

# Behavioral tendency of students using Internet Banking: The integration of TAM and TPB

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## ABSTRACT

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**Purpose:** This study examined the impact of several factors on Vietnamese higher education students' intentions to use Internet banking services. **Methodology:** The Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) have been combined with four independent variables to form the theoretical foundation for this study. A total of 304 valid responses—all of which came from students—were collected using the convenience sampling technique. A self-administered questionnaire with two sections—demographic and multi-item Likert scales for the study's variables—was used to gather the data. Data were numerically and descriptively evaluated using SMARTPLS 4.0, a structural equation model, SPSS, and AMOS 22.0. **Findings:** Results pointed out that Perceived Ease of Use, Attitude Toward Using, and Perceived Credibility positively influenced students' intention of adopting Internet banking. The outcomes of this study would be beneficial to banks in the field, particularly for Vietnamese students.

**Keywords:** Internet banking, technology acceptance model, students of higher education, theory of planned behavior, perceived credibility.