	286,000	286			

Table 7. Summary of regression coefficients

	Unstandardized coefficients		Standardized coefficients	t-value	Significance level	Acceptability value	Variance inflation factor (VIF)
	B	Sai số chuẩn	Beta				
(Constant)	5.840E-016	0,036		0,000	1,000		
SHI	0,340	0,036	0,344	9,396	0,000	1,000	1,000
TDSD	0,410	0,036	0,412	11,300	0,000	1,000	1,000
STL	0,419	0,036	0,422	11,460	0,000	1,000	1,000

STT	0,225	0,036	0,226	6,145	0,000	1,000	1,000
SAT	0,222	0,036	0,224	6,039	0,000	1,000	1,000
TD	0,268	0,036	0,269	7,268	0,000	1,000	1,000

Source: Survey data processing results, 2025

The linear regression results show that all independent variables in the model have a significant impact on the dependent variable. The unstandardized regression coefficients show the degree of change in the dependent variable when the independent variables change by 1 unit, with the B values being: SHI (0.340), TDSD (0.410), STL (0.419), STT (0.225), SAT (0.222), and TD (0.268), respectively. This means that each independent variable has a certain influence on the dependent variable. Specifically, the variables STL and TDSD have the strongest impact, followed by SHI and TD, while STT and SAT have a weaker impact. The standardized coefficients (Beta) show that STL and TDSD have the strongest impact on the dependent variable, with Beta values of 0.422 and 0.412, respectively, while STT and SAT have lower Beta values, with values of 0.226 and 0.224, respectively. This indicates a strong relationship between these factors and the dependent variable. All regression coefficients have very high t values, indicating a clear difference between the regression coefficient and zero, and the significance level of all variables is 0.000, indicating that these coefficients are statistically significant. In particular, the variance inflation factor (VIF) of all variables is equal to 1.000, indicating that there is no multicollinearity in the model, ensuring the stability of the regression coefficients. The linear regression equation according to the unstandardized beta coefficient is as follows:

$$SD = 5.840E{-}016 + 0.340 \cdot SHI + 0.410 \cdot TDSD + 0.419 \cdot STL + 0.225 \cdot STT + 0.222 \cdot SAT + 0.268 \cdot TD + 0.036$$

5. CONCLUSION AND MANAGEMENT IMPLICATIONS

5.1 Conclusion

The purpose of the study is to identify factors affecting the decision to continue using the electronic payment service (TTKDTM) of Nam Sia Gon VCB. Based on theory and previous research, the author proposes a research model and develops a scale from previous studies. The decision to continue using the service includes 6 factors: Usefulness (SHI), Ease of use (TDSD), Convenience (STL), Trust (STT), Security (SAT), and Attitude (TD). Data was collected from 287/300 customers using the TTKDTM service of Nam Sai Gon VCB through a survey. Analytical methods such as Cronbach Alpha, EFA, multiple linear regression, T-Test, ANOVA show that 6 factors affect the decision to use the service, ranked by the level of influence: Convenience ($\beta = 0.417$), Ease of use ($\beta = 0.411$), Usefulness ($\beta = 0.342$), Attitude ($\beta = 0.264$), Trust ($\beta = 0.224$), and Security ($\beta = 0.220$). From the research results, the author makes recommendations to maintain and attract customers to use the TTKDTM service at Nam Sai Gon VCB. 5.2 Managerial implications

To maintain and attract customers to use electronic payment services at Nam Sai Gon VCB, managers need to focus on improving factors such as convenience, ease of use, and usefulness of the service, while ensuring customer trust and safety through security measures and improving user experience.

5.2 Managerial implications

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5.2.1 Managerial implications for the Convenience factor (STL) (β = 0.417):
This is the factor that has the strongest influence on the decision to continue using the service. Therefore, managers need to focus on optimizing the convenience of electronic payment services, such as improving the user interface, minimizing the number of transaction steps, and improving transaction speed. Promotional strategies should emphasize the speed and convenience of using the service.

5.2.2 Managerial implications for the Ease of Use (TDSD) factor (β = 0.411):
This factor ranks second in influencing the decision to use the service. Managers need to ensure that the service is easy to use for all customers, especially those who are not familiar with technology. Designing a friendly, easy-to-understand and easy-to-use interface will help customers feel comfortable and increase their satisfaction level.

5.2.3 Managerial implications for the Usefulness (SHI) factor (β = 0.342):
Although the influence is not as strong as convenience and ease of use, the usefulness of the service still plays an important role. Managers need to clearly communicate the benefits of the service, helping customers realize the actual value that the electronic payment service brings, such as saving time, costs and other utilities.

5.2.4 Managerial implications for Attitude (TD) (β = 0.264):
Customer attitudes toward the service have a moderate influence. Managers should develop customer engagement strategies to build positive attitudes, including providing attentive customer support, creating promotional programs, and building trust through positive experiences.

5.2.5 Managerial implications for Trust (STT) (β = 0.224):
Trust is an element that needs to be enhanced in the electronic payment environment. Banks need to ensure transparency, security in transactions, and protection of customer information. Measures such as the use of encryption technology and two-factor authentication will help build and strengthen customer trust.

5.2.6 Managerial implications for the Safety (SAT) factor (β = 0.220):
Although the safety factor has the lowest influence among the research factors, it is still very important in retaining customers. Managers need to invest in information security systems, ensuring that transactions are always carried out in a safe and secure environment to avoid the risk of losing customer data or money.

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