

**CUSTOMER PERCEIVED VALUE AND PURCHASE INTENTION
IN INTERNET BANKING SERVICE IN VIETNAM**



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By

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ABSTRACT

Internet banking is a form of e-banking service and has a promising development in Vietnam. However, in recent years, some researches indicate that the number of consumers using Internet banking in Vietnam is still relatively low, which is not commensurate with the potential growth of the service. Therefore, it is necessary for banks in Vietnam to evaluate the perceived value of consumers about Internet banking and their purchase intention in order to expose suitable proposals to match the customers' demands and encourage them to using the service.

Based on many previous researches relating to this topic, the author identifies the problems and objectives of the research, and creates model research as well as research scales in order to evaluation the main variables of the study. The research was conducted in three main cities in Vietnam (Ha Noi, Ho Chi Minh and Da Nang city) with sample of 200 participants via paper and online self-administered questionnaires.

The outcome of this research indicates Internet banking utilization situation in Vietnam as well as customer perceived value about the service. In addition, the results show the influences of perceived value's components such as quality, emotional value, monetary, time and effort; on purchase intention. Finally, based on the key finding of the research, the author suggests some solutions for banks in order to develop Internet banking service

TABLE OF CONTENTS

ACKNOWLEDGEMENT	1
ABSTRACT	2
LIST OF FIGURES	6
LIST OF TABLES.....	7
LIST OF ACRONYMS.....	9
CHAPTER 1 - INTRODUCTION.....	10
1.1. Chapter introduction.....	10
1.2. Research background	10
1.2.1. The development of the Internet.....	10
1.2.2. New technology application in banking	12
1.3. Aims and objectives.....	13
1.4. Scope and methodology of the study	14
1.5. Significant of the study.....	14
1.6. Structure of the dissertation.....	15
CHAPTER 2 - LITERATURE REVIEW	17
2.1. Introduction.....	17
2.2. E-banking and Internet banking service	17
2.2.1. E-commerce.....	17
2.2.2. E-banking.....	18
2.2.3. Internet banking service	21
2.3. Theoretical review	24
2.3.1. Customer perceived value	24
2.3.2. Purchase intention.....	28
2.4. Research model.....	29
2.5. Research questions and hypothesizes.....	33
2.5.1. Research questions.....	33
2.5.2. Research hypothesizes.....	34
2.6. Chapter summary	36
CHAPTER 3 - METHODOLOGY.....	37
3.1. Introduction.....	37

3.2. Research methodology.....	37
3.2.1. Research philosophy.....	38
3.2.2. Research approach	39
3.2.3. Research strategy.....	40
3.2.4. Choices	41
3.2.5. Time horizons	42
3.2.6. Data collection and analysis	43
3.3. Sampling.....	45
3.4. Ethical consideration	46
3.5. Reliability and validity	47
3.6. Chapter summary.....	47
CHAPTER 4 - FINDINGS.....	48
4.1. Introduction.....	48
4.2. Description statistics.....	48
4.2.1. Sample composition	48
4.2.2. Internet banking utilization statistic	50
4.3. Customer perceived value in Internet banking statistic.....	55
4.3.1. Evaluate the reliability of the scale.....	56
4.3.2. Customer perceived value and purchase intention with new scales.....	64
4.4. The relationship between perceived value and purchase intention in Internet banking.....	65
4.4.1. Correlation analysis.....	65
4.4.2. Regression analysis	66
4.4.3. Conclusion about the relationship between perceived value and purchase intention	68
4.5. Hypothesizes testing about demographic	69
4.5.1. The difference in perceived benefits, perceived sacrifices and purchase intention for customers with different gender.....	69
4.5.2. The difference in perceived benefits, perceived sacrifices and purchase intention for customers with different ages	71
4.5.3. The difference in perceived benefits, perceived sacrifices and purchase intention for customers with different occupations	74
4.6. Chapter summary.....	77

CHAPTER 5 - DISCUSSION	78
5.1. Introduction.....	78
5.2. Internet banking utilization.....	78
5.3. Customer perceived value in Internet banking.....	79
5.4. The relationship between perceived value and purchase intention in Internet banking service	80
5.5. The differences about consumers' demographic affect their perceived value and purchase intention to use Internet banking.....	81
5.6. Conclusion	81
CHAPTER 6 - CONCLUSIONS	83
6.1. Introduction.....	83
6.2. Summary the findings.....	83
6.3. Implication and recommendations.....	84
6.4. Limitations and further research suggestions.....	85
6.5. Conclusion	87
REFERENCES.....	88
APPENDICES	99
Appendix 1: Types of E-banking services in Vietnam.....	99
Appendix 2: Internet banking classification.....	101
Appendix 3: Questionnaire	102
Appendix 4: Ethical Approval Form (EA2 form)	106
Appendix 5: Encored variables	110
Appendix 6: Descriptive statistics of the sample	113
Appendix 7: Utilization situation	115
Appendix 8: Range of Interval of agreement level of perceived value and purchase intention.....	117
Appendix 9: Statistics about perceived value following utilization.....	118
Appendix 10: The differences about perceived value between participants who used Internet banking in the past and who are using Internet banking.....	123
Appendix 11: EFA analysis.....	128
Appendix 12: Regression analysis.....	136
Appendix 13: Hypothesizes testing about demographic	138
Appendix 14: Record of tutorial between student and personal tutor	155

LIST OF FIGURES

Figure 1.1: Contribution of process innovation and IT	12
Figure 2.1: Applications of e-commerce	19
Figure 2.2: Tri-component Attitude Model.....	30
Figure 2.3: General model of perceived value and purchase intention.....	31
Figure 2.4: Research model of Nugroho and Wihandoyo.....	32
Figure 2.5: Research model	33
Figure 3.1: The research process onion	38
Figure 3.2: Research choices.....	41
Figure 3.3: Sampling techniques	45
Figure 4.1: Descriptive statistic of gender	48
Figure 4.2: Descriptive statistic of age.....	49
Figure 4.3: Descriptive statistic of occupation.....	50
Figure 4.4: Hearing about Internet banking	50
Figure 4.5: The utilization situation Internet banking service	51
Figure 4.6: Model research after conducting cronbach's alpha and EFA analyses....	63

LIST OF TABLES

Table 1.1: World Internet usage and population statistics November 30, 2015	11
Table 2.1: Utilization situation of Internet banking services in Vietnam in 2014.....	12
Table 2.2: Network security situation in Vietnam.....	23
Table 4.1: Evaluation of participants who used Internet banking in the past	53
Table 4.2: Evaluation of participants who are using Internet banking	55
Table 4.3: Cronbach's Alpha value of functional value scale.....	56
Table 4.4: Rotated component matrix of functional value EFA analysis	57
Table 4.5: Cronbach's Alpha value of characters of service scale.....	57
Table 4.6: Cronbach's Alpha value of quality of service scale	58
Table 4.7: Cronbach's Alpha value of social value scale.....	58
Table 4.8: Cronbach's Alpha value of social value scale without SV3 and SV4 items	59
Table 4.9: Cronbach's Alpha value of emotional value scale.....	59
Table 4.10: Cronbach's Alpha value of monetary scale.....	60
Table 4.11: Cronbach's Alpha value of time scale.....	60
Table 4.12: Cronbach's Alpha value of effort scale	61
Table 4.13: Cronbach's Alpha value of risk scale	61
Table 4.14: Cronbach's Alpha value of purchase intention scale.....	62
Table 4.15: New scales after evaluating reliability	62
Table 4.16: Perceived value of participants who are using Internet banking.....	64

Table 4.17: Resulting matrix of the correlation between variables	66
Table 4.18: Multiple regression analyses of the variables.....	67
Table 4.19: The result of verifying hypothesis H1	68
Table 4.20: The result of verifying hypothesis H2	69
Table 4.21: Hypothesis H3.1 testing result.....	70
Table 4.22: Hypothesis H3.2 testing result.....	71
Table 4.23: Hypothesis H4.1 testing result.....	72
Table 4.24: Hypothesis H4.2 testing result.....	73
Table 4.25: Hypothesis H5.1 testing result.....	75
Table 4.26: Hypothesis H5.2 testing result.....	76

LIST OF ACRONYMS

ATM: Automatic Teller Machine

E-banking: Electronic banking

E-commerce: Electronic commerce

EFA: Exploratory factor analysis

EFTPOS: Electronic Fund Transfer at Point of Sale

IT: Information technology

SWIFT: Society for Worldwide Interbank Financial Telecommunications.