

CÁC YẾU TỐ TÁC ĐỘNG ĐẾN QUYẾT ĐỊNH SỬ DỤNG THẺ TÍN DỤNG CỦA BIDV CHI NHÁNH ĐỒNG NAI

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TỪ KHÓA

Quyết định sử dụng thẻ tín dụng;
Sự an toàn;
Sự thuận tiện;
Chi phí;
Lợi ích;

TÓM TẮT

Ở Việt Nam hiện nay có rất nhiều ngân hàng, mỗi ngân hàng đều tạo ra các sản phẩm thẻ riêng biệt để phục vụ cho khách hàng của mình, dẫn đến sự cạnh tranh giữa các ngân hàng trong loại hình dịch vụ này ngày càng khốc liệt. Thế nên, việc phải liên tục áp dụng những thành tựu kỹ thuật công nghệ và nâng cao các tính năng tiện ích cho dịch vụ thẻ là cần thiết. Chính vì vậy, mục tiêu của bài báo là xác định các yếu tố tác động đến quyết định sử dụng thẻ tín dụng của ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV) chi nhánh Đồng Nai và đó cũng là điểm then chốt trong hoạt động kinh doanh dịch vụ thẻ của các ngân hàng. Trong bài nghiên cứu, nhóm tác giả sử dụng phương pháp định tính và định lượng được thực hiện với tổng số phiếu khảo sát gửi đi là 500 phiếu, kết quả thu về được 465 phiếu, loại ra 35 phiếu không đạt yêu cầu, phân tích hồi quy tuyến tính đa biến và xác định được năm yếu tố tác động đến quyết định sử dụng thẻ tín dụng với mức ý nghĩa là 5%. Cuối cùng, nhóm tác giả đã đề xuất được năm hàm ý quản trị theo thứ tự ưu tiên: Sự an toàn, sự thuận tiện, chi phí, tính dễ sử dụng và lợi ích.

FACTORS AFFECTING THE DECISION TO USE CREDIT CARDS OF BIDV IN DONG NAI PROVINCE

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ABSTRACT

Nowadays, there are many banks in Vietnam, and each creates different card products to serve its customers, leading to increasingly fierce competition among banks in this type of service. Therefore, it is necessary to progressively apply technological achievements and improve convenient features for card services. As a result, the article aims to determine the factors affecting the decision to use credit cards of the Bank for Investment and Development of Vietnam JSC. (BIDV), Dong Nai Branch, and that is also the key point in the card service business of banks. Qualitative and quantitative methods were exploited with a total sample of 500 surveying questionnaires sent; the results were 465, and 35 votes were rejected. Besides, Multiple Linear Regression was utilized to identify five factors affecting the decision to use the card credit at with a significance level of 5%. Finally, the authors have proposed five management implications in order of priority: Safety, convenience, cost, ease of use, and benefits

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1. INTRODUCTION

Non-cash payment in the digital economy, digital banking is the foundation to create advantages for domestic technology banks, helping banks find a solution to the problem of how to make Vietnam compete fairly with cross-border technology services in the world. In fact, banks in Vietnam have built advanced technology to meet the needs of integration. Credit cards are also used interbank and internationally. Many bank cards are issued, but the number of cards used is not as expected because of the habit of using cash among Vietnamese consumers. Seeing the advantages and inevitable trends from credit card services, banks must grasp customer groups' needs, constantly seeking and attracting new customers from many different channels. To do that, banks must continuously diversify and improve the quality of credit card services to meet customer requirements and increase customer satisfaction by capturing customer expectations and psychology to develop suitable products to meet customer needs. Therefore, the article's objective is to determine the factors that affect the decision to use a credit card of the Joint Stock Commercial Bank for Investment and Development of Vietnam Dong Nai branch, which is necessary and urgent in the context of competition. Fierce competition in providing credit card systems tailored to customer needs is considered the most sustainable competitive advantage.

2. LITERATURE REVIEW AND RESEARCH MODEL

2.1 Literature review

Credit card concept: In 2017, the concept of cards was revised in the Regulations on issuance, payment, use, and provision of supporting services for bank card operations, issued together with Decision No. Decree No. 20/2017/QĐ NHNN dated May 15, 2017, of the Governor of the State Bank. Accordingly, not using the concept of payment cards but using the concept of bank cards and bank cards will include debit cards, credit cards, and prepaid cards. Clause 5, Article 2 of this Regulation defines "A credit card is a card that allows the cardholder to conduct card transactions within the credit limit granted by agreement with the card issuer". In particular, "card transaction" is "The use of the card to deposit, top-up, withdraw cash, pay for goods and services, use other services provided by the card issuer or organization. supply card payment institution".

The concept of deciding to use a credit card: Frequency of use is also a factor in the decision to use. Thus, regarding usage decisions, it is about the "frequency" and "how much" of the users using the system. The decision to use a bank card is how often a customer uses a bank card.

Within the research scope of the article, the authors only introduce and generalize the theoretical bases of the models related to the research paper. Among them are theories about consumer behavior, such as the theory of decision-making on product/service selection, the theory of rational action, the theory of intended behavior, and the technology acceptance model (TAM) [3].

In the TAM model, the user's motivation can be explained by 3 factors: perceived ease of use, usefulness, and attitude to use. The attitude of users of a system is an

essential determinant of whether users will use or abandon the system. TAM is a model built based on the rational action theory and is used to explain the intention to make decisions in information technology [1-3, 8]. TAM shows that perceived usefulness and ease of use are the two most important factors in explaining users' personal history, intentions, and usage. The TAM model is most widely applied in the research on the behavior of using technological products/services, especially in the banking sector, such as Mobibanking, Internet banking, ATM, Internet, and E-Banking...

Research on factors affecting the decision to use credit cards at commercial banks [1-3, 6]. Research results show that important factors influence the decision to use credit cards. Factors include Benefits, convenience, Safety, ease of use, and cost. Thus, the study collects data through surveys of customers using credit cards in e-commerce transactions. Collected data, analyzed, and evaluated the scale through Cronbach's alpha test, EFA, and multiple linear regression with a statistical significance is 5%.

Factors affecting the decision to use credit cards at the SHB Binh Duong branch [9]. The author applies a mixed research method that combines qualitative and quantitative research. The linear regression results show that five factors affect the decision to use credit cards at the SHB Binh Duong branch. Five statistically significant factors, including Benefits, convenience, safety, ease of use, and cost, are statistically significant at 5%.

Thus, the authors propose a research model below through theoretical reference plus domestic and international studies.

2.2 Research model

This study uses technology acceptance model (TAM) with independent variables such as Safety, convenience, cost, ease of use, and benefits. And these elements in detail:

Benefits represent the added values of benefits and materials that customers receive when they register to use a credit card at a bank and use it in transactions to pay for goods and services or withdraw cash as customers will be granted a credit line suitable to their needs, to pay for expenses in advance or cash advance and pay back later to the bank; Customers may not have to pay interest if they pay within the stipulated period. Besides, when paying by credit card, customers can enjoy discount incentives, accumulate points, and exchange points for gifts [1, 2].

H1: Benefits positively impact (+) the decision to use credit cards at BIDV Dong Nai branch.

Convenience: Credit cards are a modern means of payment that bring convenience to customers in payment and cash withdrawal transactions. With well-known international branded credit cards, customers can pay (directly and online) or withdraw money globally with an international card organization logo. This brings more convenience than carrying too much cash to prepare for spending needs. At some banks with online payment services such as bill payment, money transfers also allow using credit cards [1-3, 6, 8].

H2: Convenience has a positive (+) effect on the decision to use credit cards at BIDV Dong Nai branch.

Safety: reflected in the confidentiality of card and customer transaction information, preventing forgery in payment and causing financial damage to customers. In addition, the transactions made by the customer must be handled securely and accurately. These are issues that customers are often afraid of when using credit cards, so banks must apply technologies and solutions to improve the Safety and security of customers' credit card transactions. [1-3, 6, 8].

H3: Safety has a positive (+) effect on the decision to use credit cards at BIDV Dong Nai branch.

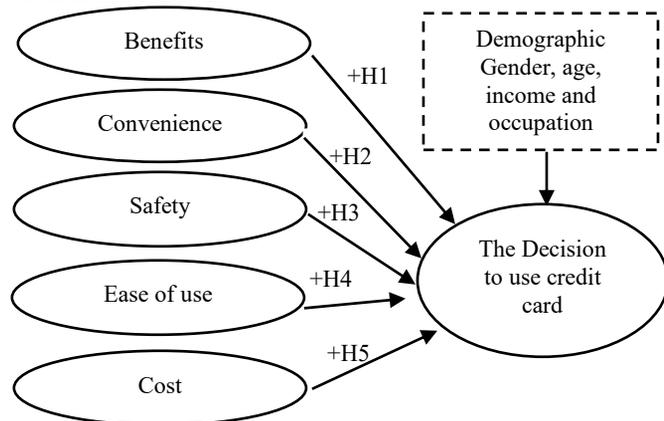
Ease of use: Shown in credit card payment regulations and procedures such as user manuals, transaction information, and how to use transaction terminals. These factors will create more convenience and ease for customers when using credit cards, increasing the effectiveness of credit cards in payment. The simpler the credit card transaction method, the easier it is for customers to use it for payment [2].

H4: Ease of use positively (+) affects the decision to use credit cards at BIDV Dong Nai branch.

Cost: The cost of using a credit card is an issue many customers are concerned about. Banks need to adjust card usage costs from time to time for each customer so that all customers can use credit card services for e-commerce payments without worrying about the cost because the service benefits will be more than that. Here the cost factor is shown on the bank fees and interest applied to credit card services. If the customer considers the cost reasonable, the customer will use the bank's credit card [1-3, 9].

H5: Cost has a positive (+) effect on the decision to use a credit card at BIDV Dong Nai branch.

From that point of view, using credit cards in e-commerce transactions is an inevitable trend for the development of the technology era in general and Vietnam in particular. The authors propose a research model with five factors: Benefits, convenience, Safety, ease of use, and costs are as follows.



(Source: compiled by the authors)

Figure 1. Research model of factors affecting the decision to use credit cards

3. RESEARCH METHODS

3.1 Qualitative research

Qualitative research: Based on the theory of TAM, the attitude factor is omitted and consulted with experts working in the business and card operations department of BIDV. At the same time, qualitative research was conducted using a group discussion technique with a composition of 07 people, including 03 officials and 04 people who are currently loyal customers of BIDV, to identify factors affecting the decision to use BIDV use customer credit cards and observed variables to measure these factors.

The authors formed a survey questionnaire for quantitative research from the discussion results. After that, the authors continued to conduct preliminary quantitative research. Surveyed over 20 customers by convenient sampling method to detect errors in the questionnaire and check the scale. The result of this step is to develop a formal survey questionnaire for formal research. Through qualitative and quantitative research

Preliminary quantification, identifying 24 observed variables to build a questionnaire used for formal quantitative research. 21 observations measure 5 factors affecting the decision to use credit cards at BIDV, and 3 comments show the decision to use credit cards [4]. The study uses a 5-level Likert scale with opposite form (opposite scale): level 1 corresponds to the degree of strongly disagree, and level 5 corresponds to the degree of strongly agree.

3.2 Quantitative research

The survey questionnaire was built from preliminary research results, and a direct customer survey was conducted to collect data. Survey subjects are customers who currently intend to use, use more, or replace credit card services in Dong Nai province, most of whom are customers presently using services at the BIDV Dong Nai branch [5].

Sample size: Formal quantitative research sample, with at least 5 questionnaires on 1 observed variable 5:1 [4]. Besides, the sample size must be ensured according to the formula: $n \geq 8m + 50$ (n : sample size, m : number of independent model variables [7]). So according to the formula for sample size, the minimum required is $n = (8 \times 6) + 50 = 98$ observations. Thus, the total number of questionnaires sent is 500; the results are 465 votes, and 35 votes are excluded. Corresponding to 93.00% of the requirements Sampling method: The sample was selected according to the non-probability way, which is convenient to save time and cost, and according to the subjects identified in the qualitative research section.

Primary data: With 500 survey questionnaires, the number of valid questionnaires collected is 465 tables. The survey was carried out from the beginning of January 2023 to February 2023. Descriptive statistics: in the paper, descriptive statistics are also used for mean, standard deviation, variance, and standard error [5]. Cronbach's Alpha reliability test: The Cronbach's Alpha reliability coefficient is a statistical test of the closeness that the observed variables in the scale correlate with each other and is a test of the appropriateness of the scale for each observed variable in terms of the relationship with an evaluation aspect. Cronbach's alpha coefficient has a value in the range [0,1]. Theoretically, the larger the Cronbach alpha coefficient, the higher the reliability [5]. Exploratory Factor Analysis (EFA): KMO values are in the range [0.5;

1], then factor analysis is appropriate. If the KMO value is less than 0.5, the factor analysis is unsuitable for the data. The Bartlett test is used to test the correlation matrix between observed variables. Regression analysis: The larger the adjusted R², the higher the model's fit; the more adjusted R² is 0.5, and the model has an excellent statistical value.

4. RESEARCH RESULTS

500 questionnaires were distributed, 465 valid votes were collected, and the rate was 93%. After checking, 35 unsatisfactory ballots were rejected, mostly filled with incomplete information. Thus, the total number of votes included in the analysis is 465 survey questionnaires with complete answers. The sample included in the formal analysis had the following results:

Table 1. Summary of Cronbach's Alpha results of factors

No.	Variables	Initial variable number	Number of remaining variables	Cronbach's Alpha
1	Benefits (LI)	5	5	0,936
2	Safety (SAT)	4	4	0,930
3	Cost (CP)	4	4	0,920
4	Convenience (STT)	5	5	0,915
5	Ease of use (TDSD)	3	3	0,901
6	The decision to use credit cards (QD)	3	3	0,850
7	KMO and Bartlett's Test			0,794
8	Eigenvalues			2,246
9	Extraction Sums of Squared Component Matrix			80,791
Code	Components			
	1	2	3	4
LI3	0,915			
LI2	0,913			
LI4	0,898			
LI5	0,895			
LI1	0,838			
SAT3		0,931		
SAT4		0,926		
SAT1		0,912		
SAT2		0,866		
CP1			0,924	
CP3			0,923	
CP4			0,915	
CP2			0,852	
STT3				0,931
STT4				0,914
STT2				0,876
STT1				0,849
TDSD1				0,896
TDSD2				0,893
TDSD3				0,883
TDSD4				0,839

(Source: the authors synthesized and processed from SPSS 20.0)

Table 1 shows that Cronbach's Alpha coefficients of the scales after running for the first time are relatively significant and satisfactory, with no variables in the hierarchy. The results of Table 1 show that the KMO coefficient is 0.794, and the significance level (Sig) is 0.000 as the index used to consider the appropriateness of factor

analysis. In addition, the results show that Eigenvalues = 2,246 > 1, and the total variance extracted is 80,791 % > 50%, so the variance is satisfactory. This shows that 80.791 % of the variation of the observed variables is explained by the five factors drawn.

Table 2. Analysis of correlation matrix results

Factors	QD	LI	SAT	CP	STT	TDSD
QD Pearson	1	0,012	0,459**	0,383**	0,514**	0,378**
QD Correlation Sig. (2-tailed)		0,789	0,000	0,000	0,000	0,000
QD N	465	465	465	465	465	465
LI Pearson	0,012	1	0,057	0,012	0,197**	0,262**
LI Correlation Sig. (2-tailed)	0,789		0,217	0,802	0,000	0,000
LI N	465	465	465	465	465	465
SAT Pearson	0,459*	0,057	1	0,063	0,020	0,081
SAT Correlation Sig. (2-tailed)	0,000	0,217		0,174	0,671	0,080
SAT N	465	465	465	465	465	465
CP Pearson	0,383**	0,012	0,063	1	0,141**	0,230**
CP Correlation Sig. (2-tailed)	0,000	0,802	0,174		0,002	0,000
CP N	465	465	465	465	465	465
STT Pearson	0,514*	0,197**	0,020	0,141**	1	0,261**
STT Correlation Sig. (2-tailed)	0,000	0,000	0,671	0,002		0,000
STT N	465	465	465	465	465	465
TDSD Pearson	0,378*	0,262**	0,081	0,230**	0,261**	1
TDSD Correlation Sig. (2-tailed)	0,000	0,000	0,080	0,000	0,000	
TDSD N	465	465	465	465	465	465

(Source: the authors synthesized and processed from SPSS 20.0)

Table 2 shows the results in the correlation coefficient matrix table, showing a correlation between the factors with a significance level of 5%. Thus, it can be concluded that these independent variables can be included in the model to explain the overall assessment of the decision to use credit cards. However, to see if the independent variables have a good explanation for the dependent variable, the authors will conduct the next step in analyzing the results of multiple linear regression in Table 3.

Table 3. Analysis of multiple linear regression results

Factors	Unstandardized Coefficients		Standardized Coefficients	Sig.	VIF
	B	Std. Error	Beta		
(C)	0,653	0,109		0,000	1,104
Benefits	0,106	0,018	0,175	0,000	1,015
Safety	0,290	0,018	0,463	0,000	1,079
Cost	0,129	0,013	0,301	0,000	1,104
Convenience	0,222	0,015	0,445	0,000	1,193
Ease of use	0,086	0,013	0,201	0,000	1,104
Model	R	R Square (R ²)	Adjusted R ²	Std. error of Estimate	Durbin-Watson
	0,797	0,635	0,631	0,317	1,757

(Source: Authors synthesized and processed from SPSS 20.0)

Table 3 shows that the regression coefficients of the included factors are non-zero, with the Sig.= 0.000 value much smaller than the 0.05 significance level. This proves that the five independent factors are all statistically significant in the model. From the table of multivariable linear regression analysis results, we have the equation to

predict the overall evaluation results of the decision to use credit cards, and the coefficient of the determination reached 63.5%. All five research variables have explanatory significance for the regression model at the 5% level. However, the normalized beta reflects the priority when implementing governance implications. Safety (0.463); Convenience (0.445); Cost (0.301); Ease of Use (0.201); and Benefits (0.175). This result is entirely consistent with the results of studies [1-3, 8-9]. The use of credit cards in e-commerce transactions has been evident in recent years. However, with the strong development of technology, credit cards are even more helpful. Therefore, banks need a solution to improve the card's features to further enhance its usefulness and ensure absolute confidentiality of customer information at a reasonable cost.

Table 3 can confirm no correlation between the independent variables in the equation. There is no multicollinearity because the VIF values are less than 2. In addition, the authors continue to test the T-test and analyze the Anova variance in Table 4 as follows:

Table 4. T-test and Anova analysis

Test of Homogeneity of Variances about age				
	Levene Statistic	df1	df2	Sig.
QD	1,260	4	460	0,285
	Value		F	Sig.
	ANOVA about age		1,382	0,239
Test of Homogeneity of Variances about income				
	Levene Statistic	df1	df2	Sig.
QD	8,355	3	461	0,000
	Value		F	Sig.
	ANOVA about income		1,200	0,309
Test of Homogeneity of Variances about the occupation				
	Levene Statistic	df1	df2	Sig.
QD	4,363	4	460	0,002
	Value		F	Sig.
	ANOVA about occupation		5,039	0,001
T-test about gender				
	Levene's Test for Equality of Variances		T-test	
	F	Sig.	t	Sig.
QD	14,261	0,000	0,972	0,332

(Source: the authors synthesized and processed from SPSS 20.0)

Table 4 shows that the Levene homogeneity variance test has a significance level < 0.05, so it does not accept H0, i.e., the variance of different groups, which is not eligible for analysis of variance for income and occupation. The difference in age and gender does not affect individual customers' decision to use credit cards at the BIDV Bien Hoa branch, Dong Nai province, because the significance level is less than 5%. This result suggests that governance contributes to the decision to use credit cards.

5. CONCLUSIONS AND MANAGERIAL RECOMMENDATIONS

5.1 Conclusions

Based on the general application of research methods, sticking to the research objectives and scope, the research has completed the tasks set out, which are to clarify some credit card issues at BIDV, analyze and evaluate the factors affecting the decision to use credit cards at BIDV Dong Nai branch. This study is meaningful for BIDV's plan to deploy

and develop credit card services for the market shortly. At the same time, it also provides several policy implications to establish credit card services at BIDV, attract customers to use BIDV's cards, provide customers with the best card payment service, and increasingly improve their high efficiency in the bank's card business. The article has identified five factors affecting the decision to use a credit card from BIDV Dong Nai branch expressed through the R² coefficient of 0.635, which means the multiple linear regression model has been built appropriately with a data set of 63.5%, i.e., the model explained 63.5% due to five factors, five factors including Safety (0.463); Convenience (0.445); Cost (0.301); Ease of Use (0.201) and Benefits (0.175). To improve the decision to use a credit card for BIDV Dong Nai branch, it is necessary to implement the policy implications according to the following priorities.

5.2 Managerial recommendations

(1) The Safety with the highest standardized regression coefficient of 0.463 should be prioritized as follows: BIDV continues to upgrade and switch to a more modern and secure Cardworks card system; and, at the same time connecting to the new Corebanking system, system problems will inevitably occur, and at the same time, inevitably, care professionals do not have a clear understanding of this technology. Therefore, in the coming time, BIDV needs to regularly check and handle problems and perfect for the system to come into operation at its best. At the same time, organize training sessions and guide employees on knowledge and skills to work on the system. BIDV ensures the stable operation of the card payment processing and distribution management software, provides the stability of the card payment authorization issue of the agent, and establishes a computer network between organizations to ensure timely payment. Timely and timely provision of card payment receipts and repair of damage to electronic card readers and card readers. Finally, continuing to invest and improve the quality of banking technology is a decisive factor for the development of credit card payments, but at the same time, it is also a challenge for banks when they must face different actions of card crime. Therefore, the modernization of card technology must include preventing and mitigating card risks. BIDV needs to invest in a security system to ensure the safety of bank data as well as improve the effectiveness of the firewall system, regularly scan the system for viruses, block strange websites, and prohibit the installation of unconventional programs on personal computers, building timely solutions when the system is accessed inappropriately.

(2) Convenience with the second highest standardized regression coefficient of 0.445 should be prioritized: BIDV needs to diversify its products, products, services, and credit card products and invest more in technology. In addition, it is necessary to create convenience for customers in payment as a modern and superior payment service compared to other forms of compensation. Currently, most credit card products at banks have the same essential utilities and card attributes, so to improve competition in the market, banks must create superiority in terms of credit card performance and card services. Banks must conduct market research to determine the market characteristics of card services to provide optimal service. Bank card services face stiff competition from other banks, obstacles to people's preference for cash. Furthermore, bank card

services operate in a diversified market. Therefore, banks must identify their target customer groups for reasonable business orientation. Finally, product innovation is the basis for the bank to consolidate and expand markets, increase operating sales, and increase income. In a new product, uniqueness is fundamental because it is possible to find a niche in the market, satisfy customers' needs, and thus penetrate the market. Banks need to perform customer grouping to have appropriate care policies for each customer group, capture the psychology and preferences of customers to have a different care strategy, and organize seminars and customer appreciation exchanges.

(3) The third highest cost with a standardized regression coefficient of 0.301 should be prioritized as follows: BIDV needs to develop a policy on service costs as its competitive advantage with other growing organizations is another act. The interest rate and service fee schedule applied by BIDV must be more reasonable and competitive than that of other commercial banks. Specifically: In the first issuance of credit cards to customers, BIDV has a policy of free distribution and an annual fee for the first year of using a credit card to encourage customers to register. In addition, BIBV needs to pay more attention to competitors' pricing policies: determining service prices is particularly important, which is a significant factor affecting the bank's competitiveness. If BIDV's price is lower than that of other banks, the ability to attract customers is higher. Conversely, if the price of BIDV is high, while the quality is not outstanding, the product's attractiveness is lower than that of other banks, and many customers will switch to using the bank's products and services with a more competitive price.

(4) Ease of use has the fourth-highest standardized regression coefficient of 0.201. Priority should be given to the following: BIDV needs to modernize facilities, equipment, and technology. Customers should know the importance of keeping their account password secure to limit the risk of PIN code disclosure, such as not using too familiar passwords according to their habits; most customers because it is easy to remember them. The bank needs to strengthen and establish close relationships with units in many other industries in the area to promote non-cash payment methods, the benefits of card products and services, and appropriate measures to encourage people to use this modern form of transaction. The important thing is to make people feel that using the card has more benefits than the traditional form of commerce.

(5) Benefits with the lowest standardized regression coefficient of 0.175 in the year should be prioritized as follows: BIDV needs to provide information about the benefits of bank cards compared to other banks for customers to understand more roles as well as feel the benefits and importance of using a bank card, will encourage customers to use the service. The customer's decision to use a bank card will increase when the customer perceives the cost to switch to using it as reasonable and acceptable to the customer. Therefore, banks must review and rebuild reasonable fees and create more customer choices. Promote comprehensive communication on information and issuance process of domestic credit cards; develop and implement appropriate fee policies. Second, the implementation of card products and banking services in the direction of digitization and automation of processes. The third is to expand the card acceptance network in connection with service industries and economic sectors.

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