



FACTORS AFFECTING CUSTOMERS' BEHAVIORAL INTENTION TO
CONTINUE ADOPTING MOBILE BANKING IN PHNOM PENH, CAMBODIA

CHAN MARISA

AN INDEPENDENT STUDY SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR MASTER OF BUSINESS ADMINISTRATION
(INTERNATIONAL PROGRAM)
IN BUSINESS ADMINISTRATION
GRADUATE SCHOOL OF COMMERCE
BURAPHA UNIVERSITY

2021

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The Independent Study of Chan Marisa has been approved by the examining committee to be partial fulfillment of the requirements for the Master of Business Administration (International Program) in Business Administration of Burapha University

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Cambodia as one of the developing countries in Southeast Asia region is having a potential in improving the country's well-being through service sector, especially related to the technology involvement. There is a remarkable increase in the level of internet usage among Cambodian people, particularly those who live in Phnom Penh, the capital city with modern technology. Due to the fact that the living standard reaches certain state, people are seeking for better ways of dealing with their life transaction, and of course electronic payment is one of those consideration according to the increase in purchasing power parity. The growth of technology trend together with customer demand encourage an opportunity to further study on factors influencing customers' behavioral intention to continue adopting mobile banking service in Phnom Penh, Cambodia.

This research study places main objectives on observing the level of customers' behavioral intention in mobile banking adoption and the factors contribute to their decision making on the service. There are four factors being studied in this context including Perceived Ease of Use, Perceived Usefulness, Perceived Trust, and Perceived Risk. Quantitative method has been applied using online survey. The survey collected 385 respondents who have experienced mobile banking service. Data analysis are described as forms of descriptive and inferential statistics. Simple linear regression and multiple linear regression are run to find the relationship among the variables. The results confirm that the level of mobile banking adoption is high. The findings from simple regression claimed that perceived usefulness contributes the most significant effect, following by perceived ease of use and perceived trust, while perceived risk has the least significant effect in a negative way to the mobile banking

adoption. However, the finding from multiple regression suggested differently that perceived ease of use, perceived usefulness, perceived trust have a significant effect on mobile banking adoption, except perceived risk.



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Chan Marisa

TABLE OF CONTENTS

	Page
ABSTRACT.....	D
ACKNOWLEDGEMENTS.....	F
TABLE OF CONTENTS.....	G
LIST OF TABLES.....	J
LIST OF FIGURES.....	L
CHAPTER 1 INTRODUCTION.....	13
Background of the study.....	13
Statement of problems.....	16
Research objectives.....	16
Conceptual framework.....	17
Research Hypothesis.....	17
Contributions of study.....	18
Scope of study.....	19
Definition of terms.....	20
CHAPTER 2 LITERATURE REVIEWS.....	21
Theory of Technology Acceptance Model (TAM).....	21
Theory of Reasoned Action (TRA).....	23
Theories and concepts of trust.....	24
Theories and concepts of risk.....	25
Theories and concepts of behavioral intention.....	27
Mobile banking concepts.....	60
Related research.....	61
CHAPTER 3 RESEARCH METHODOLOGY.....	66
Research design.....	66
Research procedure.....	67

Population and sample size.....	67
Research instrument.....	68
1. Survey Questionnaire Format.....	68
2. Validity.....	73
3. Reliability.....	74
4. Research Ethics Consideration.....	76
5. Questionnaire Translation.....	76
Data collection.....	76
Data analysis.....	77
1. Descriptive statistics.....	78
2. Inferential statistics.....	78
CHAPTER 4 RESULTS.....	79
Descriptive statistical analysis.....	79
Inferential statistical analysis.....	89
Simple linear regression.....	90
Multiple linear regression.....	97
CHAPTER 5 CONCLUSIONS AND DISCUSSIONS.....	100
Conclusions.....	100
Discussions.....	104
Limitations of the study.....	107
Recommendations from the result of this research.....	108
Recommendations for future research.....	110
REFERENCES.....	111
Appendices.....	118
Appendix A.....	119
Appendix B.....	124
Appendix C.....	131
Appendix D.....	137
Appendix E.....	146

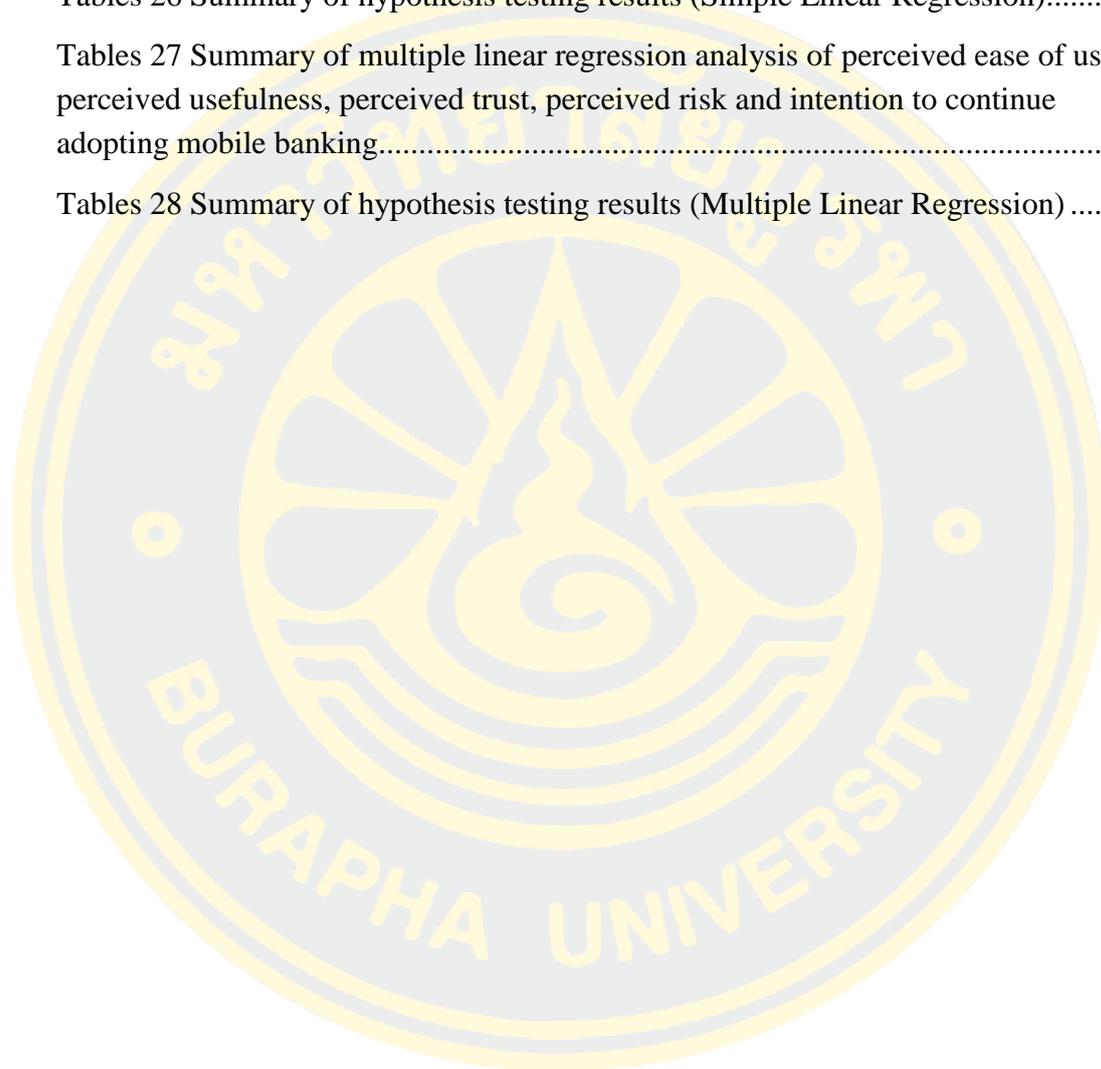
BIOGRAPHY152



LIST OF TABLES

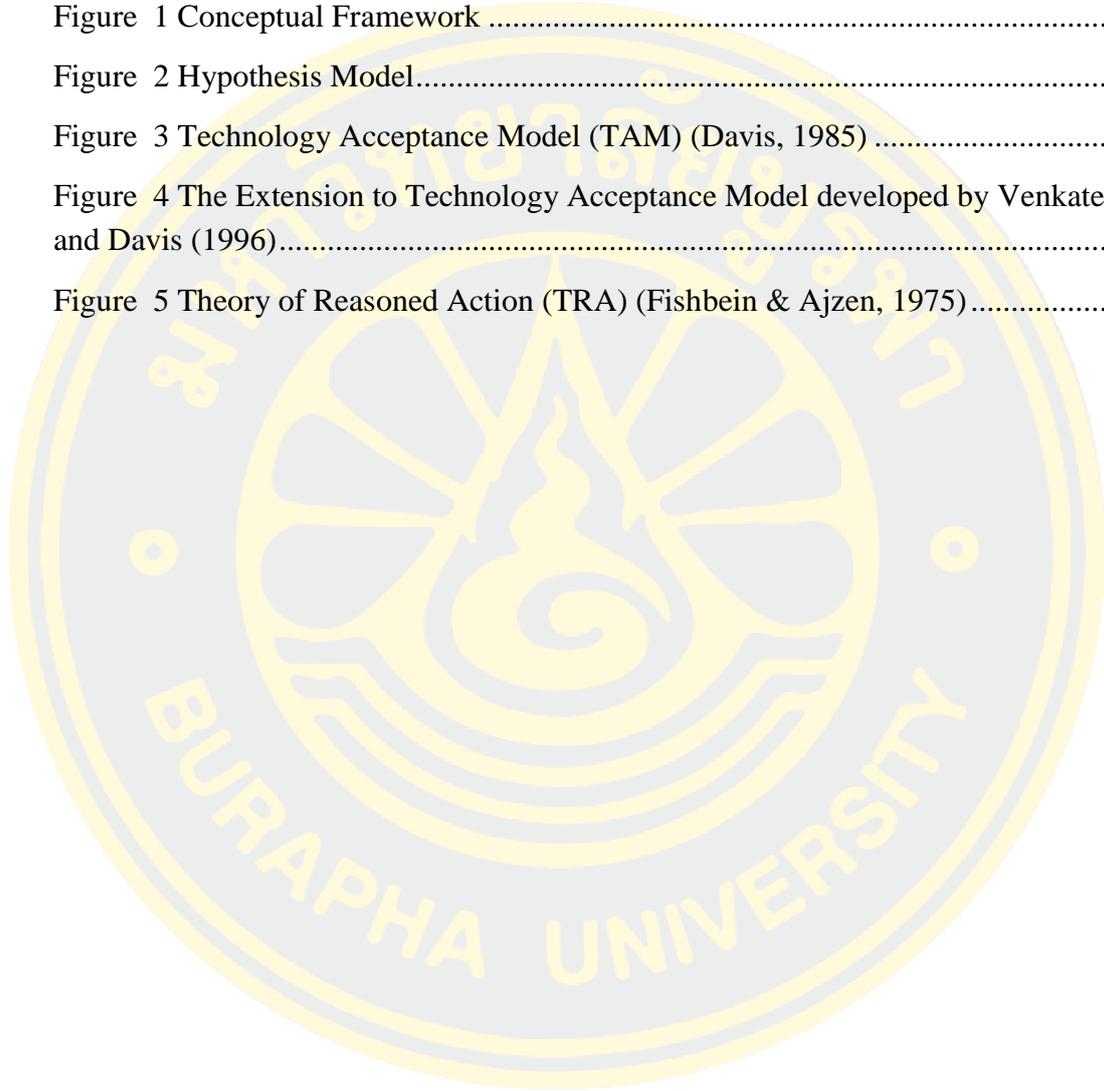
	Page
Tables 1 Total population by province and gender, 2019	15
Tables 2 Summary of Behavioral Intention definitions	28
Tables 3 Summary table of factors influencing Behavioral Intentions.....	38
Tables 4 Frequency Table of Factors Influencing Behavioral Intentions.....	47
Tables 5 Summary of Frequency Counted of Each Factor (ranking from highest to lowest).....	57
Tables 6 Items used in questionnaire	70
Tables 7 Reliability statistics testing (n = 30).....	75
Tables 8 Participants mobile phone possession	79
Tables 9 Participants bank account possession.....	79
Tables 10 Participants' experience on mobile banking	80
Tables 11 Genders of respondents	80
Tables 12 Ages of respondents	81
Tables 13 Levels of education	81
Tables 14 Occupations of respondents	82
Tables 15 Monthly income of respondents.....	82
Tables 16 Descriptive statistics of perceived ease of use (PEOU)	83
Tables 17 Descriptive statistics of perceived usefulness (PU)	84
Tables 18 Descriptive statistics of perceived trust (PT)	85
Tables 19 Descriptive statistics of perceived risk (PR)	86
Tables 20 Descriptive statistics of mobile banking adoption (MBA).....	86
Tables 21 The level of mobile banking adoption (n=385).....	88
Tables 22 Summary of simple linear regression analysis of perceived ease of use and intention to continue adopting mobile banking	90
Tables 23 Summary of simple linear regression analysis of perceived usefulness and intention to continue adopting mobile banking	92

Tables 24 Summary of simple linear regression analysis of perceived trust and intention to continue adopting mobile banking	93
Tables 25 Summary of simple linear regression analysis of perceived risk and intention to continue adopting mobile banking	95
Tables 26 Summary of hypothesis testing results (Simple Linear Regression).....	96
Tables 27 Summary of multiple linear regression analysis of perceived ease of use, perceived usefulness, perceived trust, perceived risk and intention to continue adopting mobile banking.....	97
Tables 28 Summary of hypothesis testing results (Multiple Linear Regression)	99



LIST OF FIGURES

	Page
Figure 1 Conceptual Framework	17
Figure 2 Hypothesis Model.....	18
Figure 3 Technology Acceptance Model (TAM) (Davis, 1985)	22
Figure 4 The Extension to Technology Acceptance Model developed by Venkatesh and Davis (1996).....	23
Figure 5 Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975)	24



CHAPTER 1

INTRODUCTION

Background of the study

The kingdom of Cambodia is located in the Southeast Asian region with the total surface area of 181,035 square kilometers. The nation is lined by the Gulf of Thailand toward the southwest, Vietnam toward the east, Laos toward the north, and Thailand toward the northwest (World population review, 2020). According to the statement conducted by the National Institute of Statistics, Ministry of Planning, published in 2019, the total population is 15,288,489 (National Institute of Statistics, 2019).

Cambodia's financial area assumes a vital part to help ease exchange stream of the nation's key areas like the travel industry, development, exchange, fabricating and the piece of clothing industry (World Bank Cambodia, 2020). The banking sector had been developing in a very considerable phase in the past few years because of the state of sound macroeconomic stability and investment-friendly policy imposed by government. According to National Bank of Cambodia (NBC) governor, H.E. Chea Chanto, the Kingdom's economy is projected to become very well, upheld chiefly by constant inflows of foreign direct investment (FDI), expansion in export and effective domestic demand. Simultaneously, he referenced that innovation advancement has fundamentally added to extending and fortifying the financial area in Cambodia just as in the Asean locale.

Responding to this trend, banks as well as monetary organizations acting as financial facilitators have expanded the utilization of innovation and presented new monetary items and administrations in attempt to give greater convenience and quality to the everyday lives of clients through cost decrease and minimizing time spent by both the banks and their customers (Kunmakara, 2019).

Cambodia banking system was first established after fully gained independence from the French protectorate in 1954. However, the whole banking system was collapsed for almost four years (1975-1979) due to Khmer Rouge regime, and even the use of Khmer riel notes was banned from existence. From 1979 to 1993, the National Bank of Cambodia has been reestablished from scratch and again

Cambodia's bank note known as Khmer Riel has been put into circulation again since then. Moreover, this also marked a transition from a centrally planned economy to a free market economy in this nation as well. After all, the system was strengthened and modernized gradually with the effort of Cambodia's leaders until becoming one of the world's strongest growing economies as present time (NBC, 2019)

In the daily transaction of payment, Cambodian people normally use cash in exchange for goods and services they demand for, and this causes the high demand of cash in the economy. In order to deal with this problem, additional effort related to technology has been considered and strengthened to foster a payment framework in Cambodia. The improvement of an installment framework in Cambodia has been seen over the course of the years through the appearance of both paper-based and electronic instruments presented by commercial banks and other processors. Definitely, checks are recognized as formal paper-based instrument for interbank transactions, while electronic instruments include credit cards, debit cards, payment orders, ATM cards, mobile payments, mobile banking, etc. Despite the fact that electronic installments in Cambodia should be at a beginning phase, it is growing drastically, specifically, internet banking/mobile banking and mobile payment services. In addition, through the rapid increase in the number of ATM terminals and POS, it reflects a successful increase in e-payment transactions popularity respectively. In line with this, financial institutions, especially commercial banks are conveying web banking and portable installment administrations to offer different installment alternatives to clients (NBC, 2015).

The main capital city of Cambodia is Phnom Penh, the center of political, economic and cultural activities. A huge variety of economic and commercial campaigns occur in this city center, where there are more and more people moving in with the hope of running business or finding job. This research would like to study the behavioral intention to use mobile banking of Phnom Penh citizen regarding factors which influence the individual's intention to adopt the service.

Among all the Cambodia's provinces, Phnom Penh possesses the biggest population at 2,129,371 accounted for 13.9%, followed by neighboring province, Kandal with a population of 1,195,547 or equaling 7.8%. Prey Veng's population data reached 1,057,428 (6.9%), Siem Reap known as a cultural province covers

population size of 1,006,512 (6.6%), Battambang, another noticeable province with the population of 987,400 (6.5%). Noticeably, Kep is the province with the smallest population at 41,798 (0.3%) (National Institute of Statistics, 2019).

Phnom Penh where there are a lot of potential in work, financial exercises, travel industry and instruction, ingested the biggest quantities of population, particularly more youthful individuals, from different regions. The annual growth rates in Phnom Penh are 3.2% (National Institute of Statistics, 2019).

Tables 1 Total population by province and gender, 2019

Provinces	Households	Males	Females	Total	Household size
Banteay Meanchey	177,526	426,104	433,441	859,545	4.8
Battambang	218,584	458,902	528,498	987,400	4.5
Kampong Cham	215,923	428,481	467,282	895,763	4.1
Kampong Chhnang	122,925	251,895	274,037	525,932	4.3
Kampong Speu	187,835	424,039	448,180	872,219	4.6
Kampong Thom	154,458	327,013	350,247	677,260	4.4
Kampot	138,374	280,537	312,308	592,845	4.3
Kandal	273,111	580,129	615,418	1,195,547	4.4
Koh Kong	26,716	62,304	61,314	123,618	4.6
Kratie	86,137	185,429	187,396	372,825	4.3
Mondul Kiri	19,609	45,533	43,116	88,649	4.5
Phnom Penh	399,203	1,039,192	1,090,179	2,129,371	5.3
Preah Vihear	56,331	126,624	124,728	251,352	4.5
Prey Veng	227,008	501,346	556,082	1,057,428	4.7
Pursat	102,253	200,392	211,367	411,759	4.0
Ratanak Kiri	47,417	102,325	101,702	204,027	4.3
Siem Reap	218,659	491,568	514,944	1,006,512	4.6
Preah Sihanouk	51,983	153,255	149,632	302,887	5.8
Stung Treng	34,627	83,093	76,472	159,565	4.6
Svay Rieng	131,937	249,446	275,108	524,554	4.0
Takeo	199,362	432,649	466,836	899,485	4.5
Otdar Meanchey	56,331	134,350	126,902	261,252	4.6
Kep	9,347	20,615	21,183	41,798	4.5
Pailin	16,833	36,151	35,449	71,600	4.3
Tbong Khmum	169,281	377,205	398,091	775,296	4.6
Total	3,341,770	7,418,577	7,869,912	15,288,489	4.6

Source: General Population Census of the Kingdom of Cambodia (National Institute of Statistics, 2019)

Statement of problems

Due to the newly developed factor of payment, there existed some limitations and worries in terms of their effectiveness and safety raised by end users and related parties. Even though the system has been developed with high-end technology and technological advancement, people are still hesitant and in doubt on how the progress goes.

Taking everything into account, as per the outcomes from Consumer Survey Kingdom of Cambodia directed in 2015, mobile money services are utilized by just 36% (3.6 million) of the populace (FinScope, 2015). Among those who use mobile money services, 98% use the services to pay back the money, while just 4% use them for transaction such as utility bills payment, air ticket purchasing, etc. The survey pointed out different reasons behinds the decision to adopt the service. One reason is that 36% of them think that its muddled and troublesome when utilizing the service, while 33% need more insight or information identified with the service, and another 29% think that it is difficult to gain admittance to sufficient data about the service. Mobile money is classified as the most elevated driver for settlements and other conventional classification which is generally utilized as monetary help channel by adults (Sen & Lay, 2018).

Cambodia recorded 14.8 million mobile internet subscribers, representing 90 percent of the population, by May 2020 according to a Telecommunication Regulator of Cambodia (TRC) report (Xinhua, 2020).

The importance of this paper is to help boost up the banking system of Cambodia, its development through evidence from the research result, and encouragement for customers to come in contact with banking transaction.

Research objectives

This research paper aims to identify all factors contributing to customers' behavioral intention to adopt mobile banking as their payment method. Furthermore, this study also seeks to identify behavior of customers in relation to their decision making in terms of banking system of Cambodia, especially the Phnom Penh citizens.

1. To study the level of Cambodian customers' behavioral intention to continue adopting mobile banking in the Phnom Penh capital city.

2. To study Perceived Ease of Use, Perceived Usefulness, Perceived Trust and Perceived Risk influence on Cambodian customers' behavioral intention to continue adopting mobile banking.

Conceptual framework

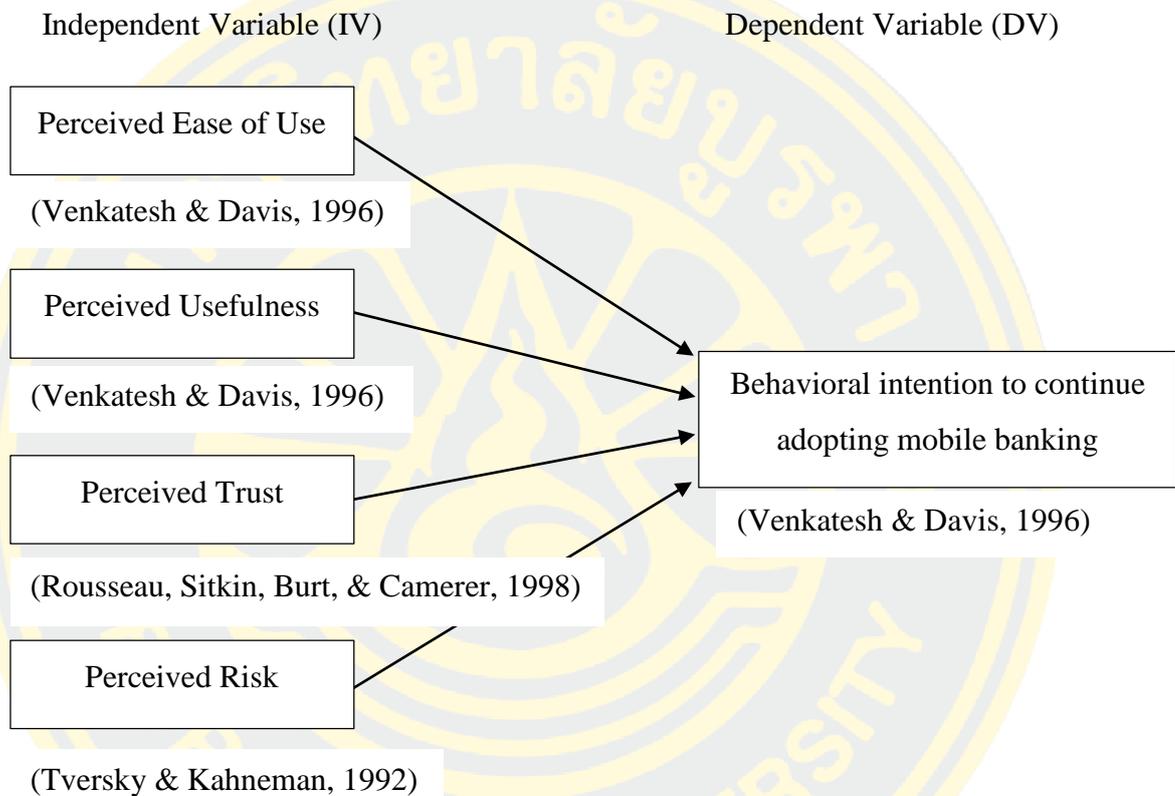


Figure 1 Conceptual Framework

Research Hypothesis

Hypothesis 1: Perceived Ease of Use has significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 2: Perceived Usefulness has significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 3: Perceived Trust has significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 4: Perceived Risk has significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis Model of the research:

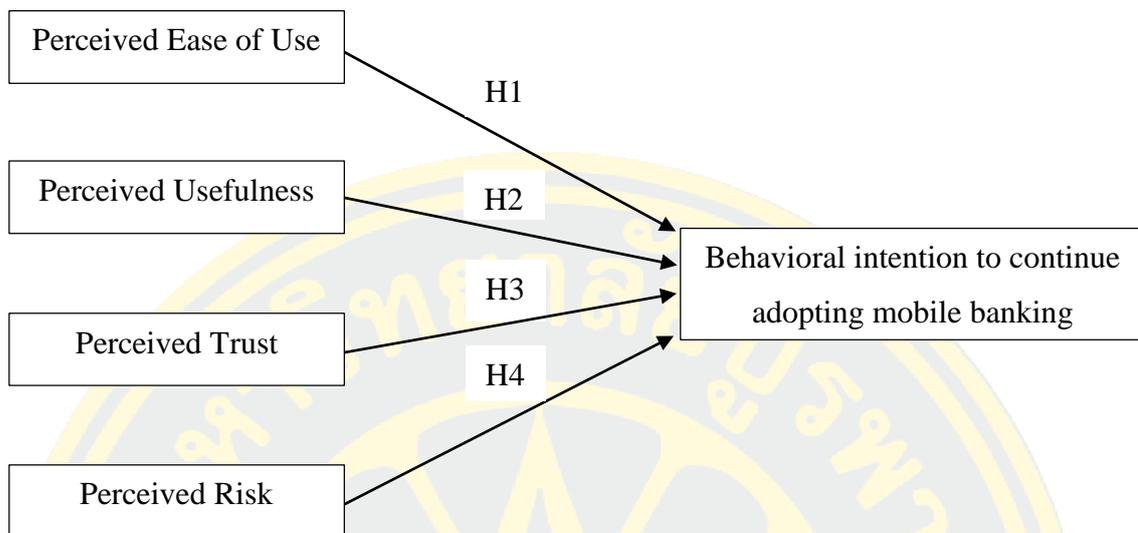


Figure 2 Hypothesis Model

Contributions of study

There will be no direct benefits to the participants from taking part in this study. However, the author hopes that the information obtained from this study may provide possible indirect benefits to the society. The research contributes benefits to banking operators as it brings more awareness in terms of all the factors possibly cause changes in customers' decision. Therefore, the bankers find more possible updates to please and assure their customers' satisfaction in the service. Likewise, customers or readers are also beneficial from this study as they are able to experience the actual factors in specific terms which usually effect their decision making in adopting the mobile banking service. Rather than this, the study contributes benefits to some businesses and brings in more investment opportunity. By knowing the intention to adopt new payment method, business owners can allow for broader and smarter payment methods to open up for business collaboration and fulfill customers' demand in responding to new innovation, so that they add up another possibility of revenue generation. Moreover, by opening up this innovative factor of payment, the business also has a better chance to attract additional investment into their activity as it allows for free flow of capital investment and lower the cost of operation as well.

Academically, this study benefits those who study business related fields as it illustrates main factors taking part in the decision making of the service users. Besides, it demonstrates extra evidence to prove that the studied constructs suggest significant influence. Moreover, this research also acts as motivation for further study in related context or even new group of customers.

Scope of study

Scope of theory: this study aims to understand important factors encouraging customer behavior and intention to utilize mobile banking service system. Therefore, suitable theories which can be applied include Theory of Reasoned Action (Ajzen,1980), Technology Acceptance Model (Davis,1989), Trust and Risk concepts and theories (Rousseau et al., 1998; Tversky & Kahneman, 1992).

This research focuses on four dimensions of factor effecting customers' behavioral intention to adopt mobile banking including 1. Perceived Ease of Use, 2. Perceived Usefulness, 3. Perceived Trust and 4. Perceived Risk in order to study its relationship to customer decision making.

More importantly, the study also seeks to understand more deeply in terms of significant relationship among each pair of independent variables, the four dimensions, to the dependent variable which is behavioral intention to continue adopting mobile banking.

Scope of population and sample: this study sets destination to focus on Cambodian people who have been living in Phnom Penh area and have experienced in using mobile banking without any limitation on how long the stay is. Because of the research mainly pay attention on customer behavior in general towards mobile banking adoption, the age of the included participants must be at least 18 years old to avoid a vulnerable group inclusion. The sample size and sampling method in details are mentioned in chapter 3 of this research study.

Scope of time: This study scheduled to take place in March 2021, and placed main objectives on finding out factors contributing to customer intention to continue adopting mobile banking as their payment method.

Scope of place: more specifically, the research chose Phnom Penh, capital city of Cambodia, as a destination place to conduct the whole study due to the fact

that the city is the center of economic activity, business hub, education, and many more fields of development.

Definition of terms

Mobile banking refers to the demonstration of making monetary exchanges on mobile devices (electronic gadgets, tools, tablets, and so forth).

Customer' Behavioral Intention refers to customers' decisions or actions toward a particular purchasing event or any customer attempt to adopt any specific service.

Factor of Payment means the method of making any types of payment in exchange for goods and services.

Perceived Ease of Use refers to how much an individual accepts that utilizing a specific framework would be liberated from exertion.

Perceived Usefulness means how much an individual accepts that utilizing a specific framework would upgrade their work execution.

Perceived Trust is the degree of trust that an individual has towards another organization to perform anticipated tasks without exploiting.

Perceived Risk refers to the client's impression of the dangers related with any buying attempt and is generally connected with items that are costly.

CHAPTER 2

LITERATURE REVIEWS

The topic of this study is “FACTORS AFFECTING CUSTOMERS’ BEHAVIOURAL INTENTION TO CONTINUE ADOPTING MOBILE BANKING IN PHNOM PENH, CAMBODIA”. To study more about this topic, the researcher has reviewed some related research documents, concepts and theories in attempt to find supporting ideas and build the structure of conceptual framework, identify variables, and possible hypotheses.

These are presented as follow:

1. Theory of Technology Acceptance Model
2. Theory of Reasoned Action
3. Theories and concepts of trust
4. Theories and concepts of risk
5. Theories and concepts of behavioral intention
6. Mobile banking concepts
7. Related research

Theory of Technology Acceptance Model (TAM)

The shortage of valid measurement scales for predicting user acceptance of computers or any related technology field remained a major concern. In fact, most subjective measures used in practice were invalidated, and their relationship to system usage was unknown. The Technology Acceptance Model (TAM) worked in developing and validating new scales for two specific variables, perceived usefulness and perceived ease of use, which were hypothesized to be fundamental determinants of user acceptance. Perceived usefulness was defined here as “the degree to which a person believes that using a particular system would enhance his or her job performance.” Whereas, perceived ease of use refers to “the degree to which a person believes that using a particular system would be free of effort.” (Davis, 1985). These two variables play a major role in determining users’ attitude toward the proposed system whether or not they tend to use it. Therefore, Technology Acceptance Model

(TAM), is used to determine the causal correlation of variables. In case that the provided system giving more ease than difficulty, and it helps in increasing their work performance, it's highly likely that users adopt that particular system as it is seen as useful. These pair factors are relevant and contribute to the consumers' intention in a way that they cause advantageous result to decision making of individual.

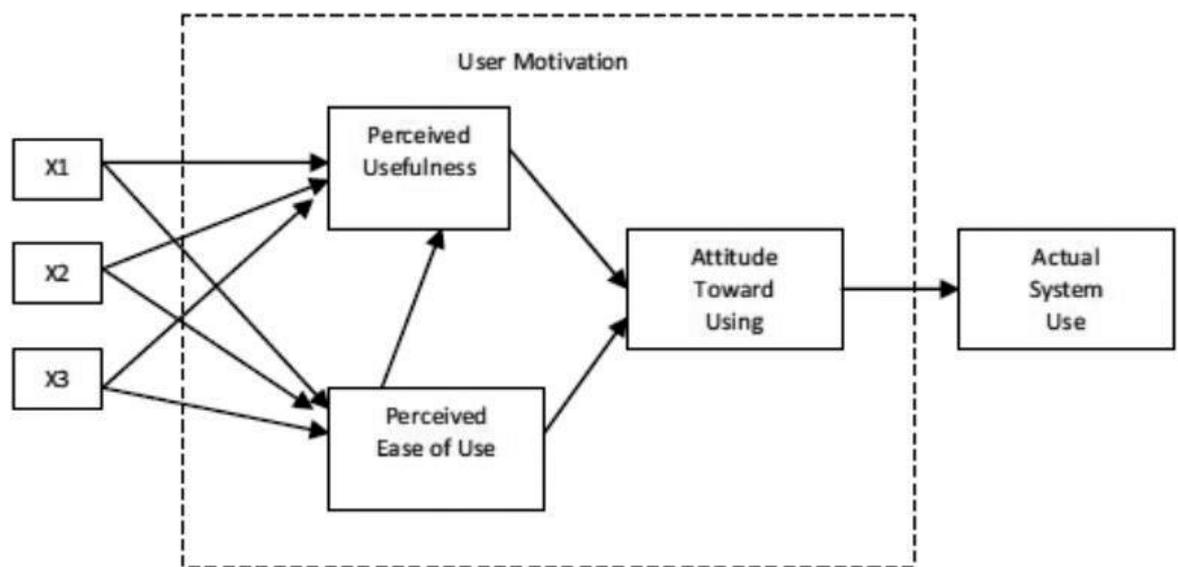


Figure 3 Technology Acceptance Model (TAM) (Davis, 1985)

However, the theory, Technology Acceptance Model (TAM) was developed later on due to their new finding based on experiment results. The researchers demonstrated that the two main cognitive responses, perceived ease of use and perceived usefulness, were straightly correlated to behavior intention; therefore, attitude construct is possibly omitted (Venkatesh & Davis, 1996).

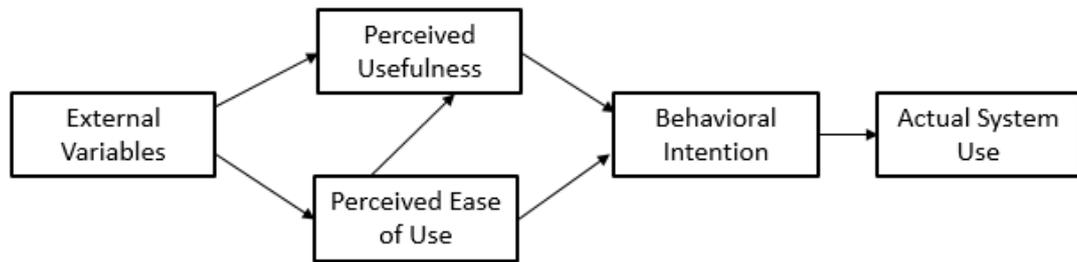


Figure 4 The Extension to Technology Acceptance Model developed by Venkatesh and Davis (1996)

Theory of Reasoned Action (TRA)

Behavior is defined as the act of controlling individual's willingness. Very likely, once people intend to do something, they will demonstrate it out as actions. Theory of Reason Action (TRA) is the most popular theory being used to learn about behavioral intention or attitude towards specific behavior. Fishbein and Ajzen (1975) claimed that attitude towards behavior and subjective norm concerning behavior are the two main elements working as significant factors influencing intention of individual. Within this context, it is mentioned that salient beliefs are the cause of performing certain behavior, and it relates to the evaluation of the outcome received. An individual's judgment to an item was termed as attitude, and belief represented an alignment between the item and its characteristics. Indeed, behavior is believed to affect outcome or intention. On the other hand, the level of attitude influence depends heavily on the level of belief. All the influence gathered from the surrounding social norm or from group belief is defined as a subjective norm. Subjective norms can be measured and analyzed from the perspective of expectations set by groups of important people (such as family, relatives, and friends) in terms of whether an individual should or should not engage in a behavior. Therefore, there is an integrative relationship between behavioral belief and outcome evaluation, which possible leads to attitudinal changes, and then give positive or negative influence to the behavioral intention respectively. Definitely, people tend to compare between

advantages and disadvantages in order to make a final decision towards performing a specific behavior or make any changes on their intention.

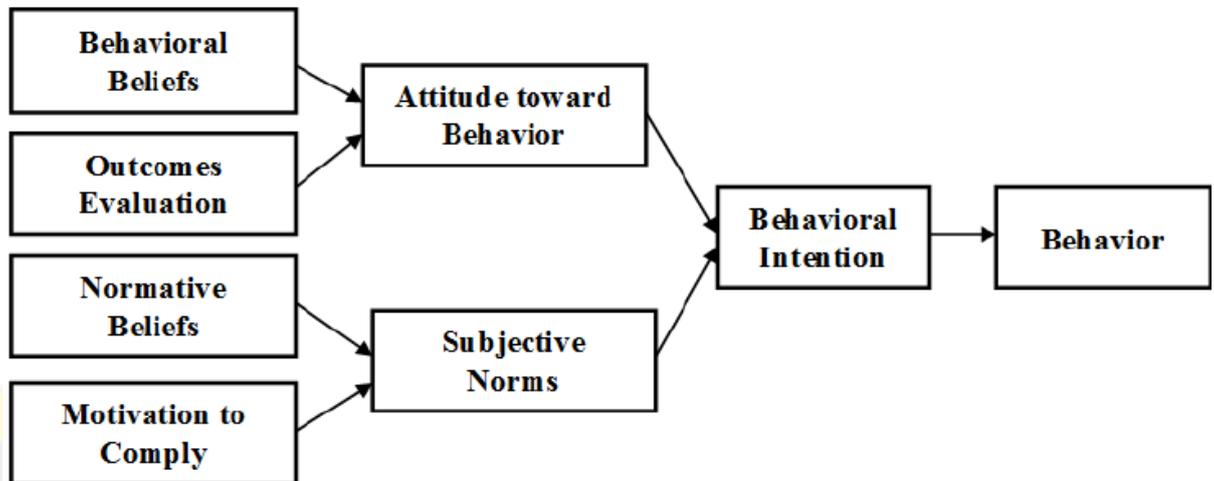


Figure 5 Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975)

Theories and concepts of trust

Rousseau et al. (1998) conducted a discussion on Trust Theory, then explained the term “Trust” as a psychological state of a trustor comprising the intention to accept vulnerability in a situation involving risk, based upon positive expectations of the intentions or behavior of another.

Morgan and Hunt (1994) coined the commitment-trust theory which maintained that the presence of relationship commitment and trust play an important role in ensuring the successful relationship marketing. The two factors, commitment and trust were considered to be a significant key because they encouraged marketers to build up a strong relationship with partners or customers, especially interacted with positive customers’ intention towards the offerings or fruitful perspective outcome. Therefore, both commitment and trust were believed to produce results that promote efficiency, productivity, and effectiveness. In essence, commitment and trust contributed to cooperative behaviors that are conducive to relationship marketing success. Trust was conceptualized as one party’s confidence in an exchange partner’s reliability and integrity. Similarly, Trust was defined as a willingness to rely on an exchange partner in whom one has confidence (Moorman, Deshpande, & Zaltman, 1993). Rotter (1967) defined trust as a generalized expectancy held by an individual

that the word of another party can be relied on. Particularly, behavioral intention could be a critical dimension of trust's conceptualization because if one believes that a partner is trustworthy without being willing to rely on that partner, trust is limited in this condition (Moorman et al., 1993). More simply, genuine confidence that a partner can rely on another party will imply the behavioral intention to rely on that person respectively.

Liu, Marchewka, Lu, and Yu (2005) proposed and tested a theoretical model that considers an individual's perceptions of privacy and trust and how the constructs relate to his or her behavioral intention to make an online transaction. The outcome strongly suggested a strong support for the study model.

Lin (2006) investigated the factor of perceived trust which is one element of attitude and its influence on the member behavioral intention to participate in virtual communities. As a consequence, the author confirmed the relationship among the studied factors and agreed with the model.

Nikou and Economides (2017) worked on testing the contribution of perceived trust together with some other constructs to the behavioral intention to use Mobile-Based Assessment (MBA). The research resulted in a significant relationship between perceived trust and behavioral intention to use the tested model.

Chang, Jack, and Catherina (2004) proposed and tested a Privacy-Trust-Behavioral Intention Model from a global perspective by comparing American and Taiwanese perceptions concerning online privacy, and their relationship to the level of trust with a company's electronic commerce website. As a result, the model suggested that trust determined a significant influence on behavioral intentions for online transactions.

Theories and concepts of risk

Cumulative prospect theory

Tversky and Kahneman (1992) investigated on the Prospect Theory (PT) which has been recognized as one of the most important theories related to behavioral decision making under risk in the past decade. This theory has been applied in a wide variety of contexts as well (Fennema & Wakker, 1997). Prospect hypothesis recognized two imperative stages occurring in the decision interaction, outlining and

valuation. In the outlining stage, the chief will in general develop a portrayal of the demonstrations, possibilities, and results that are applicable to the choice, which means outlining or anticipating ahead of time in regards to the aftereffect of the activity. In the valuation stage, the leader surveys the worth of each prospect and picks appropriately, choosing the most significant one or the decision with limited danger. The most particular ramifications of prospect hypothesis were recognized as the fourfold example of risk perspectives. The specialist exhibited the ramifications of risk-averse and risk-seeking for gains and misfortunes likelihood.

Choi, Lee, and Ok (2013) completed a research study on the effects of consumers' perceived risk and benefit on attitude and behavioral intention towards street food. This study revealed that perceived risks negatively affected consumer attitude toward street food and also supported the fact that risk perception negatively affected behavioral intention. Tavitiyaman and Qu (2013) analyzed the impact of destination image and overall satisfaction toward behavioral intention of travelers to Thailand. In this context, the study examined the directing impact of perceived risk on the relationship between overall satisfaction and behavioral intention. And the result uncovered that travelers with low perceived risk of natural disasters had a propensity for more prominent positive destination image, overall satisfaction, and behavioral intention than travelers with high perceived risk.

Liao, Lin, and Liu (2010) administered a study on the effect of perceived risk as a salient belief influencing attitude and intention toward using pirated software. Four perceived risk components related to the use of pirated software (performance, social, prosecution and psychological risks) were identified and tested. The research result claimed that risk factors significantly related to the pirated software using intention.

H. P. Lu, Hsu, and Hsu (2005) pointed out an empirical study on the effect of perceived risk upon intention to use online applications. The study focused on the extension of Technology Acceptance Model (TAM) by adding perceived risk into the framework. The results revealed that perceived risk indirectly impacts intentions to use an online application under security threats. Interestingly, while perceived usefulness is important to the trial-and-leave group, perceived risk more strongly influences the continuous use group.

Theories and concepts of behavioral intention

Definition of behavioral intention

Behavioral intention (BI) refers to “a person’s subjective, probability that he will perform some behavior” (Fishbein & Ajzen, 1975).

It was believed to help enhancing individual’s performance once that particular system is made available. According to the Theory of Reasoned Action (TRA) (Ajzen, 1991), individual’s behavior can partly be influenced by attitude of that person, then causes the possible intervention to his/her intention towards the factor. The theory also raised up that a person’s intention to perform a specific behavior, whether or not they will do it, is partially affected by surrounding pressures or subjective norms, which holds a strong power to individual’s way of decision making.

Price, Morris, and Costello (2018) mentioned behavior or to be more specific as adaptive behavior has been viewed broadly as “the effectiveness and degrees to which the individual meets the standards of personal independence and social responsibilities”.

Wayne W. LaMorte (2019) defined behavioral intention as the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed.

Iqbal (2018) studied the definition of behavioral intention and defined it as individual intention towards the use of a particular technology that directly affects actual usage.

According to Binbasioglu and Turk (2020), behavioral intention is alluded to as estimating the power of consumer’s intention to play out an activity plan in buying and consuming.

Alotumi (2020) defined behavioral intention in another way, it refers to mental attitude of an individual’s decision making and the way he or she decides to take action in carrying it out.

Iskandar and Sia (2020) illustrated in their research that behavioral intention can be seen as indicator of a person's availability to play out a specific given conduct and ordinarily consider as immediate antecedent of conduct.

Clennan et al. (2019), from the field of health promoting, defined behavioral intention as an individual's expected possibility or probability of completing a specific conduct.

Tables 2 Summary of Behavioral Intention definitions

Author (s)	Meaning of Behavioral Intention
Fishbein and Ajzen (1975)	Behavioral intention (BI) refers to “a person’s subjective, probability that he will perform some behavior”.
Ajzen (1991)	Behavioral intention is defined in a way that individual’s behavior can partly be influenced by attitude of that person, then causes the possible intervention to his/her intention towards the factor.
Price et al. (2018)	Adaptive behavior or behavioral intention refers to “the effectiveness and degrees to which the individual meets the standards of personal independence and social responsibilities”.
Wayne W. LaMorte (2019)	Behavioral intention is the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed.

Table 2 (Continued)

Author (s)	Meaning of Behavioral Intention
Iqbal (2018)	Behavioral intention refers to individual intention towards the use of a particular technology that directly affects actual usage.
Binbasioglu and Turk (2020)	Behavioral intention is alluded to as estimating the force of shopper's aim to play out an activity plan in buying and consuming.
Alotumi (2020)	Behavioral intention refers to mental attitude of an individual's decision making and the way he or she decides to take action in carrying it out.
Iskandar and Sia (2020)	Behavioral intention is seen as indicator of a person's preparation to play out a specific given conduct and typically consider as immediate antecedent of behavior.
Clennan et al. (2019)	Behavioral intention is known as a person's normal chance or likelihood of doing a particular behavior.

Review factors influencing customers' behavioral intention

Behavioral intention is known as a very popular topic studied by many researchers by applying to different aspects or field of study, especially to find out various factors essentially affecting behavioral intention of certain groups. As for

Theory of Technology Acceptance Model (TAM) advanced by Venkatesh and Davis (1996), there are two main cognitive responses, perceived ease of use and perceived usefulness, straightly correlated to behavioral intention.

Slade, Dwivedi, Piercy, and Williams (2015) applied the Unified Theory of Acceptance and Use of Technology (UTAUT), reached out with more consumer-related develops, to investigate the elements influencing non-clients' aims to receive Remote Mobile Payment (RMP) in the United Kingdom. Quantitative information was gathered (n = 268) and structural equation modeling was embraced. The discoveries uncovered that performance expectancy, social influence, innovativeness, and perceived risk fundamentally affected non-clients' goals to receive RMP, while effort expectancy did not.

Faqih (2016) observed on factors predicting the behavioral intention to adopt internet shopping technology among non-shoppers in a developing country context. The proposed factors of independent variables consist of perceived compatibility, social influence, perceived ease of use, perceived usefulness, trust, privacy, perceived risk, internet shopping anxiety, security, internet self-efficacy and price. The study investigated gender moderating influence and its relationships between proposed factors and behavioral intention considered as dependent variable. This study was implemented by collecting data through a self-administered questionnaire from a broad diversity of Jordanian Internet users, to be exact 261 valid respondents were confirmed. The research result demonstrated that except perceived risk, privacy and security, the rest of factors contributed to affect non-shoppers' intention to adopt the proposed technology.

Sharma (2019) scrutinized key precursors impacting the mobile banking acceptance through the extension of the original Technology Acceptance Model (perceived ease of use and perceived usefulness), by fusing two intellectual constructs, namely, autonomous motivation and controlled motivation, in addition to trust components for further getting selection characteristics. The investigation gathered information from 225 mobile banking clients and analyzed using structural equation modeling to test the research hypotheses and identify significant constructs influencing mobile banking acceptance of users. The outcomes showed that trust and

self-governing inspiration are the two principle indicators impacting mobile banking acknowledgment.

Tan and Leby Lau (2016) analyzed social aim to embrace portable financial administrations among Generation Y customers by utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The paper researched reactions from a specific sub-gathering of Generation Y customers who are at present school or college understudies. The last example of the examination gathered was 347 cases, and it represented a 90.4 percent respond rate. In the breaking down measure, two arrangements of techniques were performed including mediated regression analysis for testing the mediating impact of Performance Expectancy (PE) on the connection between Effort Expectancy (EE) and behavioral intention to adopt the service. Then, UTAUT model was tested using multiple regression analysis. Accordingly, multiple regression analysis uncovered PE as the most grounded indicator, trailed by EE, perceived risk and social influence.

A research article conducted by Hoque, Kabir Hassan, Hashim, and Zaher (2019) examined the determinants of the intention of potential customers to get hold of Islamic banks' products and services. Plus, the directing impacts of customers marketing practices and monetary contemplations were examined. Particularly, the research framework of this study covered communication considerations, financial considerations, customer attitudes, and behavior of users. Towards the investigation, the study found out that, other than perceived ease of online banking, all the remaining conceptualized components are confirmed to be important determinants of customers' behavioral intention to involve with banking service. Also, besides risk perception, all studied moderators like customer–bank relationship, advertising, perceived ease of online banking, perceived potential benefits, and profit–loss sharing approach together intensified overall customer attitude or their behavioral intention aspect. Through the research result, its suggestion mentioned that Islamic banks should focus on strengthening customer relationship strategies to attract more customers (Hoque et al., 2019).

An article about Mobile Banking known as the future big challenge in the technologically dependent era in addition to existing Mobile Commerce by Nayak N. (2019) suggested that there a great deal of observable factors determining the

customers' decision on M-banking Services, and so many studies raised about Perceived Risk. This paper used empirical research to find out and provide more evidences related to the actual characteristics of Perceived Risk in much more details and users' rationality for denying the utilization of m-banking administrations. In this study, EFA was applied on various risk measurements to test variables acting on the individual's Behavioral Intention to embrace m-banking administrations. In addition to EFA, specialist further applied SEM to research the relationship between the variables. The consequences of this observational testing tracked down that out of the relative multitude of six factors just four factors (Social Risk, Psychological Risk, Time Risk and Financial Risk) were measurably significant as per genuine aftereffects of this examination, and these are the principle factors influencing the impact of Behavioral Intention towards utilizing m-banking administrations in the Indian setting.

Wang, Luse, Townsend, and Mennecke (2015) conducted an exploration on how purchasers assess the nature of two sorts of recommender frameworks (Collaborative Filtering and Content-situated) in the e-commerce context by using a modified version of the unified theory of acceptance and use of technology (UTAUT) model. Specifically, the conceptual framework of the study illustrated 4 independent variables namely Performance expectancy/ Perceived usefulness, Effort expectancy/Perceived ease of use, Social influence and Trust together with behavioral intention as dependent variable with type of systems and type of products as moderators. This examination used exploratory plan including an aggregate of 80 participants, who all were required to assess each recommender system. The outcomes proposed that the sort of recommender framework fundamentally directs client conduct expectation to utilize the frameworks. Surprisingly, the kind of item does not direct any relationship on behavioral intention. The finding benefits designers on how to provide more effective recommender systems.

Keh and Xie (2009) concentrated on how corporate reputation impact customers' behavioral intention. This article proposed a model with customer trust, customer identification and customer commitment as the key mediating or directing elements between corporate reputation and customer purchase intention and willingness to follow through on a cost premium. The exploration tried the model by

utilizing information gathered from 351 clients of three Chinese B2B administration firms. Results demonstrate that corporate reputation contributes positive impact on both customer trust and customer identification. By the way, customer commitment intervenes the connections between the two social builds (customer trust and customer identification) and behavioral intention. Customer identification and customer commitment relate intently, yet they are particular develops in the given setting.

Allameh Sayyed, Khazaei Pool, Jaberi, Salehzadeh, and Asadi (2015) investigated the relationships among factors including destination image, perceived quality, perceived value, satisfaction and revisit intention of sport tourism in Iran. A random sample of 1,250 tourists was chosen and asked to respond to questionnaires. as a consequence, a total of 886 accurate questionnaire responses were collected and used for analyzing data. Structural equation modeling (SEM) was utilized to investigate the connections among the exploration factors. The results showed that sport tourists' perception of destination image, perceived quality and perceived value influenced their satisfaction and revisit intention positively.

Nasri and Charfeddine (2012) analyzed observationally the elements that influence the selection of Internet banking by Tunisian bank clients. To back up model hypothesis, they utilized the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). The model utilizes Security and Privacy, Self-viability, Government backing, and Technology Support, notwithstanding Perceived Usefulness, Perceived Ease of Use, Attitude, Social standard, Perceived Behavior Control and expectation to utilize Internet Banking. As for the method of studying the overall relationships among all constructs, Structural Equation Modeling was employed. A study including a sum of 284 respondents was led and Confirmatory Factor Analysis was utilized to decide the estimation efficacies. Hypothetically, this investigation affirmed the relevance of the TAM model and TPB in foreseeing Internet Banking appropriation by Tunisian bank clients. The outcomes are gainful for banks' chiefs to foster systems basically empower the appropriation of Internet Banking. The examination additionally proposes the improvement of the bank's security and privacy to ensure the protection of consumers' personal and monetary data, which will build the trust of clients.

AlKailani (2016) conducted a research study on customers' perception in adopting Internet Banking (IB) in Jordan. The research adopted an extended Model, based on the Technology Acceptance Model (TAM) to develop the study progress. The study chose to add another three variables to the model, namely Perceived Risk (PR), Perceived Trust (PT) and Bank Credibility (BC) in addition to Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). In order to test the constructs' capacity to anticipate clients' expectation to embrace and utilize Internet Banking, a quantitative method was developed and used. The study randomly collected data from 500 graduate students selected from four universities in Jordan. An exploratory factor analysis, correlation matrix, and a regression analysis were adopted to test the qualified condition of the model as well as to test the hypothesized relationships among variables. Definitely, the outcomes offer extra evidence to support the selected model and illustrate its strength in anticipating customers' aim to embrace and utilize Internet Banking.

Bhatt and Bhatt (2016) studied on Factors Affecting Customers Adoption of Mobile Banking Services by taking into consideration the five main factors, namely time-effective, Convenience, Safety, Operational Simplicity and Ease of Navigation in order to find out their influences on customers' intention. For this reason, a clear report was attempted with an example size of 200 bank account holders belonging to public as well as private sector banks, using m-banking. A structured questionnaire was directed to survey respondents in Ahmedabad and Gandhinagar districts of Gujarat during the time of January to March 2015. The results conveyed that customers using m-banking find the advantages as the framework had proposed, which was seen in time-effectiveness, convenience, safety, operational simplicity and ease of navigation.

Mehrad and Mohammadi (2017) explored a casual factor called "Word of Mouth" and its impression on mobile banking adoption in Iran. The study covered the factors of word of mouth, social norm, trust, perceived usefulness, perceived ease of use, attitude and intention as the research constructs to be tested for detailed correlation. Based on the consumer data collected through a survey, structural equations modeling method and path analysis were utilized to conduct data analysis process. The results revealed that "Word of Mouth" was found to be the leading point

affecting users' attitude toward mobile banking utilization. Also, the research finding illustrated that "Word of Mouth" directed a positive impact on other factors affecting the adoption of mobile banking.

The findings by Shaikh and Karjaluoto (2015) indicated that the m-banking adoption literature commonly relies on the technology acceptance model and its modifications, revealing that compatibility (with lifestyle and device), perceived usefulness, and attitude are the most significant drivers of intentions to adopt m-banking services in developed and developing countries. Particularly, three main dependent variables (usage, attitude and intention) and eight independent variables (trust, social influence, perceived ease of use, perceived usefulness, perceived risk, perceived behavioral control or self-efficacy, compatibility with lifestyle and device, and facilitating conditions) are the significant constructs of the study.

The purpose of study conducted by Mazhar et al. (2014) is to discover the impact of different components affecting effective reception of Internet/Mobile Banking utilizing TAM, Technological Acceptance Model in Pakistan, particularly rural areas of the country. The factors of independent variables consist of Perceived Usefulness, Perceived Ease of Use, Compatibility, Security and Trust, and their effects on dependent variable (Attitude and Behavior). The current study's results, obtained through Regression Analysis, revealed that the effect of perceived usefulness and security on Internet Banking attitude is significant, with attitude having a significant impact on intentions to use Internet Banking.

Islam (2017) investigated factors playing significant role to the use of mobile internet services. The study concentrated on the UTAUT model of technology acceptance and use as theoretical framework to measure the effects of the factors affecting users' intention and use of the mobile internet. Obviously, independent variables of the study involved performance expectancy, effort expectancy, social influence, perceived risk, personalization and availability. The main objectives of the research are finding out the effects of independent constructs towards behavioral intention of customers in terms of service adoption. To collect data from 413 students from five universities, survey instruments were used on mobile internet users. To determine the significant relationship between the constructs and the intention to use mobile internet, a multiple regression analysis was performed. According to the

findings of the study, performance expectancy, effort expectancy, social influence, perceived risk, and personalization all appear to be related. At the same aspect, behavioral intention and facilitating conditions perform significant factors to influence the actual use of mobile internet.

Nawaz and Yamin (2018) investigated the constituents that influence changes in customers' behavioral intentions to use mobile banking or m-banking services. Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) were based on the popular Technology Acceptance Model (TAM), while Perceived Compatibility (PC) and Perceived Trust (PT) were derived from a literature review since they appeared to be more contextual. With 800 convenient samplings, a quantitative study based on a questionnaire survey was used. Also, Structural Equation Modelling was used to see the insights of the data collected from banking customers in Sri Lanka while analyzing the data. The collected data accurately represented the proposed model, and the structural model confirmed that PU, PEOU, PC, and PT controlled Sri Lankan banking customers' behavioral intention to use the m-banking services.

Phonthanukitithaworn, Sellitto, and Fong (2016) identified the factors that influence an individual's intention to use m-payment services and compares groups of current users (adopters) with potential users (non-adopters). The research focused on the effects of perceived usefulness, perceived ease of use, compatibility, subjective norms, perceived risk, perceived trust, and perceived cost on behavioral intention to adopt m-payment. In Thailand, the research data included 529 potential users and 256 current users of m-payment services. According to the findings of the study, factors such as compatibility, subjective norms, perceived trust, and perceived cost influence current users' intentions to use m-payment services. Subjective norms, compatibility, ease of use, and perceived risk also influenced potential users' intentions to use m-payment.

Hebie (2017) examined the relationship between usefulness, ease of use, risk, cost, and mobile phone banking adoption in Burkina Faso based on the Technology Acceptance Model (TAM). Data collection received 106 responses from mobile phone banking users living in the city of Ouagadougou, they were asked to complete the online survey created to measure consumers understanding of mobile phone banking. Results of the multiple linear regression analysis indicated a

statistically significant relationship between the predictor variables and mobile phone banking adoption, where usefulness, cost, and ease of use were found to have significant contribution to the model, while risk was not significantly related.

Similarly, Kleijnen, Wetzels, and De Ruyter (2004) examined the factors contributing to mobile services adoption in the context of wireless finance by studying on the independent constructs including perceived ease of use, perceived usefulness, cost, system quality and social influence and the factors effect on the adoption of mobile services.

Wang, Lin, and Luarn (2016) conducted a research study about the acceptance of mobile service by individuals. The researchers studied the relationships between the proposed constructs, then identified that perceived usefulness, ease of use, credibility, self-efficacy and financial resources contributed influences on behavioral intentions in a favorable aspect through confirmation of data collected from 258 users in Taiwan to be tested against the research model using the structural equation modelling approach. The results strongly supported the proposed model in predicting consumer intention to use m-service.

According to Podsiad (2019), usefulness is one of the most important advantages of mobile banking adoption, and it is one of the reasons that brings about customer acceptance of the service. It implies how advantageous the factor is towards customer consideration prior to making a final decision. More specifically, perceived usefulness was believed to influence the attitude of users.

Gu, Lee, and Suh (2009) stated importance on the improvement of mobile technologies and devices, which enabled banking users to be able to conduct banking services at anyplace and at any time. The researcher tried to understand what factors contribute to users' intention to use mobile banking. The purpose of this research was to examine and validate determinants of users' intention to mobile banking by using a structural equation modeling (SEM) to test the causalities in the proposed model. This research verified the effect of perceived usefulness, trust and perceived ease of use on behavioral intention in mobile banking.

Wu and Wang (2015) conducted a study based an extended on technology acceptance model (TAM) that integrates innovation diffusion theory, perceived risk and cost into the TAM to investigate what determines user mobile commerce (MC)

acceptance. Therefore, the content independent variables are perceived risk, cost, compatibility, perceived usefulness and perceived ease of use. Using data from a survey of MC customers, the proposed model was empirically tested. The structural equation modeling technique was used to assess the causal model, and confirmatory factor analysis was carried out to assess the measurement model's reliability and validity. The findings revealed that all variables, with the exception of perceived ease of use, had a significant impact on users' behavioral intentions.

The objectives of Chiu Jason, Bool Nelson, and Chiu Candy (2017) is to evaluate the direct impacts of the initial trust antecedents, the mediatory effect of trust and the moderating impact on the behavioral intent of mobile banking by non-adopters. The study evaluated potential antecedents of trust (diffusion of trust, infrastructure quality, perceived costs, privacy, and security, known as independent variables), moderators (demographic variables), and mediators (initial trust) that will influence behavioral intention to use mobile banking using the theory of reasoned action and theory of planned behavior models. To evaluate path coefficients using multiple regression, the researcher used a statistical analysis from the SPSS program. Results show that mobile banking's non-adopters maintained that trust-related constructs played a major role in directing the use of online banking services.

Tables 3 Summary table of factors influencing Behavioral Intentions

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Venkatesh and Davis (1996) <i>A Model of the Antecedents of Perceived Ease of Use: Development and Test</i>	Perceived ease of use, perceived usefulness	Behavioral Intentions

Table 3 (Continued)

Author(s) and <i>Title</i>	Independent Variables	Dependent Variables
Slade et al. (2015) <i>Modeling Consumers' Adoption Intentions of Remote Mobile Payments in the United Kingdom: Extending UTAUT with Innovativeness, Risk, and Trust</i>	Performance expectancy, social influence, innovativeness, effort expectancy, perceived risk	Behavioral Intentions
Faqih (2016) <i>An empirical analysis of factors predicting the behavioral intention to adopt Internet shopping technology among non-shoppers in a developing country context: Does gender matter?</i>	Perceived compatibility, social influence, perceived ease of use, perceived usefulness, trust, privacy, perceived risk, internet shopping anxiety, security, internet self-efficacy, price	Behavioral Intentions
Sharma (2019) <i>Integrating cognitive antecedents into TAM to explain mobile banking behavioral intention: A SEM-neural network modeling</i>	Perceived usefulness, perceived ease of use, autonomous motivation, controlled motivation, trust	Mobile banking Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Tan and Leby Lau (2016) <i>Behavioural intention to adopt mobile banking among the millennial generation</i>	Performance Expectancy (PE), Effort Expectancy (EE), perceived risk, social influence	Behavioral Intention to adopt mobile banking
Hoque et al. (2019) <i>Factors affecting Islamic banking behavioral intention: the moderating effects of customer marketing practices and financial considerations</i>	Perceived risk, customer–bank relationship, advertising, perceived ease of online banking, perceived potential benefits, profit–loss sharing approach	Customers' Behavioral Intention
Nayak N. (2019) <i>Predicting the Risk Factors Influencing the Behavioral Intention to Adopt Mobile Banking Services</i>	Perceived Risk	Individual's Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Y.-Y. Wang et al. (2015) <i>Understanding the moderating roles of types of recommender systems and products on customer behavioral intention to use recommender systems</i>	Performance expectancy/ Perceived usefulness, Effort expectancy/Perceived ease of use, Social influence, Trust	Behavioral Intention
Keh and Xie (2009) <i>Corporate reputation and customer behavioral intentions: The roles of trust, identification and commitment</i>	Customer trust, customer identification, customer commitment	Customer Behavioral Intention
Allameh Sayyed et al. (2015) <i>Factors influencing sport tourists' revisit intentions: The role and effect of destination image, perceived quality, perceived value and satisfaction</i>	Destination image, perceived quality, perceived value	Satisfaction and revisit Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Nasri and Charfeddine (2012) <i>Factors affecting the adoption of Internet banking in Tunisia: An integration theory of acceptance model and theory of planned behavior</i>	Security and privacy, self-efficacy, government support, technology support, perceived usefulness, perceived ease of use, attitude, social norm, perceived behavior control	Behavioral Intention to use Internet banking
AlKailani (2016) <i>Customers' perception in adopting internet banking (IB) in Jordan: An Extended TAM Model</i>	Perceived Risk (PR), Perceived Trust (PT), Bank Credibility (BC), Perceived Ease of Use (PEOU), Perceived Usefulness (PU)	Customers' Behavioral Intention to adopt and use internet banking
Bhatt and Bhatt (2016) <i>Factors affecting customers adoption of mobile banking services</i>	Time-effective, Convenience, Safety, Operational Simplicity, Ease of Navigation	Customers' Behavioral Intention
Mehrad and Mohammadi (2017) <i>Word of Mouth impact on the adoption of mobile banking in Iran</i>	Word of mouth, social norm, trust, perceived usefulness, perceived ease of use, attitude	Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Shaikh and Karjaluoto (2015) <i>Mobile banking adoption: A literature review</i>	Perceived ease of use, perceived usefulness, trust, social influence, perceived risk, perceived behavioral control or self-efficacy, compatibility with lifestyle and device, and facilitating conditions	Attitude, intention, and usage
Mazhar et al. (2014) <i>An investigation of factors affecting usage and adoption of internet & mobile banking in Pakistan</i>	Perceived Usefulness, Perceived Ease of Use, Compatibility, Security, Trust	Attitude and Behavioral Intention
Islam (2017) <i>Exploring influencing factors towards intention and use of mobile internet for youth consumers in Bangladesh</i>	Performance expectancy, effort expectancy, social influence, perceived risk, personalization, availability	Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Nawaz and Yamin (2018) <i>Sri Lankan customers' behavioural intention to use mobile banking: a structural equation modelling approach</i>	Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Compatibility (PC), Perceived Trust (PT)	Customers' Behavioral Intention
Phonthanukitithaworn et al. (2016) <i>A comparative study of current and potential users of mobile payment services</i>	Perceived usefulness, perceived ease of use, compatibility, subjective norms, perceived risk, perceived trust, perceived cost	Behavioral intention to adopt m-payment
Hebie (2017) <i>Improving Mobile Phone Banking Usefulness, Usability, Risk, Cost, and Intention to Adopt</i>	Usefulness, ease of use, risk, cost	Behavioral Intention on mobile phone banking
Kleijnen et al. (2004) <i>Consumer acceptance of wireless finance</i>	Perceived ease of use, perceived usefulness, cost, system quality, social influence	Behavioral Intention to adoption of mobile services

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Y. S. Wang et al. (2006) <i>Predicting consumer intention to use mobile service</i>	Perceived usefulness, ease of use, credibility, self-efficacy, financial resources	Behavioral Intention
Podsiad (2019) <i>Faculty Acceptance of the Peer Assessment Collaboration Evaluation Tool: A Quantitative Study</i>	Perceived usefulness	Behavioral Intention
Gu et al. (2009) <i>Determinants of behavioral intention to mobile banking</i>	Perceived usefulness, trust, perceived ease of use	Behavioral Intention in mobile banking
J.-H. Wu and Wang (2005) <i>What drives mobile commerce?: An empirical evaluation of the revised technology acceptance model</i>	Perceived risk, cost, compatibility, perceived usefulness, perceived ease of use	Behavioral Intention

Table 3 (Continued)

Author (s) and <i>Title</i>	Independent Variables	Dependent Variables
Chiu Jason et al. (2017) <i>Factors and challenges influencing initial trust and behavioral intention to use mobile banking services in the Philippines</i>	Diffusion of trust, infrastructure quality, perceived costs, privacy, security	Behavioral intention to use mobile banking

According to the above table, the summary of factors influencing Behavioral Intention named as dependent variable of the study was organized and illustrated. As depicted, there are definitely various factors brought about by different authors towards their topics of interest. Therefore, this recent study decided to prepare a frequency table as bellows in attempt to select some highest-frequency factors eligible for forming a reasonable framework of this research.

Tables 4 Frequency Table of Factors Influencing Behavioral Intentions

Factors/Author	Effort expectancy/Perceived ease of use / perceived ease of online banking/ Convenience	
Venkatesh and Davis (1996)	✓	
Slade et al. (2015)	✓	
Faqih (2016)		✓
Sharma (2019)		✓
Tan and Leby Lau (2016)		✓
Hoque et al. (2019)		✓
Nayak N. (2019)		✓
Y.-Y. Wang et al. (2015)		✓
Keh and Xie (2009)		
Allameh Sayed et al. (2015)		✓
Nasri and Charfeddine (2012)		✓
AlKailani (2016)		✓
Bhatt and Bhatt (2016)		✓
Mehrad and Mohammadi (2017)		✓
Shaikh and Karjaluoto (2015)		✓
Mazhar et al. (2014)		✓
Islam (2017)		✓
Nawaz and Yamin (2018)		✓
Phonthanukitithavorn et al. (2016)		✓
Hebie (2017)		✓
Kleijnen et al. (2004)		✓
Y. S. Wang et al. (2006)		✓
Podsiad (2019)		✓
Gu et al. (2009)		✓
J.-H. Wu and Wang (2005)		✓
Chiu Jason et al. (2017)		✓
Total Frequency		20

Table 4 (Continued)

Factors/Author	Venkatesh and Davis (1996)	Slade et al. (2015)	Faqih (2016)	Sharma (2019)	Tan and Leby Lau (2016)	Hoque et al. (2019)	Nayak N. (2019)	Y.-Y. Wang et al. (2015)	Keh and Xie (2009)	Allameh Sayyed et al. (2015)	Nasri and Charfeddine (2012)	AlKatlani (2016)	Bhatt and Bhatt (2016)	Mehrad and Mohammadi (2017)	Shaikh and Karjaluoto (2015)	Mazhar et al. (2014)	Islam (2017)	Nawaz and Yamin (2018)	Phonthanukitithaworn et al. (2016)	Hebie (2017)	Kleijnen et al. (2004)	Y. S. Wang et al. (2006)	Podsiad (2019)	Gu et al. (2009)	J.-H. Wu and Wang (2005)	Chiu Jason et al. (2017)	Total Frequency	
Perceived Risk (PR)	✓	✓	✓	✓	✓	✓	✓					✓			✓		✓		✓					✓			11	
Perceived compatibility			✓													✓									✓			5
Perceived Trust (PT)/ Trust/ Customer trust/ Diffusion of trust			✓	✓				✓				✓		✓	✓	✓								✓		✓		12
Privacy			✓																						✓			3

Table 4 (Continued)

Factors/Author	Venkatesh and Davis (1996)			
	Slade et al. (2015)	✓		
	Faqih (2016)		✓	
	Sharma (2019)		✓	
	Tan and Leby Lau (2016)			✓
	Hoque et al. (2019)			
	Nayak N. (2019)			
	Y.-Y. Wang et al. (2015)			
	Keh and Xie (2009)			
	Allameh Sayyed et al. (2015)			
	Nasri and Charfeddine (2012)			
	AlKatlani (2016)			
	Bhatt and Bhatt (2016)			
	Mehrad and Mohammadi (2017)			
	Shaikh and Karjaluoto (2015)			
	Mazhar et al. (2014)			
	Islam (2017)			
	Nawaz and Yamin (2018)			
	Phonthanukitithaworn et al. (2016)			
	Hebie (2017)			
	Kleijnen et al. (2004)			
	Y. S. Wang et al. (2006)			
	Podsiad (2019)			
	Gu et al. (2009)			
	J.-H. Wu and Wang (2005)			
	Chiu Jason et al. (2017)			
	Total Frequency	1	1	1
	Price			1
	Autonomous motivation		1	
	Controlled motivation		1	
	Customer-bank relationship			1

Table 4 (Continued)

Factors/Author	Profit-loss sharing approach	Customer identification	Customer commitment	Destination image
Venkatesh and Davis (1996)				
Slade et al. (2015)				
Faqih (2016)				
Sharma (2019)				
Tan and Leby Lau (2016)	✓			
Hoque et al. (2019)				
Nayak N. (2019)				
Y.-Y. Wang et al. (2015)		✓		
Keh and Xie (2009)			✓	
Allameh Sayyed et al. (2015)				✓
Nasri and Charfeddine (2012)				
AlKatlani (2016)				
Bhatt and Bhatt (2016)				
Mehrad and Mohammadi (2017)				
Shaikh and Karjaluoto (2015)				
Mazhar et al. (2014)				
Islam (2017)				
Nawaz and Yamin (2018)				
Phonthannukitithaworn et al. (2016)				
Hebie (2017)				
Kleijnen et al. (2004)				
Y. S. Wang et al. (2006)				
Podsiad (2019)				
Gu et al. (2009)				
J.-H. Wu and Wang (2005)				
Chiu Jason et al. (2017)				
Total Frequency	1	1	1	1

Table 4 (Continued)

Factors/Author	1	1	1	1	1
Venkatesh and Davis (1996)					
Slade et al. (2015)					
Faqih (2016)					
Sharma (2019)					
Tan and Leby Lau (2016)					
Hoque et al. (2019)					
Nayak N. (2019)					
Y.-Y. Wang et al. (2015)					
Keh and Xie (2009)					
Allameh Sayyed et al. (2015)					
Nasri and Charfeddine (2012)					
AlKatlani (2016)					
Bhatt and Bhatt (2016)	✓				
Mehrad and Mohammadi (2017)		✓			
Shaikh and Karjaluoto (2015)			✓		
Mazhar et al. (2014)					
Islam (2017)					✓
Nawaz and Yamin (2018)					✓
Phonthannukitithaworn et al. (2016)					
Hebie (2017)					
Kleijnen et al. (2004)					
Y. S. Wang et al. (2006)					
Podsiad (2019)					
Gu et al. (2009)					
J.-H. Wu and Wang (2005)					
Chiu Jason et al. (2017)					
Total Frequency	1	1	1	1	1

Tables 5 Summary of Frequency Counted of Each Factor (ranking from highest to lowest)

Factors	Total Frequency
Performance expectancy/ Perceived usefulness / perceived potential benefits	21
Effort expectancy/Perceived ease of use / perceived ease of online banking/ Convenience	20
Perceived Trust (PT)/ Trust/ Customer trust/ Diffusion of trust	12
Perceived Risk (PR)	11
Social influence/ social norm/ subjective norms	10
Perceived compatibility	5
Perceived cost	5
Security	4
Self-efficacy/ internet self-efficacy	4
Privacy	3
Perceived behavioral control	2
Perceived quality/ system quality	2
Attitude	2
Bank Credibility (BC)/ credibility	2
Innovativeness	1
Internet shopping anxiety	1
Price	1
Autonomous motivation	1
Controlled motivation	1
Customer–bank relationship	1
Profit–loss sharing approach	1
Customer identification	1
Customer commitment	1
Destination image	1
Perceived value	1

Table 5 (Continued)

Factors	Total Frequency
Government support	1
Technology support	1
Time-effective	1
Safety	1
Operational Simplicity	1
Ease of Navigation	1
Word of mouth	1
Compatibility with lifestyle and device	1
Facilitating conditions	1
Personalization	1
Availability	1
Financial resources	1
Advertising	1
Infrastructure quality	1

From the summary chart above, there are twenty-six related studies reviewed and thirty-nine factors counted and listed from those studies. Moreover, according to the frequency count listed in the table, we can notice the four factors with highest frequency rate, namely Perceived Ease of Use (20), Perceived Usefulness (21), Perceived Trust (12) and Perceived Risk (11). Therefore, these four factors are selected to be the independent constructs of this research study.

Definitions of each factors influencing Customers' Behavioral Intention

Perceived Ease of Use (POEU)

F. D. Davis (1989) defined Perceived Ease of Use in his theory, Technology Acceptance Model (TAM), as “the degree to which a person believes that using a particular system would be free from effort”. In this case, the term can be applied to adopt with different context, for example in the context to that of online shopping,

ease of use refers to consumers' perceptions that shopping on the Internet will involve a minimum of effort. Perceived ease of use (PEOU) reflecting the extent to which a person believes it is easy to use a particular system. There are many previous studies proving that perceived ease of use has an important impact on IT customer reception, mobile service provider, online travel service, e-learning, usage behavior, etc. (Abbas & Hamdy, 2015; Li & Liu, 2014; W.-S. Lin & Wang, 2012). Perceived Ease of Use refers to the additional effort that is involved in implementing an innovation (Francisco Javier, Sergio, Antonio, & Sandra, 2016).

Perceived Usefulness (PU)

According to F. Davis (1985), perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. A system high in perceived usefulness is the one that a user believes it has a positive usage to performance relationship. Similarly, Mathwick, Malhotra, and Rigdon (2001) defined perceived usefulness as the extent to which a person deems a particular system to boost his or her job performance. The extent to which an individual believes that using an information system will enhance their productivity is another way to define the term (Francisco Javier et al., 2016). Likewise, Perceived Usefulness refers to the perception of an individual towards the usefulness of using a particular technology (Chanchai, Carmine, & Michelle, 2015).

Perceived Trust

Chanchai et al. (2015) defined Perceived Trust as the level of trust that a person has in another entity to perform expected activities without taking advantage. Similarly, in the online transaction context, Perceived Trust is defined as the confidence the user has in the mobile device being used to conduct the online transaction (Lori, 2010). From the perspective of social psychologist, trust is designated in terms of the expectation and willingness of the trusting party engaging in a transaction. Trust should be a particularly critical factor in an online context in the provided condition that the consumer does not have direct control over the actions of the vendor. Obviously, lack of trust in online businesses is one of the main reasons prevented customers from engaging in commercial transactions on the web (Paul,

2003). Hence, the user's feelings of trust toward an e-service are an important determinant restricting his or her behavioral decision making related to the service.

Perceived Risk

In simple terms, perceived risk is the ambiguity that consumers have before purchasing any product or service. Putting in another way, Perceived Risk refers to the customer's perception of the risks associated with any purchase and is mostly associated with products that are expensive (Bhasin, 2018). Correspondingly, the perceived risk is the uncertainty of the consumer about the result of an acquisition decision, especially when it comes to high prices (Kijpokin, 2016). Another definition suggested by Mónica and María Pilar (2016) research study, Perceived Risk can be defined as consumers' level of uncertainty regarding the outcome of a purchase decision. Similarly, it refers to the inherent risk involved with buyer-seller transactions, which is tied to the technology used and the lack of physical interaction with both the buyer and the actual goods. It can also be defined as a customer's pessimistic attitude toward unknowns, uncertainties or unfavorable outcomes when purchasing a product. (Ángel, Ángel, & Emiliano, 2016; Buket Bora, 2020).

Mobile banking concepts

Mobile banking services have brought the new design and innovative way in delivery of financial services and the entire banking sector (Alshara, 2016). Financial service companies employ mobile banking applications as new alternative channels to increase customers' convenience and to reduce costs and maintain profitability.

According to Singh, Srivastava, and Srivastava (2010), ease of use is known as another crucial element which attracts user intention to choose mobile banking. Quite obviously, the mobile commerce application is well-known for the ability to allow for location sensitive, time critical and the application itself is directly controlled by the user or network service provider. These services can be accessed at anytime and anywhere as the only requirement is the internet access. The mobile commerce is enabled through different technologies such as networking, embedded systems, database and security. Because of their capacity to send data fast, determine a user's location, and conduct commercial activity anytime, anyplace, mobile

hardware, software, and wireless technology are essential partners with mobile commerce applications. Security and privacy are critical components of the success of mobile commerce and related apps. With sufficient proof, mobile banking is regarded as one of the most valuable and crucial mobile commerce applications that provides such a high level of convenience (Singh et al., 2010). Mobile banking services allow customers to check account balances, transfer funds between accounts and make any order available for electronic bill payments. The mobile phone is especially designed with smart function supporting the provision of time-critical information, for example, stock trading or setting timeline to remind the need for money transfer or update on account balance. To enable service infrastructure, device manufacturers, including both mobile and other handheld devices, must collaborate with software vendors. Banks and other financial organizations, such as credit card firms, mobile operators, and retailer shops, are significant players in mobile financial apps. In comparison to other financial institutions, customers regard banks as excellent trustworthy service providers. (Mallat, Rossi, Tuunainen, & Öörni, 2008).

Related research

Bock, Zmud, Kim, and Lee (2005) studied on the topic of Behavioral Intention Formation in Knowledge Sharing: Examining the Roles of Extrinsic Motivators, Social-Psychological Forces, and Organizational Climate. The aim of this study focused on developing an integrative understanding of the factors supporting or inhibiting individuals' knowledge-sharing intentions. They built theoretical framework by using the theory of reasoned action (TRA), assisted with extrinsic motivators, social-psychological forces and organizational climate factors that are believed to influence individuals' knowledge-sharing intentions. Through a field survey of 154 managers from 27 Korean organizations, the study confirmed the hypothesis that attitudes toward and subjective norms with regard to knowledge sharing as well as organizational climate affect individuals' intentions to share knowledge.

Lee, Lee, and Jeon (2017) looked at the connections between the elements that influence customers' willingness to utilize meal delivery applications. The researcher employed an extended technology acceptance model to investigate

customers' experiences with ordering food via mobile applications by distributing a self-administered questionnaire online, and the authors used structural equation modeling to test their hypotheses. User-generated information, firm-generated information, and system quality all had a substantial impact on perceived usefulness, according to the study. Furthermore, perceived ease of use was substantially influenced by system and design quality, which boosted perceived usefulness. Perceived usefulness and perceived ease of use, in turn, influenced attitudes toward the use of mobile apps.

Kim (2016) investigated whether a customer's perceptions of hotel tablet apps serve as predictors of behavioral intention in terms of the app's ease of use, usefulness, credibility, and subjective norm. It also looked at age and gender as modifiers of the links between these factors and customers' behavioral intention, as well as customers' likelihood of using specific app functions. The study relied on information gathered from 751 hotel customers in the United States. Confirmatory factor analysis and structural equation modeling were used to validate the model. Three of the four proposed determinants positively influenced customers' behavioral intention toward hotel tablet apps, according to the findings.

Chao (2019) studied on factors determining users' behavioral intention to employ Mobile Learning. The extended unified theory of acceptance and use of technology (UTAUT) model was used in the study, which included six main constructs: performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), behavioral intention (BI) to use the system, and usage behavior. Additionally, the framework was built in with moderating variables including perceived enjoyment, mobile self-efficacy, satisfaction, trust, and perceived risk. Using a research paradigm based on numerous technology acceptance theories, a cross-sectional study was undertaken. The results of an online poll with 1,562 participants were evaluated using structural equation modeling. The outcomes of the study support the proposed model and serve as a practical guide for educational institutions and decision-makers in designing and implementing m-learning in universities.

Oliveira, Thomas, Baptista, and Campos (2016) identified the determinants of mobile payment adoption and the users' intention to recommend this technology.

The researchers combined two widely known theories, the extended unified theory of acceptance and use of technology (UTAUT2) and the diffusion of innovations (DOI), with perceived security and intention to recommend the technology constructs. Quantitative method through online survey conducted in a Portugal collected 301 responses validated for computing process. The information gathered was examined using structural equation modeling (SEM). Compatibility, perceived technology security, performance expectations, innovativeness, and social impact all had substantial direct and indirect implications on mobile payment adoption and the desire to suggest this technology, according to the study. Furthermore, the importance of customers' intentions to suggest mobile payment technologies on social media and other forms of communication was validated.

In the context of the sharing economy, Zeng and Xie (2017) investigated factors that influence Chinese visitors' behavioral intentions toward room-sharing services. The effects of utilitarian and hedonic motivation, perceived trust, and past experience on travelers were explored using motivation theories. Utilitarian motivation is measured by service experience, information acquisition, cost savings, and resource efficiency when considering the characteristics of room-sharing. Adventure, satisfaction, sharing, and friend-seeking are all indicators of hedonistic motivation. Via online survey, 445 valid samples were collected and analyzed by partial least squares (PLS) regression approach. The findings indicated that utilitarian motivation, hedonic motivation and perceived trust do have positive effects on tourists' behavioral intentions. Past experience with room-sharing was found as moderator to these effects.

Sohn, Lee, and Yoon (2016) analyzed the relationship between perceived risk, evaluation, satisfaction, and behavioral intention of tourists attending a local festival. According to a survey conducted as data collection method, valid sample of 465 respondents attending a local festival in South Korea were collected. The study embraced a structural equation model (SEM) for data analyzing and proposed that there was a significant relationship among festival-related perceived risk, perceptual evaluation, overall satisfaction, and behavioral intention to attend.

Kalinic and Marinkovic (2016) determined factors influencing users' intention to use m-commerce. The goal of this research was to look at potential

determinants by creating a conceptual user adoption model based on technology acceptance model variables and unique elements including social impact, personal innovation, customization, and individual mobility. The empirical findings revealed that perceived usefulness was significantly influenced by social influence and customization; perceived ease of use was significantly influenced by mobility, customization, and personal innovativeness; and perceived usefulness and perceived ease of use had a direct positive effect on behavioral intention.

Akman and Mishra (2017) predicted and investigated on the factors influencing consumer intention towards the adoption of social commerce (s-commerce). This study was conducted by using a survey approach with reference to important behavioral factors such as satisfaction, ethics, trust, enjoyment/easiness, social pressure and awareness. The study model was tested using least square regression after the data was obtained using a five-point Likert scale. User intention is strongly and positively connected to perceived trust, enjoyment/easiness, social pressure, pleasure, and awareness, according to the findings. In addition, it was discovered that "intention" is a key mediating factor for actual usage.

Mouakket (2015) studied university students in the United Arab Emirates' intention to continue using Facebook, a major Social Networking Site (SNS). The author investigated the influence of enjoyment and subjective norms as essential components that directly influence continuance usage intention, and introduced habit as a mediator between satisfaction and continuance intention to the expectation-confirmation model. The proposed model and hypotheses were validated using structural equation modeling. Perceived utility, contentment, habit, enjoyment, and subjective standards all explain 54.8 percent of the variance in continuation intention, according to the study. Furthermore, the study found that satisfaction has a direct and indirect effect on continuation intention, which is mediated by habit.

Customers' behavioral intentions to use a mobile application called "IRCTC Connect" launched by Indian Railway Catering and Tourism Corporation Ltd. (IRCTC) to be used by different mobile platforms for ticketing service were investigated by Sahu and Singh (2017), but the app usage appeared to be very low in comparison to the IRCTC website and Passenger Reservation System (PRS). As a result, it reveals a gap in the system's implementation and adaptation. The Unified

Theory of Acceptance and Use of Technology 2 (UTAUT2) model was used to investigate the elements influencing the consumer's behavioral intention to use "IRCTC Connect." Using quantitative survey, the study obtained total 159 valid responses. Then, regression analysis was used to find the significant relationship of the constructs. The findings of the study illustrated that only three factors Social Influence, Price Value and Habit of UTAUT2 model are significantly influencing the adoption of IRCTC Connect.

Lu and Gursoy (2017) examined the subject of the research of buying intentions of diners and their willingness to pay premiums on non-genetically modified (GM) menu items at restaurants. The foundations of the theory of planned behavior were used to construct a theoretical model. Research results showed that 75% of participants are prepared to reimburse non-GM menu items in restaurants for a premium (13% more). The attitudes of diners towards GM foods, followed by subjective standards and perceived behavioral control, have been found to be the main determinant of non-GM menu purchases. The study also found that buying non-GM menu items also has a significant impact on the willingness of consumers to pay a premium.

CHAPTER 3

RESEARCH METHODOLOGY

This research investigates the effects of perceived usefulness and perceived ease of use on customer's behavioral intention to continue adopting mobile banking. Indeed, this chapter describes the research design and its methodology used to conduct this field of study. The overall structure of the whole chapter is prepared as the following:

1. Research design
2. Research procedure
3. Population, sample size and sampling method
4. Research instrument
5. Data collection
6. Data analysis

Research design

This research points the main focus on the study of factors affecting customer's intention to adopt mobile banking as a payment factor of their daily transactions. The study occupies the quantitative approach through the act of sending out survey questionnaire. This research tool is used to collect data from selected sample group, therefore those data received will be kept as primary data for further action. Plus, the study also includes some important secondary data such as conceptual theories, academic articles, related research, and official sources from internet in attempt to ensure the quality of back up method.

The primary focus of this study was to explore customers' perceptions or behavioral intention about the adoption of mobile banking applications as payment method and to test the relationships between the factors that influence mobile banking adoption as independent variables and the action to adopt them as the dependent variable. Cambodian customers' perceptions were tested based on the extended versions of TAM and other constructs as mentioned in the research framework to investigate and generate the relationship more effectively.

Research procedure

This research study covers three phases to guarantee the full completion in details of each designed phase as well as the qualification of the study. The first phase is about the core body of the research study where researcher directs focus on creating the conceptual framework. To complete this phase, researcher rigorously searches for more information related to the basic concepts and theories of behavioral intention of general customers and possible factors contributing or affecting their intentions. Then, the researcher continues by reviewing related journals, research articles, theses, dissertations and other previous research in order to build the frequency table and find out how often each factor has been studied as well as select the factors with highest frequency for the purpose of creating a conceptual framework for the research study.

The second phase is about questionnaire design for the study. Through this step, the researcher developed and adjusted the existing questionnaire obtaining from previous studies, therefore it is ready for validity and reliability tests. For validity testing, the survey questionnaires are required to be checked by experts specialized in business administration related field. As for reliability qualification, a pilot study is to be carried out with 30 respondents who live in Phnom Penh, Cambodia.

Lastly, the final phase is about the evaluation of the customers' behavioral intention towards mobile banking adoption based on the result collected. The researcher analyzes the collected data, conducts outcome discussion, and last but not least provides recommendations for future research study.

Population and sample size

Population for this study is the Phnom Penh citizen who have experienced in using mobile banking, without any restriction in time period. Phnom Penh's 2020 population is estimated at 2,077,757 (Review, 2020). Nevertheless, the number of people who have used mobile banking service is unknown. To choose the sample for study, the convenience sampling method was practiced. In the case of unknown population, the researcher used the Cochran's formula as a tool to establish the sample size.

The formula to calculate the sample size is presented below:

$$n = \frac{z^2 pq}{e^2}$$

Where n = sample size

z = desired confidence level

p = estimated proportion of an attribute that is present in the population

$q = 1 - p$

e = desired level of precision

$p = 0.5$; hence $q = 1 - 0.5 = 0.5$; $e = 0.05$; $z = 1.96$

Thus,

$$n = \frac{(1.96)^2 (0.5)(0.5)}{(0.05)^2}$$

$$= 384.16 \text{ or } 385$$

The sample size for this study is 385 persons at 95 percent confidence and maximum of ± 5 percent allowable error.

The study sample includes those participants who are living in Phnom Penh and having experience in using mobile banking, and the sample size covers the total of 385 participants which are chosen by using convenience sampling method, and expecting to receive a 100 percent response rate. The age of the included participants must be at least 18 years old to avoid a vulnerable group inclusion. To be more precise, those who are not currently living in Phnom Penh city are considered to be exclusion criteria. Plus, those who have never experienced using mobile banking service are not counted as well. Participants whose ages are under 18 years old are exclusion group. The questionnaires were distributed to respondents through link in order for them to complete via online survey.

Research instrument

1. Survey Questionnaire Format

The whole survey consists of seven major sections, namely Section 1-7 with the total of 36 questions.

Section 1 is about screening questions which includes 3 questions adopted from Shankar, Datta, and Jebarajakirthy (2019) and Sulaiman, Jaafar, and Mohezar (2007). This part asks about respondents' experience on mobile banking service whether or not they have used it before.

Section 2 covers respondents' demographic information by asking 5 questions obtained from Hebie (2017). Closed-ended questions will be used to identify respondents' gender, age, education level, occupation and monthly income.

Section 3 asks about Perceived Ease of Use using 6 items retrieved from Hebie (2017). A list of statements about Perceived Ease of Use is shown for the respondents to evaluate. In this section, all items are measured based on level of agreement using the five-point Likert's scale ranging from 1-5.

Section 4 asks about Perceived Usefulness with 7 questions belonged to Hebie (2017). A list of statements about Perceived Usefulness is shown for the respondents to evaluate. In this section, all items are measured based on level of agreement using the five-point Likert's scale ranging from 1-5.

Section 5 asks about Perceived Trust by using 4 items taken from Carlos Roca, José García, and José de la Vega (2009). A list of statements about Perceived Trust is shown for the respondents to evaluate. In this section, all items are measured based on level of agreement using the five-point Likert's scale ranging from 1-5.

Section 6 asks about Perceived Risk which is measured by using 4 items selected from Hebie (2017) and Chen (2013). A list of statements about Perceived Risk is shown for the respondents to evaluate. In this section, all items are measured based on level of agreement using the five-point Likert's scale ranging from 1-5.

Finally, Section 7 seeks for Customers' Behavioral Intention to continue adopting mobile banking tested by adopting 7 questions extracted from Hebie (2017) and Carlos Roca et al. (2009). A list of statements about Customers' Behavioral Intention to continue adopting mobile banking is shown for the respondents to evaluate. In this section, all items are measured based on level of agreement using the five-point Likert's scale ranging from 1-5.

Tables 6 Items used in questionnaire

Constructs	Code	Items	References
Perceived Ease of Use	PEOU1	Learning to use mobile banking is easy.	Hebie (2017)
	PEOU2	My interactions with mobile banking will be clear and well understood.	
	PEOU3	It will be easy to become skilled in mobile banking utilization.	
	PEOU4	I would find mobile banking easy to use.	
	PEOU5	I would find the mobile banking applications flexible to interact with.	
	PEOU6	I will find procedures of mobile banking adaptable to my needs.	
Perceived Usefulness	PU7	Using mobile banking will allow me to pay more quickly.	Hebie (2017)
	PU8	Mobile banking offers a safer payment transaction comparing to payment by cash or other forms of transactions.	
	PU9	Mobile banking helps me to conduct my banking transactions.	
	PU10	I will find mobile banking a useful possibility for transactions.	
	PU11	Mobile banking improves my performance of banking transactions.	
	PU12	Using mobile banking will make it easier for me to make transactions.	
	PU13	I will find mobile services useful in conducting my banking transactions.	

Table 6 (Continued)

Constructs	Code	Items	References
Perceived Trust	PT14	The mobile banking systems are trustworthy.	Carlos Roca et al. (2009)
	PT15	The mobile banking systems have a good reputation in payment method.	
	PT16	The mobile banking systems are competent and effective.	
	PT17	I do not doubt the honesty of the mobile banking systems.	
Perceived Risk	PR18	I think mobile banking is a risky way of banking.	Hebie (2017) and Chen (2013)
	PR19	I would be concerned about the security aspect of mobile banking.	
	PR20	Information regarding my mobile banking transactions can be tempered with by others.	
	PR21	A mistake when using mobile banking may cause financial damage.	

Table 6 (Continued)

Constructs	Code	Items	References
Mobile Banking Adoption	MBA22	Adopting mobile banking will allow me to manage banking transactions more efficiently.	Hebie (2017) and Carlos Roca et al. (2009)
	MBA23	Adopting mobile banking will enable me to fulfil banking transactions more quickly.	
	MBA24	Adopting mobile banking is a convenient way to conduct banking transactions.	
	MBA25	Adopting mobile banking is useful for controlling my finances.	
	MBA26	I will use mobile banking on a regular basis in the future.	
	MBA27	I will frequently use mobile banking to make payment in the future.	
	MBA28	I will strongly recommend others to use mobile banking.	

The criteria of the 5 levels of agreement

Score	Meaning
5	Strongly agree
4	Agree
3	Neutral
2	Disagree
1	Strongly disagree

The meanings of the 5 levels of agreement

Average Score	Meaning
1.00-1.80	Strongly disagree
1.81-2.60	Disagree
2.61-3.40	Neutral
3.41-4.20	Agree
4.21-5.00	Strongly agree

2. Validity

The researcher indicated a questionnaire from the related research to discuss with the advisor, and then revised it as the discussion had suggested to relate to the topic before running the data collection process. After that, the questionnaire needs to go through validity test together with checking on the appropriate wording and language use in order to be completely ready for the next step which is sample data collection. This study asked 3 experts to check the precision of content to ensure that the questionnaire measurement covered all the contents by using the Indexes of Objective Congruence (IOC). The three experts include:

1. Asst. Prof. Dr. Teetut Tresirichod
2. Dr. Surat Supitchayangkool
3. Dr. Jeerasak Rattanawong

The criteria used to determine the precision is as follows:

Score	Meaning
-1	the question is not appropriate to the objective (Incongruent)
0	the expert is not sure that the question is appropriate to the objective (Questionable)
1	the question is appropriate to the objective (Congruent)

Regarding this scoring method, any items with less than 0.5 score need to be revised, while items with the score equaling to or higher than 0.5 are kept.

After that the researcher summed the scores from all experts to perform a rating for the index of consistency (IOC) (Turner & Carlson, 2003).

The formula as shown below is to be used to ensure that the questions are relevant to the topic:

$$IOC = \frac{\sum R}{N}$$

Where: IOC = consistency between the objective and content of questions and objective.

$\sum R$ = total assessment points given from all qualified experts.

N = number of qualified experts.

The consistency index value must be at least 0.5 or higher to be accepted. Therefore, the researcher needs to adjust and update on the questionnaire if the evaluation does not reach the criteria. The most important consideration is to make sure that the consistency index value of each question must be greater than 0.5.

3. Reliability

The researcher used 30 questionnaire sets to do a pre-test on the reliability test by using the alpha coefficient (α) of Cronbach's alpha method (Cronbach & Shavelson, 2004).

Scale with a coefficient α between 0.80-0.95 is measured to have very good reliability.

Scale with a coefficient α between 0.70-0.80 is measured to have good reliability.

Scale with a coefficient α between 0.60-0.70 is measured to have fair reliability.

Scale with a coefficient α less than 0.60 the scale has poor reliability.

As for ensuring the reliability test, the pre-test of 30 questionnaires needed to pass Cronbach's alpha results of more than 0.7 as determined by SPSS. Therefore, the internal consistency for the questionnaire was accepted.

Tables 7 Reliability statistics testing (n = 30)

Variables	No. of indicators	Code	Cronbach's alpha
Perceived ease of use	6	PEOU1	.907
		PEOU2	.905
		PEOU3	.907
		PEOU4	.906
		PEOU5	.903
		PEOU6	.903
Perceived usefulness	7	PU7	.907
		PU8	.908
		PU9	.908
		PU10	.907
		PU11	.907
		PU12	.904
		PU13	.905
Perceived trust	4	PT14	.908
		PT15	.906
		PT16	.905
		PT17	.909
Perceived risk	4	PR18	.915
		PR19	.920
		PR20	.911
		PR21	.921
Mobile Banking Adoption	7	MBA22	.909
		MBA23	.908
		MBA24	.906
		MBA25	.902
		MBA26	.904
		MBA27	.906
		MBA28	.905
Total	28		.911

4. Research Ethics Consideration

The study needs to be examined by Ethic Committee in order for fully gain ethic approval, so that further process is allowed. This confirmation demonstrates the claim that the whole study does not own any aspect against ethics in research study, which means it goes along with all the rules and regulations required by related parties.

5. Questionnaire Translation

In order to reach out Cambodian respondents more efficiently, the researcher creates another version of the questionnaire by translating it into Khmer language. In this scope, the author keeps the format of the whole survey, and the meaning of each sentence and key word are also maintained.

Data collection

This research used an online survey to test proposed relationships between factors and consumers' mobile banking adoption. More specifically, our respondents are those who are currently Phnom Penh citizen as we aimed at measuring customers' behavioral intention to adopt mobile banking as a factor of the payment within the location.

This research used an online survey to test proposed relationships between factors and consumers' mobile banking adoption. More specifically, our respondents are those who are currently Phnom Penh citizen as we aimed at measuring customers' behavioral intention to adopt mobile banking as a factor of the payment within the location.

The data collection process starts by distributing online survey questionnaires to 385 respondents. Those 385 questionnaire sets are administered randomly to the selected respondents and then collected back by the researcher. To ensure participants' confidence, the researcher makes sure to inform respondents in advance that all the information obtained from the participation are kept confidential, secured and used for academic purpose only. Within the participants' agreement to complete the survey, the following details are presented as bellow:

a) Online surveys are to be executed to respondents via their emails, any direct messages or social media contacts, and the surveys are sent out as a form of link.

b) Collected data are to be kept in an organized folder of a secured password protected computer that can only be accessed by the researcher.

c) Questionnaires are to be distributed randomly to respondents by sending out as a form of online survey where respondents can complete it online and submit their responds once they have finished.

d) Whole survey might take around 15 minutes to complete.

The researcher prioritizes privacy and confidentiality in the data collection process; therefore, certain measures are to be maintained for securely storing, reporting and destroying the gathered information. Respondents' answers are collected and stored in one file of the researcher's password-protected computer to be used only for research purpose. Likewise, the researcher specifies 2 years period for data retention after the whole study is finished, which means the data will be retained for 2 years after final publication; afterwards electronically stored data will be erased.

By implementing this survey method, the researcher was able to figure out more in detail regarding the relationship of each independent variables and the customers' intention. Definitely, this research was directed in using close-ended questionnaires to effectively gather related data in terms of customers' behavior and satisfaction on mobile banking system, hence whether or not those factors contribute to their decisions over the service.

Due to the fact that, this research study goal is to seek for analyzing significant relationship among all the considered factors influencing to the intention of the customers in using mobile banking, it is very reasonable and practical to adopt quantitative research method in order to collect and analyze data for research result.

Data analysis

All responses gathered from the questionnaire distribution are encoded and examined using a statistical program known as Statistical Package for Social Science (SPSS) to analyze the collected data as bellows:

1. Descriptive statistics

A. Analyzing the demographic information by using frequency and percentage.

B. Analyzing each factor by using mean and standard deviation.

2. Inferential statistics

Simple linear regression is applied to run hypothesis testing for finding the relationships between the independent variable factors (Perceived Ease of Use, Perceived Usefulness, Perceived Trust and Perceived Risk) and customers' behavioral intention to use mobile banking. To further study on the variables relationship, the author continued running multiple linear regression. This method allowed for the effect of each independent variable to the dependent one in just one equation, which was another method to make discussion on the topic.

H1: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H2: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H3: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H4: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

CHAPTER 4

RESULTS

In the process of data analysis of the research titled factors influencing customers' behavioral intention to continue adopting mobile banking as a factor of payment in Phnom Penh, Cambodia, the author has collected data of 385 respondents in order to further analyze by using statistical methods.

The results are presented into sections as the following:

1. Descriptive statistical analysis
2. Inferential statistical analysis

Descriptive statistical analysis

Screening Questions

Tables 8 Participants mobile phone possession

Owning a mobile phone?	Frequency	Percentage
Yes	411	98.10
No	8	1.90
Total	419	100.00

Table 8 illustrated that among 419 respondents, there were 411 (98.10%) who have mobile phone, while only 8 (1.90%) do not have mobile phone.

Tables 9 Participants bank account possession

Having a bank account?	Frequency	Percentage
Yes	402	95.90
No	17	4.10
Total	419	100.00

Table 9 showed that among total 419 respondents, there were 402 (95.90%) having bank accounts, while 17 (4.10%) confirming that they do not have bank account.

Tables 10 Participants' experience on mobile banking

Used to experience mobile banking?	Frequency	Percentage
Yes	385	91.90
No	34	8.10
Total	419	100.00

From the data in table 10, only the respondents who have experienced in mobile banking are put in the target list for further study. Thus, the total participants eligible for moving to the next section are 385.

Demographic information

Tables 11 Genders of respondents

Gender	Frequency	Percentage
Female	202	52.50
Male	183	47.50
Total	385	100.00

Table 11 shows that 202 respondents were female (52.50%) of the total respondents, while 183 are male (47.50%).

Tables 12 Ages of respondents

Age	Frequency	Percentage
18-29 years old	314	81.60
30-39 years old	69	17.90
40-49 years old	2	0.50
50 years old or older	0	0.00
Total	385	100.00

Table 12 shows that most of the participants were in 18-29 years old, 314, (81.60%). While those who were 30-39 years old were 69 (17.90%) in total. There were only 2 respondents or (0.50%) whose age were 40-49 years old. Surprisingly, there are no respondents aging 50 years old or older involve in this study.

Tables 13 Levels of education

Level of education	Frequency	Percentage
Secondary school and below	2	0.52
High school graduate	10	2.60
Bachelor's degree	283	73.50
Master's degree	86	22.34
Doctorate-level degree	4	1.04
Total	385	100.00

Table 13 illustrated that most of the respondents were in Bachelor's degree, 283, (73.50%). While those who were in Master's degree showed 86, (22.34%). Respondents graduated from high school, doctorate's degree and secondary school and below were 10 (2.60%), 4 (1.04%) and 2 (0.52%) respectively.

Tables 14 Occupations of respondents

Occupation	Frequency	Percentage
Student	94	24.40
Part-time employment	8	2.10
Full-time employment	151	39.20
Government official	107	27.80
Self-employed	23	6.00
Others	2	0.50
Total	385	100.00

Table 14 showed most of participants were full-time employment totalled to 151 (39.20%). Respondents as government officials were 107 (27.80%), as students were 94 (24.40%) and as self-employed were 23 (6%). However, it noticed that part-time employment and other careers marked 8 (2.10%) and 2 (0.50%) respectively.

Tables 15 Monthly income of respondents

Monthly income	Frequency	Percentage
\$150 and below	39	10.10
\$151-\$300	88	22.90
\$301-\$450	107	27.80
\$451-\$600	67	17.40
More than \$600	84	21.80
Total	385	100.00

Table 15 as shown above indicated that most of respondents earned \$301-\$450, which is equivalent to 107 people or 27.80% following by those who earned \$151-\$300 and more than \$600, 88 (22.90%) and 84 (21.80%) respectively. There were 67 respondents or 17.40% whose monthly income were \$451-\$600. Lastly, 39 respondents or 10.10% earned \$150 and below.

Variables of the study

There are five variables to be studied in the research including Perceived Ease of Use, Perceived Usefulness, Perceived Trust, Perceived Risk and Behavioral Intention to Adopt Mobile Banking.

The descriptive statistics of those variables are shown as the followings:

Tables 16 Descriptive statistics of perceived ease of use (PEOU)

Perceived ease of use	Mean	SD	Level	Rank
1. Learning to use mobile banking is easy. (PEOU1)	4.23	.734	Very high	2
2. My interactions with mobile banking will be clear and well understood. (PEOU2)	4.14	.755	High	5
3. It will be easy to become skilled in mobile banking utilization. (PEOU3)	4.01	.833	High	6
4. I would find mobile banking easy to use. (PEOU4)	4.39	.665	Very high	1
5. I would find the mobile banking applications flexible to interact with. (PEOU5)	4.22	.765	Very high	4
6. I will find procedures of mobile banking adaptable to my needs. (PEOU6)	4.23	.712	Very high	3

Perceived ease of use variable covers six items including: It is easy to learn to use mobile banking (PEOU1), I am clear and well understanding towards my interactions with mobile banking (PEOU2), It will be simple to master the use of mobile banking (PEOU3), Mobile banking would be simple for me to utilize (PEOU4), I think mobile banking applications can be interacted with flexibility (PEOU5), and I find mobile banking procedures adaptable to my requirements

(PEOU6). Based on Table 16, the total number of respondents is 385. Means are 4.23, 4.14, 4.01, 4.39, 4.22 and 4.23 responding to the order of the variables respectively. Standard deviations are .734, .755, .833, .665, .765, and .712.

Tables 17 Descriptive statistics of perceived usefulness (PU)

Perceived usefulness	Mean	SD	Level	Rank
1. Using mobile banking will allow me to pay more quickly. (PU7)	4.52	.642	Very high	1
2. Mobile banking offers a safer payment transaction comparing to payment by cash or other forms of transactions. (PU8)	4.07	.872	High	7
3. Mobile banking helps me to conduct my banking transactions. (PU9)	4.21	.729	Very high	5
4. I will find mobile banking a useful possibility for transactions. (PU10)	4.22	.781	Very high	4
5. Mobile banking improves my performance of banking transactions. (PU11)	4.16	.728	High	6
6. Using mobile banking will make it easier for me to make transactions. (PU12)	4.32	.689	Very high	2
7. I will find mobile services useful in conducting my banking transactions. (PU13)	4.29	.738	Very high	3

Perceived usefulness variables includes 7 items namely: I'll be able to pay more quickly if I use mobile banking (PU7), When compared to cash or other forms

of payment, mobile banking provides a safer payment transaction (PU8), Mobile banking makes it easier for me to conduct my banking transactions (PU9), Mobile banking will be a valuable transaction option for me (PU10), Mobile banking enhances my ability to complete banking transactions (PU11), Making transactions will be easier for me if I use mobile banking (PU12), Mobile banking services will be beneficial to me in my banking operations (PU13). There are 385 respondents in the study. Table 17 illustrated that means are 4.52, 4.07, 4.21, 4.22, 4.16, 4.32, and 4.29 respectively. Standard deviations are .642, .872, .729, .781, .728, .689, .738 respectively.

Tables 18 Descriptive statistics of perceived trust (PT)

Perceived trust	Mean	SD	Level	Rank
1. The mobile banking systems are trustworthy. (PT14)	3.93	.842	High	2
2. The mobile banking systems have a good reputation in payment method. (PT15)	3.93	.767	High	3
3. The mobile banking systems are competent and effective. (PT16)	4.07	.707	High	1
4. I do not doubt the honesty of the mobile banking systems. (PT17)	3.74	.876	High	4

Perceived trust includes four variables named as The mobile banking systems are trustworthy (PT14), The mobile banking systems have a good reputation in payment method (PT15), The mobile banking systems are competent and effective (PT16), and I do not doubt the honesty of the mobile banking systems (PT17). There are 385 respondents in total. Means are 3.93, 3.93, 4.07, and 3.74 respectively. Standard deviations are .842, .767, .707, and .876.

Tables 19 Descriptive statistics of perceived risk (PR)

Perceived risk	Mean	SD	Level	Rank
1. I think mobile banking is a risky way of banking. (PR18)	2.63	1.018	Average	4
2. I would be concerned about the security aspect of mobile banking. (PR19)	3.09	1.111	Average	2
3. Information regarding my mobile banking transactions can be tempered with by others. (PR20)	2.85	1.162	Average	3
4. A mistake when using mobile banking may cause financial damage. (PR21)	3.34	1.195	Average	1

Perceived risk includes four variables such as Mobile banking, in my opinion, is a dangerous method of banking (PR18), I'd be concerned about the security of mobile banking (PR19), Others may have access to information about my mobile banking transactions (PR20), A mistake made while using mobile banking may result in financial loss (PR21). There are 385 respondents. Means are 2.63, 3.09, 2.85, and 3.34. Standard deviations are 1.018, 1.111, 1.162, 1.195 respectively.

Tables 20 Descriptive statistics of mobile banking adoption (MBA)

Mobile banking adoption	Mean	SD	Level	Rank
1. Adopting mobile banking will allow me to manage banking transactions more efficiently. (MBA22)	4.06	.680	High	6

Table 20 (Continued)

Mobile banking adoption	Mean	SD	Level	Rank
2. Adopting mobile banking will enable me to fulfil banking transactions more quickly. (MBA23)	4.31	.674	Very high	1
3. Adopting mobile banking is a convenient way to conduct banking transactions. (MBA24)	4.24	.694	Very high	4
4. Adopting mobile banking is useful for controlling my finances. (MBA25)	4.06	.795	High	7
5. I will use mobile banking on a regular basis in the future. (MBA26)	4.25	.733	Very high	3
6. I will frequently use mobile banking to make payment in the future. (MBA27)	4.29	.713	Very high	2
7. I will strongly recommend others to use mobile banking. (MBA28)	4.10	.771	High	5

Mobile banking adoption covers 7 variables including I'll be able to manage my banking transactions more efficiently if I switch to mobile banking (MBA22), I'll be able to complete financial transactions more rapidly if I switch to mobile banking (MBA23), Mobile banking is a convenient way to conduct financial transactions (MBA24), Adopting mobile banking is beneficial to my financial management (MBA25), In the future, I plan to use mobile banking on a regular basis (MBA26), I will use mobile banking frequently for future payments (MBA27), I will strongly recommend others to use mobile banking (MBA28). The total respondents are 385.

Means are 4.06, 4.31, 4.24, 4.06, 4.25, 4.29, and 4.10 respectively. Standard deviations are .680, .674, .694, .795, .733, .713, and .771 respectively.

Level of customers' behavioral intention to continue adopting mobile banking

The mean score can be interpreted as the following levels:

Range from each level	Interpretation
4.21-5.00	Very high level of mobile banking adoption
3.41-4.20	High level of mobile banking adoption
2.61-3.40	Average level of mobile banking adoption
1.81-2.60	Low level of mobile banking adoption
1.00-1.80	Very low level of mobile banking adoption

Tables 21 The level of mobile banking adoption (n=385)

Mobile banking adoption	Mean	SD	Level	Rank
1. Adopting mobile banking will allow me to manage banking transactions more efficiently. (MBA22)	4.06	.680	High	6
2. Adopting mobile banking will enable me to fulfil banking transactions more quickly. (MBA23)	4.31	.674	Very high	1
3. Adopting mobile banking is a convenient way to conduct banking transactions. (MBA24)	4.24	.694	Very high	4
4. Adopting mobile banking is useful for controlling my finances. (MBA25)	4.06	.795	High	7

Table 21 (Continued)

Mobile banking adoption	Mean	SD	Level	Rank
5. I will use mobile banking on a regular basis in the future. (MBA26)	4.25	.733	Very high	3
6. I will frequently use mobile banking to make payment in the future. (MBA27)	4.29	.713	Very high	2
7. I will strongly recommend others to use mobile banking. (MBA28)	4.10	.771	High	5
Total	4.19	5.059	High	

According to Table 21, the results show that the average mean of mobile banking adoption is 4.19, which means the level is high. There are seven items in the mobile banking adoption variable, and from the table we can see that the highest rank of the mobile banking adoption goes to MBA23: By using mobile banking, I will be able to complete banking transactions more quickly (Mean = 4.31 and SD = .674). Then, it goes to the second highest, MBA27: I will frequently use mobile banking to make payment in the future (Mean = 4.29, SD = .713). After all, there are MBA26: In the future, I plan to use mobile banking on a regular basis with Mean = 4.25 and SD = .733, MBA24: Mobile banking is a convenient way to conduct financial transactions (Mean = 4.24, SD = .694), MBA28: I will strongly recommend others to use mobile banking (Mean = 4.10, SD = .771), MBA22: By using mobile banking, I will be able to manage my banking transactions more efficiently (Mean = 4.06, SD = .680), and MBA25: Adopting mobile banking is beneficial to my financial management (Mean = 4.06, SD = .795).

Inferential statistical analysis

There are four hypotheses being raised up in this study. Therefore, the author adopts both Simple and Multiple Linear Regression analysis to test those hypotheses.

Hypothesis 1

H10: Perceived ease of use does not have a significant influence on customers' behavioral intention to continue adopting mobile banking.

H1a: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 2

H20: Perceived usefulness does not have a significant influence on customers' behavioral intention to continue adopting mobile banking.

H2a: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 3

H30: Perceived trust does not have a significant influence on customers' behavioral intention to continue adopting mobile banking.

H3a: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Hypothesis 4

H40: Perceived risk does not have a significant influence on customers' behavioral intention to continue adopting mobile banking.

H4a: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Simple linear regression

Tables 22 Summary of simple linear regression analysis of perceived ease of use and intention to continue adopting mobile banking

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.634 ^a	.402	.400	.45224	2.024

Table 22 (Continued)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.600	1	52.600	257.179*	.000 ^b
	Residual	78.333	383	.205		
	Total	130.933	384			

Coefficients								
		Unstandardized Coefficients	Standardized Coefficients	95.0% Confidence Interval for B				
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	1.471	.171		8.604*	.000	1.135	1.807
	PEOU	.646	.040	.634	16.037*	.000	.567	.726

Note: a. Predictors: (Constant), PEOU

b. Dependent Variable: MBA

According to Table 22, R is 0.634, R Square is 0.402, Durbin-Watson value is 2.024, and F value is 257.179. R Square is the coefficient of determination in measuring how close the data are to the fitted regression line. In this study, R Square is equivalent to 0.402. This shows that 40.2% of the variance in mobile banking adoption is predicted from level of perceived ease of use.

Table 22 shows that the p-value of perceived ease of use is 0.000, with t value of 16.037. The p-value is less than 0.050. As a result, the author rejects H1₀ and accepts H1_a.

H1_a: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Equation 1 (Unstandardized coefficients):

Mobile banking adoption = 1.471 + 0.646 Perceived ease of use + e

Equation 2 (Standardized coefficients):

Mobile banking adoption = 0.634 Perceived ease of use + e

These equations indicate that perceived ease of use has a significant effect on mobile banking adoption. Perceived ease of use of an unstandardized coefficient of 0.646 is predicted to affect mobile banking adoption. While, perceived ease of use of a standardized coefficient of 0.634 is said to affect mobile banking adoption.

Tables 23 Summary of simple linear regression analysis of perceived usefulness and intention to continue adopting mobile banking

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson		
1	.751 ^a	.565	.564	.38575	1.912		
ANOVA							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	73.941	1	73.941	496.897	.000 ^b	
	Residual	56.992	383	.149			
	Total	130.933	384				
Coefficients							
Model		Unstandardized Coefficients		t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error			Lower Bound	Upper Bound
1	(Constant)	.904	.149	6.079*	.000	.611	1.196
	PU	.772	.035	22.291*	.000	.704	.840

Note: a. Predictors: (Constant), PU

b. Dependent Variable: MBA

According to Table 23, R is 0.751, R Square is 0.565, Durbin-Watson value is 1.912, and F value is 496.897. R Square is the coefficient of determination in measuring how close the data are to the fitted regression line. In this study, R Square is equivalent to 0.565, which means 56.5% of the variance in mobile banking adoption is predicted from level of perceived usefulness.

Table 23 shows that the p-value of perceived usefulness is 0.000, with t value of 22.291. The p-value is less than 0.050. As a result, the author rejects H2₀ and accepts H2_a.

H2_a: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Equation 1 (Unstandardized coefficients):

Mobile banking adoption = 0.904 + 0.772 Perceived usefulness + e

Equation 2 (Standardized coefficients):

Mobile banking adoption = 0.751 Perceived usefulness + e

These equations indicate that perceived usefulness has a significant effect on mobile banking adoption. Perceived usefulness of an unstandardized coefficient of 0.772 is predicted to affect mobile banking adoption. While, perceived usefulness of a standardized coefficient of 0.751 is said to affect mobile banking adoption.

Tables 24 Summary of simple linear regression analysis of perceived trust and intention to continue adopting mobile banking

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.669a	.447	.446	.43471	2.054

Table 24 (Continued)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.555	1	58.555	309.857	.000b
	Residual	72.377	383	.189		
	Total	130.933	384			

Coefficients							
Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Beta			Lower Bound	Upper Bound
1	(Constant)	1.930		14.823*	.000	1.674	2.186
	PT	.577	.669	17.603*	.000	.512	.641

Note: a. Predictors: (Constant), PT

b. Dependent Variable: MBA

According to Table 24, R is 0.669, R Square is 0.447, Durbin-Watson value is 2.054, and F value is 309.857. R Square is the coefficient of determination in measuring how close the data are to the fitted regression line. In this study, R Square is equivalent to 0.447, which means 44.7% of the variance in mobile banking adoption is predicted from level of perceived trust.

Table 24 shows that the p-value of perceived trust is 0.000, with t value of 17.603. The p-value is less than 0.050. As a result, the author rejects H3₀ and accepts H3_a.

H3_a: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Equation 1 (Unstandardized coefficients):

Mobile banking adoption = 1.930 + 0.577Perceived trust + e

Equation 2 (Standardized coefficients):

Mobile banking adoption = 0.669 Perceived trust + e

These equations indicate that perceived trust has a significant effect on mobile banking adoption. Perceived trust of an unstandardized coefficient of 0.577 is predicted to affect mobile banking adoption. While, perceived trust of a standardized coefficient of 0.669 is said to affect mobile banking adoption.

Tables 25 Summary of simple linear regression analysis of perceived risk and intention to continue adopting mobile banking

Model Summary								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson			
1	.118a	.014	.011	.58059	2.008			
ANOVA								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	1.829	1	1.829	5.426*	.020b		
	Residual	129.104	383	.337				
	Total	130.933	384					
Coefficients								
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.419	.103		42.757*	.000	4.216	4.622
	PR	-.077	.033	-.118	-2.329*	.020	-.143	-.012

Note: a. Predictors: (Constant), PR

b. Dependent Variable: MBA

According to Table 25, R is 0.118, R Square is 0.014, Durbin-Watson value

is 2.008, and F value is 5.426. R Square is the coefficient of determination in measuring how close the data are to the fitted regression line. In this study, R Square is equivalent to 0.014, which means 1.4% of the variance in mobile banking adoption is predicted from level of perceived risk.

Table 25 above shows that the p-value of perceived trust is 0.020, with t value of -2.329. The p-value is less than 0.050. As a result, the author rejects H4₀ and accepts H4_a.

H4_a: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Equation 1 (Unstandardized coefficients):

Mobile banking adoption = 4.419 - 0.077 Perceived risk + e

Equation 2 (Standardized coefficients):

Mobile banking adoption = - 0.118 Perceived risk + e

These equations indicate that perceived risk has a significant effect on mobile banking adoption in a negative way. Perceived risk of an unstandardized coefficient of - 0.077 is predicted to affect mobile banking adoption. While, perceived risk of a standardized coefficient of - 0.118 is said to affect mobile banking adoption.

Tables 26 Summary of hypothesis testing results (Simple Linear Regression)

	Hypothesis	Results of Hypothesis
H1	Perceived Ease of Use has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H1 ₀
H2	Perceived Usefulness has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H2 ₀
H3	Perceived Trust has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H3 ₀
H4	Perceived Risk has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H4 ₀

Multiple linear regression

Tables 27 Summary of multiple linear regression analysis of perceived ease of use, perceived usefulness, perceived trust, perceived risk and intention to continue adopting mobile banking

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.779 ^a	.607	.603	.36785	1.996	

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	79.515	4	19.879	146.912	.000 ^b
	Residual	51.418	380	.135		
	Total	130.933	384			

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients		95.0% Confidence Interval for B		
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	.755	.169		4.455*	.000	.422	1.088
	PEOU	.138	.049	.135	2.816*	.005	.042	.234
	PU	.504	.055	.490	9.239*	.000	.396	.611
	PT	.194	.042	.225	4.605*	.000	.111	.277
	PR	-.016	.022	-.024	-.744	.457	-.058	.026

Note: a. Predictors: (Constant), PR, PEOU, PT, PU

b. Dependent Variable: MBA

Based on the information in the table 27 above, R is .779, R square is .607, Durbin-Watson is 1.996, F is 146.912. R square value is used to predict how spreading the data are comparing to the regression line. The R square value here equals to .607 or 60.7%, which we can draw conclusion that 60.7% of the customers' behavioral intention to continue adopting mobile banking is predicted from perceived ease of use, perceived usefulness, perceived trust and perceived risk.

Table 27 illustrates the p-value of perceived ease of use is 0.005, with t value of 2.816. The p-value is less than 0.050. As a result, the author rejects H1₀ and accepts H1_a.

H1_a: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Table 27 illustrates the p-value of perceived usefulness is 0.000, with t value of 9.239. The p-value is less than 0.050. As a result, the author rejects H2₀ and accepts H2_a.

H2_a: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Table 27 illustrates the p-value of perceived trust is 0.000, with t value of 4.605. The p-value is less than 0.050. As a result, the author rejects H3₀ and accepts H3_a.

H3_a: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Table 27 illustrates the p-value of perceived risk is .457, with t value of -.744. The p-value is more than 0.050. As a result, the author accepts H4₀ and rejects H4_a.

H4₀: Perceived risk does not have a significant influence on customers' behavioral intention to continue adopting mobile banking.

Equation 1 (Unstandardized coefficients):

Mobile banking adoption = 0.755 + 0.138 Perceived ease of use + 0.504 Perceived usefulness + 0.194 Perceived trust + e

This equation indicates that perceived ease of use, perceived usefulness, perceived trust have a significant effect on mobile banking adoption, while perceived risk does not have a significant impact on the service adoption. Perceived ease of use

with unstandardized coefficient of 0.138, Perceived usefulness with unstandardized coefficient of 0.504, and Perceived trust with unstandardized coefficient of 0.194 are predicted to affect mobile banking adoption.

Equation 2 (Standardized coefficients):

$$\text{Mobile banking adoption} = 0.135 \text{ Perceived ease of use} + 0.490 \text{ Perceived usefulness} + 0.225 \text{ Perceived trust} + e$$

This equation indicates that perceived ease of use, perceived usefulness, perceived trust have a significant effect on mobile banking adoption, while perceived risk does not have a significant impact on the service adoption. Perceived ease of use with standardized coefficient of 0.135, Perceived usefulness with standardized coefficient of 0.490, and Perceived trust with standardized coefficient of 0.225 are predicted to affect mobile banking adoption.

Tables 28 Summary of hypothesis testing results (Multiple Linear Regression)

	Hypothesis	Results of Hypothesis
H1	Perceived Ease of Use has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H1 ₀
H2	Perceived Usefulness has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H2 ₀
H3	Perceived Trust has significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H3 ₀
H4	Perceived Risk does not have significant influence on customers' behavioral intention to continue adopting mobile banking.	Reject H4 _a

CHAPTER 5

CONCLUSIONS AND DISCUSSIONS

This research topic is about factors affecting customers' behavioral intention to continue adopting mobile banking in Phnom Penh, Cambodia. In this chapter, the author concludes and discusses on the findings obtained from the data analysis and study results from chapter four as well as provides some recommendations beneficial for future research study. The content of this chapter covers:

1. Conclusions
2. Discussions
3. Limitations of the study
4. Recommendations from the result of this research
5. Recommendations for future research

Conclusions

The variables

This research studies on five variables such as: 1) perceived ease of use, 2) perceived usefulness, 3) perceived trust, 4) perceived risk and 5) mobile banking adoption.

Demographic data

The total respondents of this study are 419; however, only 385 of them have experienced in using mobile banking service. Therefore, the researcher studied further on the perception of those 385 participations. Demographic section showed that 202 of them are female, and 183 are male. 18-29 years old goes to 314 participants, 30-39 years old goes to 69 participants, and 40-49 years old goes to only 2 of them. Most of them are in Bachelor's degree and Master's degree. There are 10 participations in high school, while only a few are studying or finished doctorate-level and secondary school. 151 of them are full-time employment, 107 are government officials, 94 are students, 23 are self-employed, 8 work part-time, and 2 are having other job. There are 107 participants earn \$301-\$450 monthly, 88 earn \$151-\$300, 84 earn more than \$600, 67 earn \$451-\$600, and 39 earn \$150 and below.

Level of mobile banking adoption

The study of 385 total population samples found out that the average mean of mobile banking adoption is 4.19, this indicates the high level of mobile banking adoption among people living in Phnom Penh, Cambodia.

The hypotheses

There are four hypotheses in this research study.

H1: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H2: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H3: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

H4: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

Conclusions of hypothesis based on simple linear regression analysis:

H1: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The simple linear regression analysis result conducted in chapter 4 agrees with hypothesis 1. Table 22 indicates that the p-value of perceived ease of use and mobile banking adoption is 0.000, where the B value is 0.646. That is to say perceived ease of use has a significant influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived ease of use to other variables in this study, the researcher confirms that perceived ease of use has the second most significant effect on mobile banking adoption.

H2: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The simple linear regression analysis result conducted in chapter 4 agrees with hypothesis 2. Table 23 indicates that the p-value of perceived usefulness and mobile banking adoption is 0.000, where the B value is 0.772. That is to say perceived

usefulness has a significant influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived usefulness to other variables in this study, the researcher confirms that perceived usefulness has the most significant effect on mobile banking adoption.

H3: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The simple linear regression analysis result conducted in chapter 4 agrees with hypothesis 3. Table 24 indicates that the p-value of perceived trust and mobile banking adoption is 0.000, where the B value is 0.577. That is to say perceived trust has a significant influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived trust to other variables in this study, the researcher confirms that perceived trust has the third most significant effect on mobile banking adoption.

H4: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The simple linear regression analysis result conducted in chapter 4 agrees with hypothesis 4. Table 25 indicates that the p-value of perceived risk and mobile banking adoption is 0.020, where the B value is - 0.077. That is to say perceived risk has a significant negative influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived risk to other variables in this study, the researcher confirms that perceived risk has the least significant effect on mobile banking adoption.

Conclusions of hypothesis based on multiple linear regression analysis:

H1: Perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The multiple linear regression analysis result conducted in chapter 4 agrees with hypothesis 1. Table 27 indicates that the p-value of perceived ease of use and mobile banking adoption is 0.005, where the B value is 0.138. That is to say perceived ease of use has a significant influence on customers' behavioral intention to use

mobile banking. By comparing B value of perceived ease of use to other variables in this study, the researcher confirms that perceived ease of use has the third most significant effect on mobile banking adoption.

H2: Perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The multiple linear regression analysis result conducted in chapter 4 agrees with hypothesis 2. Table 27 indicates that the p-value of perceived usefulness and mobile banking adoption is 0.000, where the B value is 0.504. That is to say perceived usefulness has a significant influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived usefulness to other variables in this study, the researcher confirms that perceived usefulness has the most significant effect on mobile banking adoption.

H3: Perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The multiple linear regression analysis result conducted in chapter 4 agrees with hypothesis 3. Table 27 indicates that the p-value of perceived trust and mobile banking adoption is 0.000, where the B value is 0.194. That is to say perceived trust has a significant influence on customers' behavioral intention to use mobile banking. By comparing B value of perceived trust to other variables in this study, the researcher confirms that perceived trust has the second most significant effect on mobile banking adoption.

H4: Perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking.

The multiple linear regression analysis result conducted in chapter 4 does not agree with hypothesis 4. Table 27 indicates that the p-value of perceived risk and mobile banking adoption is 0.457, which is not a significant level (p-value > 0.05). The B value is - 0.016. That is to say perceived risk does not have a significant influence on customers' behavioral intention to use mobile banking.

Discussions

The research findings are discussed based on the research objectives which cover 1. To study the level of Cambodian customers' behavioral intention to continue adopting mobile banking as payment method in the Phnom Penh capital city and 2. To study Perceived Ease of Use, Perceived Usefulness, Perceived Trust and Perceived Risk influence on Cambodian customers' behavioral intention to continue adopting mobile banking.

Objective 1: To study the level of Cambodian customers' behavioral intention to continue adopting mobile banking in the Phnom Penh capital city.

Based on Table 21, the results show that the average mean of mobile banking adoption is 4.19, which means there is a high level of mobile banking adoption among customers in Phnom Penh, Cambodia. More importantly, this reveals that many Cambodian customers believed that by adopting mobile banking service, they will be able to control their banking activities more effectively. Due to the results, the customers mostly trust on the fact that mobile banking allows for a faster operations and a convenient choice. Plus, they treat the adoption as a useful way to manage their finances. There is also an agreement that they are very likely to use the service on a regular basis in the future. The research found out that the customers not only plan to frequently utilize mobile banking but also recommend others about its benefits. Overall, most of the Cambodian customers living in the city are very likely to continue adopting the mobile banking to deal with various financial transactions. Previous research conducted by Nawaz and Yamin (2018) also discovered that Sri Lankan customers attempt to adopt mobile banking service mainly because of its advantages and convenience. Similarly, Kleijnen et al. (2004) conducted a conclusion on consumer acceptance of wireless finance or mobile banking. Mazhar et al. (2014) investigated mobile banking adoption among Pakistan customers, and the level of service adoption was also confirmed. The results from these studies support consumers are mostly interested in the mobile finance and likely to continue using it, and it seems to be at the same pace with other nationality.

Objective 2: To study Perceived Ease of Use, Perceived Usefulness, Perceived Trust and Perceived Risk influence on Cambodian customers' behavioral intention to continue adopting mobile banking.

The analysis using simple and multiple linear regression supports hypothesis 1 claiming that perceived ease of use has a significant influence on customers' behavioral intention to continue adopting mobile banking. In simple linear regression, this variable contributes the second most significant effect on mobile banking adoption in comparison to the other three variables in the research study, while it is found to be the third most significant impact in multiple regression. Perceived ease of use here includes: learning to use mobile banking is easy, the interactions with mobile banking will be clear and well understood, ability to become skilled in mobile banking utilization, finding mobile banking easy to use, finding mobile banking applications flexible to interact with, and finding procedures of mobile banking adaptable to individual needs. Previously, there were also research findings which supported that perceived ease of use has a significant effect on mobile banking adoption (AlKailani, 2016; Bhatt & Bhatt, 2016; Mazhar et al., 2014; Nasri & Charfeddine, 2012). They all found that perceived ease of use is a significant factor influencing the consumers' decision to adopt mobile banking service, which aligns with this study finding mentioning that perceived ease of use contributes a significant effect on customers' behavioral intention to continue adopting mobile banking.

Simple and multiple linear regression results also indicate agreement with hypothesis 2: perceived usefulness has a significant influence on customers' behavioral intention to continue adopting mobile banking. Perceived usefulness is found to have the most significant effect on mobile banking adoption in both regression analyses. The variables of perceived usefulness cover the availability of quicker payment using mobile banking, the choice of safer payment transaction comparing to payment by cash or other forms of transactions, the help in conducting banking transactions, a useful possibility for transactions, an improvement in the performance of banking transactions, an easier possibility to make transactions, and a useful service in conducting any banking transactions. There are some studies in the past supporting this assumption (Mazhar et al., 2014; Nawaz & Yamin, 2018; Shaikh & Karjaluoto, 2015). They studied on the perceived usefulness factor and its impact on the mobile finance. The analysis confirmed the fact that the perceived usefulness is a significant prediction to the mobile finance adoption. Therefore, the previous cases

agreed with this study on the effect perceived usefulness on customers' intention to continue using the service.

Moreover, hypothesis 3: perceived trust has a significant influence on customers' behavioral intention to continue adopting mobile banking is also confirmed by simple and multiple linear regression analyses. It is found to have the third most significant effect on mobile banking adoption in simple regression, while to be the second most significant in multiple regression. Perceived trust includes mobile banking systems as a trustworthy service, mobile banking systems having a good reputation in payment method, mobile banking systems as a competent and effective alternative, and the honesty of the mobile banking systems. Some previous research definitely proved the significant effect of perceived trust over the mobile banking service (Mazhar et al., 2014; Nawaz & Yamin, 2018; Phonthanukitithaworn et al., 2016). Those researchers worked on the effect of perceived trust on mobile payment service, then discovered that the payment service adoption is estimated by the customers' trusting level. Likely, this research result mentioned the agreement on the finding that customers' intention to continue adopting mobile banking is influenced by perceived trust from customers.

The simple regression analysis again concurs with hypothesis 4: perceived risk has a significant influence on customers' behavioral intention to continue adopting mobile banking, when its result is shown to have the least significant effect on mobile banking adoption in a negative way. Perceived risk includes mobile banking as a risky way of banking, concerns about the security aspect of mobile banking, the possibility that information regarding mobile banking transactions can be tempered with by others, and the fact that mistake when using mobile banking may cause financial damage. Likewise, the effect of perceived risk over the customers' intention to mobile banking adoption were raised in previous research as well (Hebie, 2017; Nasri & Charfeddine, 2012; Phonthanukitithaworn et al., 2016; Shaikh & Karjaluo, 2015). These research investigated on the perceived risk effect on the m-payment service. The results confirmed with the assumptions that there is a significant relationship between these constructs. Within this concepts, their results support this study in terms of the approval from the analysis that perceived risk takes part in the fluctuation of the mobile banking adoption. However, the multiple linear regression

analysis disagreed with hypothesis 4 saying that perceived risk has a significant influence on customers' behavioral intention to adopt mobile banking.

In essence, by using simple linear regression, perceived ease of use, perceived usefulness, perceived trust, and perceived risk have a significant effect on customers' behavioral intention to continue adopting mobile banking as a factor of payment in Phnom Penh, Cambodia. Among the four variables, perceived usefulness contributes the most significant effect, following by perceived ease of use and perceived trust. Whereas, perceived risk has the least significant effect in a negative way to the mobile banking adoption. Whereas, multiple regression suggested differently that perceived ease of use, perceived usefulness, perceived trust have a significant effect on mobile banking adoption, except perceived risk.

Limitations of the study

There are four limitations in this study:

Firstly, due to the fact that mobile banking is an online service which customers can get access to it and pay their transaction anytime and anywhere, this causes a barrier to the research study that the exact number of customers who have experienced using mobile banking in Phnom Penh city is likely to be unknown. Thus, the research population is unknown.

Secondly, there is a limitation on variables as the study only choose 4 main variables, while actually there are many more factors influencing the customers' decision making to continue adopting mobile banking service. Therefore, the variables in this study might not be the completed elements representing the way of service adoption or different customers' characteristics.

Thirdly, the researcher encounters a struggle in evaluating how long the respondents have stayed in Phnom Penh, so all people in the city are counted in the study without considering whether or not they are living there permanently or temporarily.

Finally, because of the limitation on sample size, the researcher randomly sends out the survey to respondents living in Phnom Penh, which allows researcher to get back high respond rate. However, the respondents are not chosen from exact areas

or districts of the city, this might not lead to the result which fully represent the whole population.

Recommendations from the result of this research

According to the result obtained from this study, the researcher has come up with some recommendations which should be advantageous to those who are working in banking sector, technology advancement business, and government sector. As we can verify that there are four factors, perceived ease of use, perceived usefulness, perceived trust, and perceived risk, significantly influencing mobile banking adoption. Nevertheless, these four factors require the collaboration from related parties from both private and public sectors together with the help of technological advancement.

Banking Sector

Banking operators aim to attract more and more customers to use their services whether it is offline (at-the-place service) or online service provision. In this context, they should focus on maintaining perceived ease of use and perceived trust in order to be successful in the business.

Perceived ease of use needs to be maintained and provided to customers, so that they are satisfied with the service. Therefore, they are willing to continue using the service and are likely to recommend to others. Banking operators should place more importance on the service design (mobile banking) to make sure that perceived ease of use can be met through utilization. Furthermore, this perspective minimizes complicated process, so that consumers find it easy to adopt the service very often in their daily lives.

Perceived trust is another factor of consideration for banking sector as they work as trustworthy institution which customers offer high reliability in taking care of their financial operations. This marks a very high responsibility where financial damage in any conditions must be eliminated, and the accuracy of each transaction by customers need to be conducted with trust provided by the bank. Moreover, any kind of problems concerned or faced by consumers must have a proper solution for higher customer satisfaction.

Technology Related Businesses

Due to the developing way of running business, most of businesses nowadays open ways for increasing their selling. One of them is cooperation with electronic payment in order to fasten the transaction, improve safety, and satisfy customers. Perceived usefulness and perceived risk works as a driver for all business owners who plan to adopt mobile banking service and also customers who prefer electronic cash.

Perceived usefulness has the most significant effect on mobile banking adoption in this research, so businesses should consider to provide this availability to reach out to some target customers as there are possibility that those customers need the service. Rather than this, mobile banking service also helps controlling the recorded flow of the business operation with lower cost as well. With the help of technology, both customers and owners receive useful alternatives which add value to their activities and satisfaction.

Perceived risk is found to have negative effect on the mobile banking adoption in this study. That way informs business owners or services providers to minimize risk-related payment method to their customers. And the best choice goes to mobile banking topic as it avoids cash on hand.

Government Sector

Government plays a very important role in supporting the mobile banking service operation in Cambodia. National Bank of Cambodia has just introduced new inter-bank system named Bakong which connects e-wallets operated by different operators into one platform where customers can conduct cross-bank transactions easily. Obviously, perceived trust and perceived risk are maintained by the government side in attempt to build effective policy in banking sector.

To open for the broader possibility of mobile banking, the government should increase the accessibility of the internet service by expanding the coverage to the remote areas with high quality speed and effective system. Perceived trust is then supplied with the hope that people will find the service trustworthy and beneficial to their daily transactions. Moreover, government should also manage banking operators in terms of service cost or policy enhancement, so all terms and conditions are agreed upon.

Government should intervene in reducing the risk related to mobile banking transaction since some people still find it new, so they are concerned towards the service quality and safety in case they decide to adopt it. The government in cooperation with banking sector may need to ensure and build people's trust by running additional campaigns to bring awareness and benefits of mobile banking service to publics.

Recommendations for future research

This research discovers the factors that influence customers' behavioral intention to adopt mobile banking in Phnom Penh, Cambodia. Through the past experience regarding this study, the researcher would come up with some recommendation which may contribute to future research as the followings:

1. The future research should occupy mixed method or the combination of both quantitative and qualitative methods in order to increase the accuracy of the customers' actual perception, so that more effective findings can be found, and behavioral intention of customers can be studied in much more details.
2. The study chooses to study on the customers' view over the mobile banking service in Phnom Penh. Likewise, it would be more informative and beneficial if future research studies on different aspects like the perception of banking operators towards the service provision, customer satisfaction over the service or marketing strategies to improve online banking operation in responds to technological business.
3. This research studied on customers in Phnom Penh city, so in order to draw a broader conclusion, the next research study should reach customers in another part of the country or if possible it would be even more accurate if people are selected from each part of Cambodia's provinces. This way, the researcher will be able to analyze based on different attitude of consumers toward mobile banking service based on an extensive aspect.

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Appendices



Appendix A
The Results of Reliability



The Results of Reliability

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	0.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.911	.926	28

Item Statistics			
	Mean	Std. Deviation	N
Perceived Ease of Use 1	4.23	.728	30
Perceived Ease of Use 2	4.23	.679	30
Perceived Ease of Use 3	4.10	.803	30
Perceived Ease of Use 4	4.47	.629	30
Perceived Ease of Use 5	4.40	.770	30
Perceived Ease of Use 6	4.23	.817	30
Perceived Usefulness 1	4.67	.479	30
Perceived Usefulness 2	4.27	.691	30

	Mean	Std. Deviation	N
Perceived Usefulness 3	4.53	.507	30
Perceived Usefulness 4	4.40	.675	30
Perceived Usefulness 5	4.23	.626	30
Perceived Usefulness 6	4.40	.621	30
Perceived Usefulness 7	4.43	.568	30
Perceived Trust 1	3.93	.785	30
Perceived Trust 2	4.03	.718	30
Perceived Trust 3	4.20	.664	30
Perceived Trust 4	3.77	.728	30
Perceived Risk 1	2.57	.858	30
Perceived Risk 2	3.00	1.145	30
Perceived Risk 3	2.77	.971	30
Perceived Risk 4	3.27	1.172	30
Mobile Banking Adoption 1	4.10	.548	30
Mobile Banking Adoption 2	4.37	.556	30
Mobile Banking Adoption 3	4.40	.621	30
Mobile Banking Adoption 4	3.97	.850	30
Mobile Banking Adoption 5	4.23	.774	30
Mobile Banking Adoption 6	4.30	.794	30
Mobile Banking Adoption 7	4.20	.805	30

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Perceived Ease of Use 1	109.47	120.878	.559	.907
Perceived Ease of Use 2	109.47	119.982	.666	.905
Perceived Ease of Use 3	109.60	120.800	.505	.907
Perceived Ease of Use 4	109.23	121.702	.595	.906
Perceived Ease of Use 5	109.30	117.183	.754	.903
Perceived Ease of Use 6	109.47	116.878	.725	.903
Perceived Usefulness 1	109.03	123.551	.617	.907
Perceived Usefulness 2	109.43	122.875	.457	.908
Perceived Usefulness 3	109.17	124.695	.477	.908
Perceived Usefulness 4	109.30	122.217	.515	.907
Perceived Usefulness 5	109.47	122.671	.526	.907
Perceived Usefulness 6	109.30	119.390	.779	.904
Perceived Usefulness 7	109.27	120.892	.731	.905
Perceived Trust 1	109.77	121.771	.460	.908
Perceived Trust 2	109.67	120.230	.610	.906
Perceived Trust 3	109.50	120.534	.643	.905
Perceived Trust 4	109.93	123.099	.416	.909
Perceived Risk 1	111.13	127.016	.135	.915
Perceived Risk 2	110.70	127.528	.059	.920
Perceived Risk 3	110.93	121.375	.375	.911
Perceived Risk 4	110.43	128.461	.020	.921
Mobile Banking Adoption 1	109.60	124.524	.452	.909
Mobile Banking Adoption 2	109.33	124.299	.464	.908
Mobile Banking Adoption 3	109.30	121.390	.627	.906
Mobile Banking Adoption 4	109.73	115.375	.781	.902

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Mobile Banking Adoption 5	109.47	118.189	.688	.904
Mobile Banking Adoption 6	109.40	119.145	.610	.906
Mobile Banking Adoption 7	109.50	118.466	.641	.905

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
113.70	130.355	11.417	28



Appendix B

The results of IOC for questionnaire item evaluation



**This questionnaire can be used as
research tool (Quantitative research)**

- Acceptable
 Acceptable but need revision
 Not Acceptable

Signature..... *ศิริพร ๐๖๓๒/๖๖*.....

Expert

10 / *3* / *2564*

Content Validity Test IOC of Questionnaire (Quantitative Research)

Thesis Title Factors Influencing Customers' Behavioral Intention
to Adopt Mobile Banking as a Factor of Payment in Phnom Penh,
Cambodia

Researcher Name Marisa Chan

ID Number 62740001

Major Master of Business Administration
(International Program #22)

Telephone Number 099-0255654 **email** marisachan777@gmail.com

Advisor Dr. Supasit Lertbuasin



**This questionnaire can be used as
research tool (Quantitative research)**

Acceptable

Acceptable but need revision

Not Acceptable

Signature..... *Surat*

Expert

..... 11 / March / 2021

Content Validity Test IOC of Questionnaire (Quantitative Research)

Thesis Title	Factors Influencing Customers' Behavioral Intention to Adopt Mobile Banking as a Factor of Payment in Phnom Penh, Cambodia	
Researcher Name	Marisa Chan	
ID Number	62740001	
Major	Master of Business Administration (International Program #22)	
Telephone Number	099-0255654	email marisachan777@gmail.com
Advisor	Dr. Supasit Lertbuasin	



This questionnaire can be used as
research tool (Quantitative research)

Acceptable

Acceptable but need revision

Not Acceptable

Signature: Jecrosah K.

Expert
12 / Mar. / 2021

Content Validity Test IOC of Questionnaire (Quantitative Research)

Thesis Title Factors Influencing Customers' Behavioral Intention to Adopt Mobile Banking as a Factor of Payment in Phnom Penh, Cambodia

Researcher Name Marisa Chan

ID Number 62740001

Major Master of Business Administration
(International Program #22)

Telephone Number 099-0255654 **email** marisachan777@gmail.com

Advisor Dr. Supasit Lertbuasin



Results of the Expert's Item Objective Congruence (IOC) Index Analysis

Independent Study Title: Factors Affecting Customers' Behavioral Intention to Continue Adopting Mobile Banking in Phnom Penh, Cambodia.

Questionnaire is used for data collection, in which the research has distributed the questionnaires out to experts as the following list:

1. Expert1 Asst. Prof. Dr. Teetut Tresirichod
Academic Position: Professor
Institution: Graduate School of Commerce, Burapha University
2. Expert2 Dr. Surat Supitchayangkool
Academic Position: Professor
Institution: Graduate School of Commerce, Burapha University
3. Expert3 Dr. Jeerasak Rattanawong
Academic Position: Professor
Institution: Project of Establishing Faculty of Commerce and Business Administration, Burapha University

The researcher has set the Item Objective Congruence (IOC) Index of each item not less than 0.5. Refer to the summary table of the content validity test of questionnaire as follows:

-1 means inconsistent

0 means uncertain

+1 means consistent

Questions	Expert			IOC Result	Intepreted Results
	1	2	3		
1. Screening Questions					
Do you own a mobile phone?	1	1	1	1.00	Consistent
Do you have a bank account?	1	1	1	1.00	Consistent

Questions	Expert			IOC Result	Intepreted Results
	1	2	3		
Have you ever made payment via mobile banking?	1	1	1	1.00	Consistent
2. Demographic Information of the Respondents					
Gender	1	1	1	1.00	Consistent
Age	1	1	1	1.00	Consistent
Education level	1	1	1	1.00	Consistent
Occupation	1	1	1	1.00	Consistent
Monthly income	1	1	1	1.00	Consistent
3. Perceived Ease of Use's effect on Customers' Behavioral Intention					
Learning to use mobile banking is easy.	1	1	1	1.00	Consistent
My interactions with mobile banking will be clear and well understood.	1	1	1	1.00	Consistent
It will be easy to become skilled in mobile banking utilization.	1	1	1	1.00	Consistent
I would find mobile banking easy to use.	1	1	1	1.00	Consistent
I would find the mobile banking applications flexible to interact with.	1	1	1	1.00	Consistent
I will find procedures of mobile banking adaptable to my needs.	1	1	1	1.00	Consistent
4. Perceived Usefulness's effect on Customers' Behavioral Intention					
Using mobile banking will allow me to pay more quickly.	1	1	1	1.00	Consistent
Mobile banking offers a safer payment transaction comparing to payment by cash or other forms of transactions.	1	1	1	1.00	Consistent
Mobile banking helps me to conduct my banking transactions.	1	1	1	1.00	Consistent
I will find mobile banking a useful possibility for transactions.	1	1	1	1.00	Consistent
Mobile banking improves my performance of banking transactions.	1	1	1	1.00	Consistent
Using mobile banking will make it easier for me to make transactions.	1	1	1	1.00	Consistent
I will find mobile services useful in conducting my banking transactions.	1	1	1	1.00	Consistent

Questions	Expert			IOC Result	Intepreted Results
	1	2	3		
5. Perceived Trust's effect on Customers' Behavioral Intention					
The mobile banking systems are trustworthy.	1	1	1	1.00	Consistent
The mobile banking systems have a good reputation in payment method.	1	1	1	1.00	Consistent
The mobile banking systems are competent and effective.	1	1	1	1.00	Consistent
I do not doubt the honesty of the mobile banking systems.	1	1	1	1.00	Consistent
6. Perceived Risk's effect on Customers' Behavioral Intention					
I think mobile banking is a risky way of banking.	1	1	1	1.00	Consistent
I would be concerned about the security aspect of mobile banking.	1	1	1	1.00	Consistent
Information regarding my mobile banking transactions can be tempered with by others.	1	1	1	1.00	Consistent
A mistake when using mobile banking may cause financial damage.	1	1	1	1.00	Consistent
7. Customers' Behavioral Intention to Adopt Mobile Banking					
Adopting mobile banking will allow me to manage banking transactions more efficiently.	1	1	1	1.00	Consistent
Adopting mobile banking will enable me to fulfil banking transactions more quickly.	1	1	1	1.00	Consistent
Adopting mobile banking is a convenient way to conduct banking transactions.	1	1	1	1.00	Consistent
Adopting mobile banking is useful for controlling my finances.	1	1	1	1.00	Consistent
I will use mobile banking on a regular basis in the future.	1	1	1	1.00	Consistent
I will frequently use mobile banking to make payment in the future.	1	1	1	1.00	Consistent
I will strongly recommend others to use mobile banking.	1	1	1	1.00	Consistent



Appendix C

Questionnaire (English version)



Graduate School of Commerce Burapha University
169 Bangsaen Beach, Saensuk Sub-district, Mueang District,
Chonburi Province, Thailand

Title: Factors affecting customers' behavioral intention to continue adopting mobile banking in Phnom Penh, Cambodia.

This Independent Study is a part of the requirement for Master of Business Administration (International Program) which the student conduct for the purpose of fulfilling the degree. Respondents' participation in this study is highly appreciated, and your response will be strictly confidential.

Survey Questionnaire

Section 1: Screening Questions

Explanation: Please choose the information that is true for you.

1. Do you own a mobile phone?
 - a. Yes
 - b. No
2. Do you have a bank account?
 - a. Yes
 - b. No
3. Have you ever made payment via mobile banking?
 - a. Yes
 - b. No

Items 1-3 obtained from Shankar et al. (2019) and Sulaiman et al. (2007)

Section 2: Demographic Information

Explanation: Please choose the information that is true for you.

4. Your gender
 - a. Male
 - b. Female
5. Your age
 - a. 18-29 years old
 - b. 30-39 years old
 - c. 40-49 years old
 - d. 50 years old or older
6. Your education level

- a. Secondary school and below
 - b. High school graduate
 - c. Bachelor's degree
 - d. Master's degree
 - e. Doctorate-level degree
7. Your occupation
- a. Student
 - b. Part-time employment
 - c. Full-time employment
 - d. Government official
 - e. Self-employed
 - f. Others
8. Your monthly income
- a. \$150 and below
 - b. \$151-\$300
 - c. \$301-\$450
 - d. \$451-\$600
 - e. More than \$600

Items 4-8 obtained from (Hebie, 2017).

Section 3: Perceived Ease of Use

Would you agree with the following statements about Perceived Ease of Use on mobile banking? Please choose from 1-5.

(1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree)

Level of agreement

Perceived Ease of Use	1	2	3	4	5
9. Learning to use mobile banking is easy.					
10. My interactions with mobile banking will be clear and well understood.					
11. It will be easy to become skilled in mobile banking utilization.					
12. I would find mobile banking easy to use.					

Perceived Ease of Use	1	2	3	4	5
13. I would find the mobile banking applications flexible to interact with.					
14. I will find procedures of mobile banking adaptable to my needs.					

Items 9-14 obtained from Hebie (2017).

Section 4: Perceived Usefulness

Would you agree with the following statements about Perceived Usefulness on mobile banking? Please choose from 1-5.

(1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree)

Level of agreement

Perceived Usefulness	1	2	3	4	5
15. Using mobile banking will allow me to pay more quickly.					
16. Mobile banking offers a safer payment transaction comparing to payment by cash or other forms of transactions.					
17. Mobile banking helps me to conduct my banking transactions.					
18. I will find mobile banking a useful possibility for transactions.					
19. Mobile banking improves my performance of banking transactions.					
20. Using mobile banking will make it easier for me to make transactions.					
21. I will find mobile services useful in conducting my banking transactions.					

Items 15-21 obtained from Hebie (2017).

Section 5: Perceived Trust

Would you agree with the following statements about Perceived Trust on mobile banking? Please choose from 1-5.

(1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree)

Level of agreement

Perceived Trust	1	2	3	4	5
22. The mobile banking systems are trustworthy.					
23. The mobile banking systems have a good reputation in payment method.					
24. The mobile banking systems are competent and effective.					
25. I do not doubt the honesty of the mobile banking systems.					

Items 22-25 obtained from Carlos Roca et al. (2009)

Section 6: Perceived Risk

Would you agree with the following statements about Perceived Risk on mobile banking? Please choose from 1-5.

(1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree)

Level of agreement

Perceived Risk	1	2	3	4	5
26. I think mobile banking is a risky way of banking.					
27. I would be concerned about the security aspect of mobile banking.					
28. Information regarding my mobile banking transactions can be tempered with by others.					
29. A mistake when using mobile banking may cause financial damage.					

Items 26-29 obtained from Hebie (2017) and Chen (2013)

Section 7: Customers' Behavioral Intention to adopt mobile banking

Would you agree with the following statements about Behavioral Intention to adopt mobile banking? Please choose from 1-5.

(1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree)

Level of agreement

Behavioral Intention to adopt mobile banking	1	2	3	4	5
30. Adopting mobile banking will allow me to manage banking transactions more efficiently.					
31. Adopting mobile banking will enable me to fulfil banking transactions more quickly.					
32. Adopting mobile banking is a convenient way to conduct banking transactions.					
33. Adopting mobile banking is useful for controlling my finances.					
34. I will use mobile banking on a regular basis in the future.					
35. I will frequently use mobile banking to make payment in the future.					
36. I will strongly recommend others to use mobile banking.					

Items 30-33 obtained from Hebie (2017) and items 34-36 from Carlos Roca et al. (2009).



Appendix D

Questionnaire (Khmer version)

មហាវិទ្យាល័យពាណិជ្ជសាស្ត្រ

សាកលវិទ្យាល័យប៊ូរ៉ាវ៉ា

ចំណងជើងការស្រាវជ្រាវ៖ កត្តាដែលជះឥទ្ធិពលដល់ចេតនាឥរិយាបថរបស់អតិថិជនក្នុងការទទួលយកសេវាធនាគារតាមទូរស័ព្ទចល័តដែលជាកត្តានៃការទូទាត់ប្រាក់នៅទីក្រុងភ្នំពេញ ប្រទេសកម្ពុជា។

ការសិក្សាស្រាវជ្រាវនេះគឺជាផ្នែកមួយនៃលក្ខខណ្ឌកំណត់របស់ថ្នាក់អនុបណ្ឌិតផ្នែករដ្ឋបាលធុរកិច្ច (កម្មវិធីសិក្សាអន្តរជាតិ) ដែលតម្រូវឱ្យនិស្សិតបំពេញជាក់ហិតដើម្បីឈានទៅដល់ការបញ្ចប់ការសិក្សាប្រកបដោយជោគជ័យ។ សូមថ្លែងអំណរគុណទុកជាមុនចំពោះការចូលរួមរបស់លោកអ្នកក្នុងការឆ្លើយសំណួរនៅក្នុងការសិក្សានេះ។ សូមបញ្ជាក់ថា រាល់ចម្លើយរបស់លោកអ្នកនឹងត្រូវរក្សាជាការសម្ងាត់បំផុត។

កម្រងសំណួរស្តង់ដារ

ផ្នែកទី ១៖ សំណួរបញ្ចាំង

ការពន្យល់៖ សូមជ្រើសរើសព័ត៌មានដែលពិតសំរាប់អ្នក។

១. តើអ្នកមានទូរស័ព្ទចល័តដែរ ឬទេ ?

- ក. មាន
- ខ. គ្មាន

២. តើអ្នកមានគណនីធនាគារដែរ ឬទេ ?

- ក. មាន
- ខ. គ្មាន

៣. តើអ្នកធ្លាប់ធ្វើការទូទាត់ ឬប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តដែរ ឬទេ ?

- ក. ធ្លាប់
- ខ. មិនធ្លាប់

ផ្នែកទី ២៖ ព័ត៌មានប្រជាសាស្ត្រ

ការពន្យល់៖ សូមជ្រើសរើសព័ត៌មានដែលពិតសំរាប់អ្នក។

៤. ភេទ

- ក. ប្រុស
- ខ. ស្រី

៥. អាយុ

- ក. ១៨-២៩ ឆ្នាំ
- ខ. ៣០-៣៩ ឆ្នាំ
- គ. ៤០-៤៩ ឆ្នាំ
- ឃ. ៥០ ឆ្នាំ និងលើសពីនេះ

៦. កម្រិតការសិក្សារបស់អ្នក

- ក. បញ្ចប់អនុវិទ្យាល័យ ឬក្រោមនេះ
- ខ. បញ្ចប់ថ្នាក់វិទ្យាល័យ
- គ. បរិញ្ញាបត្រ
- ឃ. អនុបណ្ឌិត
- ង. បណ្ឌិត

៧. មុខងារបច្ចុប្បន្នរបស់អ្នក

- ក. សិស្ស ឬនិស្សិត
- ខ. បុគ្គលិកក្រៅម៉ោង

គ. បុគ្គលិកពេញម៉ោង

ឃ. មន្ត្រីរាជការ

ង. ប្រកបរបរផ្ទាល់ខ្លួន

ច. ផ្សេងៗ

៨. ប្រាក់ចំណូលប្រចាំខែរបស់អ្នក

ក. ១៥០ដុល្លា ឬតិចជាងនេះ

ខ. ១៥១-៣០០ដុល្លា

គ. ៣០១-៤៥០ដុល្លា

ឃ. ៤៥១-៦០០ដុល្លា

ង. លើសពី ៦០០ដុល្លា

ផ្នែកទី ៣៖ ភាពងាយស្រួលនៃការប្រើប្រាស់

តើអ្នកយល់ស្របនឹងព័ត៌មានដូចខាងក្រោមនេះស្តីពីភាពងាយស្រួលនៃការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តកម្រិតណា? សូមជ្រើសរើសពី ១-៥ ។

(១=មិនឯកភាពទាំងស្រុង ២ = មិនឯកភាព ៣ = អព្យាក្រឹត ៤ = ឯកភាព ៥ = ឯកភាព

ទាំងស្រុង)

ភាពងាយស្រួលនៃការប្រើប្រាស់	១	២	៣	៤	៥
៩. ដំណើរការនៃការរៀនប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តមានភាពងាយស្រួល។					

ភាពងាយស្រួលនៃការប្រើប្រាស់	១	២	៣	៤	៥
១០. ការធ្វើប្រតិបត្តិការរបស់ខ្ញុំជាមួយសេវាធនាគារតាមទូរស័ព្ទចល័តនឹងកាន់តែមានភាពច្បាស់លាស់ និងងាយយល់ ។					
១១. វានឹងងាយស្រួលក្នុងការក្លាយជាអ្នកជំនាញក្នុងការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័ត។					
១២. ខ្ញុំយល់ឃើញថាសេវាធនាគារតាមទូរស័ព្ទចល័តងាយស្រួលប្រើ។					
១៣. ខ្ញុំគិតថាកម្មវិធីធនាគារតាមទូរស័ព្ទចល័តមានភាពបត់បែនខ្ពស់ងាយស្រួលក្នុងការប្រើប្រាស់។					
១៤. ខ្ញុំយល់ឃើញថានីតិវិធីនៃការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តអាចឆ្លើយតបទៅនឹងតម្រូវការរបស់ខ្ញុំ។					

ផ្នែកទី ៤៖ អត្ថប្រយោជន៍នៃការប្រើប្រាស់

តើអ្នកយល់ស្របនឹងព័ត៌មានដូចខាងក្រោមនេះស្តីពីអត្ថប្រយោជន៍នៃការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តកម្រិតណា? សូមជ្រើសរើសពី ១-៥ ។

(១= មិនឯកភាពទាំងស្រុង ២ = មិនឯកភាព ៣ = អព្យាក្រឹត ៤ = ឯកភាព ៥ = ឯកភាពទាំងស្រុង)

អត្ថប្រយោជន៍នៃការប្រើប្រាស់	១	២	៣	៤	៥
១៥. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទនឹងជួយឱ្យខ្ញុំបង់ប្រាក់កាន់តែលឿន។					
១៦. សេវាធនាគារតាមទូរស័ព្ទចល័តផ្តល់ជូននូវប្រតិបត្តិការទូទាត់ប្រាក់មានសុវត្ថិភាព បើប្រៀបធៀបទៅនឹងការទូទាត់ជាសាច់ប្រាក់ ឬទម្រង់ប្រតិបត្តិការផ្សេងទៀត។					
១៧. សេវាធនាគារតាមទូរស័ព្ទចល័តជួយឱ្យខ្ញុំធ្វើប្រតិបត្តិការធនាគាររបស់ខ្ញុំ។					
១៨. ខ្ញុំយល់ឃើញថាសេវាធនាគារតាមទូរស័ព្ទចល័តជាជម្រើសមួយពោរពេញដោយអត្ថប្រយោជន៍សម្រាប់រាល់ប្រតិបត្តិការ។					
១៩. សេវាធនាគារតាមទូរស័ព្ទចល័តធ្វើអោយប្រសើរឡើងនូវការអនុវត្តប្រតិបត្តិការធនាគាររបស់ខ្ញុំ។					
២០. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តនឹងធ្វើឱ្យខ្ញុំមានភាពងាយស្រួលជាងមុនក្នុងការធ្វើប្រតិបត្តិការផ្សេងៗ។					
២១. ខ្ញុំយល់ឃើញថាសេវាធនាគារតាមទូរស័ព្ទចល័តមានប្រយោជន៍ក្នុងការធ្វើប្រតិបត្តិការធនាគាររបស់ខ្ញុំ។					

ផ្នែកទី ៥៖ ការជឿទុកចិត្ត

តើអ្នកយល់ស្របនឹងព័ត៌មានដូចខាងក្រោមនេះស្តីពីការជឿទុកចិត្តលើការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តកម្រិតណា? សូមជ្រើសរើសពី ១-៥ ។

(១= មិនឯកភាពទាំងស្រុង ២ = មិនឯកភាព ៣ = អព្យាក្រឹត ៤ = ឯកភាព ៥ = ឯកភាពទាំងស្រុង)

ការជឿទុកចិត្ត	១	២	៣	៤	៥
២២. ប្រព័ន្ធសេវាធនាគារតាមទូរស័ព្ទចល័តអាចជឿទុកចិត្តបាន។					
២៣. ប្រព័ន្ធសេវាធនាគារតាមទូរស័ព្ទចល័តមានភ្នំឈ្មោះល្អក្នុងការទូទាត់។					
២៤. ប្រព័ន្ធសេវាធនាគារតាមទូរស័ព្ទចល័តមានគុណភាពនិងប្រសិទ្ធភាព។					
២៥. ខ្ញុំមិនមានការសង្ស័យទៅលើភាពត្រឹមត្រូវជាក់លាក់នៃប្រព័ន្ធសេវាធនាគារតាមទូរស័ព្ទចល័តទេ។					

ផ្នែកទី ៦៖ ហានិភ័យ

តើអ្នកយល់ស្របនឹងព័ត៌មានដូចខាងក្រោមនេះស្តីពីហានិភ័យនៃការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តកម្រិតណា? សូមជ្រើសរើសពី ១-៥ ។

(១= មិនឯកភាពទាំងស្រុង ២ = មិនឯកភាព ៣ = អព្យាក្រឹត ៤ = ឯកភាព ៥ = ឯកភាពទាំងស្រុង)

ហានិភ័យ	១	២	៣	៤	៥
២៦. ខ្ញុំគិតថាសេវាធនាគារតាមទូរស័ព្ទចល័តគឺជាមធ្យោបាយប្រតិបត្តិការធនាគារដែលមានភាពប្រចុយប្រថាន។					
២៧. ខ្ញុំមានការព្រួយបារម្ភអំពីកម្រិតសុវត្ថិភាពរបស់សេវាធនាគារតាមទូរស័ព្ទចល័ត។					
២៨. ព័ត៌មានទាក់ទងនឹងប្រតិបត្តិការសេវាធនាគារតាមទូរស័ព្ទចល័តរបស់ខ្ញុំអាចត្រូវបានចែកចាយដល់អ្នកដទៃ។					
២៩. កំហុសដែលកើតឡើងនៅពេលប្រើសេវាធនាគារតាមទូរស័ព្ទចល័តអាចបណ្តាលឱ្យខូចខាតប៉ះពាល់ដល់ហិរញ្ញវត្ថុ។					

ផ្នែកទី ៧៖ ចេតនាឥរិយាបថរបស់អតិថិជនក្នុងការទទួលយកសេវាធនាគារតាមទូរស័ព្ទចល័ត

តើអ្នកយល់ស្របនឹងព័ត៌មានដូចខាងក្រោមនេះស្តីពីចេតនាឥរិយាបថរបស់អតិថិជនក្នុងការទទួលយកសេវាធនាគារតាមទូរស័ព្ទចល័តកម្រិតណា? សូមជ្រើសរើសពី ១-៥ ។

(១=មិនឯកភាពទាំងស្រុង ២ = មិនឯកភាព ៣ = អព្យាក្រឹត ៤ = ឯកភាព ៥ = ឯកភាពទាំងស្រុង)

ចេតនាគិរិយាបថរបស់អតិថិជនក្នុងការទទួលយកសេវា ធនាគារតាមទូរស័ព្ទចល័ត	១	២	៣	៤	៥
៣០. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តនឹង អនុញ្ញាតឱ្យខ្ញុំគ្រប់គ្រងប្រតិបត្តិការធនាគារឱ្យកាន់តែមាន ប្រសិទ្ធភាព។					
៣១. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តអាច ជួយឱ្យខ្ញុំបំពេញប្រតិបត្តិការធនាគារបានលឿនជាងមុន។					
៣២. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តគឺជា មធ្យោបាយងាយស្រួលក្នុងការធ្វើប្រតិបត្តិការធនាគារ។					
៣៣. ការប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តមាន ប្រយោជន៍សម្រាប់ការគ្រប់គ្រងហិរញ្ញវត្ថុរបស់ខ្ញុំ។					
៣៤. ខ្ញុំនឹងប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័តជា ប្រចាំនាពេលអនាគត។					
៣៥. ខ្ញុំនឹងប្រើប្រាស់សេវាធនាគារតាមទូរស័ព្ទចល័ត ដើម្បីទូទាត់ប្រាក់នាពេលអនាគត។					
៣៦. ខ្ញុំនឹងណែនាំយ៉ាងមុតមាំអោយអ្នកដទៃប្រើសេវា ធនាគារតាមទូរស័ព្ទចល័ត។					



Appendix E
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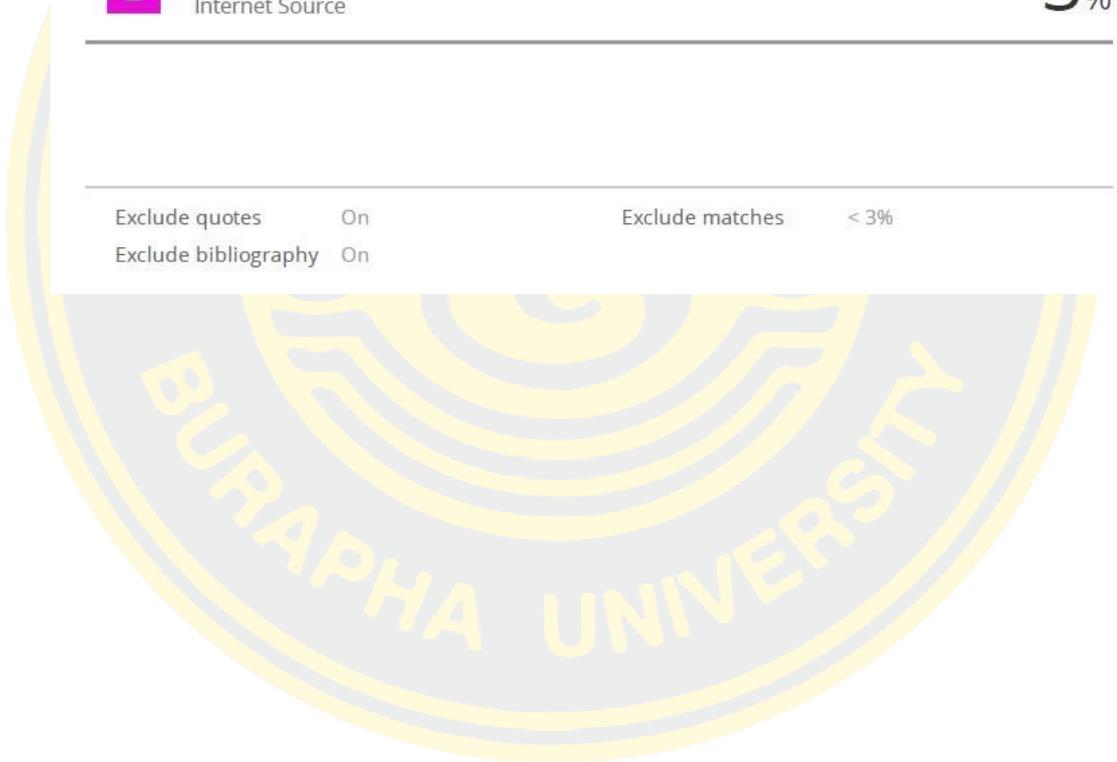
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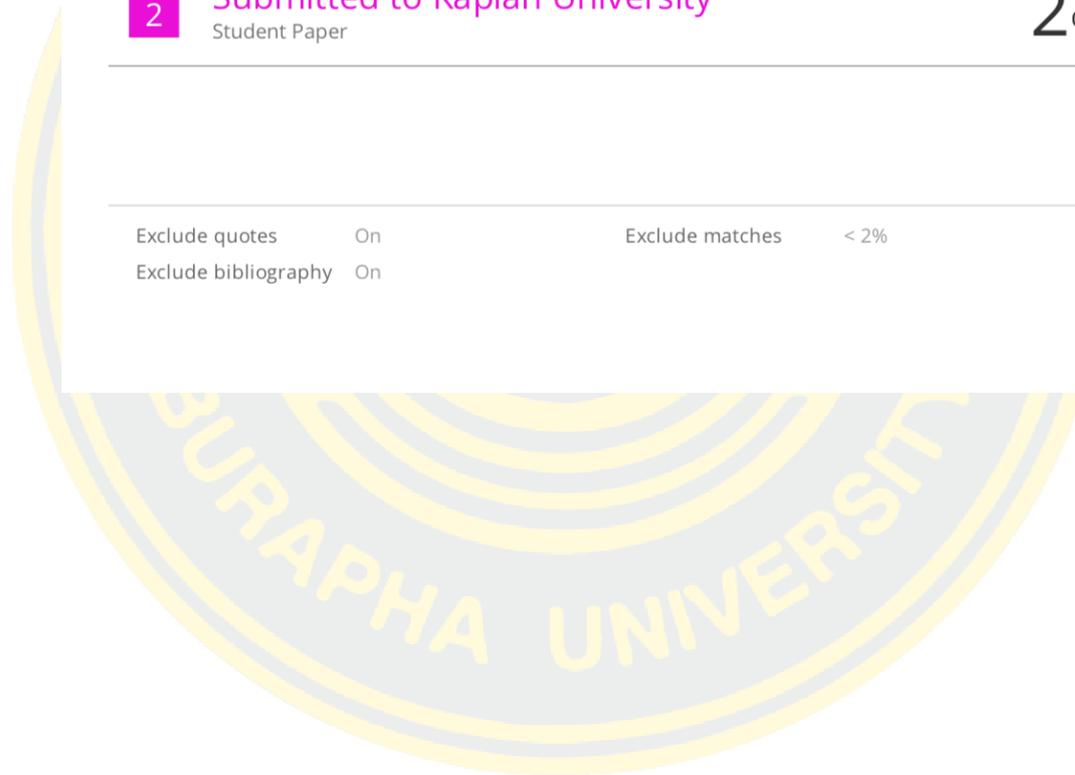
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2016-2017	Secretary to Director of Human Resources, Chip Mong Group
2018-Present	Government Official at Office of the Council of Ministers, Phnom Penh, Cambodia

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2011-2015	Bachelor of Banking and Finance, University of Economics and Finance (UEF), Phnom Penh, Cambodia
2012-2016	Bachelor of Education in English, Institute of Foreign Languages, Phnom Penh, Cambodia
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