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RESEARCH ON FACTORS AFFECTING THE SELECTING

intentiOn cOmmerciAl

BANK IN DANANG CITY,VIETNAM

trinh le tAn

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### Abstract

it is important that banks now need to know clearly about the psychology

and needs of customers, what customers really think, what they need and how they are affected by the surrounding environment that will help the bank adopt policies to attract and develop appropriate products in the competitive market today. convenient

sampling methods were implemented using 200 questionnaires to collect data from customers with at least one time in using bank service. Descriptive statistical analysis, cronbach’s alpha reliability analysis, EFA factor analysis, linear regression analysing were all used to determine which factors affecting the selecting intention commercial Bank in Da nang city. the results show that employees quality is the most important factors affecting the selecting intention commercial Bank in Danang city. Based on the results of this study, we hopes that contributing to the orientation of construction, development and increasingly perfect to meet the needs of customers in order to improve business efficiency and competitive efficiency of Commercial Bank.

***Key words:*** *Selecting intention, Cronbach’s Alpha, EFA, Linear regression*

***JEL Classification:*** *C30, C32, L23*

Introduction

the outburst of the commercial banking system has put customers in front of many opportunities to choose rich products and services that are more diverse and easier to change banks.this requires domestic banks in general and commercial banks in Da nang to do their best in improving their capacity to improve competitiveness, make a difference to collect attracting new customers and maintaining old customers, which is what most businesses now care about not only commercial banks. it is important that banks now need to know clearly about the psychology and needs of customers, what customers really think, what they need and how they

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are affected by the surrounding environment that will help the bank adopt policies to attract and develop appropriate products in the competitive market today.

The study of Pham Thi Tam and Pham Ngoc Thuy (2010) seeks to the factors influencing customers’ intention to choose banks. The results show that brand awareness factor has the strongest impact on the intention of bank selection, followed by factors such as convenient location, troubleshooting, the influence of relatives and appearance and finally, marketing. This study provides certain results in determining the factors that affect the tendency to select a bank. However, the scope of research is limited to the central wards of Da lat city and data were collected by a convenient sampling method, so the market is quite homogeneous, the sample is not highly representative.

The study of Ha Nam Khanh Giao and Ha Minh Dat (2014), when evaluating the elements of selecting commercial banks of the elderly in the city Ho chi minh pointed out that there are 7 factors that elderly customers are interested in when selecting banks, including Quality of employees, price, reputation, experience, facilities, incentives, and references... When distinguishing customers by income or service use, all seven factors have similar interests of groups. When distinguishing age, sex or working status, there will be differences in the level of interest in the seven banking options of groups. The significance of this study has yielded certain results in identifying and evaluating the factors that elderly customers are interested in when choosing a bank. this partly helps banks understand the attitudes and expectations of consumers when choosing banks.

# material and methods

individual customers are one of the important customer groups of the retail market segment that banks are targeting. “Bank customers are anyone who has an account with a bank” (United States Commercial Law of 1957). Or *“Customers must have an existing account, or deposit or some similar relationship, to make a person a customer of a bank”* (Goiteom, 2011).

The process of selecting customers’ banks takes place with the influence of complex social relationships (between customers and relatives, friends, colleagues, other relationships) These relationships impact on students’ awareness, needs, motivation, interest and career interest

When it comes to the process of selecting a bank of customers, it refers to the combination of individual needs and aspirations with the requirements of a career, other factors affecting. not any customer choice is easy to accept, but they are subject

to certain external factors. In society, each individual has a definite position, with that position individuals who enjoy benefits at the same time also need to be responsible for the community where they live, community and society.

selecting a bank is an activity that has an audience. the object is the banks that customers will choose to deposit. selected banks become the purpose of customer operations. to achieve the goal, customers need to understand the object. the more fully understanding this is, the faster the ability to choose the bank.

Behavioral intent is defined as the subjective intention of the customer in carrying out a specific action. Behavioral intent includes and is measured through specific manifestations: the intention to positively act tends to attract consumers with the product, increase the amount of purchase, speak well of products and suppliers, ready to pay higher fees to use the product. conversely, the intention to negatively act causes consumers to reduce or stop using the product, even switching to competing

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products and saying badly about products and suppliers (Saha and Theingi, 2009). According to Ajzen (1991), behavioral intent includes motivational factors that can affect the behavior of each individual. these factors indicate the level of readiness or effort that each individual will spend on behavior.

Behavioral intent is human action guided by considering three factors: belief in behavior, belief in norms and belief in control. the greater this belief, the greater the intention to act (Ajzen, 2002). According to Kotler et al. (2001), there are two factors that may hinder the intention to become actual behavior: attitudes of the surrounding people and unexpected situations.

in studies of consumer behavior, some researchers such as Zeithaml et al

(1996), Cronin et al. (2000) use the behavioral intent variable as a dependent variable and focused on this variable research. Intention plays a decisive role in influencing actual behavior, as well as a close relationship with actual behavior (Suki, 2011). Predicting intention is the first step in predicting real behavior (Howard and Sheth, 1967). Therefore, the intention to use is described as consumer willing in using the product (Elbeck and Tirtiglu, 2008). So the intention to use is more important than actual behavioral research, especially with predictive studies, studies to find

solutions ...

Zeithaml and many other researchers use behavioral intention terms that include and measure by positive behavioral intentions (such as saying good things about businesses, willing to spend money to buy products and services of an enterprise,…). In a study of factors affecting the transformation of mobile tele- communications service networks of Jordan, Awwad and Neimat (2010), the concept of behavioral intention is positive. that scale is expressed as referring others to services, maintaining and being satisfied with the service and continuing to use other services from the service provider. in his study, the author used the term intention to use with the same positive meaning. consumers can formulate their intentions based on factors such as income, age, gender, ...

The theory of reasoned action (TRA) was built by Aen and Fishbein in 1975 and is considered a pioneering doctrine in the field of social psychology research. The theory of reasoned action asserts that people often consider the results of different actions before implementing them and they will choose to take actions that will hopefully lead to the desired results

*Figure 1 The theory of reasoned action (TRA)*

*Source: Ajzen, I. & Fishbein, M. (1975), Belief, Attitude, Intention and Behavior.*

*An Introduction to Theory and Research, Mas: Addition - Wesley*

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Theory of Planned Behavior by Ajzen (1991) is an extended and improved

theory of reasoned action theory.

*Figure 2 The theory of Planned Behavior (TPB)*

*Source : Ajzen, I. (1991), The theory of Planned Behavior, Organizational Behavior and*

### Human Decision Processes

Based on the studies presented above, the Attitude factor has been interpreted, analyzed into elements, showing the attitude of customers to the bank. that is, perceive the convenience of location and brand awareness. these factors play an important role in the process of finding information about the bank, which on the basis of the intention to select and is believed to have a direct impact on the intention to use and abandon the intermediate role of attitude factor. therefore, the proposed tPB model to be revised into this study includes the intention to select banks as the central factor, the impact factors are subjective norms, perceived behavioral control and attitude factors interpreted, analyzing into elements. that is, perceive the convenience of location, brand awareness.

in addition to the above-mentioned factors of the tPB model, the study considers a number of other factors that are likely to affect the customers’ intention to select banks in Da nang, which are referenced from recent studies. On the basis of identifying the factors affecting the intention of selecting customers’ banks in Da Nang, as presented above, the proposed research model is illustrated in Figure 3.

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*Figure 3 The proposed research model*

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Based on the proposed research model shown in Figure 3, the thesis presents

research hypotheses, specifically as follows:

1. subjective norm

Hypotheses 1 (H1): *Subjective norm and intention to choose banks have positive relationships.*

1. Perceived behavioral control

Hypotheses 2 (H2): *Perceived behavioral control and intention to choose banks have a positive relationship*

1. Brand awareness

Hypotheses 3 (H3): *Brand awareness and intention to choose banks have a positive relationship.*

1. locational convenience

Hypotheses 4 (H4): *Locational convenience and intention to choose banks have a positive relationship.*

1. Attitude towards promotion

Hypotheses 5 (H5): *Attitude towards promotion and intention to choose banks have a positive relationship.*

1. staff quality

Hypotheses 6 (H6): *Quality of and intention to choose banks have a positive relationship.*

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1. Bank prestige

Hypotheses 7 (H7): *Bank prestige and intention to choose banks have a positive relationship.*

1. Quality of the bank’s products and services

Hypotheses 8 (H8): *Quality of the bank’s products and services and intention to choose banks have a positive relationship.*

Research process: Synthesis of theoretical content related to the topic and overview of recent studies to propose research models suitable to the context in Da nang. After that, taking the main steps are qualitative research, preliminary quantitative research and official quantitative research.

Qualitative research is conducted by in-depth interviews with some experts in the banking and finance industry. The results of qualitative research help the author to adjust the research model, scale and preliminary confirm the factors included in the research model in accordance with the conditions of Da nang.

Preliminary quantitative research was carried out to evaluate the reliability of the scale and preliminary suitability of each observed variable, conducted by interviewing individual customer groups at transaction points of commercial Bank, Da nang branch.

Official quantitative research is conducted with consumers through questionnaires by questionnaires. With the support of sPss software, collected data is used to test the scale value by eFA factor analysis method, evaluate the reliability of the scale through Cronbach’s Alpha coefficient, correlation analysis, multiple regression analysis to test the model and research hypothesis, as well as assess the impact of each independent variable on the dependent variable; testing group comparison by ANOVA (Hair et al, 1998).

# Results and Debate

### Results of qualitative research

Through qualitative research independent variables are filtered and re- examined the relationship with the dependent variable. Qualitative research results are useful for building and completing the scale.

*Table 1 Scale after adjusting*

|  |  |
| --- | --- |
| **Scale before adjusting** | **Scale after adjusting** |
| locational convenient |
| convenience location of commercialBank ‘s transaction | Commercial Bank ‘s are located in manyconvenience locations for customers |
| Products and services quality |
| competitive interest rates meet the requirements of your | competitive interest rates meet your requirements |
| the intention to choose a bank |
| i intend to choose a regular tPank bank in the near future | i intend to transfer to commercial Bank regularly in the near future. |

*Source: SPSS analysis*

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*Table 2 Results of preliminary assessment of reliability with Cronbach’s Alpha*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **scale** | **scale mean if****Item Delected** | **scale variance****If Item Delected** | **corrected Item - Total correlation** | **Cronbach’s Alpha If Item deleted** |
| Subject norms – CM: Cronbach’s Alpha = 0,918 |
| cm1 | 9.10 | 13.656 | 0.748 | 0.937 |
| cm2 | 8.50 | 9.389 | 0.854 | 0.880 |
| cm3 | 8.90 | 8.767 | 0.880 | 0.875 |
| cm4 | 8.6 | 9.822 | 0.900 | 0.862 |
| Perceived behavioral control – HV: Cronbach’s Alpha = 0.933 |
| Hv1 | 3.80 | 1.067 | 0.875 |  |
| Hv2 | 3.20 | 1.067 | 0.875 |  |
| Brand awareness – TH: Cronbach’s Alpha = 0.798 |
| tH1 | 5.30 | 3.122 | 0.701 | 0.712 |
| tH2 | 5.40 | 1.822 | 0.696 | 0.732 |
| tH3 | 4.70 | 2.9 00 | 0.639 | 0.763 |
| Locational convenient – VT: Cronbach’s Alpha = 0.937 |
| vt1 | 5.90 | 4.544 | 0.882 | 0.900 |
| vt2 | 5.40 | 4.933 | 0.854 | 0.919 |
| vt3 | 6.10 | 5.211 | 0.878 | 0.904 |
| Attitude toward promotion - CT: Cronbach’s Alpha = 0.865 |
| ct1 | 13.30 | 12.456 | 0.653 | 0.854 |
| ct2 | 13.60 | 12.044 | 0.852 | 0.803 |
| ct3 | 13.40 | 14.933 | 0.704 | 0.837 |
| ct4 | 13.10 | 15.878 | 0.532 | 0.862 |
| ct5 | 14.30 | 14.900 | 0.648 | 0.845 |
| ct6 | 14.30 | 15.567 | 0.676 | 0.844 |
| Employee quality – NV: Cronbach’s Alpha = 0.901 |
| nv1 | 6.70 | 6.011 | 0.776 | 0.887 |
| nv2 | 6.70 | 4.011 | 0.909 | 0.776 |
| nv3 | 7.00 | 5.778 | 0.774 | 0.885 |
| Bank prestige – UT: Cronbach’s Alpha = 0.909 |
| Ut1 | 6.90 | 5.878 | 0.773 | 0.907 |
| Ut2 | 6.60 | 5.600 | 0.888 | 0.810 |
| Ut3 | 6.70 | 6.011 | 0.795 | 0.887 |

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| --- |
| Products and services quality – LI: Cronbach’s Alpha = 0.910 |
| li1 | 6.20 | 6.400 | 0.793 | 0.896 |
| li2 | 6.50 | 4.722 | 0.900 | 0.809 |
| li3 | 6.50 | 6.278 | 0.796 | 0.892 |
| Intention to choose a bank – NH: Cronbach’s Alpha = 0.898 |
| nH1 | 6.70 | 4.678 | 0.804 | 0.855 |
| nH2 | 6.40 | 4.711 | 0.847 | 0.811 |
| nH3 | 6.70 | 6.011 | 0.772 | 0.887 |

*Source: SPSS analysis*

the scale is subjective norms when selecting commercial Bank with Cronbach’s Alpha coefficient = 0.852. The total correlation coefficients of the observed variables CM1, CM2, CM3 are greater than 0.3 so they are satisfactory to carry out the next analysis.

the scale of perceived behavioral control and the intention to select

Commercial Bank has Cronbach’s Alpha coefficient = 0.301 (<0.6). The total correlation coefficient of observed variables HV1, HV2 is less than 0.3 so the author decides this type of scale in the next analysis.

the scale brand awareness and intention to select commercial Bank have

Cronbach’s Alpha coefficient = 0.505 (<0.6). The total correlation coefficient of the observed variables TH2 is less than 0.3 so this scale is not satisfactory to carry out the next analysis.

the scale of convenient location and intention to select commercial Bank

bank has Cronbach’s Alpha coefficient = 0.569 (<0.6) so this scale is not satisfactory

to carry out the next an alysis.

the scale of Attitude towards promotion and the intention to select Commercial Bank with Cronbach’s Alpha coefficient = 0.933. The correlation coefficients of the observed variables CT1, CT2, CT3, CT4, CT5, CT6 are greater than 0.3, so it is satisfactory to carry out the next analysis.

the scale of employees quality and intention to select commercial Bank bank with Cronbach’s Alpha coefficient = 0.898. The correlation coefficient of the sum of observed variables NV1, NV2, NV3 is greater than 0.3, so it is satisfactory to carry out the next analysis.

the scale of bank prestige and intention to select commercial Bank have Cronbach’s Alpha coefficient = 0.877. The correlation coefficients of the observed variables UT1, UT2, UT3 are greater than 0.3, so it is satisfactory to carry out the next analysis.

the scale of products and services quality and the intention to select Commercial Bank with Cronbach’s Alpha coefficient = 0.911. The correlation coefficient of the observed variables LI1, LI2, LI3 is greater than 0.3 so it is satisfactory to carry out the next analysis.

The scale of intention to select Commercial Bank bank is Cronbach’s Alpha coefficient = 0.955. The correlation coefficients of the observed variables NH1, NH2, NH3 are greater than 0.3, so it is satisfactory to carry out the next analysis.

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*Table 3 Assessing the reliability of the official scale with Cronbach’s Alpha*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **scale** | **scale mean if****Item Delected** | **scale variance****If Item Delected** | **corrected Item – Total correlation** | **Cronbach’s Alpha If Item deleted** |
| Subjective norms – CM: Cronbach’s Alpha = 0,852 |
| cm1 | 6,03 | 4,416 | 0,688 | 0,826 |
| cm2 | 6,00 | 4,010 | 0,759 | 0,758 |
| cm3 | 6,10 | 4,348 | 0,723 | 0,793 |
| Perceived behavioral control – HV: Cronbach’s Alpha = 0,301 |
| Hv1 | 2,55 | 1,284 | 0,179 |  |
| Hv2 | 2,61 | 1,656 | 0,179 |  |
| Brand awareness – TH: Cronbach’s Alpha = 0,505 |
| tH1 | 5,54 | 4,290 | 0,346 | 0,377 |
| tH2 | 5,58 | 3,683 | 0,240 | 0,573 |
| tH3 | 5,49 | 3,729 | 0,402 | 0,270 |
| Locational convenient – VT: Cronbach’s Alpha = 0,569 |
| vt1 | 5,38 | 3,844 | 0,370 | 0,481 |
| vt2 | 5,58 | 4,205 | 0,316 | 0,561 |
| vt3 | 5,31 | 3,855 | 0,455 | 0,353 |
| Attitide toward promotion – CT: Cronbach’s Alpha = 0,933 |
| ct1 | 14,96 | 21,255 | O,807 | 0,921 |
| ct2 | 14,94 | 19,886 | 0,843 | 0,916 |
| ct3 | 15,06 | 20,670 | 0,801 | 0,921 |
| ct4 | 15,41 | 22,272 | 0,796 | 0,924 |
| ct5 | 14,89 | 20,340 | 0,792 | 0,923 |
| ct6 | 14,77 | 19,887 | 0,809 | 0,921 |
| Employees quality – NV: Cronbach’s Alpha = 0,898 |
| nv1 | 6,10 | 4,915 | 0,784 | 0,870 |
| nv2 | 5,94 | 4,268 | 0,821 | 0,836 |
| nv3 | 5,99 | 4,442 | 0,797 | 0,856 |
| Bank prestige – UT: Cronbach’s Alpha = 0,877 |
| Ut1 | 6,03 | 4,260 | 0,792 | 0,801 |
| Ut2 | 6,06 | 4,163 | 0,769 | 0,822 |
| Ut3 | 5,94 | 4,604 | 0,731 | 0,855 |
| Products and services quality – LI: Cronbach’s Alpha = 0,911 |
| li1 | 6,00 | 4,266 | 0,823 | 0,872 |
| li2 | 5,99 | 3,945 | 0,839 | 0,856 |
| li3 | 6,01 | 3,919 | 0,804 | 0,877 |

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| --- |
| Intention to choose a Commercial Bank – NH: Cronbach’s Alpha = 0,955 |
| nH1 | 7,30 | 8,050 | 0,898 | 0,938 |
| nH2 | 7,16 | 7,837 | 0,934 | 0,911 |
| nH3 | 7,16 | 8,028 | 0,880 | 0,952 |

*Source: SPSS analysis*

After analyzing Cronbach’s Alpha coefficients for all scales of the research model, the thesis obtained 6 groups of scales with good reliability corresponding to 21 observed variables. the scales and observed variables given by the author fully meet after analyzing Cronbach’s Alpha coefficients and the author has removed three factors that are perceived behavior control, locational convenience and Brand awareness.

these observed variables will continue to be used in the exploratory Factor

Analysis.

*Table 4 Rotated Component Matrix of the independent variables*

|  |
| --- |
| **Rotated Component Matrix** |
|  | **Component** |
| **1** | **2** | **3** | **4** | **5** |
| ct2 | 0,872 |  |  |  |  |
| ct6 | 0,869 |  |  |  |  |
| ct5 | 0866 |  |  |  |  |
| ct3 | 0,857 |  |  |  |  |
| ct4 | 0,849 |  |  |  |  |
| ct1 | 0,842 |  |  |  |  |
| li2 |  | 0.923 |  |  |  |
| li1 |  | 0,918 |  |  |  |
| li3 |  | 0,912 |  |  |  |
| nv3 |  |  | 0,920 |  |  |
| nv1 |  |  | 0,904 |  |  |
| nv2 |  |  | 0,898 |  |  |
| Ut1 |  |  |  | 0,909 |  |
| Ut2 |  |  |  | 0,890 |  |
| Ut3 |  |  |  | 0,872 |  |
| cm3 |  |  |  |  | 0,888 |
| cm2 |  |  |  |  | 0,864 |
| cm1 |  |  |  |  | 0,820 |

*Source: SPSS analysis*

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there were 18 observed variables included in the analysis with KmO coefficient = 0.809 which satisfies KMO condition from 0.5 to 1. At the same time, Bartlett’s test results showed that the statistical significance of sig = 0.000 is less than 5%. Thus, it can be concluded that factor analysis is appropriate for existing data, variables are related to each other and are eligible for factor analysis by eFA testing.

Factor analysis with independent variables with Eigenvalue > 1 produces 5 factors groups with a total cumulative of 80.149% (> 50%). Most variables with load factors greater than 0.5 satisfy convergent values and discriminant values. the scales are highly valuable for measuring the corresponding variables. the scales are of high value to measure for the corresponding variables, follows:

* Group 1 has 3 criteria for measuring attitudes towards promotion, downloaded by one factor. Load factors from 0,842 to 0,872 meet the set criteria and show the observed variables with a significant relationship with the factor. This group of factors has kept the 5 observed variables and names compared to the original proposal: Attitude towards promotion (CT).
* Group 2 has 3 criteria for measuring the factors of products and services quality and is downloaded to one factor. Load factors with values from 0.912 to 0.923 meet the proposed standards and show the observed variables with a significant relationship with the factor. this group of elements is kept the same 3 variables and the original name products and services quality (LI).
* Group 3 has 3 criteria of employees quality measurement, which is downloaded to a factor. Load factors from 0.898 to 0.920 meet the proposed standards and show the observed variables with a significant relationship with the factor. This group of elements is kept the same 3 variables and the original name employees quality (NV).
* Group 4 has 3 criteria to measure Bank prestige factor, downloaded to one factor. The load factors from 0.872 to 0.909 have reached the set and show the observed variables with a significant relationship with the factor. This group of factors is kept the same 3 variables and the original name Bank prestige (UT).
* Group 5 has 3 criteria to measure the subjective norms, downloaded to one factor. The load factors from 0,820 to 0,888 have reached the set criteria and show the observed variables with a significant relationship with the factor. This

group of elements is retained in 3 observable variables and original names

Subjective norms (CM).

### EFA analysis for dependent factors

EFA results show that the KMO coefficient is 0.753> 0.5 satisfying the condition; In Bartlett’s test, Sig = 0.000< 0,05, it can be seen that the Barlett test is statistically significant, showing that the observed variables are correlated on a global scale. The total variance extracted by 91,706% indicates that 91,706% of data variability is explained by the group of micro-selections. The coefficient representing the variation is explained by each factor (Eigenvalue) reaching 2.751> 1, which satisfies the data requirement.

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*Table 5 Rotated Component Matrix of the dependent variable*

|  |  |
| --- | --- |
|  | component |
| 1 |
| **NH2** | 0,972 |
| **NH1** | 0,955 |
| **NH3** | 0,946 |

*Source: SPSS analysis*

### Correlation analysis

*Table 6 Correlation analysis*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **cm** | **ct** | **nv** | **Ut** | **li** | **nh** |
| **cm** | Pearson correlationSig. (2- tailed)n | 1 |  |  |  |  |  |
|  | 0,000 | 0,634 | 0,025 | 0,098 | 0,004 |
| 200 | 200 | 200 | 200 | 200 | 200 |
| **ct** | Pearson correlationSig. (2- tailed)n | 0,324\*\* | 1 | 0,116 | -0,101 | 0,051 | -0,342\*\* |
| 0,000 |  | 0,102 | 0,153 | 0,475 | 0,000 |
| 200 | 200 | 200 | 200 | 200 | 200 |
| **nv** | Pearson correlationSig. (2- tailed)n | 0,034 | 0,116 | 1 | 0,038 | 0,070 | 0,600\*\* |
| 0,634 | 0,102 |  | 0,596 | 0,322 | 0,000 |
| 200 | 200 | 200 | 200 | 200 | 200 |
| **Ut** | Pearson correlationSig. (2- tailed)n | -0,159\* | -0,101 | 0,038 | 1 | -0,114 | 0,208\*\* |
| 0,025 | 0,153 | 0,596 |  | 0,108 | 0,003 |
| 200 | 200 | 200 | 200 | 200 | 200 |
| **li** | Pearson correlationSig. (2- tailed)n | 0,117 | 0,051 | 0,070 | -1,114 | 1 | 0,203\*\* |
| 0,098 | 0,475 | 0,322 | 0,108 |  | 0,004 |
| 200 | 200 | 200 | 200 | 200 | 200 |
| **nh** | Pearson correlationSig. (2- tailed)n | 0,201\*\* | 0,342\*\* | 0,600\*\* | 0,208\*\* | 0,203\*\* | 1 |
| 0,004 | 0,000 | 0,000 | 0,003 | 0,004 |  |
| 200 | 200 | 200 | 200 | 200 | 200 |

*Source: SPSS analysis*

The coefficient of correlation analysis shows the degree of correlation between the independent variable and the dependent variable and they are measured by the absolute value of pearson. the closer this value is, the closer the two variables are. According to the correlation matrix, there is a linear correlation between the dependent variable NH and the independent variables because of the significance level Sig. less than 0.05. The correlation coefficient (Pearson Correlation) between the dependent variable NH and independent variable NV is the highest of 0.600, followed by ct, Ut, li, and cm.

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### Regression analysis

*Table 7. Model summary*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **model** | **r** | **R square** | **Adjusted R square** | **Std. Error of the estimate** |
| 1 | 0,725 | 0,525 | 0,513 | 0,97450 |

*Source: SPSS analysis*

The regression results report shows that the R square is 52.5%, which indicates the model’s appropriateness of 52.5% or in other words 52.5% of the variation of y explained by 5 independent variables cm, ct, nv, Ut, li. the adjusted r square value reflects more accurately the fit of the model for the whole, we have an adjusted R value of 0.513 (or 51,3%).

*Table 8 ANOVA*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **model** | **Sum of squares** | **df** | **mean****squre** | **f** | **Sig** |
| **Regression** | 203,561 | 5 | 40,712 | 42,870 | 0,000 |
| **Residual** | 184,234 | 194 | 0,950 |  |  |
| **total** | 387,795 | 199 |  |  |  |

*Source: SPSS analysis*

We see in the test results according to ANOVA table, the significance level is Sig. = 0.000 <0.01 (α = 0.01) show that the regression model has just been built is suitable for the overall research and can be used.

*Table 9. Coefficient in the regression equation*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **model** | **Unstandardized****Coefficients** | **standardized****Coefficients** | **t** | **Sig.** | **Collinearity Statistics** |
| **B** | **Std.Error** | **Beta** |  |  | **tolerance** | **vif** |
| **constant** | -2,041 | 0,455 |  | -4,488 | 0,000 |  |  |
| **cm** | 0,168 | 0,074 | 0,120 | 2,258 | 0,025 | 0,872 | 1,147 |
| **ct** | 0,396 | 0,081 | 0,257 | 4,868 | 0,000 | 0,881 | 1,135 |
| **nv** | 0,732 | 0,067 | 0,545 | 10,899 | 0,000 | 0,979 | 1,021 |
| **Ut** | 0,370 | 0,070 | 0,251 | 4,973 | 0,000 | 0,960 | 1,042 |
| **li** | 0,236 | 0,071 | 0,167 | 3,317 | 0,001 | 0,972 | 1,029 |

*Source: SPSS analysis*

the results of the regression analysis showed that regression has not been excluded by sig, the T-test of each independent variable is less than 0.05. Looking at the last row of the regularized results we see all VIF (Variance Inflation Factor) <2, this shows that the multicollinearity of the independent variables is negligible and the variables in the model are acceptable. the standard beta gives us the importance of each independent variable for the dependent variable. Here, the importance of

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the variables in descending order relative to the dependent variable is employee quality, Attitudes towards promotion, Bank prestige, products and services, and subjective norms.

the relationship between the dependent variable and the independent

variables is represented as the standardized regression equation as follows: NH = 0.545NV + 0.257CT + 0.251UT + 0.167LI + 0.120CM (1)

NH: The intention to choose Commercial Bank bank NV: Employees quality

CT: Attitude towards promotion UT: Bank prestige

LI: Products and services quality CM: Subjective norms

According to the standardized regression equation, when the quality of

employees increases (or decreases) 1 unit of standard deviation, the intention of selecting customers’ banks will increase (or decrease) 0.545 units. standard deviation.

When the attitude towards marketing promotion increases (or decreases) by 1 standard deviation, the intention of selecting customers’ Commercial Bank will increase (or decrease) 0.257 units of standard deviation.

When the prestige of the bank increases (or decreases) 1 unit of standard deviation, the intention of selecting a bank of commercial Bank will increase (or decrease) 0.251 units of standard deviation.

When the quality of service products increases (or decreases) by 1 standard deviation, the intention of selecting customers’ Commercial Bank will increase (or decrease) 0.167 standard deviation units.

When subjective standards increase (or decrease) 1 unit of standard deviation, the intention of selecting customer bank Commercial Bank will increase (or decrease)

0.120 standard deviation units.

# Conclusion

this study has analyzed the theory and previous studies in the country on the intention to select banks, applied with conditions in Da nang. therefore, this study is suitable for the context of Da Nang. The research has confirmed five important factors affecting customers’ intention to choose Commercial Bank , which are subjective standards, attitude towards marketing, staff quality and reputation of the bank. goods and benefits from products and services. These five factors have explained 51.3% of the changes in customers’ intention to choose Commercial Bank, the remaining 48.7% of the variation in the intention to choose Commercial Bank bank is explained by individuals. the other factor that the research has not yet discovered.

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