



Information Technology-Based Services and Continuance Intention in Self-Service Banking: Evidence from Vietnamese Commercial Banks

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Abstract: The study was conducted to identify and measure the impact of information technology-based services on the continuance intention self-service technology at Vietnamese commercial banks. Simultaneously to study the moderation of perceived value on the impact of satisfaction on the continuance intention. The survey subjects were customers aged 18 and over who are using self-service banking at Vietnamese commercial banks, with 556 official primary data samples. The study employed the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach using SmartPLS to estimate both the measurement and structural models. To assess the significance of the estimated relationships, a bootstrapping procedure with 5,000 resamples was conducted. In the context of the commercial banks in Vietnam, the results of the study show that IT-based services positively affect reliability ($\beta = 0.149$), responsiveness ($\beta = 0.113$), security ($\beta = 0.133$), functionality ($\beta = 0.203$), satisfaction ($\beta = 0.127$). In addition, reliability has significantly positive impact on satisfaction ($\beta = 0.210$), responsiveness has significantly positive impact on satisfaction ($\beta = 0.264$), security has significantly positive impact on satisfaction ($\beta = 0.238$), functionality has significantly positive impact on satisfaction ($\beta = 0.130$). Satisfaction has significantly positive impact on continuance intention ($\beta = 0.624$). Finally, perceived value plays a moderating role in the effect of satisfaction on continuance intention. In addition to hypothesis testing, the explanatory power of the model was evaluated using the coefficient of determination (R^2). Furthermore, the effect size (f^2) was calculated to assess the relative impact of each exogenous construct on endogenous variables. To evaluate the model's predictive relevance, the Q^2 value was obtained using the blindfolding procedure. Overall, the combination of bootstrapping, R^2 , f^2 , and Q^2 provides a comprehensive assessment of the model in terms of statistical significance, explanatory power, effect magnitude, and predictive accuracy.

Keywords: Information Technology-Based Services, Service Quality, Satisfaction, Continuance Intention.

1. Introduction

In today's challenging financial services market, banks face increasing pressure to adopt alternative service channels to attract customers and enhance customer perceptions. To remain competitive, banks have gradually shifted from traditional operations to information technology-based service delivery. In particular, self-service technologies (SSTs) have emerged as an important innovation in the banking sector. In the context of rapid digital transformation, recent studies emphasize that contemporary digital banking is not merely about service digitization but involves a comprehensive restructuring of business models based on platform ecosystems. The study by [Abdurrahman \(2024\)](#) indicates that digital banking ecosystems play a crucial mediating role among technological, organizational, and environmental factors, thereby significantly promoting mobile banking adoption through determinants such as perceived usefulness, ease of use, and security. At the same time, research on banking ecosystems suggests that their development depends on the level of digitalization, asset structure, and service integration strategies, enabling banks to expand beyond traditional financial domains. In addition, the trend toward mobile-first banking has increasingly become central to digital transformation strategies. Recent studies highlight the rapid growth in mobile banking users driven by the widespread adoption of smartphones, while emphasizing that user experience, convenience, and security are key determinants of service adoption. Furthermore, the literature



indicates that modern banks are shifting from multichannel models to mobile-first approaches, where mobile applications serve as the core of customer experience and integrate both financial and non-financial services (Abdurrahman, 2024). Finally, a prominent recent trend is the intensification of competition between traditional banks and fintech firms. The study by Thuda *et al.* (2023) shows that the banking industry is becoming increasingly competitive due to the entry of fintech companies, forcing banks to accelerate digital transformation to enhance competitiveness. Similarly, recent research confirms that fintech drives competition through technological innovation and mobile-based transactions, although its impact on banks' financial performance remains inconclusive (Mhlongo, 2025).

Prior studies have consistently reported a positive relationship between SST service quality and customer satisfaction in banking (Iqbal *et al.*, 2018; Stevano *et al.*, 2018; Othman *et al.*, 2020; Maune, 2022; Thuwaini *et al.*, 2022). In addition, IT-based service systems are considered essential for maintaining competitiveness in many service industries (Bonfield, 1996). Drawing on Expectation–Confirmation Theory (Oliver, 1980) and the extended expectation-confirmation model in information systems (Bhattacharjee, 2001), continuance intention is shaped by the interplay between initial expectations, post-use confirmation, and user satisfaction. When actual experience meets or exceeds prior expectations, positive confirmation enhances satisfaction and encourages continued use. Likewise, Machkour and Abriane (2020) argued that strategically implemented IT not only improves convenience but also creates practical value, thereby increasing customer satisfaction in banking services. Despite the recognized importance of IT in service delivery, limited attention has been paid to how IT-based services influence SST service quality dimensions and customer satisfaction in the Vietnamese banking context. This represents an important research gap. Furthermore, based on Zeithaml (1988), perceived value extends beyond tangible benefits to include psychological and social value. A higher level of perceived value may strengthen the relationship between satisfaction and continuance intention, yet this moderating mechanism remains underexplored. Therefore, this study examines the effects of IT-based services on SST service quality and customer satisfaction, while also investigating the moderating role of perceived value in the relationship between satisfaction and continuance intention. By integrating these factors, the study aims to provide a more comprehensive framework for explaining customer adoption and continued use of SSTs in Vietnamese commercial banks.

2. Literature Review and Hypotheses

2.1. IT-Based Services

IT-based services refer to services designed, delivered, and operated through digital technology platforms, where information systems, software, and network infrastructures play a central role in creating and delivering value to customers. According to Bharadwaj *et al.* (2013), IT-based services go beyond the digitization of traditional processes by integrating technology, data, and business processes to enhance efficiency and customer experience. In the banking context, IT-based services are manifested through e-banking, mobile banking, and self-service technologies, enabling customers to perform transactions anytime and anywhere without direct human interaction. Zachariadis *et al.* (2020) further argue that the development of APIs and open platforms has accelerated the transition from traditional service delivery models to digital ecosystems, where IT-based services function as key enablers of connectivity among stakeholders. Recent studies also emphasize that IT-based services are not merely supportive tools but critical drivers of service quality and customer behavior. Specifically, features such as convenience, accessibility, processing speed, and security directly influence customer experience and satisfaction (Alalwan *et al.*, 2017). In addition, Tam and Oliveira (2017) suggest that the value of IT-based services lies in their ability to enhance user performance and service efficiency. From an integrative perspective, IT-based services can be conceptualized as an integrated digital service system in which technology acts as an intermediary that transforms technical resources into customer-perceived service experiences. This conceptualization highlights IT-based services as key antecedents of service quality, indirectly influencing satisfaction and continuance intention in modern digital banking contexts.

2.2. Self-Service Technology Service Quality

According to Lin and Hsieh (2011), self-service technology service quality was developed to measure service quality in the interaction between consumer perceptions and behaviors with self-service technology. Self-service



technology service quality in the banking sector refers to the effectiveness of automated services provided by banks (Iqbal *et al.*, 2018). Based on the original measure of service quality designed by Parasuraman *et al.* (1988), factors such as reliability and responsiveness are appropriate service quality factors in the context of self-service technology. Wolfinbarger & Gilly (2003) used the factor of security instead of the factor of assurance to study in the online environment. Security is also a factor of self-service technology service quality that has been studied by many authors ((Iqbal *et al.*, 2018; De Leon *et al.*, 2020; Othman *et al.*, 2020). Therefore, this study uses the security factor as one of the factors of self-service technology service quality. According to Othman *et al.* (2020), self-service technology aims to make transactions more efficient by saving time and costs, bringing convenience to customers. Therefore, functionality is a key and important factor in explaining customers' use of self-service technology. Based on the results of previous related studies, the study focuses on four aspects of self-service technology quality including reliability, responsiveness, security, and functionality.

Reliability in self-service banking refers to the extent to which customers perceive that banking systems operate accurately, consistently, and without errors, providing reliable transactions, accurate information, and secure handling of personal data (Narteh, 2015; Iberahim *et al.*, 2016). Responsiveness refers to the system's ability to provide timely and effective support, enabling customers to complete transactions and resolve issues quickly and efficiently (Iberahim *et al.*, 2016). Security in self-service banking refers to the protection of customers' personal and financial information, ensuring safe system operations, preventing unauthorized access, and safeguarding data from potential threats (Alfred & Dwomoh, 2017). Functionality refers to the features and capabilities of the system that allow customers to perform transactions independently, reflecting service availability, ease of use, and transaction efficiency (Ahn & Seo, 2018).

2.3. Satisfaction

According to Zeithaml and Bitner (2003), customer satisfaction is the customer's evaluation of a product or service that has met their needs and expectations. Satisfaction is when consumers feel that their past purchases and consumption, the expected benefits from the product or service brand meet the consumer's goals (Bergman and Klefsjo, 2010). Jeong *et al.* (2016) indicate that satisfaction is related to the customer spending a certain amount of money but being effectively compensated in a purchase process.

2.4. Continuance Intention

Zeithaml *et al.* (2002) stated that behavioral intention includes factors such as recommending the service to others, paying a higher price for the company, and showing loyalty to the organization. Bhattacharjee (2001) defined continuance intention as a user's intention to continue using a particular information system that they have been using and continuance can occur immediately after acceptance with the first use. According to Zhang *et al.* (2017), continuance intention refers to the user's perceived willingness to continuance behavior.

2.5. Hypothesis

Furey (1991) suggested that IT-based services can help improve service quality by increasing convenience and providing new services to improve their services. Zhu *et al.* (2002) explored the impact of IT-based services on service quality in a large bank. Their results showed that IT-based services have a direct impact on service quality dimensions and an indirect impact on customer satisfaction through service quality. Zaheer (2022) found that if customers experience IT-based services, provided they do not have any risk of privacy invasion, their needs will be satisfied. In addition, IT-based services also have a positive impact on customer satisfaction. IT-based services have had significant positive impacts on reliability in the banking sector, process-optimized services help reduce errors and increase efficiency in the transaction process (Zhu *et al.*, 2002). Machkour and Abriane (2020) concluded that IT-based services improve customer service because it also provides customer data that is useful in designing services according to customers' needs and desires. Besides, IT-based service systems help service providers enhance security during transaction execution. IT-based services also improve work efficiency and provide multiple functions including convenience and usefulness in performing financial transactions as well as easy and timely transactions (Bouteraa *et al.*, 2023). The research results of Mojoodi *et al.* (2013) indicated that IT-based services have a positive impact on



customer satisfaction. The use of IT-based services can successfully improve customer satisfaction (Thakor, 2020). Therefore, these hypotheses are proposed:

- H1: IT-based services positively affect reliability
- H2: IT-based services positively affect responsiveness
- H3: IT-based services positively affect security
- H4: IT-based services positively affect functionality
- H5: IT-based services positively affect satisfaction

The results study of [Iqbal et al. \(2018\)](#) showed that high self-service technology service quality leads to higher customer satisfaction. Self-service technology service quality affects customer satisfaction because, by increasing the comfort of using self-service technology, customer satisfaction is created ([Satria and Hidayat, 2021](#)). The study of [Maune \(2022\)](#) in the banking sector in Zimbabwe found that self-service technology service quality has a positive effect on customer satisfaction. [Thuwaini et al. \(2022\)](#) also found that customer service quality has a positive effect on customer satisfaction. Specifically, reliability is an important aspect of self-service technology service quality and is the strongest cause of user satisfaction ([Fernandes and Pedroso, 2017](#)). [Hammoud et al. \(2018\)](#) found that responsiveness is an important factor influencing customer satisfaction with self-service banking services. The ability to respond quickly and effectively helps customers feel satisfied and reliability the service. Security is a major concern for customers when using self-service technology in financial transactions. Therefore, [Narteh \(2015\)](#) found that security has a positive impact on customer satisfaction. [Ahn & Seo \(2018\)](#) found that functional attributes such as easy navigation and fast transactions can contribute to increased customer satisfaction. [Othman et al. \(2020\)](#) found that the functionality of self-service technology in providing necessary services plays an important role in ensuring customer satisfaction. Therefore, these hypotheses are proposed:

- H6: Reliability positively affects satisfaction
- H7: Responsiveness positively affects satisfaction
- H8: Security positively affects satisfaction
- H9: Functionality positively affects satisfaction

[Bhattacharjee \(2001\)](#) indicated that satisfaction is the main predictor of continuance intention to use information systems. [Collier and Sherrell \(2010\)](#) found that satisfaction is a motivating factor that affects continuance intention to use self-service technology. [Chen et al. \(2009\)](#) confirmed that people who are satisfied with online banking services will have a higher intention to continue using this service. The data analysis results in the study of [Satria & Hidayat \(2021\)](#) indicated that satisfaction has a positive influence on customers' behavioral intention to use self-service technology in Indonesian banks. Hence, the following hypothesis is proposed:

- H10: Satisfaction has a positive impact on continuance intention

Perceived value is considered one of the important determinants when considering customers' continuance intention ([Gupta and Kim, 2010](#)). Customers' intention to continue using a banking product or service will be determined by their level of satisfaction with the service received and the product options available ([Makudza, 2021](#)). When customers perceive high value, the impact of satisfaction on continuance intention is stronger. Customers feel that what they receive is worth it, satisfaction becomes a driving force for action, motivating them to return to use the service. On the contrary, if customers perceive low value, even if they are satisfied, the possibility of them continuing to use the service may decrease or not be high. Hence, the following hypothesis is proposed:

- H11: Perceived value moderates the impact between satisfaction and continuance intention

Based on the synthesis of theoretical frameworks and a review of previous studies, the author develops a research model adapted from the original models of [Asma Zaheer \(2022\)](#) and [Othman et al. \(2020\)](#). The model of [Asma Zaheer \(2022\)](#) is directly related to IT-based services in the banking sector and the model of [Othman et al. \(2020\)](#) is related to the factors of self-service technology service quality. Therefore, the proposed research model is as follows:



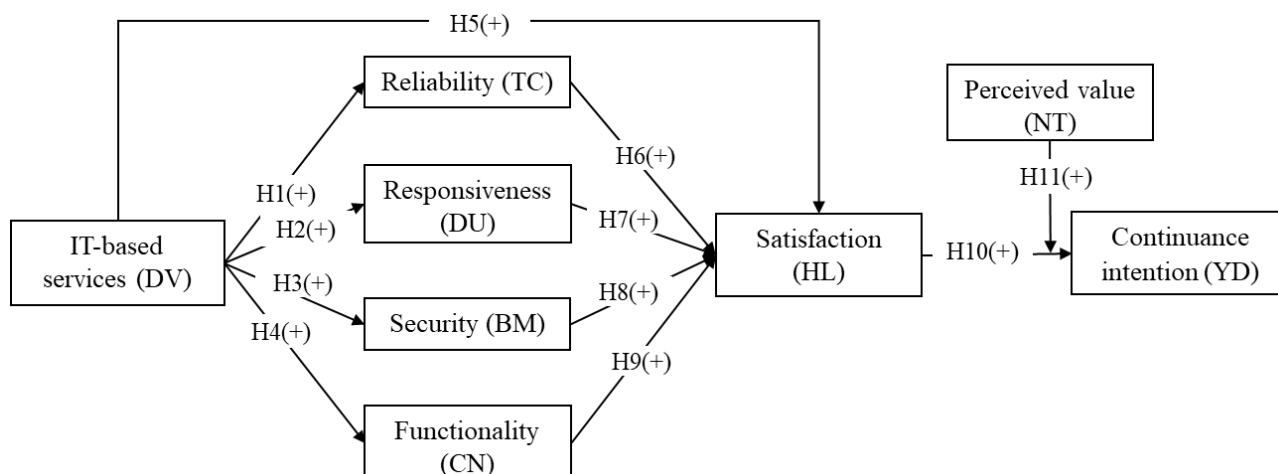


Figure 1. Proposed Model

3. Methodology

3.1. Participants and Procedure

Hair *et al.* (2014) suggested that the sample size should be in the ratio (5-10):1. The survey has 36 questions using a 5-level Likert scale. With a total of 29 observed variables, the minimum number of observations needed is $29 \times 10 = 290$. According to Tabachnick & Fidell (1989), experience showed that a sample size of 300 is good, 500 is very good and 1000 is excellent. The study applies mixed research methods, including qualitative and quantitative research. Qualitative research through focus group discussion and in-depth interviews with experts in the field aims to synthesize opinions on concepts in the research model, thereby adjusting and supplementing concepts as well as adjusting the scale and designing the survey questionnaire to suit practical conditions. After building the scale and questionnaire, the author conducted a survey of customers aged 18 and over who are using self-service banking services at Vietnamese commercial banks, focusing on provinces with large economic scale in the country such as: Ho Chi Minh, Ha Noi, Binh Duong, Dong Nai, Ba Ria - Vung Tau, Hai Phong.

In this study, a non-probability sampling method was employed, specifically convenience sampling. The data collection process was conducted through two methods: online surveys and face-to-face surveys. For the online survey, the questionnaire was designed using Google Forms and distributed via channels such as email, social media platforms (Facebook, Zalo), and finance-banking related community groups. This approach enables rapid access to a large number of respondents at low cost; however, it may lead to self-selection bias, as participants are more likely to be individuals with higher levels of interest or technological familiarity. In parallel, face-to-face surveys were carried out at selected bank branches and public locations such as shopping centers and universities to reach respondents who are less likely to participate in online surveys. This approach helps improve the representativeness of the sample, particularly for older customers or those with lower levels of technology usage.

Data collected from direct and online surveys will be checked and any responses that do not meet the requirements, lack information, or are rated at the same score will be eliminated. The observed variables in the questionnaire will be coded, entered and the data will be analyzed using SPSS and SmartPLS software.

3.2. Questionnaire Design

The scales are inherited from previous studies to suit the research context. Specifically, the IT-based service was measured with scale developed by Zhu *et al.* (2002). Reliability was measured with scale developed by Gunawardana *et al.* (2015). Responsiveness was measured with scale developed by Stevano *et al.* (2018). Security was measured with scale developed by Gunawardana *et al.* (2015). Functionality was measured with scale developed by Satria & Hidayat (2019). The scales which were developed by Satria & Hidayat (2019) were used to measure satisfaction. Continuance intention was measured with scale developed by Chen and Chen (2009). To measure

perceived value, the scales adopted by Roberts-Lombard *et al.* (2024) were used. Table 1 will show all detailed measurement items.

Table 1. Constructs and measurement items

Items	Measures	Supporting References
IT-Based Services		
DV1	It is easy to use IT banking services	Zhu <i>et al.</i> (2002)
DV2	IT banking services save my time	
DV3	IT banking services make my banking more convenient	
DV4	IT banking services provide privacy in my banking transactions	
Reliability		
TC1	I obtain accurate and error free service from my bank’s SST	Gunawardana <i>et al.</i> (2015)
TC2	I can depend on the service provides over the bank’s SST	
TC3	My bank’s SST completes my transaction specified in designated time	
TC4	My bank’s SST is reliable	
Responsiveness		
DU1	When my transaction fails, internet banking tells me.	Stevano <i>et al.</i> (2018)
DU2	Quick response problem.	
DU3	Customer service can be contacted internet banking.	
DU4	Quickly fix the damaged (error).	
Security		
BM1	I feel safe using my bank’s SST	Gunawardana <i>et al.</i> (2015)
BM2	Risk associated with my bank’s SST is low	
BM3	Personal information exchanged over SST is not misused by bank	
BM4	The privacy policy is clearly stated when I use the bank's SST	
Functionality		
CN1	I can do financial needs transactions with a short period through SST.	Satria and Hidayat (2019)
CN2	The service process of SST is transparent.	
CN3	Using SST requires a little effort.	
CN4	Every service function from SST is excellent (free of errors)	
Satisfaction		
HL1	I made the right decision to use my bank’s SST	Satria and Hidayat (2019)
HL2	I am satisfied with the technology services offered by Bank.	
HL3	The self-service technology offered by Bank exceeded my expectations.	
Continuance Intention		
YD1	I intend to continue using SSB rather than discontinue it.	Chen and Chen (2009)
YD2	My intentions are to continue using SSB than use any alternative means.	
YD3	If I could, I would like to continue using SSB as much as possible.	
Perceived Value		
NT1	My bank offers me value for money	Roberts-Lombard <i>et al.</i> (2024)
NT2	Doing business with my bank is a right decision when price and other costs are considered	
NT3	Doing business with my bank is a right decision when the overall quality of service delivery is considered	

4. Results and Findings

4.1. Demographic Statistics

After conducting the survey, 577 responses were collected. 21 invalid responses were eliminated, leaving 556 valid responses, which satisfied the sample size requirement. Among the 556 official customers, the female gender accounted for the majority at 60.8%. In terms of age, the age group from 18 to under 35 years old accounted for the majority at 72.3%. This is considered a reasonable research sample because in this age group, young customers have more favorable access to technology than other age groups. In terms of occupation, office workers accounted for the largest proportion at 39.4%. In terms of education level, university degree accounted for the largest proportion at 44.4%. In terms of monthly income, those from 10 million to under 20 million VND accounted for the highest proportion at 46.9%. The demographic statistics are shown in Table 2.

Table 2. Descriptive analysis of research sample

Research sample		Number of respondents	Percentage
Gender	Male	218	39.2
	Female	338	60.8
Age	18 to under 22 years old	107	19.2
	22 to under 35 years old	295	53.1
	35 to under 45 years old	111	20.0
	> 45	43	7.7
Occupation	Student	98	17.6
	Office staff	219	39.4
	Business	151	27.2
	Others	88	15.8
Education level	High school or below	120	21.6
	College/Intermediate	112	20.1
	University	247	44.4
	Postgraduate	77	13.8
Monthly income	< 10 million	84	15.1
	10 million to under 20 million	261	46.9
	20 million to under 30 million	132	23.7
	> 30 million	79	14.2

4.2. Evaluation of the Measurement Model

For the quality of the observed variables scale: To evaluate which observed variables are suitable or not suitable in the measurement model, Hair *et al.* (2017) proposed using the outer loading coefficient, the outer loading coefficient is greater than or equal to 0.7, the observed variables are considered suitable. The results of this test are summarized in Table 3 below:

Based on the results summarized in Table 3, the outer loading coefficients of the observed variables are all greater than 0.7, so the observed variables are all meaningful and appropriate.

For the reliability of the scale: Hair *et al.* (2017) proposed to mainly use 2 indexes: Cronbach's alpha and Composite reliability rho_c (CR) to assess the reliability of the scale. Cronbach's alpha and CR from 0.6 - 0.7 are acceptable levels.



Table 3. Results of testing the quality of the observed variables scale

	BM	CN	DU	DV	HL	NT	TC	YD
BM1	0.776							
BM2	0.943							
BM3	0.940							
BM4	0.901							
CN1		0.814						
CN2		0.801						
CN3		0.807						
CN4		0.812						
DU1			0.900					
DU2			0.901					
DU3			0.890					
DU4			0.893					
DV1				0.718				
DV2				0.750				
DV3				0.864				
DV4				0.868				
HL1					0.914			
HL2					0.908			
HL3					0.846			
NT1						0.842		
NT2						0.849		
NT3						0.861		
TC1							0.860	
TC2							0.836	
TC3							0.824	
TC4							0.856	
YD1								0.912
YD2								0.772
YD3								0.893

For the convergence of the scale: The convergence of the scale is assessed by the average variance extracted (AVE). According to Hair *et al.* (2017), a scale achieves convergence value when the AVE index is greater than or equal to 0.5.

The results of the reliability and convergence test of the scale are summarized in Table 4 below:

The results of Table 4 show that the Cronbach's alpha and CR coefficients of the scales are all greater than 0.7 and the AVE index is all greater than 0.5, so the scales all have reliability and convergence.

For the scale's discrimination: Henseler *et al.* (2015) proposed a method of assessing discrimination using the HTMT (heterotrait-monotrait ratio) table, the HTMT index is below 0.85, discrimination is well guaranteed.



Table 4. Results of testing the reliability and convergence of the scale

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
BM	0.914	0.940	0.797
CN	0.823	0.883	0.654
DU	0.918	0.942	0.803
DV	0.823	0.878	0.645
HL	0.869	0.919	0.792
NT	0.809	0.887	0.724
TC	0.866	0.908	0.713
YD	0.827	0.895	0.741

Table 5. Results of testing the scale's discrimination

	BM	CN	DU	DV	HL	NT	TC	YD
BM								
CN	0.634							
DU	0.743	0.621						
DV	0.143	0.227	0.120					
HL	0.673	0.596	0.683	0.268				
NT	0.226	0.314	0.207	0.382	0.503			
TC	0.535	0.443	0.531	0.175	0.594	0.209		
YD	0.666	0.532	0.709	0.087	0.620	0.144	0.527	

The results of Table 5 show that the HTMT index is below 0.85, so the discrimination is well guaranteed.

4.3. Structural Model Evaluation

First, it is necessary to consider handling the problem of multicollinearity to avoid making wrong judgments about the results of data analysis. The results of Table 6 show that the Inner VIF value is less than 3, so the model does not have multicollinearity (Hair *et al.*, 2017).

The SEM linear structural model analysis method is used by studies to test the theoretical research model. First, the statistical significance of the impact relationship will be evaluated. If the p-value is less than 0.05, the impact is statistically significant. Conversely, if the p-value is greater than 0.05, the impact is not statistically significant. Next, the level of impact and the direction of impact will be evaluated. A positive regression coefficient is a positive impact, a negative one is a negative impact. The results of Bootstrapping test with N = 5,000 are as follows:

The data analysis (table 7) indicates that IT-based services has significantly positive impact on reliability ($\beta = 0.149$, p-value = 0.000), responsiveness ($\beta = 0.113$, p-value = 0.009), security ($\beta = 0.133$, p-value = 0.002), functionality ($\beta = 0.203$, p-value = 0.000), satisfaction ($\beta = 0.127$, p-value = 0.000). Thus, H1, H2, H3, H4, H5 is supported. In addition, reliability has significantly positive impact on satisfaction ($\beta = 0.210$, p-value = 0.000), responsiveness has significantly positive impact on satisfaction ($\beta = 0.264$, p-value = 0.000), security has significantly positive impact on satisfaction ($\beta = 0.238$, p-value = 0.000), functionality has significantly positive impact on satisfaction ($\beta = 0.130$, p-value = 0.001).



Table 6. Inner VIF and effect size f^2

	VIF	f^2
DV -> TC	1.000	0.023
DV -> DU	1.000	0.023
DV -> BM	1.000	0.028
DV -> CN	1.000	0.043
DV -> HL	1.050	0.031
TC -> HL	1.412	0.064
DU -> HL	2.110	0.068
BM -> HL	2.169	0.054
CN -> HL	1.593	0.022
HL -> YD	1.093	0.356

Table 7. Results of testing the impact relationship of factors in the research model

Hypothesis	Path	Original sample (β)	P – value	Result
H1	DV -> TC	0.149	0.000	Support
H2	DV -> DU	0.113	0.009	Support
H3	DV -> BM	0.133	0.002	Support
H4	DV -> CN	0.203	0.000	Support
H5	DV -> HL	0.127	0.000	Support
H6	TC -> HL	0.210	0.000	Support
H7	DU -> HL	0.264	0.000	Support
H8	BM -> HL	0.238	0.000	Support
H9	CN -> HL	0.130	0.001	Support
H10	HL -> YD	0.624	0.000	Support

Thus, H6, H7, H8, H9 is supported. Satisfaction has significantly positive impact on continuance intention ($\beta = 0.624$, p-value = 0.000). Thus, H10 is supported.

The f^2 index is used to assess the influence of each independent variable on the dependent variable in the model (Hair *et al.*, 2017). The results of the f^2 analysis in Table 6 show that IT-based services have a small impact on reliability, responsiveness, security, functionality, and satisfaction; Reliability, responsiveness, security and functionality have a small impact on satisfaction with $0.02 \leq f^2 < 0.15$. Finally, satisfaction has a large impact on continuance intention with $f^2 \geq 0.35$.

To evaluate the explanatory capacity of the independent variable for the dependent variables based on the R^2 value (Hair *et al.*, 2017). The research results show that satisfaction is the dependent variable with the highest level of explanation by the independent variables with $R^2 = 0.515$ and R^2 adjusted = 0.510. Following are continuance intention with $R^2 = 0.302$ and R^2 adjusted = 0.298; functionality with $R^2 = 0.041$ and R^2 adjusted = 0.039; reliability with $R^2 = 0.022$ and R^2 adjusted = 0.020; security with $R^2 = 0.018$ and R^2 adjusted = 0.016; responsiveness with $R^2 = 0.013$ and R^2 adjusted = 0.011.

A commonly used indicator for assessing predictive capability is Q^2 . The results Table 8 indicate that the Q^2 values of all dependent variables are greater than zero, suggesting that the model possesses meaningful predictive relevance. Specifically, the Q^2 value for satisfaction exceeds 0.25, reflecting a moderate level of predictive capability. In contrast, the Q^2 values for reliability, responsiveness, security, functionality, and continuance intention are all below 0.25, indicating a low level of predictive capability.



Table 8. R-square and Q square predictive

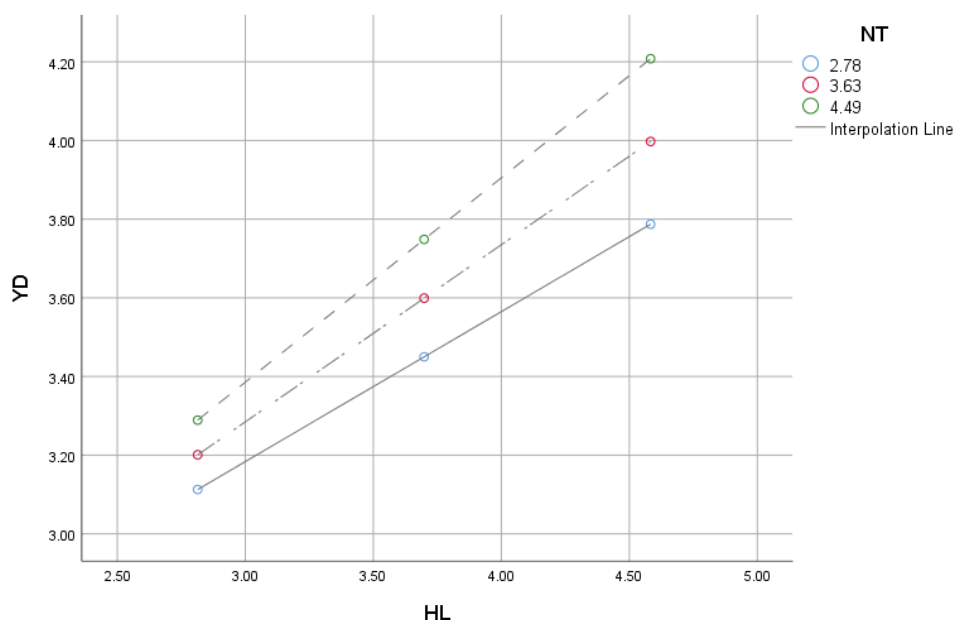
	R-square	R-square adjusted	Q ²
TC	0.022	0.020	0.015
DU	0.013	0.011	0.009
BM	0.018	0.016	0.014
CN	0.041	0.039	0.026
HL	0.515	0.510	0.399
YD	0.302	0.298	0.217

4.4. Testing the Moderating Role of Perceived Value on the Effect of Satisfaction on Continuance Intention

Table 9. Results of testing the moderating role of perceived value (PV) on the effect of satisfaction (HL) on continuance intention (YD)

Hypothesis		Original sample (β)	P – value
H11	NT x HL -> YD	0,08	0,02

The analysis results (table 9) indicate that the Sig. value of (NT $\times$ HL) is 0.02 < 5%, demonstrating that perceived value plays a moderating role in the effect of satisfaction on continuance intention. The regression coefficient (β) of NT $\times$ HL is 0.08 (> 0), implying that as perceived value increases, it strengthens the impact of satisfaction on continuance intention.

**Figure 2.** Plotted interaction of the moderating variable perceived value changes the impact of satisfaction on continuance intention.

Furthermore, based on the interaction plot, as perceived value increases from low to high levels, the slope of the relationship between satisfaction and continuance intention becomes steeper. This suggests that for customers with higher perceived value, the effect of satisfaction on continuance intention is stronger compared to those with

lower perceived value. In other words, perceived value not only increases the level of continuance intention but also amplifies the positive effect of satisfaction on continuance intention.

4.5. Testing the Mediating Role of Service Quality Factors in the Relationship between IT-Based Services and Satisfaction

Based on the Bootstrapping analysis results with N = 5,000 obtained from SmartPLS, the findings regarding the mediating effects are presented in the table below:

Table 10. Results of testing the mediating role of service quality factors between IT-based services and satisfaction

	Original sample (β)	P – value
DV -> TC -> HL	0,031	0,001
DV -> DU -> HL	0,030	0,031
DV -> BM -> HL	0,032	0,017
DV -> CN -> HL	0,026	0,007

According to the results in Table 10, IT-based services not only have a direct effect on satisfaction but also exert indirect effects through the mediating roles of reliability, responsiveness, security, and functionality, with significance levels below 5%. This indicates that these indirect effects are statistically significant. Specifically, reliability serves as a mediator such that an increase in IT-based services leads to higher satisfaction. Responsiveness also acts as a mediator, whereby improvements in IT-based services enhance satisfaction. Similarly, security plays a mediating role, as greater IT-based service quality increases satisfaction. Finally, functionality serves as a mediator, indicating that improvements in IT-based services contribute to higher levels of satisfaction.

4.6. Testing Differences by Age

The table 11 indicate that the Levene's test based on the mean yields a significance value of 0.000, which is lower than the 5% significance level. This suggests that continuance intention differs significantly across age groups.

Specifically, continuance intention tends to decrease with increasing age. This finding is consistent with practical observations, as younger customers are generally more familiar with and adaptable to technology, enabling them to use technology-based services more easily than older customers. Consequently, the use of self-service technologies in banking transactions is more convenient and prevalent among younger customers.

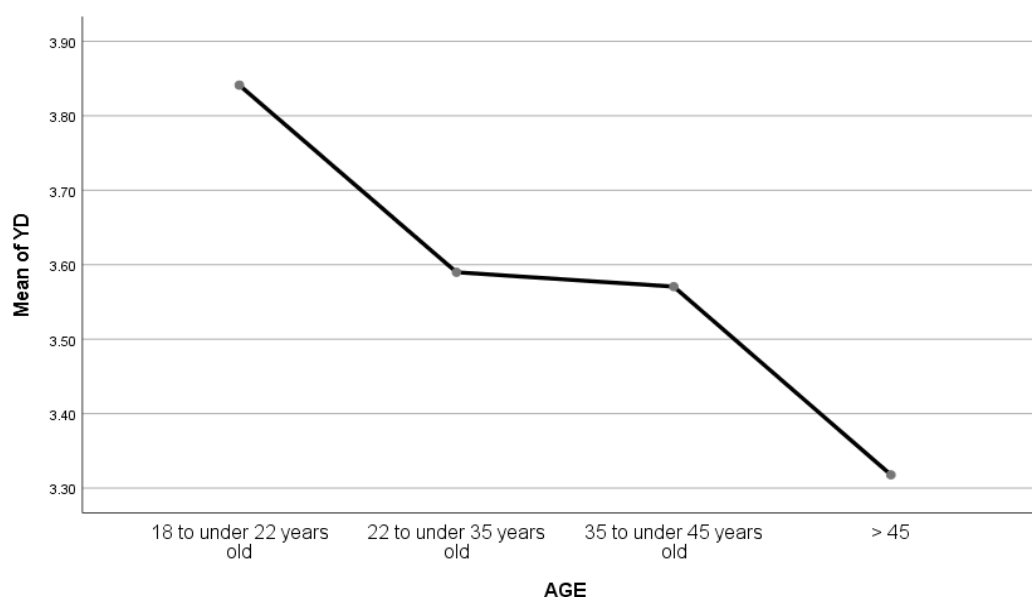


Figure 3. The line graph shows the relationship between the average continuance intention using the product and each age group.

Table 11. Results of testing differences by age

Test of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
YD	Based on Mean	6.543	3	552	.000
	Based on Median	5.938	3	552	.001
	Based on Median and with adjusted df	5.938	3	539.675	.001
	Based on trimmed mean	6.497	3	552	.000

5. Discussion

The results indicate that IT-based services exert a positive impact on all service quality dimensions, although the magnitude of these effects varies. Specifically, functionality shows the strongest effect ($\beta = 0.203$), followed by reliability ($\beta = 0.149$), security ($\beta = 0.133$), and responsiveness ($\beta = 0.113$). This pattern suggests that, in the context of digital banking, users place relatively greater emphasis on system efficiency and ease of use, while other dimensions such as responsiveness play a comparatively less prominent role. This finding partially converges with prior studies that highlight the importance of functionality in technology-based services (Zhu *et al.*, 2002; Machkour & Abriane, 2020), but it also suggests a contextual shift where certain service attributes are increasingly perceived as baseline expectations rather than key differentiators. Furthermore, IT-based services also have a direct positive impact on satisfaction ($\beta = 0.127$), although this effect is weaker compared to the indirect effects through service quality dimensions. This implies that the influence of technology on customer satisfaction is largely mediated through service quality, reinforcing the importance of translating technological capabilities into tangible service experiences.

Moreover, the study shows that service quality factors have a positive impact on satisfaction, which is in accordance with previous studies of Iqbal *et al.* (2018), Satria & Hidayat (2021), Maune (2022), Thuwaini *et al.* (2022). In examining the determinants of satisfaction, responsiveness ($\beta = 0.264$) and security ($\beta = 0.238$) emerge as the most influential factors, followed by reliability ($\beta = 0.210$) and functionality ($\beta = 0.130$). This hierarchy contrasts with some prior studies in more mature markets, where functionality often dominates, suggesting that in this context, customers are more sensitive to service assurance and support-related attributes, particularly responsiveness and security. Such divergence may be attributed to higher perceived risk and varying levels of digital trust, which elevate the importance of these dimensions.

A notable finding is that the relationship between satisfaction and continuance intention exhibits a substantially stronger effect compared to other relationships in the model. This result can be theoretically explained by the central role of satisfaction as a proximal determinant of post-adoption behavior, as suggested by the Expectation Confirmation Model. While service quality dimensions and IT-based services act as antecedents, satisfaction consolidates users' overall cognitive and affective evaluations, thereby exerting a more direct influence on behavioral intention. This highlights satisfaction as a key transmission mechanism through which upstream factors ultimately drive continuance intention.

Finally, perceived value increases the impact of satisfaction on continuance intention. When customers value the value of self-service banking, they will tend to stick with the service even if their satisfaction level is not very high. Conversely, if the perceived value is low, even if they are satisfied to a certain extent, they may not want to continue using it.

6. Theoretical Contributions and Practical Contributions

6.1. Conclusion

In the context of the commercial banks in Vietnam, the results of the study show that IT-based services positively affect reliability ($\beta = 0.149$), responsiveness ($\beta = 0.113$), security ($\beta = 0.133$), functionality ($\beta = 0.203$), satisfaction ($\beta = 0.127$). In addition, reliability has significantly positive impact on satisfaction ($\beta = 0.210$), responsiveness has significantly positive impact on satisfaction ($\beta = 0.264$), security has significantly positive impact



on satisfaction ($\beta = 0.238$), functionality has significantly positive impact on satisfaction ($\beta = 0.130$). Satisfaction has significantly positive impact on continuance intention ($\beta = 0.624$). Finally, perceived value plays a moderating role in the effect of satisfaction on continuance intention.

6.2. Theoretical Contributions

This study extends existing literature by proposing an integrated framework that combines IT-based service characteristics, service quality dimensions, satisfaction, and continuance intention, while incorporating perceived value as a moderating mechanism. Unlike traditional approaches that treat technology adoption and service quality as separate streams, this study advances a hybrid theoretical perspective in which IT-based services influence continuance intention indirectly through multidimensional service quality constructs, thereby refining the explanatory power of service quality theory in digital banking contexts.

From the perspective of the Expectation Confirmation Model (ECM), this study provides an important theoretical refinement by positioning perceived value as a moderator rather than solely an antecedent of satisfaction or continuance intention. This suggests that the strength of the satisfaction–continuance intention relationship is contingent upon customers' value evaluation, offering a more nuanced understanding of post-adoption behavior in digital banking environments.

Furthermore, the findings contribute to service quality theory by demonstrating that traditional service quality dimensions such as reliability, responsiveness, security, and functionality remain relevant but are recontextualized within IT-based service environments. Specifically, IT-based services act as foundational enablers that shape these dimensions, which in turn influence satisfaction and behavioral outcomes. This highlights a shift from static service quality models toward a technology-driven, process-oriented perspective.

Overall, this study contributes to theory by integrating ECM and service quality frameworks within a digital banking context, introducing a moderating mechanism that captures value-based evaluation, and offering a more comprehensive explanation of continuance intention toward self-service technologies.

6.3 Practical Contributions

This study provides practical information for bank leaders to orient, build, improve and enhance customer satisfaction, retain existing customers as well as attract new customers using self-service technology at Vietnamese commercial banks. In the context of digital transformation and the strong development of self-service banking, information technology-based services help optimize customer experience, increase service availability and continuity. Banks should invest in new technology solutions for customer services and banking operations. In addition, banks should also invest in big data analysis systems to better understand customer needs and behaviors. Banks must invest in information security systems, develop stronger encryption methods, and authentication methods with higher security to prevent external fraud. Self-service technology services must be regularly upgraded to respond to and limit the occurrence of errors during transactions such as slow system transaction processing and transaction rejection. Services are designed so that the transaction process is simple and easy to understand, ensuring that all customers can use it. There should be forms of promotion of services to increase customer awareness. Self-service banking needs to meet the requirements of high speed, smooth transaction processing, and the ability to access services anytime, anywhere. In addition, banks need to clearly define the value that customers expect when using self-service services, not only in terms of function but also in terms of emotional value to increase customers' awareness of value when using self-service banking.

7. Limitation and Future research

This study has several limitations. First, it does not fully address potential methodological issues such as endogeneity and self-selection bias, which may affect the observed relationships. In addition, the use of a cross-sectional design limits the ability to draw causal inferences. The reliance on self-reported data may also introduce bias, suggesting that the findings should be interpreted with caution.



Future research should adopt more rigorous approaches rather than merely extending service quality dimensions. Specifically, longitudinal designs are recommended to better capture causal relationships over time. Moreover, cross-country comparisons and multi-group analysis (MGA) can provide deeper insights into contextual and user differences. Addressing endogeneity using advanced methods would further enhance the robustness and theoretical contribution of future studies.

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Does this article screen for similarity?

Yes

Conflict of Interest

The authors have no conflicts of interest to declare. There is also no financial interest to report. The author certifies that the submission is original work and is not under review at any other publication.

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