



**FACTORS AFFECTING THE BEHAVIOR OF USING E-WALLETS OF STUDENTS
AT DA NANG UNIVERSITY**

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Abstract:

The objective of the paper is to analyze the factors affecting the behavior of using electronic macros of the students. Student Danang University of Economics. The data used in the study was collected by the author from the survey results of 300 valid samples. Due to the Covid-19 epidemic situation, the survey was conducted online using a Google Form link, researched by a convenient method and processed via SPSS software. The article uses qualitative and quantitative methods, through descriptive statistics steps; testing the reliability of the scale by Cronbach Alpha coefficient; exploratory factor analysis (EFA); Pearson;

Regression Analysis. The result of the regression analysis shows that there are 3 factors affecting the behavior of using micro electronics, including perceived behavioral control;

Social influence and Compatibility. The proposed word do implies policies and solutions to improve the potential to help students access and used the e-mail more. Quantitative research is used to measure the impact or each factor on the behavior of using e-mail Student e-wallet of Da nang University of Economics.



CÁC NHÂN TỐ ẢNH HƯỞNG ĐẾN HÀNH VI SỬ DỤNG VÍ ĐIỆN TỬ CỦA SINH VIÊN TRƯỜNG ĐẠI HỌC KINH TẾ ĐÀ NẴNG

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Thông tin bài viết	Tóm tắt
<p>Ngày nhận bài: 05/08/2022</p> <p>Ngày sửa bài: 23/08/2022</p> <p>Ngày duyệt đăng: 25/10/2022</p>	<p>Mục tiêu của bài báo nhằm phân tích các nhân tố ảnh hưởng đến hành vi sử dụng ví điện tử của sinh viên (SV) Trường đại học kinh tế Đà Nẵng. Dữ liệu sử dụng trong nghiên cứu được tác giả tiến hành thu thập từ kết quả khảo sát 300 mẫu hợp lệ. Do tình hình dịch bệnh covid 19 nên việc khảo sát được tiến hành khảo sát trực tuyến bằng liên kết Google Form, nghiên cứu theo phương pháp thuận tiện và được xử lý qua phần mềm SPSS. Bài viết sử dụng phương pháp định tính và phương pháp định lượng, thông qua các bước thống kê mô tả; kiểm định độ tin cậy của thang đo bằng hệ số Cronbach Alpha; phân tích nhân tố khám phá (EFA); kiểm định tương quan (pearson); phân tích hồi quy tuyến tính. Kết quả phân tích hồi quy cho thấy có 3 nhân tố ảnh hưởng đến hành vi sử dụng ví điện tử gồm: Nhận thức kiểm soát hành vi; Ảnh hưởng xã hội và Khả năng tương thích. Từ đó đề xuất hàm ý chính sách và các giải pháp nhằm nâng cao tiềm năng giúp sinh viên tiếp cận sử dụng Ví điện tử nhiều hơn. Nghiên cứu định lượng dùng để đo lường các tác động của từng nhân tố đến hành vi sử dụng Ví điện tử.</p>
<p>Từ khóa:</p> <p>Nhân tố ảnh hưởng, Ví điện tử, sinh viên, Trường đại học kinh tế Đà Nẵng.</p>	

1. Introduction

According to statistics from the State Bank, the vietnam market currently has about 43 e-wallets and payment intermediaries that are not officially licensed to operate. This number has increased 7 times compared to 2015. Thus, besides the brands “familiar” with consumers for many years such as MoMo, VNPAY, ShopeePay (formerly Airpay), ViettelPay, ZaloPay, Moca(GrabPay), Payoo, the e-wallet market is becoming more and more vibrant with the presence of a series of talented Vietnamese Fintechs and large corporations with diverse ecosystems such as VinID (under VinGroup), VNPT Pay (under VNPT), SenPay (under

FPT), MobiFone Pay (under MobiFone), eM (has been acquired by Alibaba with 1 share and is integrating into Lazada), SmartPay, G-Pay ... The electronic payment market, which includes all consumer transactions made over the internet and on mobile devices, has evolved over the past decade[1]. Currently, there is quite a bit of research on e-commerce and e-payments, but very little research has been done to clarify the specific reaction of mobile users in developing markets to e-wallet payment systems [2].

Studies in Vietnam on factors affecting e-wallet usage behavior have not been mentioned, and have not reached many breakthrough conclusions. This is the gap

that needs more empirical research, as well as testing of new factors that influence this behavior. Within the scope of the author's research, the author conducted a field survey, and at the same time examined the factors affecting the behavior of students using e-wallets of students of Da Nang University of Economics.

2. Rationale

An e-wallet is a type of card that operates electronically and is also used for transactions made online via a computer or smartphone.[3] An e-wallet is a virtual wallet that stores payment card information on a computer or mobile device, to facilitate not only online purchases but also payments at retail outlets[4].

E-wallet service is a service that provides customers with an electronic identification account set up by intermediary payment service providers on information carriers (such as electronic chips; mobile phone sims, computers...) allowing them to store a deposit value equivalent to the amount transferred from the customer's current account at the bank. to the payment guarantee account of the e-wallet service provider at a ratio of 1:1[5]

The world's first e-wallet appeared in 1997 when Coca-Cola first launched a water vending machine, where users could buy water cans via text message, not necessarily cash. Although appearing in Vietnam since 2008, recently when the number of smartphone users is increasing rapidly, as well as the strong development of the 4.0 revolution, e-wallets are really hot in Vietnam According to the State Bank, in Vietnam, 61% of consumers paid with mobile devices in 2019, up significantly from 37% in 2018[6]. The State Bank of Vietnam provides guidance on payment intermediary services, effective from January 7, 2020, requiring the total monthly value of transactions through e-wallets per customer and service provider not to exceed VND 100 million[7].

The e-wallet market in our country is growing with the participation of foreign service providers, and e-wallets are increasingly diverse. Although the number of transactions through e-wallets in Vietnam is still not much, according to financial experts, the competitiveness in this market will be increasing. This brings expectations to the development of cashless payment instruments, in an effort to attract customers of service providers along with the acceleration of the completion of the regulatory corridor by state regulators[8].

This paper, (1) review the literature on user acceptance and discuss eight prominent models, (2)

empirically compare eight models and their extensions, (3) build a unified model that integrates elements across eight models, and (4) empirically validates the unified model. The eight models considered are the theory of rational action (TRA), the technology acceptance model, the motivational model, the theory of planned behavior (TPB), the combined model of the model of technological acceptance and the theory of planned behavior, the model of PC use, innovation diffusion theory, and social cognition theory. Using data from four organizations over a six-month period with three measurement points, Next, a unified model, called the Unified Theory of Technology Acceptance and Use (UTAUT), is constructed, with four core determinants of intent and usage, UTAUT was then tested using original data and found to perform better than eight individual models (adjusted^{R²} out of 69 percent). UTAUT was then confirmed with data from two new organizations with similar results (R² adjusted to 70 percent). Therefore, UTAUT provides a useful tool for managers who need to assess the likelihood of success of introducing new technology and helps them understand the dynamics of acceptance to proactively design interventions (including training, marketing, etc.) aimed at a group of users who may be less inclined to adopt and use new systems. Make a number of recommendations for future research including developing a deeper understanding of the dynamic influences studied here, refining the measurement of core structures used in UTAUT, and understanding organizational outcomes related to the use of new technology [9].

3. Research models and hypotheses

3.1. Research model

By consulting experts from previous research models and adjusting the scales to suit the objectives and scope of the study. The author proposes a study model consisting of 5 factors (independent variables) including Expected usefulness (EU), Social influence (SI), Favorable conditions (FC), Compatibility (CP), Perception behavior control (PC) and satisfaction using dependent variable (BE)

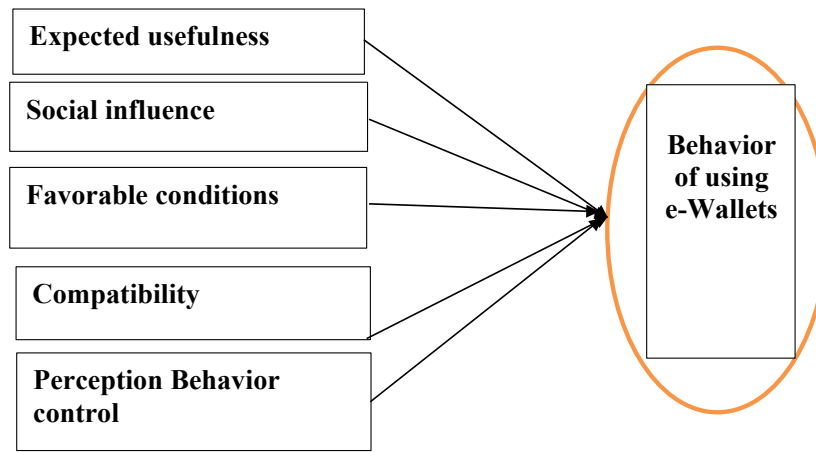


Figure 1: Research model

To achieve the research objectives, the author proposes a number of research hypotheses as follows:

Hypothesis H1: Linear relationship between Expected Usefulness and Mobile Usage Behavior of Students of Da Nang University of Economics.(+)

Hypothesis H2: Linear relationship between social influence and mobile phone behavior of students of Da Nang University of Economics.(+)

Hypothesis H3: The linear relationship between favorable conditions and the behavior of students of Da Nang University of Economics.(+)

Hypothesis H4: Linear relationship between Compatibility and Mobile Phone Behavior of Students of Da Nang University of Economics.(+)

Hypothesis H5: Linear relationship between Behavior Control Awareness and Mobile Usage Behavior of Students of Da Nang University of Economics.(+)

In this study, all observational variables measuring factors affecting the behavior of students of Da Nang University of Economics used a 5-level Likert scale, these indicators were evaluated on a scale of 1 to 5. In which 1 is completely disagreeing, 2 is disagreeing, 3 is normal, 4 is agreeing, 5 is completely agreeing and shows that there are 5 groups of potential scales (with a total of 24 observed variables) affecting the behavior of students of Da Nang University of Economics, 1 group of representative indicator scales The behavior of students of Da Nang University of Economics has 5 observed variables.

4. Research Methodology

To analyze the factors affecting the behavior of students using e-wallets at the University of Economics Da Nang. The author performs the following steps:

4.1. Data sources

Secondary figures

Secondary data is collected from many different sources of information such as books, journals, published research works, data on the internet ... 2022 is relevant to the field of study.

Primary figures

Primary information was collected through the survey method of randomly stratified sampling with survey questionnaires of students of Da Nang University of Economics.

According to Hair et al. (2006) of EFA (Exploratory factor analysis), the minimum sample size is 50 (preferably 100) and there is a ratio of 5:1 observation variables, meaning that 1 variable measure at least 5 observed variables. With a number of variables of 5 and 28 observed variables, this study needs to ensure a minimum sample size of $n_1 = 5 \times m$ (m is the number of questions) = $5 \times 24 = 120$; Multivariate regression analysis (Tabachnick and Fidell, 1996), $n_2 = 50 + 8 \times p$ (p: number of independent variables) = $50 + 8 \times 5 = 90$; Thus, the sample number of the study $n = \max(n_1, n_2) = 120$. However, to increase reliability and prevent the survey from being removed due to invalidity, the author decided to choose a sample size of 270 samples [10].

Research using qualitative methods is shown by using direct discussion techniques and group discussions to adjust and supplement factors affecting the behavior of students of Da Nang University of Economics and the proposed research model, adjusting the scale by operating practices at supermarkets. Besides, the study uses quantitative analysis methods.

4.2. Data analysis

Assessing the reliability of the data used in the scale using the Cronbach Alpha coefficient, this method allows the analyst to eliminate inappropriate

variables. Limit garbage processing during the study to assess the reliability of the data. Variables with a total variable correlation coefficient less than 0.3 will be discarded because there is no value contributing to the factor. Usually a scale with a Cronbach Alpha coefficient of 0.7 to 0.8 is usable (according to Namally & Bursnstein 1994; Hoang Trong & Chu Nguyen Mong Ngoc, 2005) [11].

After evaluating the reliability of the scale using Cronbach's Alpha coefficient and eliminating variables that do not guarantee reliability. Discovery factor analysis (EFA) is the technique used to shrink and summarize data with a KMO value of > 0.5, and Bartlett's examination of the correlation of observed variables must show that the statistical significance level value is always lower than 5% (Sig. = 0.000 < 0.05). It is technically miniaturized and summarizes the data [12].

Linear regression analysis to assess the suitability of the model, regression analysis is extremely important. The method of introducing variables into regression analysis follows the method of entering all variables included at once; Adjusted R Square to verify the relevance of the research model; research hypotheses and measure the impact of factors affecting behavior and determine the causal relationship between dependent and independent variables, tests values with a Sig significance level of <5% and an F-factor in the ANOVA table to verify the relevance of the regression model to the overall sample. Assess the strength and weakness of variables to an important level through standardized Beta coefficient (Nguyen Dinh Tho, 2011).

The regression equation takes the form: $Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ (Where Y_i : dependent variable; X_i : ith independent variable, β_0 : regression constant, β_p eigenic coefficient, ϵ random error).

The regression results are used for analysis; (i), assessing the suitability of the multivariate regression model through the R² index; (ii) assessing the model significance through the F test; (iii) determining the level of student behavior using the coefficient β . The greater the factor with β coefficient, the higher the significance of the factors given. Quantitative research was carried out, surveying 280 samples. The data collected were validated Cronbach's Alpha and EFA discovery factor analysis, Pearson correlation analysis, linear regression analysis, data processed by SPSS 22 statistical software, determining the impact of factors affecting the behavior using e-wallet of students of Da Nang University of Economics.

5. Research results

5.1. Reliability testing for independent and dependent variables

-Reliability assessment for independent variables

The results of the Cronbachs Alpha reliability test analysis showed that the 5 components of the scale of factors affecting e-wallet behavior all achieved good reliability measuring Cronbachs Alpha coefficient greater than 0.6 and the total variable correlation coefficient of variables was greater than 0.3. In particular, the independent variable scale; EU; SI; FC; CP; PC in turn has a coefficient of 0.912; 0.932; 0.937; 0.934; 0.776.

- Evaluation of the reliability of the scale for the dependent variable

The result of the measurement reliability test for the dependent variable is 0.930 total variable correlation coefficient greater than 0.4 matches. The author takes the factors into the discovery factor analysis (EFA) next step. So the e-Wallets behavior scale of the dependent variable demonstrates satisfactory reliability and is used for subsequent analyses.

Table 1. Scale reliability test results

Numerical order	Factor	Number of variables	Cronbach's Alpha coefficient
1	Expected Usefulness (HI)	5	0.912
2	Social influence (XH)	5	0.932
3	Favorable conditions (DK)	5	0.937
4	Compatibility (TT)	5	0.934
5	Perception Behavioral Control(NT)	5	0.776
6	Behavior of using e-Wallets	4	0.930
	Total	29	

Source: Analytical data with SPSS 22.0

5.2. EFA discovery factor analysis

5.2.1. EFA discovery factor analysis results for independent variables

The result of KMO = 0.752, which satisfies the condition $0.5 < KMO < 1$). Bartlett's test: Sig=0.00<0.05 demonstrates that the observed variables are correlated in a statistically significant whole, factor analysis is necessary for the data so that the observed variables are suitable for the Barlett test. There are 5 factors extracted showing the total variance = 78,594 % > 50 %. The matrix value (Eigen Value) is 1,522 >1 satisfactory discovery factor analysis. Significant is that 1% of the factor group is drawn from 4 factors to be able to explain 78.594% of the variability of the data representing the variability explained for each factor, drawing meaningful summaries of such information as appropriate. The difference in the load factor of all observed variables (the Factor Loading coefficient of the variables is > 0.5) shows that the factors have a very high difference.

5.2.2.EFA discovery factor analysis results for dependent variables

The results of the discovery factor analysis (EFA) for dependent variables using Principal components method and Varimax rotation showed: 4 observed variables measured for the Behavior factor using e-Wallets. KMO coefficient = 0.843, satisfying the condition $0.5 < KMO < 1$); Bartlett's Test with sig significance. = 0.000<0.05; The level of dependent variable interpretation shows that the total variance index = 82.668% indicates that a derived factor

explains 82.668% of the variability of the data so the drawn-out scale is acceptable. Eigenvalue = 3.307 satisfactory. load factor of observed variables (Loading > 0.5). The observed variables of the dependent variable are included for analysis into 1 factor, achieving love, scale reaching convergence value. The observed variables of the factors in the proposed study model are preserved

5.3. Pearson correlation coefficient analysis

Pearson correlation analysis helps to examine the correlation between independent variables with the dependent variables included in the model and the degree of strong, weak, and statistically significant correlation between the variables. Correlation coefficient between independent factors: SI; FC; CP; PC and BE-dependent factor both have a Sig value < 0.05. This shows that the factors are correlated with the dependent factor and that no multi linear phenomenon occurs. Between variables independent of each other there is a coefficient less than 0.8 and they all have Sig = 0.000< 0.05. Prove that independent variables have a fairly close relationship with dependent variables. Particularly the EU factor with Sig > 0.05 is eliminated. Between PC and BE with the strongest correlation $r = 0.527$ between CP and BE with the weakest correlation with the coefficient $r = 0.265$ will bring 4 independent variables into regression, which is more likely to account for the dependent variable. Thus independent variables are linearly correlated with dependent variables, and independent variables will be included in the multivariate regression analysis model as appropriate.

Table 2. Results of correlation coefficient analysis and multil inear multi-plus

Pearson correlation						
		Social influence	Favorable conditions	Compatibility	Cognitive control of behavior	Behavior of using mobile phones
Social influence	Pearson correlation	1	.516**	.016	.107	.391**
	Sig. (2-tailed)		.000	.792	.074	.000
Favorable conditions	Pearson correlation	.516**	1	.269**	.321**	.356**
	Sig. (2-tailed)	.000		.000	.000	.000
Compatibility	Pearson correlation	.016	.269**	1	.697**	.265**
	Sig. (2-tailed)	.792	.000		.000	.000
Perception Behavioral Control	Pearson correlation	.107	.321**	.697**	1	.527**
	Sig. (2-tailed)	.074	.000	.000		.000
Behavior of using e-Wallets	Pearson correlation	.391**	.356**	.265**	.527**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed).						
b. Listwise N=280						

Source: Analytical data with SPSS 22.0

5.5. Multivariate regression analysis

The regression analysis results (2nd) excluded the Favorable Conditions (FC) variable because the significance level > 5%. The selected model consists of independent variables: Perception behavior Control (PC); Social influence (SI); Compatibility (CP). The measure of conformity of the model used is a normalized^{R2} coefficient of 0.398 meaning that the 3 factors of this linear regression model are consistent with the dataset that explains 39.8% of the variation

of dependent variability . This also means that the independent variables in the model can explain the impact on the behavior of students at the Da Nang University of Economics at 39.8%. Durbin-Watson coefficient =1.064; the value is greater than 1, so the regression model does not have a first-order sequence correlation effect. The VIF coefficient of the model with a value of less than 10 does not have multi linear phenomena occurring. Model conformity test results are valid and are presented in the following tables:

Table 3.Evaluation of the suitability of the linear regression model

Model summary					
Model	R-factor	R-factor squared	R-factor squared correction	Error of standard estimation	Durbin–Watson coefficient
1	.636 ^a	.404	.398	.62082	1.064

- a. Predictors: (Constant), PC, SI, CP
- b. Dependent variables: Behavior of using e-Wallets

Table 4. Results of the ANOVA analysis

ANOVA ^a					
Model	Sum of squares	Freedom Tier	Average squared	F	Sig.
1 Regression	72.132	3	24.044	62.385	.000 ^b
Redundancy	106.375	276	.385		
Total	178.507	279			

- a. Dependent variables: Behavior of using e-Wallets
- b. Predictors: (Constant), PC, SI, CP

Table 5. Multivariate regression analysis

Regression coefficient							
Model	Unnormalized regression coefficient		Normalized regression coefficient	t	Sig significance level. Acceptability	Multilinear statistics	
	Standard error	Beta				VIF	
1 B							
(Constant)	.567	.309		1.838	.067		
SI	.366	.052	.329	7.021	.000	.982	1.018
CP	.149	.061	.160	2.461	.014	.511	1.956
PC	.639	.069	.603	9.228	.000	.506	1.978

The Perception Behavioral **Control**(PC) factor most strongly influences customer shopping behavior with a β factor of 0.603; Next comes Social Influence (SI) with a β coefficient of 0.329 at the end Compatibility (CP) with a coefficient of β of 0.160 degrees of influence on students' mobile phone use behavior.

The graph shows that the standard distribution curve of the residual is not erroneous, the mean is equal to 4.92E-17 (close to zero) and the standard deviation is 0.995 (close to 1). The above test results show that the

assumptions of the linear regression function are not violated and the built-in regression model is consistent with the whole.

The Normal probability plot of customer shopping behavior shows that the viewpoints are not far from the expected line. The percentile points in the distribution of the residual are concentrated into a diagonal. Thus, the standard distribution assumption of residuals is not violated. The regression model of this study is not

subject to variance; Therefore, the estimated results for the study are accurate.

Through the SCATTER Chart showing the relationship between the dependent variable and the residual, we see random scattering observations. Thus the residual part and the dependent variable have no relationship or the variance of the residual changes. The normalized residual is concentrated around the zero line, assuming the linear relation is not violated.

Testing the research model hypothesis

Thus, with 5 hypotheses from H1 to H5, the author has originally designed in the research hypothesis section. Based on the results of linear regression analysis and model hypotheses, the research results show that there are 3 accepted hypotheses: H2, H4, H5 corresponding to variables: Social influence(SI); Compatibility (CP); Perception Behavior control (PC) cognition was statistically significant with a significance level of < 0.05 included in the study model.

6. Policy conclusions and implications

6.1. Conclusions

The results of the discovery factor analysis combined with linear regression showed that there are 3 research hypotheses in the accepted theoretical model, which means that the relationship between the factors is statistically significant these 3 independent variables all affect the same dimension on the behavior of students at Da Nang University of Economics. the magnitude of the normalized regression coefficient β , the order of the strongest to weakest impact of independent variables on the dependent variable is with the Perception Behavior Control (PC) factor with a β factor of 0.603; Next comes Social Influence (HI) with a β coefficient of 0.329; Finally Compatibility (CP) with β factor of 0.160. The results of this study are quite similar to previous studies, so once again confirming the impact of these three factors on the behavior of using e-wallets of students at the University of Economics Da Nang... It is easy to see that when the ability and level of knowledge of modern technology is higher, the adaptation and ease of accepting new changes in the method of shopping, consumption or payment ... also become more comfortable.

6.2. Policy implications

Some of the governance implications proposed by the author to increase the use behavior of students at Da Nang University of Economics are as follows:

The cognitive factor Perception Behavior Control is the factor with the strongest influence. Inadequacies for e-commerce as well as e-payment in Vietnam are stolen information, financial fraud and advertising

that confounds users. Users are often concerned about the security of e-wallets compared to traditional payment services. The urgent task of e-wallet online service providers to improve the security of personal information and users' accounts is. Carry out processes of encrypting and authenticating information through network security services, security services with the aim of protecting users' information.

The Social Influence factor has the next level of influence. E-wallet service providers need to increase multi-communication activities. For social media, Marketing should create "video stories" with narrative messages that create psychological spread such as "use savings wallets", "spend cheap with e-wallets", "use gas wallets" in the form of multi-channel communication on social networks, Youtube, Facebook, Zalo, Tiktok, Instagram... Communication messages must always remain convenient when using that e-wallet to help customers make a deep impression. E-wallet service providers use reputable celebrities to promote products and reach potential customers with the message of e-wallet applications for daily life, but also save convenience when paying cashless.

The compatibility factor has the third largest level of influence. Service providers design and innovate the application interface structure that is really attractive, friendly and easy to use for many types of customers. E-wallets are the payment trend of the future, more and more customers approach using the service. Receiving feedback from customers in an optimal way to improve customer tastes is very urgent in evaluating the feeling of ease of use. Process design, multi-utility support features to customers to save time and effort in performing commercial transactions on e-wallets (automatically displaying and updating the necessary information that customers have provided at the time of registering to use the service when conducting transactions on e-wallets ...) to manipulate easier.

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