

# Determinants of Gen Y Customers' intention to adopt mobile banking: An empirical research in Ho Chi Minh City

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**Abstract:**

**T***his study investigates the factors influencing Gen Y customers' intention of adopting of mobile banking services in Ho Chi Minh from the understanding of technology perception. Exploratory factor analysis (EFA) was used as an instrument to analyze the data collected from the respondents. The established framework of integrating the task technology fit (TTF) and the unified theory of acceptance and usage of technology (UTAUT) were applied to examine users' perception and intention in adopting mBanking services. The study shows that the most influencing factor is Performance expectancy in adopting mBanking. Besides, task-technology fit, technology characteristics, social influence, and effort expectancy have great impacts on users' attitude towards mobile banking services.*

**Keywords:** *Gen Y customers, mobile banking services, exploratory factor analysis, task technology fit, unified theory of acceptance and usage of technology.*