

The Impact of Ethical Responsibility and Responsiveness on Customers' Behavioral Intention to Use Digital Banking Services at Vietnamese Commercial Banks

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Abstract

The research paper assesses the impact of ethical responsibility and responsiveness responsibility on Customers' Behavioral Intention to Use Digital Banking Services at Vietnamese Commercial Banks; thereby proposing solutions and recommendations to commercial banks and state management agencies in fulfilling their social responsibilities, especially the implementation of ethical responsibility and responsiveness responsibility for feedback.

Keywords: Ethical responsibility, Responsive responsibility, commercial banks, individual customers, digital banking, Vietnam.

1. Introduction

The digital transformation process in the banking sector in Vietnam is taking place strongly, making digital banking the main service delivery channel for individual customers. The development of digital platforms not only improves the utility and speed of transactions, but also increases risks related to data security, information transparency and troubleshooting in the digital environment (Hsu & Bui., 2022). In this context, customer trust has become a key factor, formed not only from technological capabilities but also from the way banks behave in protecting customer interests, providing honest information and responding promptly to arising problems (Pham & Nguyen, 2022). Therefore, the social responsibility aspects of banks, especially ethical responsibility and responsiveness, are increasingly playing an important role in shaping the perception and Behavioral intention to use digital banking services of individual customers (Ha et al., 2025).

Although banking social responsibility has been mentioned in many previous studies, the majority of studies still approach CSR in a holistic way or focus on the impact on financial performance and corporate reputation. Studies analyzing the role of each specific CSR aspect on customer behavior, especially ethical responsibility and responsiveness in the context of digital banking, are still limited, especially in Vietnam – where digitalization is rapid while the level of financial literacy of customers is uneven (Ha et al., 2025). Stemming from this gap, the article focuses on analyzing the impact of ethical responsibility and responsiveness of commercial banks on the intention to use digital banking services of individual customers in Vietnam, thereby providing results and recommendations for a sustainable digital banking development strategy.

2. Literature Review

Ethical Responsibility (ET)

The Digital Transformation Context and the Role of Banking Ethics: In the powerful wave of digital transformation, commercial banks are not only investing in technology to optimize operational efficiency but also facing challenges regarding information security and professional ethics. Customers today are particularly concerned about fairness and how banks manage personal data, rather than focusing solely on technological convenience. In this context, ethical responsibility has become a fundamental element in strengthening customer trust and intention to use digital banking services, based on stakeholder theories and sustainable development (Bowen, 1953; Freeman, 1984; Elkington, 1997; Porter & Kramer, 2006).

The concept and nature of ethical responsibility (ET): Ethical responsibility is a core component of corporate social responsibility (CSR), reflecting society's expectations that businesses should act fairly and honestly even when the law does not explicitly stipulate it (Carroll, 1979, 1991). Unlike mandatory legal responsibility, ethical responsibility encourages businesses to proactively "do the right thing" based on social values and norms. From an early stage, Bowen (1953) emphasized that business decisions must be consistent with societal goals, while Donaldson and Dunfee (1994, 1999) argued that ethical behavior should be based on an intersection of supranormativity and local norms.

The position of ethics in the corporate governance model: According to Carroll's CSR pyramid model (1991), ethical responsibility lies above legal responsibility, encompassing practices such as honest transactions and avoiding harm to the community.

From the perspective of stakeholders, Freeman (1984) asserts that corporate ethics is linked to the obligation to respect the legitimate interests of all groups, from shareholders to customers and employees. Balancing these interests not only helps build sustainable relationships (Maignan and Ferrell, 2004) but is also a strategic factor that helps organizations enhance their reputation, minimize reputational risks, and create long-term competitive advantages (Treviño, Weaver, and Reynolds, 2006).

Ethical Responsibility in the Digital Banking Industry: For the banking industry, ethical responsibility is particularly important due to the trust-based nature of its services and information asymmetry. Scholtens (2009) points out that transparency and protecting customer interests are key to maintaining the stability of the financial system. Especially in today's digital banking environment, the scope of ethical responsibility has expanded to include issues such as privacy protection and ethical application of new technologies (Hsu and Bui, 2022), adapting to the unprecedented challenges of cyberspace.

In Vietnam, domestic research approaches ethical responsibility as a key component of corporate social responsibility (CSR), closely linked to business ethics and organizational culture (Ha et al, 2025). This responsibility is not limited to legal compliance but is also considered a crucial foundation for building reputation and achieving sustainable development (Ha, 2018). Businesses demonstrate responsibility through adherence to ethical standards, ensuring honesty and respecting customer interests (Tho & Trang, 2011). In particular, the modern perspective has expanded to include the customer's viewpoint, considering ethical responsibility as the perception of transparency and fairness in behavior, thereby directly impacting user trust and engagement (Lien & Ha, 2022).

Synthesizing theoretical perspectives, the essence of ethical responsibility lies in the voluntary adjustment of business behavior to societal norms and expectations in the pursuit of economic goals. It serves both as a standard reflecting the "right practices" of an organization and as a strategic element in building long-term trust. In this study, ethical responsibility is defined as a commitment to conducting business honestly, fairly, transparently, and respectfully of the interests of stakeholders, going beyond minimum legal requirements to maintain sustainable social values.

Ethical responsibility in digital banking is embodied in four main pillars, beginning with the protection of personal data – one of the top concerns regarding online customer privacy (Smith, Milberg & Burke, 1996). Banks have an obligation to protect data and only use it with customer consent to minimize the risk of leakage (Culnan & Armstrong, 1999; Boateng et al., 2016), while establishing clear privacy policies to build trust (Pavlou, 2003). The second aspect is transparency, requiring businesses to provide accurate and non-misleading information (Ferrell, Fraedrich, & Ferrell, 2019), especially disclosing fees and risks to minimize user suspicion (Luo et al., 2020; Kim, Ferrin & Rao, 2008). Third, equitable treatment requires banks to ensure benefits for all stakeholders according to stakeholder theory (Freeman, 1984), including controlling automated algorithms to avoid bias and injustice in financial decisions (Martin, 2019; Nguyen & Simkin, 2017). Finally, establishing a Code of Conduct to institutionalize ethical principles into governance through training and supervision (Kaptein, 2008) helps guide behavior from conflicts of interest to online interactions (Ferrell et al., 2019).

In short, These four aspects fully reflect the essence of ethical responsibility in the digital age. Effectively fulfilling this responsibility not only helps minimize perceived risk but also plays a crucial role in increasing trust and encouraging customers' intention to continue using digital financial services in the future. (Pavlou, 2003; Kim et al., 2008; Boateng et al., 2016).

Responsiveness Responsibility (RE)

Responsiveness is understood as a company's commitment and ability to listen to, receive, and promptly address customer requests or complaints. This concept originates from service quality theory, where "responsiveness" is a core component reflecting the level of customer support provided by an organization (Parasuraman, Zeithaml, & Berry, 1988; Zeithaml, Berry, & Parasuraman, 1996). According to Maignan and Ferrell (2004), customer-oriented social responsibility requires businesses to ensure their rights through fair practices, and the ability to quickly resolve emerging issues is a key manifestation of this commitment.

In the banking industry, responsiveness is particularly important due to its trust-based nature and high information asymmetry. Financial institutions need to establish transparent complaint resolution mechanisms to protect consumers through diverse support channels and fair handling (OECD, 2021). In the digital age, as risks of system failures and online fraud increase, the ability to respond quickly and transparently becomes key to maintaining customer "digital trust" (Hsu & Bui, 2022). This includes not only processing speed but also requires clarity in communication and accountability for incidents affecting customers.

Aspects of accountability in digital banking

Responsiveness (RE) in digital banking is manifested in three main aspects.

First, it is the commitment to timely and transparent complaint resolution. Prompt resolution not only reflects service quality (Parasuraman et al., 1988; Zeithaml et al., 1996) but is also an essential mechanism for protecting financial consumers from information asymmetry (OECD, 2021). Delays or avoidance of accountability increase perceived risk, while transparency helps maintain long-term customer relationships (Maignan & Ferrell, 2004; Pérez & del Bosque, 2015).

Secondly, RE requires establishing a continuous and multi-directional dialogue process. In a multi-channel digital banking environment, maintaining interaction helps strengthen trust and commitment between the two parties (Morgan & Hunt, 1994). In particular, digital trust largely depends on how banks organize communication and respond consistently when data or transaction incidents occur (Hsu & Bui, 2022).

Thirdly, RE emphasizes a positive attitude and a sense of responsibility. Customers not only evaluate the outcome of the handling process but also particularly value the respect and goodwill of the organization (Tax et al., 1998; Smith et al., 1999). A proactive attitude helps limit churn and promotes positive word-of-mouth communication (Zeithaml et al., 1996). Here, RE intersects with moral responsibility when the bank does not blame but proactively compensates and rectifies the consequences for the customer (Carroll, 1991; Maignan & Ferrell, 2004).

Intention to use digital banking services (BI)

Business Intention (BI) is defined as the willingness or commitment of customers to choose and increase their use of digital services in the future (Davis, 1989). International studies indicate that this intention stems not only from technological convenience but also from a combination of perceived benefits, risks, and trust in the bank (Yousafzai et al., 2003; Zhou, 2011). Customers need to feel secure and confident in the transaction system before deciding to commit long-term.

In Vietnam, customer behavior intentions are strongly influenced by assessments of the fairness, transparency, and reliability of businesses (Nguyen Dinh Tho & Nguyen Thi Mai Trang, 2011). Recent studies confirm that in the context of a developing market, the intention to use digital banking is closely linked to how banks fulfill their responsibility to protect information, act fairly, and respond promptly to incidents (Pham Hong Lien & Nguyen Thi Thu Ha, 2022; Pham & Nguyen, 2025).

Developing Hypotheses and Research Models

Based on the theoretical framework of corporate social responsibility (CSR) and the empirical evidence analyzed, this study establishes the impact relationship between Ethical Responsibility (ET), Responsive Responsibility (RE), and the intention to use digital banking services (BI). The proposed model considers ET as a foundation supporting trust, while RE is expected to be the leading factor driving behavior in the digital environment.

The Impact of Ethical Responsibility (ET) on Intention to Use (BI)

Ethical responsibility is considered a core foundation of bank credibility, especially in developing markets where customer trust is still in its infancy (Tran Thi Thanh Ha, 2018). When banks demonstrate a commitment to fair treatment, honesty, and data privacy protection, customers tend to reduce suspicion and increase confidence when conducting online transactions (Pham Hong Lien & Nguyen Thi Thu Ha, 2022).

Adherence to ethical standards that go beyond legal requirements not only strengthens trust but also creates a lasting bond between customers and the bank's digital platform (Tho & Trang, 2011; Hsu & Bui, 2022). From this, the following hypothesis is proposed:

H1: Ethical responsibility (ET) of banks has a positive and significant impact on the intention to use (BI) digital banking services.

The Impact of Responsiveness (RE) on Business Intention (BI)

In the field of technology-based services, responsiveness is considered a key factor determining customer behavioral intentions (Zeithaml et al., 1996). Because digital banking transactions always carry the risk of system errors or fraud, willingness to listen and transparent complaint resolution mechanisms are the most important "signals" for customers to assess the reliability of the service (OECD, 2021; Hsu & Bui, 2022). Rapid responsiveness and a proactive attitude not only help resolve issues but also promote continued use and spread positive messages about the service (Pérez & del Bosque, 2015; Pham & Nguyen, 2025). Therefore, the study proposes:

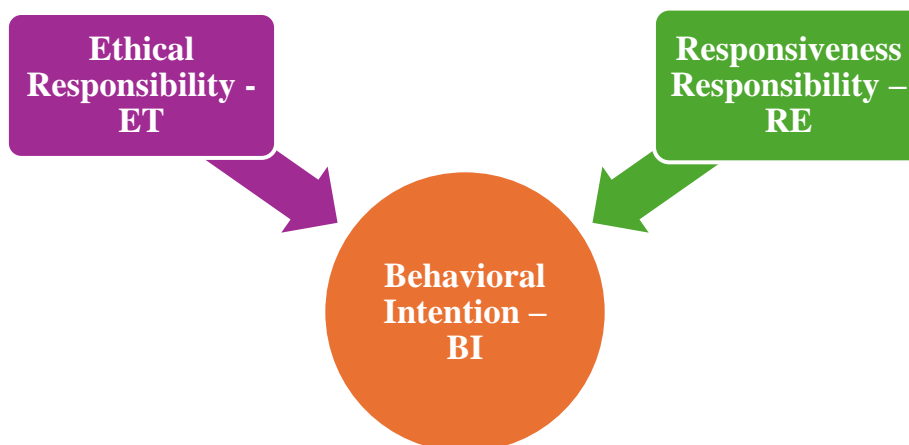
H2: The responsiveness (RE) of banks has a positive and significant impact on the intention to use (BI) digital banking services.

The relative impact between ET and RE

Although ethics (ET) is a crucial foundation for long-term trust, in the context of digital banking – where convenience and speed are prioritized – responsiveness (RE) often has a more direct and powerful impact on usage behavior (Hsu & Bui, 2022). Online customers are generally more sensitive to instantaneous interactions; therefore, an effective response system when problems arise will influence usage decisions more quickly than abstract ethical commitments (Parasuraman et al., 1988; Pham & Nguyen, 2025). Thus, the comparative hypothesis is as follows:

H3: Responsiveness (RE) has a stronger impact than Ethical Responsibility (ET) in shaping the intention to use (BI) digital banking services.

Figure 1. Research model



Source: Research author's proposal.

3. Research Methodology

3.1. Research Design and Data Collection Procedure

This study was conducted using a quantitative method to examine the impact of Ethical Responsibility (ET) and Responsive Responsibility (RE) on the Behavioral Intention (BI) of individual customers in Vietnam. Data was collected through direct surveys using questionnaires to ensure a high response rate and the authenticity of the information. The direct approach allowed the authors to observe attitudes, address questions promptly, and ensure that the survey subjects met the criteria of being users of digital banking services.

3.2. Measurement Scales

All variables in the model are measured using scales inherited from reputable studies and adapted to the context of the Vietnamese banking industry. The questionnaires use a 5-point Likert scale (from 1: Strongly disagree to 5: Strongly agree).

Table 1. Measurement scales

Concept (Construct)	Encryption	Measurement Items	References
Ethical Responsibility (ET)	ET1 - ET6	Data security; ensuring fairness; adhering to ethical standards; commitment to fulfilling obligations; non-discrimination; maintaining a code of conduct.	D'Aprile & Talò (2014); Perez et al. (2013); Turker (2009); El Akremi et al. (2015); Reverte et al. (2016).
Responsibility for Feedback (RE)	RE1 - RE6	Commitment to resolving complaints; Prioritizing customer interests; Timely resolution; Positive attitude; Establishing a continuous dialogue process.	Abdullah & Aziz (2013); Rohini & Mahadevappa (2010); Yeh (2015); D'Aprile & Talò (2014); Alvarado et al. (2017).
Behavioral Intention (BI)	BI1 - BI8	Intention to use early; Effort to use daily; Frequent use; Encouragement to others; Long-term use plan; Recommendation to relatives.	Venkatesh et al. (2003); Clegg (2010); Luarn & Lin (2005); Koenig-Lewis et al. (2010).

3.3 Data Collection Process

The author implemented a method of distributing questionnaires directly to individual customers to ensure a high survey completion rate and maximize the amount of information collected. This approach allows researchers to observe, measure, and record the behaviors, attitudes, and perceptions of survey subjects more effectively, thereby increasing the reliability and validity of the research data.

Furthermore, conducting face-to-face surveys allows for stricter control over sample selection criteria, ensuring that participants meet the research requirements. This method also encourages respondents to provide more honest and focused answers to each question in the survey, contributing to improved data quality for analysis.

3.5. Data Analysis Methods

The collected data were processed through standard statistical procedures to objectively test the research hypotheses (H1, H2, H3). First, the reliability and validity of the scale were assessed using Cronbach's Alpha coefficient combined with exploratory factor analysis (EFA) or confirmatory factor analysis (CFA) to ensure internal consistency and convergent validity. Next, regression models or structural equation modeling (SEM) were applied to determine the impact of ethical responsibility (ET) and responsiveness (RE) on behavioral intention (BI). Finally, the study performed standardized Beta coefficient analysis to compare the impact weights between RE and ET, thereby providing empirical evidence to test hypothesis H3 regarding the superiority of responsiveness in a digital environment.

4. Findings

4.1 Sample and Demographic Characteristics

The research sample clearly reflects the profile of the target customer group in the digital age, with a dominant female demographic, accounting for 71.5% compared to 28.5% for men. In terms of age, the majority of respondents are between 18 and 25 years old (63%), demonstrating that the digital native generation is currently the primary user of digital banking services. Regarding occupation and income structure, students account for the largest proportion at 55.9%, followed by office workers and civil servants at 15.5%; more than half of respondents (51.7%) have an income below 10 million VND/month. Notably, the level of engagement with digital banking platforms is very high, with 68.4% of customers maintaining daily or at least three-times-a-week usage.

4.2 Assessing the reliability and validity of the scale

Internal Consistency Reliability: The Cronbach's Alpha coefficients for all three constructs—Ethical Responsibility (ET), Responsive Responsibility (RE), and Behavioral Intention (BI)—are above 0.7, far exceeding the acceptable threshold. This demonstrates that the items in each scale are closely linked and consistently measure the same research concept. Furthermore, the item-total correlation coefficients of all observed variables are higher than 0.3, indicating that no variables need to be removed to improve the scale's reliability.

Convergent and Discriminant Validity: Through exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), the scales all demonstrated good convergent validity, with the factor loading coefficients of the observed variables all greater than 0.5. The mean variance extracted (AVE) was above 0.5, and the composite reliability (CR) was above 0.7, confirming that the observed variables accurately reflect the content of the research concepts. Simultaneously, discriminant validity was also ensured, as the square root of the AVE of each construct was greater than the correlation coefficients between pairs of concepts in the model, confirming that the ET, RE, and BI components are distinct entities with no measurement overlap.

The fact that all scales meet the reliability and validity requirements indicates that the collected data is of high quality and accurately reflects objective reality. This provides a solid foundation for testing the structural model and research hypotheses (H1, H2, H3) in the next step.

4.3. Model Fit Assessment

The regression analysis results show that the research model has a very high fit with the actual data. The multivariate correlation coefficient... $R = 0,819$. This reflects a strong linear relationship between Ethical Responsibility (ET), Responsive Responsibility (RE), and Behavioral Intention (BI). The index $R^2 = 0,671$ (R^2 adjustment = 0,670). This study shows that the two factors, ET and RE, explain 67.1% of the variation in customers' intentions to use digital banking services. This demonstrates that user decisions are not only based on technological convenience but also heavily depend on the ethical commitments and responsiveness of the bank. Furthermore, regression assumption violations are well controlled: The Durbin-Watson index is 1.791 (approximately 2), confirming the absence of autocorrelation; the standard error is low (0.455), and residual analysis shows the model has high reliability in forecasting.

Table 2. Evaluate the relevance of the model

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.819a	.671	.670	.45505	1.791
a. Predictors: (Constant), ET, RE					
b. Dependent Variable: BI					

Source: Regression analysis results on SmartPLS software

4.4. ANOVA and Multicollinearity Tests

ANOVA test results with values $F = 358,594$ and level of significance $\text{Sig.} = 0,000$. The multiple linear regression model is statistically very significant. Multicollinearity analysis shows that the Tolerance index is 0.952 and the VIF is 1.050 (below the threshold of 10), combined with the highest Condition Index being only 15.276. This confirms that ET and RE are two independent concepts, with no overlapping information in the model.

Table 3. ANOVA Inspection Results

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	148.506	2	74.253	358.594	.000b
	Anonymous	72.681	351	.207		
	Total	221.187	353			
a. Dependent Variable: BI						
b. Predictors: (Constant), ET, RE						

Source: Regression analysis results on SmartPLS software

Table 4. Table of Estimation Results from Multiple Linear Regression Model

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.290	.170		1.702	.090		
RE	.825	.032	.803	25.592	.000	.952	1.050
ET	.088	.042	.066	2.092	.037	.952	1.050

a. Dependent Variable: BI

Source: Regression analysis results on SmartPLS software

4.5. Testing the research hypotheses

Based on the regression coefficient table (Table 4), the standardized regression equation is determined as follows:

$$BI = 0,803 * RE + 0,066 * ET$$

Hypothesis testing H1: The regression coefficient of ET reaches $B = 0,088$ with $Sig. = 0,037 < 0,05$. This suggests that ethical responsibility has a positive impact on service usage intentions. When customers feel better about the security and fairness of the bank, their intention to use it will increase. Hypothesis H1 is accepted.

Hypothesis H2 testing: Responsibility for feedback (RE) has a very high regression coefficient ($B = 0,825$ with $Sig. = 0,000$). This result indicates that proactively receiving and handling complaints and maintaining positive interaction are the most direct and powerful factors influencing customer behavior. Hypothesis H2 is accepted.

Hypothesis H3 testing (Comparison of impact magnitude): When comparing standardized Beta coefficients, the impact of RE ($Beta = 0,803$) is many times larger than ET ($Beta = 0,066$). This reflects that in the digital banking environment, customers consider ethics as a fundamental condition, but the ability to respond quickly and effectively is the differentiating factor and the driving force behind their intention to use the service. Hypothesis H3 is accepted.

5. Discussion And Recommendations

The study has achieved many meaningful results both theoretically and practically in analyzing customer-oriented responsibility factors that affect the intention to use digital banking (BI) services. First of all, the results of the testing of the multiple linear regression model show that the research model with two independent variables, ethical responsibility (ET) and feedback responsibility (RE), has a high degree of relevance. Evaluation indicators such as the determination factor, F test, and regression assumptions were all satisfied, indicating that the model is able to reliably explain the variation in customers' intentions to use digital banking services.

Secondly, the results of the regression coefficient analysis indicate that feedback responsibility is the most impactful and decisive factor on the intention to use digital banking services. This reflects that in the digital banking environment – where transactions take place quickly and rely heavily on technology – the ability of banks to proactively receive, handle complaints in a timely manner, maintain effective dialogue and demonstrate a responsible attitude throughout customer interactions plays a key role in promoting predictive behavior intended to use. This result highlights the role of service experience and post-transaction interaction in shaping intentions to use digital banking.

Third, ethical responsibility also shows a positive and statistically significant impact on intention to use digital banking services, although the level of impact is lower than that of feedback responsibility. This result shows that factors such as personal information security, compliance with ethical standards, fair treatment and transparency are important foundations in building customer trust in digital banking. Ethical responsibility does not directly make a big difference in user behavior, but does play a role in reinforcing peace of mind and willingness to accept service in the long term.

Fourth, complementary tests such as multilinear analysis and residual statistics show that the independent variables in the model are clearly differentiated, do not overlap statistically, and do not violate the basic assumptions of linear regression. This confirms that the scales are built in accordance with the theoretical content and that the regression estimates are stable and highly reliable.

Therefore, the study provides empirical evidence that customers' intentions to use digital banking services are simultaneously affected by both feedback responsibility and ethical responsibility, in which feedback responsibility plays a dominant role, while ethical responsibility plays a supporting role. This result not only contributes to supplementing the empirical basis for research on customer behavior in the field of digital banking, but also creates an important premise for proposing governance implications and strategic directions to promote the sustainable development of digital banking services in the coming time.

Proposals for Vietnamese commercial banks in the implementation of ethical responsibility

Alongside the responsibility to respond, banks need to focus on implementing five aspects of ethical responsibility (ET) to build lasting trust. First, protecting personal data must be seen as a core ethical commitment rather than merely a legal obligation, requiring transparent data collection and usage policies based on voluntary customer consent. Second, transparency and honesty must be ensured through the clear and accessible provision of product, fee, and interest rate information across all digital platforms. Third, banks must maintain fairness, ensuring all customers have access to services without discrimination based on age, technological proficiency, or economic status. Fourth, ethical principles need to be directly institutionalized into the governance and operational processes of digital banking systems to ensure sustainable implementation. Finally, ethical responsibility must be an integral part of the long-term development strategy; technology investment must go hand in hand with humanistic commitments to protect customer rights. When ethical responsibility and responsiveness are implemented in conjunction, banks not only meet societal expectations but also strongly promote customer intent to use services and long-term engagement in the digital age.

Recommendations for Vietnamese commercial banks in enforcing their response responsibilities

To enhance responsiveness and promote the adoption of digital banking, Vietnamese commercial banks need to implement five strategic solutions simultaneously. First, they must optimize complaint handling mechanisms by designing synchronized, accessible, and transparent response channels (Call Center, App, Website) so customers can track progress. Simultaneously, banks must improve their capacity to respond to technical incidents and online fraud by developing detailed risk scenarios and ensuring rapid coordination between specialized departments. Personalized support through a flexible combination of automated responses and direct consultations is also crucial in meeting the diverse needs of different customer groups. In particular, when applying artificial intelligence (AI) and chatbots, banks must ensure humanistic interaction and avoid the misuse of technology that diminishes the user experience. Ultimately, responsiveness must be integrated into KPI evaluation systems and internal governance based on indicators of response speed and satisfaction levels, thereby creating motivation for continuous service quality improvement. Overall, these solutions not only strengthen trust but also directly promote the long-term loyalty of individual customers in the context of today's strong digital transformation.

The study has clarified the role of ethical responsibility and feedback in shaping and promoting the intention to use digital banking services of individual customers at Vietnamese commercial banks in the context of digital transformation. On the basis of a combination of the theoretical foundation of corporate social responsibility and empirical evidence, the results of the study show that both of these factors have a positive and statistically significant impact on the intention to use digital banking, in which the responsibility for feedback plays a dominant role and ethical responsibility plays a fundamental role in strengthening customer trust.

6. Conclusion

This paper systematically synthesizes the theoretical foundations of corporate social responsibility (CSR) of commercial banks toward individual customers in the context of digital banking in Vietnam. The analysis suggests that customer-oriented CSR dimensions play a critical role in strengthening trust and fostering both the adoption and continued use of digital banking services. Overall, this study contributes to addressing existing research gaps and provides a conceptual basis for the development of sustainable, customer-centered digital banking strategies.

The results of the regression analysis confirm that in a digital banking environment with many potential risks in terms of information and service incidents, the bank's ability to listen and respond in a timely, transparent and responsible manner has a stronger influence on intended behavior than normative ethical commitments. However, ethical responsibility still plays an essential role in creating a sense of

safety, fairness and trustworthiness – prerequisites for customers to be willing to accept and maintain using digital banking services in the long term.

Theoretically, the study contributes to supplementing empirical evidence for a CSR approach in each specific aspect in the field of digital banking, rather than approaching CSR as an overall structure. In practical terms, the findings show that integrating ethical responsibility and feedback into digital banking development strategies is not only a compliance requirement or social obligation, but also an important lever to enhance customer experience, strengthen trust, and promote service usage behavior. Thereby, the research provides a scientific basis for Vietnamese commercial banks in orienting the development of digital banking in the direction of customer-centric and sustainable development.

Despite achieving theoretically and practically significant results, the study still has certain limitations that need to be objectively considered to guide further research. Firstly, the scope of explanatory variables in the model is limited, focusing only on ET and RE, failing to encompass other important factors such as perceived usefulness, perceived risk, or customer tech habits. Secondly, the impact of ethical responsibility (ET) in the model is modest compared to responsiveness responsibility, indicating that its role is not fully demonstrated. Thirdly, the use of cross-sectional data at a single point in time through a self-assessment method may lead to bias due to subjectivity and may not reflect the changes in user perceptions over time. Finally, the limited sample size and survey scope mean that the generalizability of the results to the entire digital banking market in Vietnam may not be high.

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