



VINH UNIVERSITY
COLLEGE OF ECONOMICS



SUSTAINABLE ECONOMIC DEVELOPMENT
OF VIETNAM IN THE NEW CONTEXT

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BOOK OF
ABSTRACTS

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IMPACT OF PERCEIVED SAFETY ON CUSTOMERS' USE OF DIGITAL BANKING SERVICES AT COMMERCIAL BANKS: A CASE STUDY IN VIETNAM

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ABSTRACT

The research is conducted to examine the impact of perceived safety on the behaviour of customers using digital banking services at commercial banks in Vietnam. The study employs quantitative research methods through exploratory factor analysis (EFA) and linear structural modeling (SEM). Data includes 558 samples who are customers of commercial banks. The research results show that the relationship between perceived safety and service usage behaviour is demonstrated through the intermediate variable, the intention to use. At the same time, the study also shows the mediating role of factors of favourable conditions, expected efficiency and trust in the relationship between perceived safety and customer intention to use digital banking services. From there, the study proposes recommendations to promote customers' behaviour in using digital banking services at commercial banks in Vietnam.

Keywords: *Perceived safety; Favorable conditions; Expected efficiency; Trust; Intention to use; Usage behavior.*

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