



THE EXTERNAL VARIABLES AFFECTING THE INTENTION & DECISION TO USE BANK CARD OF VIETNAMESE CONSUMERS

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ABSTRACT

Digital economy includes all fields of the economy where technology is applied. The digital economy is a challenge for the process of international economic integration in Vietnam's banking system and financial system. Digital technology helps banks approach a larger customer base including customers in remote areas, low-income customers who have difficulty in accessing to banks. The research based on TAM (Technology Acceptance Model)(Davis model, 1989),TPB (Theory of Planned Behavior) (Ajzen, 1991), E-CAM (Park et al., 2004). A new extend model instead of traditional TAM model, a new application of development trends the future of the TAM model be found by N. Marangunié and A. Granié (2014) newly built model is a logical model suitable in the development trend of the theory. This model includes (1), factors within the TAM model, (2), external predictors, (3), and factors from other theories More specifically, consumers live in three big municipalities in three regions: Hanoi City (Northern Region), Da Nang City (Central Region), and Ho Chi Minh City (Southern Region) and a few other cities. The research was carried out through two methods, qualitative research method and quantitative research method. Ten hypotheses proposed in the research model are supported. The factor of “science and technology” has the strongest influence with the coefficient $\beta = 0.366$ (normalized), “impact of law” ($\beta = 0.114$), and the lowest is Marketing policy ($\beta = 0.085$). The intention to use has a positive influence on the decision to use bank cards of Vietnamese consumers, with the coefficient $\beta = 0.441$. The decision to use bank card of Vietnamese consumers is directly affected by the intention to use it, and indirectly by positive factors: scientific and technological, service quality service, perceived ease of use, perceived usefulness, impact of law, behavioral control, subjective norm, marketing policy and negatively affected by perceived risk factors.

Keywords: Tam, TPB, E-CAM, Consumer behavior