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Determinants of **tourist intentions** to use **mobile applications** for **accommodation** booking: **Insights from Ho Chi Minh City**

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Abstract | The present study examines the factors influencing tourists' intentions to book accommodation in Ho Chi Minh City, using mobile applications. It addresses various purchasing behaviours on platforms such as Airbnb, Agoda, and Booking.com. The findings offer strategic insights for policymakers and industry stakeholders aiming to enhance app adoption among hoteliers. Grounded in the Technology Acceptance Model (TAM) framework, this study expands the model by incorporating social influence, pricing strategies, payment systems, and security perceptions to reflect the complexities of mobile booking behaviours. Data were collected through face-to-face questionnaires distributed to 332 domestic tourists between January and March 2024 and analysed using SPSS version 26. The study identifies key factors affecting usage intentions, with social influence emerging as the strongest predictor (β = 0.313), followed by perceived ease of use (β = 0.250) and perceived usefulness (β = 0.203). The regression model explains approximately 55.2% of the variance in usage intention, highlighting the critical role of these determinants in mobile app adoption. This research contextualises TAM within a culturally specific setting, sizing the interplay of trust in digital platforms and social norms. The findings enhance the understanding of mobile app adoption behaviour in Ho Chi Minh City and similar environments.

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Keywords | mobile accommodation booking, Technology Acceptance Model (TAM), social influence, pricing strategies, payment systems, security perceptions

1. Introduction

The evolution of technology, marked by the advent of Web 2.0, has brought significant changes for Internet users, fostering the emergence of new services, social networks, and advancements in information technologies (Leite-Pereira et al., 2020). This technological shift has profoundly transformed the hotel industry, enabling innovative services and business models that cater to evolving customer needs (Nguyen & Nguyen, 2023). The widespread adoption of smart mobile devices, such as smartphones and tablets, has further reshaped tourist behaviours in booking travel services (Ba et al., 2023).

In Ho Chi Minh City, a vibrant tourism hub recognised for its dynamic socio-economic and cultural environment, mobile applications have become essential to the travel experience. Tourists rely on these applications to find and book accommodations (Leite-Pereira et al., 2020), often favouring them over traditional methods due to their user-friendly interfaces and real-time booking features. Understanding guest behaviours toward hotel websites and mobile applications is crucial for managing online distribution channels in multi-channel environments (Ali et al., 2024). Studies emphasise that tourists significantly rely on Online Travel Agencies (OTAs) such as Booking.com, Traveloka, Agoda, and Mytour, making it essential for hoteliers to grasp their adoption behaviours (Pinto & Castro, 2019). Adiba et al. (2017) noted that online hotel reservations have become more accessible, enabling customers to book rooms directly through websites without needing to visit the hotel or make a phone call. Consequently, hoteliers must comprehend customer intentions when booking accommodations online.

Several theoretical frameworks have been proposed to predict user behaviour and facilitate the successful implementation of technology. Among these, the Technology Acceptance Model (TAM), introduced by Davis (1989), has been widely employed to clarify the acceptance and use of innovative technologies (AlNawafleh et al., 2023; Martins & Costa, 2021), including applications for hotel front office systems (Agag & El-Masry, 2016). TAM identifies two primary factors that significantly influence an individual's intention to adopt new technology: perceived ease of use and usefulness (Charness & Boot, 2015; Davis, 1989). Despite undergoing various

revisions, TAM remains one of the most robust and influential models regarding technology acceptance behaviour, as demonstrated by its extensive application in studies focusing on mobile applications (de Luna et al., 2019). Since its inception, it has proven to be the most widely utilised user acceptance model (Gangakhedkar & Karthik, 2022).

The tourism service industry has experienced significant advancements in technology and digitalisation trends, leading to the development of numerous mobile applications that businesses, destinations, and government agencies strive to invest in to enhance service quality management, optimise revenue, and better understand tourists (Loan et al., 2022). However, relying solely on TAM may oversimplify the complexity of user behaviour. Recent studies emphasise the importance of contextual factors influencing mobile application adoption in tourism, such as pricing, payment systems, security, and social influence (AlNawafleh et al., 2023; Raab et al., 2018). For example, Bae et al. (2020) found that travellers often prefer Online Travel Agency (OTA) applications over those provided by hotel companies, citing factors like user experience and competitive pricing. Nevertheless, this trend presents challenges for hoteliers, who face higher costs and reduced profit margins when collaborating with OTAs (Raab et al., 2018).

Additionally, concerns about security and privacy continue to serve as obstacles to technology adoption, emphasising the necessity for robust security measures and transparent practices to cultivate user trust (Agag & El-Masry, 2016). The rise of mobile technology, an innovative platform, offers substantial opportunities for hospitality and tourism marketers to provide innovative services and effectively engage with consumers (J. J. Kim et al., 2021). Hotel mobile applications can enhance interactive customer relationships by delivering real-time information through mobile devices (Ali et al., 2024).

Ho Chi Minh City presents a unique opportunity to explore these dynamics, considering its status as a leading tourism destination with a tech-savvy, budget-conscious demographic. The interplay of cultural and socio-economic factors in this context provides valuable insights into the adoption of mobile applications for accommodation booking. By investigating determinants such as perceived usefulness, ease of use, pricing, payment systems, security, and social influence, this study seeks to address the following research questions: What factors influence domestic tourists' intentions to use mobile applications for booking accommodations in Ho Chi Minh City? How do perceived usefulness and ease of use affect tourists' intentions to adopt mobile applications for

accommodation bookings? In what ways do key factors impact the intention to use mobile applications for booking accommodations?

This research aims to fill these gaps by investigating the factors influencing mobile app adoption among domestic tourists in Ho Chi Minh City, providing theoretical insights and practical recommendations for stakeholders in the tourism and hospitality sector. The remainder of this study is organised as follows: First, a comprehensive literature review and the development of hypotheses are presented. Second, the methodology, including measures and samples, is described. Third, the results of the study are reported. Finally, the implications and contributions of the research findings are discussed, along with directions for future research.

2. Literature Review

2.1. The usage intention

Many studies have predominantly concentrated on the adoption of Internet of Things (IoT) technology from organisational and industrial viewpoints. In contrast, user acceptance of IoT—especially in developing countries—has received relatively little attention (Alkhwaldi & Abdulmuhsin, 2022). Usage intention, which refers to an individual's commitment and readiness to engage with a specific technology or service, is crucial for evaluating a person's ability to enact a behaviour (Ba et al., 2023).

According to Ajzen (1991), intention is the immediate precursor to actual behaviour, serving as a motivational force that shapes individual actions. This concept underscores the significance of recognising an individual's readiness to invest effort into a behaviour, with stronger intentions correlating to a greater likelihood of action. Intention can be viewed as a mental state reflecting an individual’s commitment to future actions, encompassing cognitive processes such as planning and preparation (McCann & Bratman, 1991). In the realm of technology usage, Davis (1989) established a strong link between actual behaviour and intention, suggesting that usage intention indicates an individual's commitment to employing a specific technology.

Ajzen and Fishbein (1975) elaborate on this by framing usage intention as a precursor to technology adoption. Additionally, behavioural intention is jointly determined by individuals’ attitudes toward technology (A) and their perceptions of usefulness (PU), which are influenced by perceived ease

of use (PEU) (Al-Adwan et al., 2023). Hameed et al. (2019) define purchase intention as the plan to acquire a product, positioning it as a critical step preceding actual purchasing decisions. This idea is echoed by Chueh and Huang (2023), who assert that usage intention is a fundamental concept in consumer behaviour research and a significant predictor of actual consumption.

In the context of travel, booking intention—specifically focused on the desire to reserve accommodations—represents a distinct subset of usage intention (del Carmen Pérez-Ricardo & García-Mestanza, 2023). The TAM stands as one of the most established frameworks for predicting technology adoption and usage behaviour (Al-Adwan et al., 2023). Consequently, grasping usage intention is crucial for forecasting and influencing consumer behaviour across various domains, especially concerning mobile applications for accommodation bookings. This insight can greatly inform the development of strategies aimed at enhancing user engagement and satisfaction within the hospitality industry.

2.2. Mobile Applications

A mobile application, commonly referred to as a mobile app, is software specifically designed to operate on smartphones, tablets, and other mobile devices. Tutunea (2016, p. 79) describes a mobile app as "a set of encoded instructions used by a mobile device to solve a problem," emphasising its functional nature. Similarly, Christian (2015) defines a mobile app as a software application created to run on devices such as smartphones and tablets. Traditionally, mobile apps mimic services like those offered on personal computers (PCs), providing users with familiar functionalities in a mobile format.

In tourism, mobile applications are tools designed for mobile devices that assist individuals or groups by providing essential information and guidance while travelling to specific locations (Silva et al., 2014). Recent research emphasises the critical role of smartphones as intermediaries in enhancing the overall tourism experience, influencing access to information and services that enrich travellers' journeys (Wang et al., 2014). According to Bae et al. (2020) and Filofteia (2016), the functionality of mobile applications is recognised as significant based on the types of services they provide, reflecting the diverse needs and preferences of modern travellers.

2.3. Theory of the Technology Acceptance Model (TAM)

According to Falah et al. (2020), various theoretical models have been developed to explore and predict user behaviours regarding information technology adoption and usage, including the Theory of Reasoned Action (TRA), the Theory of Planned Behaviour (TPB), and the Technology Acceptance Model (TAM). Initially proposed by Davis (1985) and refined by Davis (1989), TAM serves as a foundational framework for understanding the factors that influence the adoption of new technologies across diverse contexts, particularly in consumer behaviour. Drawing from multidisciplinary fields such as psychology, sociology, business, and management information systems, this model provides valuable insights into how perceived usefulness (PU) and perceived ease of use (PEU) significantly impact users' acceptance and intention to engage with technology (Dajani & Yaseen, 2016). Specifically, TAM posits that individuals are more likely to adopt a technology if they believe it will enhance their performance and if they find it user-friendly. Furthermore, TAM is recognised as one of the most influential and widely adopted theories for explaining individual acceptance of information systems (Durodolu, 2016). The original model assessed the impact of four key internal variables on actual technology usage: perceived ease of use (PEU), perceived usefulness (PU), attitude toward use (ATU), and behavioural intention to use (BI) (Davis, 1989; Turner et al., 2010).

Since its inception, TAM has undergone several modifications, integrating new features while preserving its core principles (Kowalska-Pyzalska, 2024). This adaptability enables researchers to incorporate additional factors that may influence the adoption of specific technologies through the model's external variable construct (Al-Adwan et al., 2023). However, considering the impacts of social norms, trust in digital platforms, and perceived behavioural control on mobile accommodation booking, the applicability of TAM requires further examination. The Theory of Planned Behaviour (TPB), proposed by Ajzen (1991), provides a complementary perspective by including subjective norms and perceived behavioural control, which affect user intentions beyond TAM’s traditional constructs. Taking these contextual influences into account, this study critically assesses TAM’s relevance in mobile accommodation booking and acknowledges the potential for integrating TPB constructs to enhance the understanding of tourists’ digital adoption behaviours.

2.4. Factors influencing the usage intention on mobile applications for booking accommodations among tourists

The TAM identifies key constructs that contribute to the acceptance of new technologies, primarily assessed through behavioural intention. These constructs include social influences (Junadi & Sfenrianto, 2015; Nurfaiza & Basuki Prayitno, 2023), perceived security (Hanif & Lallie, 2021; Nurfaiza & Basuki Prayitno, 2023), payment systems (Tran & Tran, 2022), and hotel pricing strategies (Adiba et al., 2017). Miniaoui et al. (2019) focus on innovative payment systems within the hospitality sector, exploring four main aspects: customer acceptance of these payment methods, the technologies used for transaction processing, the application of technology in the hospitality industry, and the security measures associated with these systems. Initially, Davis (1985) posited that the behavioural intention to use technology was mediated by attitude, however, Venkatesh and Davis (1996) revised this perspective in TAM2 by removing attitude as a mediator and proposing a direct relationship between the constructs and the intention to use (Lai, 2017). Consequently, this study integrates these factors into a comprehensive model to assess which elements most significantly influence tourists' intentions to use mobile applications for accommodation bookings. Based on an analysis of models determining the factors influencing usage intention in domestic contexts in Ho Chi Minh City, the authors identified the following key factors:

Perceived usefulness and perceived ease of use

Developed by Davis (1989), the TAM explains the intention to perform behaviours related to information technology. The model posits that PU and PEU are closely linked to consumer acceptance of a product or IT service. Recent research by Albayrak et al. (2023) supports this assertion, demonstrating that both PU and PEU significantly influence the intention to use mobile applications. Additionally, Dai and Palvia (2009) highlight that perceived usefulness positively affects the intention to utilise mobile technology applications within the tourism sector. This study aims to examine and validate these relationships in the context of mobile accommodation booking apps in Ho Chi Minh City, proposing the following hypotheses:

Hypothesis 1: The perceived usefulness of mobile apps for booking accommodations influences tourists' usage intention.

Hypothesis 2: The perceived ease of use of mobile apps for booking accommodations influences tourists' usage intention.

Prices

Internet technology has transformed how individuals connect, allowing communication without face-to-face interactions. This technological change has streamlined various tasks and offered practical solutions to consumer challenges. In the hospitality sector, especially among hoteliers, promoting services and engaging with the public has become increasingly important. Understanding customer intentions when booking hotel accommodations online is vital for enhancing service delivery and meeting consumer expectations (Adiba et al., 2017).

When making online purchases, consumers often compare prices from various providers (H. W. Kim et al., 2012). Research by Yulisetiarini et al. (2017) demonstrates that price and service quality significantly influence customer satisfaction and repurchase intentions among online providers. These findings illustrate that pricing strategies in mobile applications for booking accommodations play a crucial role in shaping tourists' usage intentions. Therefore, the following hypothesis is proposed:

Hypothesis 3: The pricing factor in mobile apps for booking accommodations influences tourists' usage intention of the service.

Payment system

E-commerce has created new financial needs that traditional payment methods often fail to address. Customers anticipate efficient and convenient payment processes from online platforms, which enhances their trust in e-retailers (Özkan et al., 2010; Shin et al., 2013). Thus, the following hypothesis is proposed:

Hypothesis 4: The payment system of mobile apps for booking accommodations influences tourists' usage intention.

Security factor

Perceived security refers to consumers' views on the safety of transactions with online providers (Agag & El-Masry, 2016). Safa et al. (2016) emphasise that security and privacy concerns remain significant barriers to adopting technologies, including mobile applications. Travel agencies and app developers must ensure proper data privacy, integrity, and user authorisation to safeguard electronic transactions. Therefore, the study suggests:

Hypothesis 5: The security factor in mobile apps for booking accommodations influences tourists' usage intention.

Social Influence Factor

Customer evaluations of products and services significantly shape potential customers' attitudes (Chong et al., 2017). In the context of accommodation services, travellers often rely on online reviews as a reference tool to gauge popular options among other consumers, thereby informing their preferences (Chong et al., 2017). Additionally, individuals are notably influenced by those in higher social positions as well as colleagues, family members, and peers. The impact of social networks on an individual's behavioural intentions and beliefs underscores the importance of social influence in decision-making processes (Alsughayir & Albarq, 2013). Given this context, the study proposes the following hypothesis:

Hypothesis 6: The social influence of tourists using mobile apps for booking accommodations affects their intention to use the service.

This comprehensive investigation into the factors influencing tourists' intentions to use mobile applications for booking accommodations aims to provide essential insights for the hospitality industry, particularly in optimising services and enhancing user engagement. The authors have created a robust measurement framework to evaluate the determinants of tourists' intentions to adopt mobile applications for booking accommodations in Ho Chi Minh City.

This framework integrates essential constructs, including perceived ease of use and perceived usefulness, based on Davis's foundational work (1989). These constructs evaluate users’

perceptions of the application's usability and its improvements to their booking experience. Furthermore, the framework incorporates a pricing factor adapted from Gefen and Devine's (2001) research, which analyses users' perceptions of price fairness and the overall value derived from the mobile application.

Moreover, the framework evaluates the reliability and user-friendliness of payment systems, based on studies conducted by Özkan et al. (2010) and Shin et al. (2013). It also examines users' perceptions of security and privacy regarding their personal information during transactions, referencing the work of Chen and Barnes (2007) and Shin et al. (2013).

Furthermore, the framework considers the impact of social norms and peer behaviours on mobile application usage, derived from research by Almaiah (2018) and Chong et al. (2017). A specific measure of mobile usage intention within the tourism context is adapted to influence tourists' intentions to use mobile applications for accommodation bookings, which is essential for hoteliers and app developers. By enhancing perceived usefulness and ease of use, ensuring competitive pricing, providing secure payment options, and leveraging social influences, stakeholders can more effectively engage with their target audience and improve overall customer satisfaction.

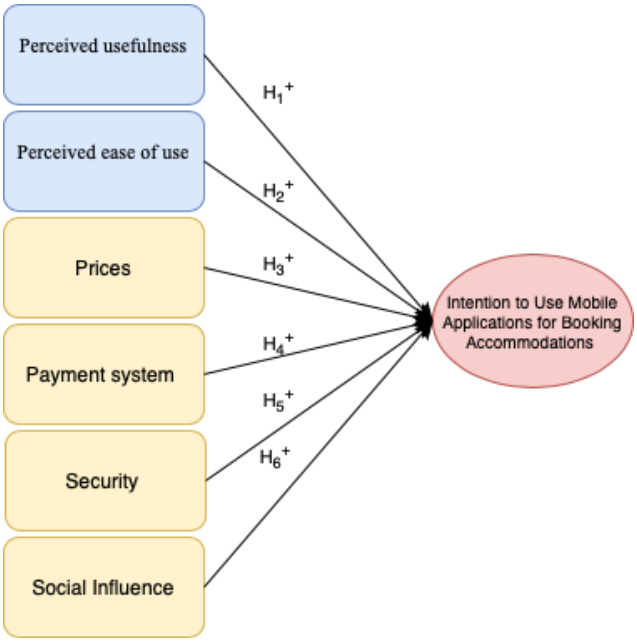

Figure 1. The proposed model

Source: Authors, 2024

3. Methodology research

3.1. Study area

Ho Chi Minh City, the most significant metropolitan and financial centre in Vietnam (Vietnam National Administration of Tourism, 2024), serves as a central tourism hub, attracting over 45 million domestic and international tourists in 2024. The city generated a total tourism revenue of 190 trillion VND (Communist Party of Vietnam Online Newspaper, 2024). In the first two months of 2024, revenue from accommodation and dining services reached nearly VNĐ19.8 trillion (803.2 million), marking a 13.6 % increase compared to the same period in 2023 (Viet Nam News, 2024). This significant growth in tourism has spurred rapid expansion in the city's accommodation sector, with a diverse range of options emerging to meet the evolving needs of travellers. Major international hotel chains such as Accor, Marriott, Hyatt, and Intercontinental have established a strong presence in the city's lodging market. These upscale brands offer global reservation systems, modern amenities, and comprehensive services tailored to both leisure and business travellers. Their capacity to host large-scale conferences and events further solidifies Ho Chi Minh City's reputation as the prime destination for tourism and business. Consequently, the HCM City Department of Tourism remains committed to improving infrastructure and services to attract more international events, solidifying the city's leading position on the regional and global tourism map (Viet Nam News, 2024).

The digital transformation of the tourism sector has significantly reshaped the economic landscape in Ho Chi Minh City (Tourism Information Technology Center, 2023). Mobile technology has revolutionised how tourists interact with service providers (Hajian et al., 2024; Dias & Afonso, 2021), particularly regarding accommodation bookings. In response to the growing adoption of digital platforms, the emergence of mobile hotel booking applications, such as Booking.com, Mytour, Agoda, and Travelaloka, reflects shifting consumer preferences towards convenience, accessibility, and real-time solutions (Dias & Afonso, 2021). Travellers conduct comprehensive research online about their desired travel destinations, including flights, hotels, taxis, and itineraries (Sharma & Sharma, 2024). Therefore, these Online Travel Agency (OTA) platforms have become essential tools for travellers and accommodation providers, facilitating seamless interactions and enhancing the overall travel experience.

This growing reliance on digital solutions highlights the importance of understanding the factors influencing tourists' intentions to use mobile applications for booking accommodations. Ho Chi Minh City offers a dynamic and relevant context for this study, providing valuable insights into the relationship between technology adoption and the rapidly evolving demands of modern travellers. By focusing on domestic tourists, it is possible to gain critical insights into a significant market segment that comprises the majority of visitors to the city and plays a vital role in shaping local tourism dynamics.

3.2. Research method

This study employed a quantitative approach to investigate the factors affecting domestic tourists' intentions to use mobile applications for booking accommodations in Ho Chi Minh City. A structured face-to-face survey was conducted with domestic tourists at major attractions, hotels, and travel hubs across the city, ensuring a diverse representation of respondents actively using mobile booking applications.

This study examines various mobile accommodation booking platforms, including peer-to-peer networks (e.g., Airbnb) and online travel agencies (OTAs) (e.g., Booking.com, Agoda, and Traveloka). These platforms were chosen because of their dominance in Vietnam's digital tourism market and their diverse booking models (OTAs versus peer-to-peer rentals). Recognised for their user-friendly interfaces, real-time booking capabilities, and competitive pricing, these platforms dominate the local market and align with the growing reliance on digital solutions for travel services, as noted in previous research (Leite-Pereira et al., 2020). However, their structural differences attract users with varying purchasing motivations, price sensitivities, and security concerns.

The survey included specific questions regarding respondents' preferred booking platforms to capture these distinctions and facilitate comparison across platform types. The widespread use of these platforms underscores the growing role of mobile applications in shaping tourist booking behaviours, reinforcing the need for hoteliers and policymakers to implement strategies that promote mobile app adoption in Ho Chi Minh City.

To ensure data validity, only respondents who had previously used mobile applications for accommodation booking were included in the final sample. The questionnaire included a screening question to confirm prior app usage, ensuring that insights into pricing strategies, security, and payment systems were based on real user experiences rather than hypothetical assumptions.

To determine an appropriate sample size for regression analysis, the study adhered to the guidelines provided by leading researchers. According to Tabachnick and Fidell (1996), the required sample size can be calculated using the formula $n \geq 8m + 50$, where n represents the sample size and m denotes the number of independent variables in the model. Additionally, Green (1991) and Memon et al. (2020) propose alternative formulas to consider, including $n \geq 104 + m$ or $n \geq 50 + m$ (for cases where $m<5$).

For exploratory factor analysis (EFA), F. J. Hair et al. (2019) and Hair Jr. et al. (2014) recommend a minimum sample size of 50, with a preferred observation-to-variable ratio of 5:1. Comrey and Lee (2013) further assert that robust regression analysis requires at least 200 observations. Given that this study included six independent variables and one dependent variable (with 35 observed variables), the minimum recommended sample size ranges from 98 to 175 participants, depending on the formula used.

To enhance reliability and ensure generalisability, the authors collected data from 350 participants, accounting for potential exclusions due to incomplete or invalid responses. After cleaning the data, 332 valid responses were retained for analysis, exceeding the required threshold and strengthening the robustness of the study's findings.

A convenience sampling method was employed due to the difficulty in accessing a complete database of domestic tourists (Rajamohan et al., 2016). While this method has limitations in terms of generalisability, efforts were made to ensure diversity by targeting different age groups, travel behaviours, and levels of digital adoption. The study focuses explicitly on active mobile application users for accommodation booking to align with the research objectives. A structured questionnaire was designed to collect data from January to March 2024. This method targeted only domestic tourists who had used various mobile applications to book accommodations in Ho Chi Minh City through face-to-face channels at major tourist attractions, prominent hotels, and travel hubs, thereby ensuring representation across different income levels and travel behaviours. While

convenience sampling may introduce bias, selecting multiple survey locations helped mitigate this concern and ensured responses from a more representative population.

The questionnaire was created in Vietnamese to ensure clarity and accuracy, and it was distributed face-to-face to participants. It targets respondents with prior or current experience using mobile applications to book accommodations in Ho Chi Minh City. The survey consisted of two main sections: demographic characteristics and constructs related to the TAM and its extensions.

Participants rated their agreement with statements using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). All survey items underwent extensive pre-testing to ensure the reliability and validity of the measurement scales. Data analysis was conducted using SPSS version 26.0, which included reliability assessment and exploratory factor analysis (EFA). The results provide practical insights for hoteliers, policymakers, and app developers aiming to enhance mobile application adoption among domestic tourists.

4. Research Results and Discussions

The findings reveal that most observed variables within the scale exhibit Cronbach's alpha coefficients above 0.8 and item-total correlation coefficients exceeding 0.3. These criteria affirm the reliability and internal consistency of the measurement scales, justifying the retention of these variables for subsequent analysis (F. J. Hair et al., 2019; Hair Jr. et al., 2014). This rigorous methodological approach underscores the study's robustness and enhances the validity of the insights derived from the data.

The demographic profile of the respondents, summarised in table 1, reveals notable trends. A majority of participants were female (70.9%), followed by males (28%), and a small percentage identified as other (1.2%). This gender distribution suggests significant implications for tourism marketing strategies and service offerings in the region, potentially necessitating a focus on the preferences of female travellers. Furthermore, 95.7% of respondents were unmarried, indicating a strong representation of single individuals within the tourist demographic. This segment may correlate with distinct travel patterns and behaviours, such as a greater inclination toward group travel or budget-conscious choices.

The data shows that 78.4% of respondents have completed college or university, while only 12.1% have not graduated from higher education. This reflects the educated tourist population in Ho Chi Minh City, which may influence their expectations regarding service quality and the usability of mobile applications. Occupation data indicate that workers and office employees make up the largest segment (77.8%), followed by officials and civil servants (9.5%). This suggests a need for affordable and accessible tourism services to cater to younger demographics.

Income analysis further indicates that 65.7% of respondents earn between 10 million and 20 million VND, highlighting a predominantly budget-conscious tourist base. This finding emphasises the importance of competitive pricing strategies and targeted promotional campaigns to attract this segment.

By understanding these income-driven preferences, online booking platforms can optimise pricing models, provide dynamic promotion, and introduce flexible booking options that cater to the diverse financial constraints of domestic tourists in Ho Chi Minh City.

Table 1. Information on the study sample distributed by demographic characteristics

Personal characteristics of tourists in Ho Chi Minh City		**Frequency**	**Frequency (%)**
Gender	Male	92	28%
	Female	236	70,9%
	Other	4	1,2%
	Total	332	100%
Marital status	Not yet married	322	95,7%
	Married	10	4,3%
Level	Not graduated from college or university	37	12,1%
	College, university	262	78,4%
	Postgraduate	33	9,5%
Job	Officials, civil servants	258	77,8%
	Workers, office workers	32	9,5%
	Students	7	2,0%
	Business	19	5,5%
	Other	18	5,2%

Personal characteristics of tourists in Ho Chi Minh City		Frequency	Frequency (%)
Income	under 10 million VND	73	22,5%
	From 10 million - under 20 million	218	65,7%
	From 20 million - under 30 million	30	8,6%
	From 30 million VND or more	11	3,2%

Source: Authors, 2024

Table 2 summarises the results of an exploratory factor analysis (EFA) conducted to validate the measurement scales for six independent variables influencing tourists' intentions to use mobile applications for accommodation bookings in Ho Chi Minh City. The analysis emphasises social influence (AHXH), security (BM), perceived ease of use (DSD), perceived usefulness (THD), pricing (GC), and payment systems (HTTT). The EFA results highlight the reliability and validity of these constructs, which are crucial for drawing meaningful conclusions in the study.

Table 2. Summary of Results

	Component						**KMO**	**Cronbach's Alpha**
	Social Influence (AHXH)	**Security (BM)**	**perceived ease of use (DSD)**	**Perceived usefulness (THD)**	**Price (GC)**	**Payment system (HTTT)**		
THD1				.690			.811	.764
THD2				.619				
THD3				.799				
THD4				.740				
THD5				.697				
DSD1			.746					.721
DSD2			.583					
DSD3			.549					
DSD4			.692					
DSD5			.637					
DSD6			.605					
GC1					.842			.828

GC2					.822			
GC3					.787			
GC4					.737			
HTTT1						.680		
HTTT2						.625		
HTTT3						.682		.721
HTTT4						.771		
HTTT5						.661		
BM1		.767						
BM2		.863						
BM3		.841						.882
BM4		.828						
BM5		.801						
AHXH1	.828							
AHXH2	.754							
AHXH3	.740							.867
AHXH4	.789							
AHXH5	.784							
AHXH6	.717							
Initial Eigenvalues	4.871	3.551	3.071	2.629	1.996	1.612		
Cumulative %	15.714	27.168	37.076	45.558	51.996	57.197		
Usage intention								
							KMO	**Cronbach's Alpha**
YD1				.853				
YD2				.887			.843	.895
YD3				.877				
YD4				.873				
Initial Eigenvalues				3.046				
Cumulative %				76.151				

Source: Authors, 2024

The Cronbach's alpha coefficients for each construct consistently exceed the 0.7 threshold, indicating strong internal consistency among the measures. Notably, the security construct (GC)

demonstrates the highest reliability with a Cronbach's alpha of 0.882, while social influence (AHXH) follows closely with an alpha of 0.867. These values affirm the constructs' robustness and their ability to measure their intended dimensions reliably. Furthermore, the Kaiser-Meyer-Olkin (KMO) value of 0.811 indicates excellent sampling adequacy, confirming that the data are well-suited for factor analysis. The factor loadings for all observed variables surpassed the 0.5 threshold, with several exceeding 0.7, reinforcing their relevance and alignment with the constructs they were designed to measure. The cumulative variance explained by the six factors was 57.19%, well above the minimum threshold of 50%, indicating strong construct validity. For the dependent variable (usage intention, YD), the analysis yielded a KMO value of 0.853, a Cronbach's alpha of 0.859, and a cumulative variance of 76.151. These findings confirm the reliability and validity of the measurement scales in capturing the variability of usage intention.

The study further employed multiple regression analysis, simultaneously incorporating all six independent variables. The results indicate that each variable significantly influences tourists' usage intentions, with p-values below 0.05. This underscores the substantial impact of these factors on tourists' experiences in Ho Chi Minh City. Moreover, the variance inflation factor (VIF) values remain below 2, confirming that there are no concerns regarding multicollinearity (F. J. Hair et al., 2019; J. F. Hair et al., 2010).

Table 3. Model result

Coefficients[a]								
Model		**Unstandardised Coefficients**		**Standardised Coefficients**	**T**	**Sig.**	**Collinearity Statistics**	
		B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	-.117	.122		-.952	.342		
	THD	.165	.033	.203	5.061	.000	.860	1.163
	DSD	.201	.033	.250	6.029	.000	.803	1.246
	GC	.135	.030	.178	4.585	.000	.919	1.089
	HTTT	.162	.033	.191	4.980	.000	.937	1.067
	BM	.164	.022	.289	7.625	.000	.960	1.042
	AHXH	.187	.023	.313	8.194	.000	.947	1.056
a. Dependent Variable: YD								

Sources: authors, 2024

Table 3 presents the findings from the regression analysis that assesses the factors influencing tourists' intention to use mobile applications for booking accommodation in Ho Chi Minh City. The table details the coefficients for the independent variables, including their unstandardised and standardised values, significance levels, and collinearity statistics. The study employed multiple regression analysis, simultaneously entering all six independent variables using the enter method. The resulting regression equation is as follows:

$$\mathbf{YD = -0.117 + 0.165\ THD + 0.201\ DSD + 0.135\ GC + 0.162\ HTTT + 0.164\ BM + 0.187\ AHXH}$$

This equation illustrates each factor's contribution to the overall intention to use mobile applications for bookings, with all predictors demonstrating a positive influence on the dependent variable. The analysis reveals that all independent variables significantly impact usage intention (YD), as indicated by their beta coefficients, which are more significant than zero, with significance levels (p-values) below 0.05. Notably, social influence (AHXH) emerges as the strongest predictor, with a standardised beta of 0.313, followed by perceived ease of use (DSD) at 0.250 and perceived usefulness (THD) at 0.203. These findings support the hypotheses (H_1–H_6), affirming the positive contributions of factors such as social influence, perceived usefulness, ease of use, pricing (GC), security (HTTT), and payment systems (BM) to tourists' intentions to utilise mobile applications for accommodation bookings.

Table 4 summarises the performance of the regression model. The R-squared value of 0.552 indicates that the independent variables together account for approximately 55.2% of the variance in usage intention. This strong explanatory power underscores the model’s effectiveness in identifying key factors that influence mobile application adoption. The adjusted R-squared value of 0.544 further validates the model’s robustness by taking into account the number of predictors included in the analysis.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.743[a]	.552	.544	.34033	1.656
a. Predictors: (Constant), AHXH, HTTT, THD, BM, GC, DSD					
b. Dependent Variable: YD					

Source: authors, 2024

The study's findings provide critical insights into the factors influencing tourists' intentions to adopt mobile applications for accommodation bookings, aligning with existing research that emphasises the importance of perceived usefulness, social influence, and ease of use in mobile application adoption (Albayrak et al., 2023). Among these factors, social influence, in particular, plays a crucial role in shaping tourists' intentions, consistent with findings by Chong et al. (2017), who noted the impact of online reviews, peer recommendations, and social networks on decision-making. Consequently, hoteliers and app developers are encouraged to utilise social media and review platforms to promote positive word-of-mouth and stimulate user-generated content, which can significantly boost app adoption rates.

Additionally, perceived ease of use and usefulness are essential factors influencing usage intention. This aligns with the Technology Acceptance Model (TAM), which suggests that these constructs significantly impact technology adoption (Davis, 1989). Therefore, app developers should prioritize creating user-friendly interfaces and providing clear, accessible information to encourage user adoption. These enhancements are likely to increase user satisfaction and adoption rates.

The findings also emphasise the critical role of pricing, supporting prior research by Yulisetiarini et al. (2017), which identifies price as a key determinant of customer satisfaction and purchasing decisions. Hoteliers should, therefore, design competitive pricing strategies that attract budget-conscious tourists while ensuring profitability. These strategies may include promotional discounts, loyalty programs, and tailored pricing for frequent users.

Finally, the study emphasised the significance of payment systems and security, aligning with research by Agag & El-Masry (2016) and Shin et al. (2013). This highlights that trust in secure and efficient payment systems is essential for technology adoption. To address these concerns, app

developers and service providers should invest in advanced encryption technologies, multi-layered authentication processes, and diverse payment options that cater to user preferences. These initiatives will foster trust, enhance user experience, and encourage broader adoption of mobile booking applications.

Overall, the results validate the relevance of the TAM and highlight the significance of contextual factors in shaping the adoption of mobile applications in Ho Chi Minh City. These insights enhance our understanding of digital adoption in tourism and offer practical recommendations for stakeholders seeking to optimise the mobile booking experience. By addressing these determinants, the tourism and hospitality sector in Ho Chi Minh City can better meet the evolving needs of domestic tourists, fostering greater engagement with digital platforms and enhancing the city's reputation as a vibrant tourism hub.

5. Conclusion

This study examines the factors influencing domestic tourists' intentions to use mobile applications for booking accommodations in Ho Chi Minh City, employing the Technology Acceptance Model (TAM) as a theoretical framework. The findings validate the significance of TAM constructs, particularly perceived ease of use and usefulness, while emphasising the essential roles of social influence, pricing, security, and payment systems. Notably, this research highlights the necessity of contextualising TAM within specific cultural settings, where trust in digital platforms and social norms significantly affect adoption. This contextualisation enhances understanding of mobile technology adoption in Ho Chi Minh City and other similar cultural environments. Moreover, the study maintains a coherent narrative, addressing the research questions outlined in the introduction and providing actionable insights supported by empirical evidence.

From a theoretical perspective, this research expands the existing body of knowledge by offering detailed insights into the dynamics of mobile application usage within the tourism sector. It provides a foundation for future studies to investigate additional contextual factors that may influence user behaviour in digital environments. These insights are essential for both academia and practitioners aiming to understand the drivers of mobile technology adoption in tourism.

From a practical standpoint, the study offers significant implications for stakeholders in the accommodation and telecommunications industries. Policymakers and practitioners, particularly hoteliers and app developers, should focus on enhancing information security, demonstrating the utility of mobile applications, and providing diverse payment options to build trust and encourage adoption. Additionally, showcasing the value of mobile applications by leveraging AI-driven personalisation and dynamic pricing strategies can notably improve user experiences and satisfaction. Creating user-friendly and cost-effective solutions that align with tourists' preferences will also help optimise the mobile booking experience and foster stronger engagement with digital platforms. To maximise adoption, businesses should consider integrating localised approaches that address specific consumer preferences and behaviours across different regions.

While this study provides valuable insights into the determinants influencing domestic tourists' intentions to use mobile applications for accommodation booking in Ho Chi Minh City, several limitations must be acknowledged. A key limitation is the convenience sampling method, which, although practical for efficiently reaching respondents, may restrict the generalisability of the findings. This approach, based on face-to-face data collection at key tourist attractions and travel hubs, might have excluded other groups, such as tourists who prefer traditional booking methods, by targeting individuals who had recently used mobile booking apps. Consequently, the sample may not fully represent the broader population of domestic tourists in Vietnam, particularly individuals with varying levels of technological proficiency or different socio-economic backgrounds.

Future research should consider using probability sampling methods, such as stratified or cluster sampling, to enhance the sample's representativeness. Expanding the demographics and geography of respondents would provide a more comprehensive understanding of mobile app adoption behaviours among various segments of domestic tourists. Additionally, longitudinal studies could capture seasonal or temporal variations in tourist behaviours, offering deeper insights into dynamic usage patterns.

The convenience sampling method introduces potential biases by overrepresenting certain demographic groups, such as younger, tech-savvy tourists who are more likely to use mobile booking applications. This bias could limit the findings' applicability to older or less digitally inclined tourists, who may have distinct needs and preferences when booking accommodations.

Additionally, the study's focus on tourists already familiar with mobile booking apps excludes non-users, leaving a gap in understanding the barriers to app adoption among this demographic.

Further research should consider using probability sampling methods, such as stratified or cluster sampling, to enhance the sample's representativeness. Expanding the demographics and geographic diversity of respondents would provide a more comprehensive understanding of mobile app adoption behaviours among various segments of domestic tourists. Additionally, longitudinal studies could capture seasonal or temporal variations in tourist behaviours, offering deeper insights into dynamic usage patterns.

The study focused on six determinants; however, other factors- such as cultural differences, internet infrastructure, and app-specific features- may also significantly influence mobile application adoption. Future research should explore these additional dimensions to provide a more holistic understanding of mobile application adoption. Furthermore, future studies can refine the comprehensive knowledge of mobile application adoption in the tourism sector by addressing these limitations. This will ensure that the industry remains responsive to the evolving needs and behaviours of diverse traveler populations, enabling more effective strategies for promoting digital solutions that enhance the travel experience.

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