Factors Inspiring Customers to Use Mobile Banking App: The Adoption of Decomposed Theory of Planned Behavior (DTPB) Model on the Study of ACLEDA Unity ToanChet App

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ABSTRACT

This article aims to investigate the factors that inspire customers to adopt mobile banking app – ACLEDA Unity ToanChet app – and to elaborate on the rapid evolution, fast growth, and significance of mobile banking in Cambodia. This study focused only on the ACELDA Bank Plc.'s customers that are using this bank's mobile banking's product so-called ACLEDA Unity ToanChet App. To achieve the objective of the research, this study proposes a modified Decomposed Theory of Planned Behavior model (DTPB) in order to figure out if they really affect the adoption of mobile banking app in Cambodia, especially ACLEDA Unity ToanChet App. The DTPB theory was conducted, using two driver variables including attitude (perceived usefulness and compatibility) and perceived behavioral control (facilitating conditions). This study uses correlation design of a quantitative approach; and 204 respondents who are both internal and external customers of ACLEDA Bank Plc. are requested to fill in paper-based questionnaires and online googles form. Using regression analysis, the result of this study shows all that the proposed Model is significance. All of the hypotheses regrading to the factors inspiring customers to use mobile banking ACLEDA UNITY ToanChet App are supported; that is, customer's attitude is impacted by perceived usefulness and compatibility; and perceived behavioral control is impacted by facilitating conditions. Therefore, attitude and perceived behavioral control towards mobile banking have a significant influence on customers' behavioral intention to adopt such mobile banking services.

Keywords: Mobile Banking, Traditional banking, DTPB, ACLEDA Unity ToanChet App

1. Introduction

1.1 Background of the Study

The 2000s marks the beginning of the fourth industrial revolution after the successful invention of three Industrial Revolutions. In today's world, the presence of the Fourth Industrial Revolution or (4IR) has altered the way people live, work, especially the way of performing business. Therefore, banking industry needs to develop innovative banking services and products in order to catch up with technology revolution (Islam et al, 2018).

In response to Industry 4.0, which differs across countries, all countries recognize the Industry 4.0 as a great opportunity for socio-economic development. The phenomenon has made most of the countries in Southeast Asia region including Vietnam, Malaysia, Thailand, Singapore, and Indonesia take their own approaches to embrace a digital future and adopt a cohesive digital policy in moving to and applying for 4.0 technologies to develop financial services (Razak, 2018). According to the announcement of the Ministry of Posts and Telecommunications in March 2018, the Royal Government of Cambodia has a long-term vision to become an upper-middle-income country by 2030 and a high-income country by 2050 and aim to "complete the transition into a digital economy" by 2023 by ensuring the country can adapt and transform itself in line with changes in technological trends while minimizing the social and economic costs of transitioning into a more technologically advanced economy (Sok, 2018).

1.2 Statement of the Problem

With the emerging technology, mobile banking has significantly revolutionized the banking activities by making the functions applicable on smartphone devices. Mobile banking is introduced to replace traditional banking for time saving, less transaction cost, security and convenience. Due to the advent of mobile banking, there are many banks in Cambodia, competitively developing their own mobile banking product in order to capture the interest of financial consumers and compete to conquer the market. Among the leading banks in Cambodia, ACLEDA Bank Plc. has developed its mobile app named ACLEDA Unity ToanChet App, which is on the trend in mobile banking industry. This phenomenon has raised some issues, concerning the factors that really inspire people to choose ACLEDA Unity ToanChet App as a means of mobile banking.

1.3 Research objective

This paper aims to find out factors which inspire customers to use a mobile banking app, ACLEDA Unity ToanChet app by adopting the Decomposed Theory of Planned Behavior. In other words, the study attempts to ascertain the customers' attitude and their perceived behavioral control toward the adoption ACLEDA Unity ToanChet App.

1.4 Research Question

The study raises one research question: What is the customers' attitude and perceived behavioral control toward the adoption of ACLEDA Unity ToanChet app?

1.5   Limitation of the study

This finding emphasizes only ACLEDA Bank Plc.'s product, namely ACLEDA Unity ToanChet App. With the influential factors included in the study, researchers could easily find the intervention of technology in the correlation between customers and mobile banking. Notably, the number of ACLEDA Unity ToanChet App users is approximately 1.2 million (ACLEDA Bank Plc., 2020). Owing to limited resources and time in assembling the data, researchers can approach respondents around 204 people which is much smaller if compared with the whole population, which has limited the generalization of the findings to the whole population.

2.   Literature Review

This section discusses the theoretical framework and concepts for the present study by using Decomposed Theory of Planned Behavior (DTPB) to support the investigation of the research purpose, which is to find out the factors that inspire customers to use mobile banking services.

2.1   Definition of Mobile Banking

Mobile banking has been defined by Chitungo & Munongo (2008) as the financial transaction application app to be downloaded in the mobile phone to enable customers to bank anywhere anytime based on wireless handsets. According to Kelly and Palaniappan (2019), Mobile Banking refers to the mobile communication services and integration of electronic money through multi-platform cooperation and multi-industry between mobile telecom carriers and banking institution. According to Sadiku et al. (2017), mobile banking consists of banks, telecommunication companies and mobile devices. It uses software called an app, which can be downloaded to a mobile device. In short, Mobile Banking is a trending and the latest service by which customers access bank services remotely by using mobile devices with wireless connectivity.

2.2   Theoretical Framework

2.2.1 Decomposed Theory of Planned Behavior (DTPB)

Decomposed Theory of Planned Behavior (DTPB) was first proposed by Shirley Taylor and Peter A. Todd in 1995 in the study on the users' behavior of a computer resource center; they had applied Structural Equal Model between Theory of Reasoned Action, Theory of Planned Behavior and TAM (Taylor & Todd, 1995). As noted by Davis (1989), future research of Information System or Information Technology usage has to address the other variables which affect the user acceptance and intention. Consequently, those determinants may not fully explain the factors which predict the acceptance of a technology application such as mobile banking (Yu, 2009). Thus, besides studying the Decomposed Theory of Planned Behavior, this research would further explore the relevant models which influenced the acceptance and the intention of customers in using mobile banking.
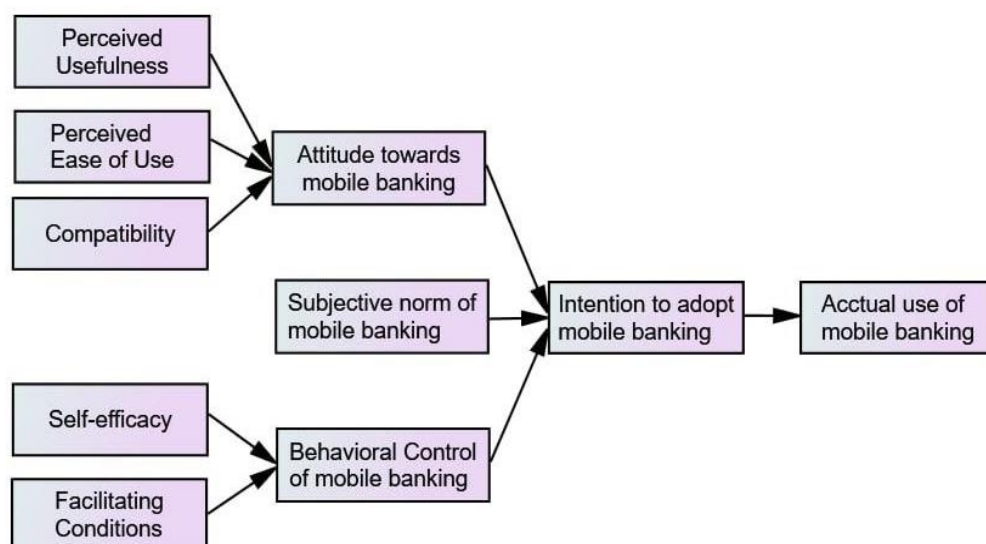
Figure 1: Decomposed Theory of Planned Behavior (DTPB) (Taylor and Todd, 1995).

In Theory of Planned Behavior (TPB), the Attitude (ATT), Subjective Norms (SN), Perceived Behavior Control (PBC) are affected by human behavioral beliefs. To explain and to predict human behavior on different conditions, Taylor and Todd proposed the Decomposed Theory of Planned Behavior (DTPB) to decompose the unidimensional belief constructs into multidimensional belief constructs (Tao and Fan, 2016). In this model, the actual behavior is determined by intention to use, which in turn is determined by the attitude toward behavior, subjective and perceived behavioral control (Taylor and Todd, 1995).

2.3   Conceptual Framework

The study applies the Decomposed Theory of Planned Behavior (DTPB) to the applications of mobile banking and to develop a thorough understanding on consumer behavior as far as this service is concerned in the context of Cambodia. Therefore, the reason behind choosing this particular model lies in the fact that it has excelled itself in predicting the performance of behavior and intentions toward products' trials.

The research conducted by Majali & Mat (2010) suggests that attitude and perceived behavioral control are important for positive behavior intention toward mobile banking adoption. The result emphasized that customers' attitude and perceived behavioral control are influenced by the new innovation, intention and adoption of new technology as well as the support and help they could gain from bank and internet providers. However, their study has found that compatibility has no positive influence on attitude toward mobile banking usage. In contrary, Yu (2014) has found that compatibility with lifestyle is proved to be a crucial factor in determining mobile banking use because people would consider using mobile banking service as a personal matter which is compatible with their daily needs, preferences, and lifestyles.

The empirical study by Celik (2008) in Turkey, illustrates that perceived usefulness, compatibility and attitude are typical drivers of mobile banking usage intention and adoption, and also found to be critical in influencing the intention to adopt mobile banking. It means that attitude does reflect what individuals think about the benefits of mobile banking in terms of perceived usefulness and its characteristics. The researcher has added that customers would have a perception of how to access banking services anywhere and anytime at the same time, it saves money and time among other benefits.

Another research study in Vietnam conducted by Vuong et al, (2020) has illustrated that perceived behavioral control was found to be an influential factor to affect an individual behavioral intention to adopt mobile banking services. Drawing on an analogy to the expectancy-value model of attitude, it is assumed that perceived behavioral control is determined by the total set of accessible control beliefs. Specifically, the strength of each control belief is weighted by the perceived power of the control factor, and the products are aggregated. To the extent that it is an accurate reflection of actual behavioral control, perceived behavioral control can, together with intention, be used to predict behavior.

Based on the study of Kanimozhi & Selvarant (2019) developed over Kazemi's research (2013), in developing countries, the attitude and perceived Behavioral Control had more influence to the adoption of Mobile banking than the Subjective Norm. Subjective norms were insignificant to explain the intention to adopt mobile banking (Shih&Fang, 2004).

The empirical study conducted by Lin (2010) has shown that perceived usefulness and compatibility are significant influenced attitude, which in turn leads to behavioral intention to adopt or continue to use mobile banking. Customers who have more positive beliefs about the perceived usefulness of mobile banking, formed more favorable attitude toward adopting (or continuing to use) mobile banking. Moreover, customers become more willing to use mobile banking to conduct banking transactions when they find it easy to use.

According to Khasawneh and Hamdi (2015), with regard to the perceived behavioral control, both self-efficacy and facilitating conditions were found important. However, facilitating conditions in comparison to self-efficacy has higher impact on customer's behavior's regarding the use of mobile banking. Thus, perceived behavioral control is considered to be one of the most significant variables.

As a result, the main variables, influencing the usage of mobile banking adoption to be studied in the research, include the intention to adopt mobile banking, attitude toward mobile banking, perceived usefulness, compatibility, perceived behavioral control and facilitating conditions. Hence, subjective norm and self-efficacy, namely the control variables, are considered to be the less significant variables.

2.3.1 Perceived Usefulness and Attitude

Based on the study of Jawira (2018), perceived usefulness refers to the degree of individual's belief by using specific technology and innovation which enhance his or her productivity or job performance. Ramlugun and Issuree (2014) have demonstrated that once a consumer feels that such services are directly beneficial to his or her personal and business life, then he or she will be positively influenced to keep using such services. In this regard,

the construct of attitude "perceived usefulness" has also been proven to affect the consumers' attitudes and intentions.

> H1:   The perceived usefulness impacts the customer's attitude toward mobile banking

2.3.2 Compatibility and Attitude

Compatibility refers to the degree to which the innovation fits with the potential adopter's current needs, existing values, and previous experiences (Khasawneh & Irshaidat, 2017). According to the study conducted by Shih and Fang (2004), since compatibility is consistent with current needs, values and experiences, it is safe to say that the advancement of mobile banking falls in alignment with two components in terms of compatibility: current needs and existing values. Thus, such components operate as drivers to positive attitudes towards mobile banking.

> H2:   The compatibility impacts the customers' attitude toward mobile banking.

2.3.3 Facilitating Conditions and Perceived Behavioral Control

According to Jawira (2018), facilitating condition was adapted by Triandis (1980). Facilitating conditions are considered time saving sources which exempt the user from physically visiting the bank to conduct transactions (Irshaidat, 2017). With the development of technology and availability of different applications, users are becoming increasingly demanding regarding the Internet and mobile banking (Svilar & Zupancic, 2016). Thereby, it results in encouraging customers to endorse the technology-based-self-service. Thus, there is an obvious correlation between time saving and lower costs and a higher perceived behavioral control (Irshaidat, 2017).

> H3:   The facilitating conditions impact the customers' behavioral control toward mobile banking.

2.3.4 Attitude and Intention

According to the study by Ajzen (1991), Attitude (ATT) is the degree performed by individual, which reflects favorable and unfavorable toward performing a behavior. Jouda et al. (2020) demonstrate that an individual's perception greatly impacts their behavior intention towards any first-time service or technology usage. Subsequently, the literature concludes a correlation between attitudes and behavioral intention by raising two constructs of attitude: perceived usefulness and compatibility.

> H4:   The attitude impacts the customer's intention toward mobile banking.

2.3.5 Perceived Behavioral Control and Intention

With regard to the study of Jawira on the Perceived Behavior Control developed by Ajzen (1991), perceived behavioral control reflects the belief of individual that has power to

access the new innovation or technology that results in performing behaviors. The intention of customers to adopt mobile banking is found to be affected by perceived behavioral control in which facilitating conditions is the construct that is considered under the perceived behavioral control (Gayan & Damunupola, 2019).

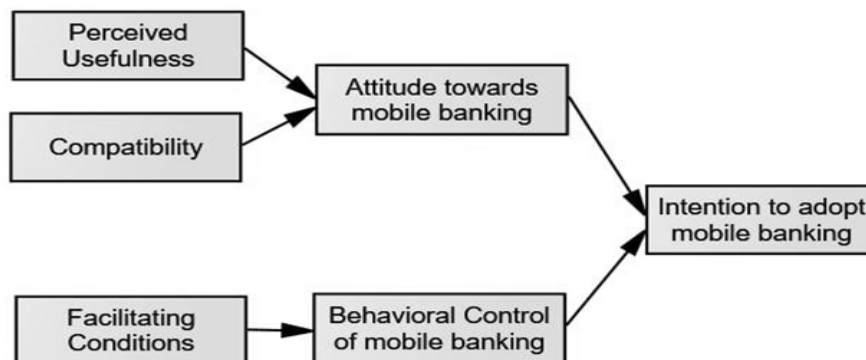> H5:   The perceived behavioral control impacts the customer's intention toward mobile banking

Figure 2: Conceptual Framework

In summary, based on aforementioned literature, the research hypotheses are derived from the modified DTPB model:

H1:   The perceived usefulness impacts the customer's attitude toward mobile banking

H2:   The compatibility impacts the customers' attitude toward mobile banking usage

H3:   The facilitating conditions impact the customers' behavioral control toward mobile banking usage.

H4:   The attitude impacts the customer's intention toward mobile banking

H5:   The perceived behavioral control impacts the customer's intention toward mobile banking.

3.   Research Methodology

3.1   Research Design

This research employed quantitative approach in the form of a descriptive study. This paper aims to investigate an issue that has not been clearly defined by using both primary and secondary data. The study conceptualized DTPB model into the Cambodian context with the focus on one specific mobile banking app, ACLEDA Unity ToanChet App. In this descriptive study, the primary data in numerical form were collected to find out the inspiring factors on the adoption of ACLEDA Unity ToanChet App.

3.2   Research Site

This study selected respondents who were staff at the Head Office of ACLEDA Bank, external customers who experienced using ACLEDA Unity ToanChet App in Phnom Penh City. 3.3 Target

3.3 Population and Sample

The target populations for this study were people working for financial institution or owning business, students majoring in finance-related field, and anyone who are familiar with mobile banking apps, and they are Cambodians at the age between 18 and 60 who live in Phnom Penh. Tabachnick, Fidell, & Ullman (2007) stated that a case-to-IV ratio of 40 to 1 is reasonable for a certain study. Thus, with five predictors, the study selected 204 respondents as a sample The elements were selected in the form of random sampling (Kumar, 2014). In this study, the random sampling was also divided to undergraduate or post graduate students and employee or employer of banking and finance related field or those who currently consuming ACLEDA Unity ToanChet App.

Table 1: Construct Measurements

Construct	Measurement Items	Sources
Perceived Usefulness	PU1: The usage of mobile banking ToanChet App is easier than the traditional banking. PU2: Mobile banking ToanChet App makes me easier to conduct my own banking transaction. PU3: Mobile banking ToanChet App gives me the chance to perform banking operations everywhere and every time. PU4: Mobile banking helps me to reduce the cost and save time.	Puriwat & Tripopsakul (2017), Baolin et al (2017); Yu (2009); Shih&Fang (2004); Aboelmaged& Gebba (2013; Aijaz et al (2015)
Compatibility	CPT1:Using mobile banking ToanChet App to do bank transaction fits well with my lifestyle and habits. CPT2: Using mobile banking ToanChet App fits well with my personal needs. CPT3: Using mobile banking ToanChet App fits well with my working or business styles. CPT4: Using mobile banking ToanChet App fits well with ATM and QR code usages.	Yu (2009); Shih&Fang (2004); Puchel et al. (2010); Yu (2014)
Facilitating Conditions	FC1: My different series of smart phone helps me access to mobile banking ToanChet App. FC2: The internet helps me access to mobile banking ToanChet App faster and easier. FC3: I get supportted from ACLEDA staff when I first used ToanChet App. FC4: I can get help from ACLEDA staff when I have problems using mobile banking ToanChet App.	Yu (2009); Shih&Fang (2004); SonYu(2014); Taylor&Todd (1995)
Attitude	ATT1: I feel interested in using mobile banking ToanChet App. ATT2: I feel that using mobile banking ToanChet App is beneficial. ATT3: I feel that using mobile banking ToanChet App is a modern lifestyle. ATT4: I feel that using mobile banking ToanChet App is totally good.	Ajzen (1991); Yu (2009); Shih&Fang (204); Aboelmaged& Gebba (2013); Aijaz et al (2015)

(Continued)

Table 1: Construct Measurements

Construct	Measurement Items	Sources
Perceived Behavioral Control	PBC1: It is easy to learn how to use mobile banking ToanChet App. PBC2: I believe I can control over the transaction in using mobile banking ToanChet App. PBC3: I believe I have the knowledge and the ability to use mobile banking ToanChet App.	Yu (2009); Shih& Fang (2004); Aboelmaged& Gebba (2013; Aijaz et al (2015)
Intention	INT1: I intend to use mobile banking ToanChet App whenever I purchase product offline and online. INT2: I intend to use mobile banking ToanChet App in any transaction in the future. INT3: I intend to use mobile banking ToanChet App to others. INT4: I intend to use mobile banking ToanChet App than any other App.	Al-Sharafi .et al (2017); Puriwat & Tripopsakul (2017), Yu (2009); Karma et al (2014); Aboelmaged& Gebba (2013;

3.4 Data Collection

Due to the fact that this research was conducted during COVID-19 pandemic, the data collection was generated in two forms. First, the Google Form of questionnaire was sent to the selected participants, who were requested to fill in the form accordingly and encouraged not to skip any parts or questions. The link was sent through social networking sites such as Facebook, Facebook messenger and Telegram. Second, the form of questionnaire was also printed in hard copies and handed to the selected participants who consumed mobile banking ACLEDA Unity ToanChet App, which was mostly conducted at the ACLEDA Bank Head Office. This method was created in order to fasten the data collection process and to make sure that the forms of questionnaire were handed to the right participants.

3.5 Data Analysis

The data gathered were analyzed, using the software called SPSS, Statistical Package for the Social Sciences. The data from the Google Form were extracted as a table in the form of Excel files and then were imported into SPSS tables. The research used ANOVA, Linear Regression, Pearson Correlation and descriptive statistics which include frequency, percentage, mean, and standard deviation that describe the degree of agreement on each concerning statement.

3.6 Reliability Test

The measurement of Cronbach's alpha was shown in Tables 2, which displays Cronbach's alpha value ranging from 0.804 to 0.911. According to Chee (2015), the reliability coefficient of variables is acceptable if Cronbach's alpha is greater than 0.70. Therefore, the instruments that measure intentions to adopt m-banking are considered reliable and can be used to test the conceptual model.

Table 2: Reliability Test

No.	Variable	No. of Item	Cronbach's Alpha (n=204)
1.	Intention (INT)	4	0.842
2.	Attitude (ATT)	4	0.909
3.	Perceived Usefulness (PU)	4	0.885
4.	Compatibility (CPT)	4	0.911
5.	Perceived Behavioral Control (PBC)	3	0.838
6.	Facilitating Conditions (FC)	4	0.804

3.7 Ethical Consideration

There are three main ethical issues to be considered. Firstly, the researcher must maintain the confidentiality of the participants. The questionnaires contain some data related to the participants' financial information and their privacy. Secondly, it is about the appropriate use of information, using both in-text and end-of-text citations to avoid plagiarism. Lastly, the researcher tried to maintain honesty and transparency in gathering and analyzing the data to ensure the absence of data fabrication to obtain favorable results.

4. Results and Discussions

4.1 Results

4.1.1 Findings of Demographic Factor

Of the 204 participants, 107 were female, accounting for 51%, 93 were male, accounting for 45.6% while the remaining which is 3.4% of the respondents prefer not to reveal their gender. The responses indicated that the majority of the participants were aged from 25 to 35, with the response rate of 37.7%. Another distribution of the sample shows that there were 71.1% of the total participants holding bachelor's degree. Furthermore, 62.3% of the mobile banking users were bankers. Regarding the frequency of time, most of the participants would use mobile banking ACLEDA Unity ToanChet App every day, accounting for the response rate of 55.4%.

4.1.2 Analysis of Level of Agreement

As all variables contain the level of agreement from agree to strongly agree, the result showed the greater level of agreement in each factor which is used to determine the factors inspiring customers to use mobile banking ACLEDA Unity ToanChet App.

Table 3: Level of Agreement

Variables	Min	Max	Mean	SD	Level of Agreement
Intention (INT)	1.00	5.00	4.0662	0.63501	Agree
Attitude (ATT)	2.50	5.00	4.3333	0.56568	Strongly Agree
Perceived Usefulness (PU)	2.75	5.00	4.3480	0.55726	Strongly Agree
Compatibility (CPT)	2.00	5.00	4.1213	0.62110	Agree
Perceived Behavioral Control (PBC)	2.33	5.00	4.2092	0.55644	Agree
Facilitating Conditions (FC)	2.50	5.00	4.1556	0.54815	Agree

4.1.3 Correlational Analysis

The correlations are ranged from 0.576 to 0.840. According to Karl Pearson (1948), correlation coefficient should not above +1 to avoid the severe multicollinearity problem. Thereby, the study contained no multicollinearity problem based on the highest correlation coefficient at 0.840.

Table 4: Pearson Correlation Matrix

	ATT	PU	CPT	PBC	FC	INT
ATT	1					
PU	0.840**	1				
CPT	0.684**	0.738**	1			
PBC	0.740**	0.738**	0.710**	1		
FC	0.677**	0.681**	0.675**	0.669**	1	
INT	0.658**	0.576**	0.654**	0.644**	0.597**	1

**. Correlation is significant at the 0.01 level (2-tailed).

4.1.4 Regression Analysis

The result of Linear Regression Analysis which tested on ANOVA, it suggested that the significance level was shown as $p=0.000<0.05$. This implied that the model is statistically significant in explaining that at least one of the predicator variables impacts on customers' intention to the use of ACLEDA Unity ToanChet App. The result of Table 5 showed that there was positive impact of perceived usefulness with ($\beta=0.737$) at level significant (0.000) and compatibility with ($\beta=0.140$) at level (0.013) on customers' attitude toward mobile banking. Moreover, there was a positive impact of facilitating conditions with ($\beta=0.669$) at level significant (0.000) on customers' perceived behavioral control toward mobile banking. Furthermore, there was a positive impact of attitude with ($\beta=0.402$) at level significant (0.000) and compatibility with ($\beta=0.346$) at level significant (0.000) on the intention to use ACLEDA Unity ToanChet App. Finally, Table 5 also illustrated that all hypotheses are supported.

Table 5: Hypothesis Testing Analysis

Hypothesis			β	Sig.	Result
H1 Perceived Usefulness	➡	Attitude toward mobile banking	0.737	0.000	Supported
H2 Compatibility	➡	Attitude toward mobile banking	0.140	0.013	Supported
H3 Facilitating Conditions	➡	Perceived Behavioral Control toward mobile banking	0.669	0.000	Supported
H4 Attitude	➡	Intention to use mobile banking	0.402	0.000	Supported
H5 Perceived Behavioral Control	➡	Intention to use mobile banking	0.346	0.000	Supported

4.2   Discussion

Traditional studies on the adoption of single technology or service have often indicated that the coefficients between constructs in DTPB model are all positive (Yu, 2014). First, the study has found that perceived usefulness has received tremendous support and recognition in various research works of (David et al, 1989; Taylor & Todd, 1995; Abdulkadir et al., 2013). Perceived usefulness is indicated to have a significant correlation with attitude, intention and usage of mobile banking services, which is consistent with the study of Alsamydai et al. (2014). Second, compatibility is found to have a significant positive influence on attitude and intention to use mobile banking. It showed that the considerations of lifestyle compatibility resulted in a reluctance to use mobile banking. Third, facilitating conditions are also found to have a significant positive influence on the perceived behavioral control and the intention to use mobile banking. This is consistent with the empirical study of Irshaidar and Khasawneh (2017) that mobile banking is highly efficient and time-saving to conduct transactions. Hence, technology resulted in service quality revolution, thereby encouraging customers to endorse the technology-based-self-service, and believed to have resulted in cost reduction for customers and staffs. Fourth, attitude is found to be the key factor that influence the consumers' intention to use mobile banking ACLEDA Unity ToanChet App. Attitude was found to be the factor that has driven the individuals to adopt any innovation their intentions. This study would appear to support Mawere et al. (2013) contention that attitude has a strong effect on intention. Last but not least, perceived behavioral control is found to have a significant impact on the intention to use mobile banking ACLEDA Unity ToanChet App. This finding is consistent with the study of Aijaz et al. (2015) and Yu (2014) that perceived behavioral control role as the important factor to influence the intention of consumers to adopt mobile banking app once consumers can estimate of how easy or difficult to use new technology adoption that will be to carry out the behavior that directly enhances intention to use mobile banking; thus, they will use those services accordingly.

This indicates that the pragmatic-free dimension of intention to use of mobile banking ACLEDA ToanChet App based on perceived usefulness, compatibility, attitude, perceived behavioral control, and facilitating conditions. The findings highlighted the two important aspects which were customers' attitude and perceived behavioral control towards mobile banking of the consumer behavioral intention to adopt such mobile banking services. This result has satisfactorily answered the research questions and responded to the research objectives.

5.   Conclusion

5.1   Summary of the Key Findings

This research successfully identified the factors inspiring customers to use ACLEDA Unity ToanChet App. By drawing upon the strength of established theories in the information system and information technology, the study extends the applicability of DTPB construct in examining and validating the factors that motivate the customers to use

ACLEDA Unity ToanChet App. The results have shown that the customers of ACLEDA Bank Plc. in Cambodia will be more likely to adopt mobile banking services if they find it provide more convenient, useful, and fit for their lifestyle, value and demand. Also, they will intend to use the service if they can personally access all the financial options of traditional banks and mortar banks in their hands.

5.2   Research Implications

The findings of this study offered a few valuable practical implications for banking sector or other financial institutions which were offered and intended to provide mobile banking services in Cambodia to apply in practice. As using mobile banking is more convenient than traditional banking; therefore, it is crucially important for banks to provide features that would be of benefit to the consumers from a banking marketing perspective and to develop and design the mobile banking's functions and services in a way that is consistent and fit for people's lifestyles. For theoretical implication, in order to have a better understanding of DTPB, the researcher should add to and expand the knowledge of the most important factors influencing consumer behavioral intention towards adopting mobile banking services by synthesizing theories from the related literature.

5.3   Limitations and Future Research

This present study consists of some limitations. First, the sample is still small and some of the variables of the Decomposed Theory of Planned Behavior (DTPB) had been removed from the study. Therefore, a large sample size, qualitative method, and all variables of DTPB should be employed in the next study.

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