



To cite this article: Dinh The Hung, Nguyen Vo Nguyet Vy and Nguyen Thuy Bao Phuong (2024). Factors Affecting Customer Satisfaction About The Quality Of Digital Banking Services Of Joint Stock Commercial Banks In Vietnam. International Journal of Education, Business and Economics Research (IJEER) 4 (5): 415-427

FACTORS AFFECTING CUSTOMER SATISFACTION ABOUT THE QUALITY OF DIGITAL BANKING SERVICES OF JOINT STOCK COMMERCIAL BANKS IN VIETNAM

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<https://doi.org/10.59822/IJEER.2024.4526>

ABSTRACT

Under the continuous development of digital technology, digital banking has become an important part of modern life. Developing digital banking services is an inevitable, objective trend in a modern economy, in the era of international economic integration. This paper focuses on identifying factors affecting digital banking service satisfaction based on survey data with 175 customers who regularly use digital banking services of joint stock commercial banks in Vietnam during the period from August 2024 to September 2024. The research results showed only 6 factors affecting customer satisfaction with the use of digital banking services of commercial banks, including: Reliability of digital banking; Ease of use of digital banking; Security and privacy; Quality of digital banking services; Ability to provide digital banking; Prices and costs of digital banking. The study also proposed a number of solutions to improve the quality of digital banking services for Vietnamese commercial banks.

KEYWORDS:- Service quality, Digital banking, Customer satisfaction.

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Published Online: October
2024

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1. INTRODUCTION

Under the continuous development of digital technology, digital banking has become an important part of modern life. Developing digital banking services is an inevitable, objective trend in a modern economy, in the era of international economic integration.

The benefits of digital banking are huge for customers, banks and the economy, thanks to its utility, convenience, speed, accuracy and security (Do Van Huu, 2005). The convenience and speed of

online banking services have changed the way customers interact with banks, bringing many outstanding benefits. When information technology is applied to banking, the concepts of electronic banking (e-banking) and digital banking are born to create a new service platform to serve the needs of customers. Customers have participated and transformed in the digital environment (Nguyen Thuy Trang, 2018).

In Vietnam, digital banking services are gradually being applied, but most banks have not yet fully developed digital banking services. Most banks today provide Internet banking and Mobile Banking electronic banking services. Digital banking services via mobile apps are not really complete, some banks have just provided them, however, customers The customer does not have much experience so it has not created trust for customers.

Therefore, a big requirement for Vietnamese banks today is to actively develop and improve the quality of digital banking services to best meet customer needs. However, the quality of digital banking services is an issue that requires special attention and needs to be measured and evaluated regularly to be able to improve and enhance service quality through the digital banking system. When implementing digital banking services at banks in Vietnam, the nature of the service environment has changed significantly, this is a transition from a traditional environment to an online environment with a new technology platform. Impact on service usage behavior as well as customer perceptions of difference.

Customer satisfaction research has proven to be an important factor in driving customer loyalty and continuance in the financial sector. Key factors affecting customer satisfaction with digital banking services may include: ease of use, security, transaction processing speed, system reliability, and customer satisfaction. customer support level. Previous research has shown a strong link between customer satisfaction and business performance in the banking sector. For example, studies by Parasuraman and Zeithaml (1988) on service quality and customer satisfaction have shown that a good service experience leads to higher satisfaction, which in turn promotes loyalty and the customer's ability to return to use the service. In the digital banking sector, customer satisfaction can also influence online word of mouth (e-WOM), which plays an important role in attracting new customers through positive reviews on social media and online review platforms. In Vietnam, digital banking is also growing strongly with the birth of many advanced applications and services from both traditional banks and new digital banks. However, many challenges still exist, especially related to information security and the ability to provide synchronous services. To continue growing and retaining customers, digital banks need to focus not only on upgrading technology but also on improving service quality to increase customer satisfaction.

This research will focus on evaluating and analyzing factors that affect customer satisfaction with digital banking, thereby helping to determine how digital banks can optimize their services to not only attract but also retain customers in an increasingly fierce competitive environment.

2. THEORETICAL BASIS

To operate effectively and survive, organizations need to innovate (Damanpour, 2016), one of the most important recent developments in the banking sector is the development of newly implemented distribution channel systems. made possible by innovative technology.

Digital Banking

According to PappuRajan and Saranya (2018), digital banking is a term that refers to the provision of services based on the support of digital technology, mobile applications and the internet in a revolutionary transformation, through That brings new features to the customer experience, not limited by time and transaction space. The provision of digital banking services is faster than traditional services.

Krishna, Kulin and Trivedi (2019) point out that digital banking is banking done through digital platforms, eliminating paperwork such as checks, payment slips, drafts... This means that all banking services are always available and performed entirely online. Digital banking brings a comfortable experience to customers with the freedom to access all banking services 24/7 completely through mobile devices and technology, without having to go to a branch of bank.

Sarma (2017) believes that digital banking is the digitization of all banking activities and services, making transactions without having to go to a branch but completely through digital banking applications. Digital banking services require the application of high technology and innovation in service provision with mobile, digital, artificial intelligence, blockchain strategies... (Anh, NT, 2021).

Electronic banking

There are many definitions of e-banking. Stamoulis (1999) said that e-banking is a global, low-cost, multimedia distribution/delivery channel. According to Toufaily et al (2009), e-banking is a term that includes the process by which consumers can manage e-banking transactions without physical access to the bank. Thereby, banks can provide various services through simple electronic applications, allowing customers to access banking services without the intervention of a third party.

Thulani & Chitura (2009) defined e-banking as a service that allows bank customers to access their accounts, receive the latest information about banking, products and services, and Perform all financial transactions anytime, anywhere through the use of the bank's website. Thanks to this service, customers can access their accounts every day anywhere, transfer money, receive online bill payments and directly download statements and transaction reports (Lloyd, 2007).In addition, e-banking allows customers to manage their financial activities flexibly 24/7 instead of being limited by physical time. Therefore, e-banking is a self-service service that eliminates time and space constraints in carrying out banking activities and ensures comfort and availability for customers (Hu & Liao , 2011; Aderonke, 2010). In general, e-banking includes a series of banking transactions that customers can perform via electronic means without having to visit branches.

In essence, e-banking or internet banking refers to the use of the internet and open networks for remote banking services, such as transferring funds or creating and closing deposit accounts. For online banking services to exist, there are two main requirements that must be met, the first is access to these services, which means the infrastructure, hardware and applications that the bank must create maintain and deliver to companies and individuals. E-banking focuses on security and the trust that users can give to this channel as well as the performance of the system (Patrice & Bajenaru, 2010; Lee, 2008).

Distinguish between digital banking and e-banking

Tiong (2020) believes that digital banking services are a modern business model based on digitizing all banking activities, unlike e-banking which is just an additional service to other services traditional bank.

Anh, NT (2021) said that digital banking services are easily confused with e-banking services. Accordingly, digital banking is the implementation of all service provision activities and transactions with customers through technology applications... Meanwhile, e-banking services are a form of additional banking products, with the application of technology and the internet, but all originate from traditional services, the way of providing services is basically still the same has the characteristics of a traditional bank.

Digital banking service satisfaction

The concept of customer or user satisfaction as a key performance indicator in businesses has been used since the early 1980s (Bailey & Pearson, 1983; Ives et al., 1983). Similarly, end user computing satisfaction has been studied since 1980 (Bailey & Pearson, 1983; Ives et al., 1983; Rivard & Huff, 1988). User satisfaction can be viewed as the sum of user feelings and attitudes toward a number of factors that influence the usage situation (Bailey et al., 1983). Besides, Quan & colleagues (2020) also pointed out that satisfaction will create loyalty for customers participating in online shopping.

Digital banking has been a global development trend, especially in the context of digitalization and the popularity of information technology. Digital banking brings outstanding convenience to users through services such as online money transfer, account management, bill payment and many other financial services without the need to go to a physical branch. Especially during the COVID-19 pandemic, access to and use of digital banking services has increased sharply, showing the important role of this type in promoting global digital finance. However, the rapid development of digital banking cannot ignore the key factor in any service: customer satisfaction.

End user experience has become an important factor in internet-based businesses because end users often pay for the majority of new products and services; Experience helps increase perceived value and customer satisfaction (Tran Thi Hien et al, 2019). Therefore, new product characteristics such as perceived ease of use, quality, aesthetics, appeal and value for money must be matched or exceeded by customers' expectations of the product (Wilson & Sasse, 2004). Therefore, customer satisfaction ratings have become very important, especially for high-tech products and services.

3. DESIGN RESEARCH MODELS AND RESEARCH METHODS

3.1. Research model

After consulting previous studies, the research team proposed the following research model:

- Ease of use (SD)

Research by Simon & Senaji (2016) and Zavareh et al. (2012) concluded that the usability of electronic services has an impact on customer satisfaction. Amin (2016) found that the ease of use of digital banking services has a positive correlation with customer satisfaction. Therefore, the research team hypothesized:

H1: Ease of use of digital banking services has a positive effect on customer satisfaction.

- Reliability (TC)

Thep Raza et al (2020, Narteh (2018) customer satisfaction and loyalty are positively affected by the reliability of the digital banking service platform. Besides, Pikkarainen et al., (2004), Nupur, (2010), Sakhaei et al., (2013), Ayo et al., (2016), Gerrard & Cunningham, (2015), have also identified that the ability to perform banking services via the internet. There is a positive impact by the bank's commitment to reliability and accuracy. Amit & Charles (2019) affirmed that reliability has increased e-customer loyalty.

H2: The reliability of digital banking services will have a positive impact on customer satisfaction:

- Security and privacy (BM)

As far as online banking adoption, security, trust and privacy concerns have been outlined as extremely important issues from the consumer's perspective (Benamati & Serva, 2007). Amit & Charles (2019) asserted that privacy and security have enhanced e-customer loyalty. Ketema & Selassie (2020) argue that customer satisfaction and security/privacy of digital banking services are positively and significantly correlated. The research team proposed the following research hypothesis:

H3: Information security in digital banking transactions has a positive impact on customer satisfaction.

- Service quality (CL)

The service quality attributes that banks must provide to encourage consumers to switch to online banking are perceived usefulness, ease of use, reliability, security, and continuous improvement (Liao & Cheung, 2008). Product and service quality has also been shown to enhance bank reputation, improve customer retention, attract new customers, and increase financial performance and profitability (Julian and Balasubramanian 1994; Zeithaml, Berry, and Parasuraman 1996) and expand market share (Bowen and Fence 1993). Gerrard & Cunningham (2015) studied more specifically the satisfaction with the quality of internet banking services including: presence, ease of use, reliability, responsiveness, safety, service situation, employee quality. This result further strengthens the research of Chu et al (2012) on the relationship between internet service quality, relationship quality and customer loyalty, showing relatively specific factors influencing impact on internet banking services.

H4: Customer support service quality has a positive influence on customer satisfaction with digital banking.

- Service responsiveness (DU)

According to Parasuraman et al., (1988), Nupur, (2010), Sakhaei et al., (2013), Gerrard & Cunningham, (2015), the willingness to help customers use electronic banking services and provide quick support service

H5: The service responsiveness of the digital banking system has a positive effect on customer satisfaction.

- Price/Cost (CP)

In the study of Toncar et al. (2010), it was found that customers' evaluation of service quality is influenced by their expectation of fees. Rothwell & Gardiner, (1984), Ankit, (2011) believe that service costs or prices have an impact on the level of customer satisfaction when using the service.

H6: Prices and fees for e-banking services will have a positive impact on customer satisfaction

Research model

Figure 1. Model of factors affecting the level of satisfaction with digital banking services

Source: Suggested by author

4. RESEARCH METHODS

- Develop measurement scales and questionnaires

In this study, the authors measured the dependent variable "Level of satisfaction with digital banking services" and independent variables, through a 5-level Likert scale (1 - Completely disagree, 2 - No agree, 3 - Neutral, 4 - Agree, 5 - Completely agree).

- Research methods

In this study, the author chose quantitative research method. On the basis of collected and preliminary processed data, the author will conduct a Cronbach's Alpha reliability coefficient test to eliminate variables with low reliability coefficients, ensuring that the questions reflect the same content. From there, it is used as a basis for testing through exploratory factor analysis (EFA) techniques to evaluate and eliminate inappropriate questions or questions with duplicate elements in each question item. To test the research hypotheses, multivariate linear regression analysis was used. This is a statistical method that studies the relationship of a dependent variable with a number of independent variables (explanatory variables or influencing factors). The purpose of regression analysis is to estimate the value of the dependent variable on the basis of the values of the given independent variables and test the research hypotheses.

5. RESEARCH RESULTS

5.1. Description of research data

The total number of people surveyed was 200 people through the simple sampling survey method. 25 ballots were eliminated due to lack of data, leaving 175 valid ballots with complete information. Information in Table 1 shows that the distribution of gender, age, education level, and income has a certain difference. The age of the people surveyed ranged from all ages, but the highest proportion was in the 25-40 age group (46.9%). The proportions of other groups are as follows: 5.7% are under 18 years old, 28.0% are from 18-25 years old; 19.4% are over 40 years old. The majority of respondents have university degrees (51.4%).

Table 1. Survey sample characteristics

Target	Quantity (People)	(%)	Target	Quantity (People)	(%)
1. Gender			3. Education level		
Male	79	45,2	Graduate	33	18,9
Female	96	54,8	Undergraduate	90	51,4
2. Age			College – Intermediate	31	17,7
<18	10	5,7	Highschool	21	12,0
18-25	49	28,0	4. Income		
25-40	82	46,9	<10million VND	20	11,4
> 40	34	19,4	10-20 million VND	68	38,9
			Trên 20 million VND	87	49,7

Source: Compiled by the authors

5.2. Evaluate the reliability of Cronbach's Alpha scale

To check the reliability of observed variables and eliminate inappropriate scales, the author uses the reliability assessment method through Cronbach's Alpha coefficient. The measurement results determined the Cronbach's coefficient Alpha of the total variable scales are all greater than 0.6 and meet the requirements.

Table 2. Results of measuring observed variables and total variable correlation (Cronbach's Alpha)

Code	Description	Average scale if variable type	Scale variance if variable type	Corrected Item-Total correlation	Cronbach's Alpha if item deleted
1. Independent variable					
Cronbach'Alpha Coefficient of Reliability (TC) = 0.900					
TC1	Digital Banking service is accurate and fast	7.578	7.483	.830	.850
TC2	Digital Banking service on time as committed	7.622	7.750	.815	.859
TC3	Transactions via Digital Banking are as safe as transactions at the counter	7.262	8.271	.636	.892
TC4	Using Digital Banking is very reliable for financial transactions	7.778	7.434	.838	.848
Cronbach'Alpha of Responsiveness (DU) = 0.775					
DU1	Digital Banking service confirmation, acceptance and instruction messages	7.044	5.616	.698	.654

DU2	Digital Banking confirmed that the operation was completed quickly	7.200	8.328	.667	.603
DU3	Digital Banking service indicates when a transaction is completed	7.489	5.458	.769	.615
DU4	Digital Banking service is available via hotline 24/7	7.333	5.492	.762	.620
Cronbach'Alpha Coefficient of Ease of Use (SD) = 0.848					
SD1	Learning to use Digital Banking services is very easy	9.422	9.485	.761	.790
SD2	Performing Digital Banking transactions is very easy	9.578	8.660	.873	.760
SD3	The instructions for Digital Banking transactions are very clear and easy to understand	9.311	9.139	.781	.784
SD4	Overall Digital Banking is very easy to use	9.689	8.823	.801	.778
Cronbach'Alpha coefficient of Security and Privacy (BM) = 0.867					
BM1	Digital Banking service secures online customer transaction information	11.111	14.474	.677	.857
BM2	Digital Banking service blocks accounts and warns of suspected attacks	11.356	13.815	.663	.861
BM3	Digital Banking service can secure personal financial information	11.822	14.864	.762	.836
BM4	Digital Banking service is always honest with me in transactions	11.467	13.853	.636	.828
Cronbach'Alpha coefficient of Service Quality (CL) = 0.930					
CL1	Digital banking forms are clear and easy to understand	8.911	9.302	.871	.896
CL2	Ability to switch any bank account	8.591	9.259	.814	.929
CL3	Fast transaction time	8.564	9.716	.771	.915
CL4	Diverse new services provided on the website	8.600	9.497	.886	.891
Cronbach'Alpha coefficient of Cost (GC) = 0.616					
GC1	The fee paid to use digital banking services is reasonable compared to the quality	5.631	3.445	.604	.542

GC2	Your digital banking fees are lower or on par with other banks	5.867	3.324	.632	.599
GC3	Digital banks transparently disclose costs when used	5.467	4.100	.388	.504
GC4	Digital banking has preferential services when paying bills	5.672	3.243	.602	.589
2. Dependent variable					
Cronbach'Alpha coefficient of Satisfaction Level (HL) = 0.738					
HL1	Happy with the decision to choose Digital banking service	8.644	1.701	.430	.803
HL2	Satisfied with the selected Digital banking service	8.067	1.506	.741	.471
HL3	Introduce acquaintances to use Digital banking services	8.844	1.390	.559	.665

Source: Results of running Stata.

4.3. Exploratory factor analysis (EFA)

Survey factor analysis (EFA) was conducted with 24 observed variables of 6 independent factors affecting satisfaction with the quality of digital banking services of joint stock commercial banks. EFA will evaluate two important values: convergent validity and discriminant validity. Conditions for EFA to be satisfied are: loading factor > 0.4; $0.5 \leq KMO \leq 1$; Sig. < 0.05; percent variation > 50%.

The data analysis results in Table 3 show that: the KMO coefficient is $0.575 > 0.5$, so it meets the requirements; Sig value in the Bartlett test(Sig)= $0.000 < 0.05$ also satisfies the requirement; The total variance used to explain the factor (%cumulative) is $79.203\% \geq 50\%$, satisfying the condition; Eigen value = $1.628 > 1$ also meets the requirements.

Table 3. EFA analysis table

KMO and Bartlett's Test						
KMO Measure of Sampling Adequacy 0.575						
Bartlett's Test of Sphericity		Approx. Chi-Square		4844.831		
		df		253		
		Sig		0.000		
Rotated Component Matrix						
Variable	1	2	3	4	5	6
SD3	.915					
SD1	.908					
SD4	.892					
SD2	.841					
CL1		.856				
CL3		.831				
CL4		.822				

CL2		.767				
BM3			.932			
BM1			.922			
BM4			.895			
BM2			.870			
TC4				.897		
TC1				.884		
TC2				.877		
TC3				.790		
DU4					.922	
DU3					.912	
DU1					.854	
DU2					.737	
GC1						.836
GC3						.807
GC2						.720
GC4						.712

The above analysis results show that all 6 independent variables include: Digital banking service reliability: Ability to respond to Digital banking services; Ease of use; Security and privacy of Digital Banking services; Digital banking service quality and price and cost of digital banking services all affect the level of satisfaction with digital banking services for customers. The rotated matrix table shows that all factors converge. After factor analysis, the authors obtained 06 factors affecting customer satisfaction with the quality of digital banking services at joint stock commercial banks.

4.4. Regression analysis

Regression analysis is an important step to identify independent factors that influence dependent factors. A regression model is used to describe this relationship using the Enter method.

Model summary		Variance analysis		Regression coefficient			
Coefficient of determination	Adjustment coefficient of determination	Sig	F test	Model	Regression coefficient	Normalized correlation parameter	Sig
0,972	0,943	0,000	62,136	Const			
				TC	0,011	0,535	0,342
				DU	0,010	0,425	0,257
				SD	0,012	0,305	0,210
				BM	0,011	0,396	0,248
				CL	0,009	0,395	0,216
				GC	0,011	0,233	0,152

Source: Statta running results

When conducting multivariate regression analysis, there are only 6 factors: Digital banking service reliability (TC); Ability to respond to Digital banking services (DU); Ease of use (SD); Security and privacy of Digital Banking (BM) services; Digital banking service quality (CL) and Digital banking service prices and costs (GC). The regression results show that all 6 factors have a sig value < 0.05, so all 6 factors are statistically significant at the 95% confidence level. Therefore, these factors really affect customer satisfaction with the quality of digital banking services of commercial banks. According to the regression results, among the factors, the factor Reliability (TC) has the strongest influence on customer satisfaction with the quality of Digital banking services of commercial banks, respectively. Ability to respond to Digital banking services (DU); Security and privacy of Digital Banking (BM) services; Digital banking service quality (CL); Ease of use (SD); and finally the price and cost of Digital banking services (GC).

The regression equation is rewritten as follows:

$$HL = 0.063 + 0.535*TC + 0.425*DU + 0.305*SD + 0.396*BM + 0.395*CL + 0.233*GC$$

From the results of the regression model, it is possible to evaluate the impact of 6 independent variables on customer satisfaction when using digital banking services. The six factors have a relatively equal level of impact, however, Reliability of digital banking services is a factor that customers value and highly appreciate, followed by Ability to respond to Digital banking services, Security and privacy of Digital Banking services and Prices and costs of Digital banking services. This result is completely consistent with the reality of digital banking services of commercial banks when electronic means such as ATMs, POS, automatic banking systems and software are deployed by banks. Strong investment and prior consideration of service fees to increase revenue from customers using digital banking services are always carefully considered by banks before making decisions.

5. CONCLUSION

Through models and research results, it shows that digital banking services are the core services of joint stock commercial banks in the 4.0 era, because this is both a means and a strategic goal of banks to improve, innovate, enhance and increase service quality for customers through online interaction and transactions. To improve the quality of digital banking services at joint stock commercial banks, banks need to pay special attention to influencing factors including: Reliability of digital banking services; Ability to respond to digital banking services; Security and privacy of digital banking services; Digital banking service quality; Ease of use and Price and cost of digital banking services. Therefore, joint stock commercial banks in Vietnam need to ensure reliability in digital banking transactions, improve the ability to provide digital banking services, and enhance security for the digital banking system. , improve service quality for digital banking services for customers; ensure cost efficiency in digital banking transactions to improve the efficiency of providing this service in the future.

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