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FACTORS AFFECTING THE INTENTION OF INTERNET BANKING IN TUITION PAYMENT: STUDY OF THE CASE OF STUDENTS IN HANOI UNIVERSITY OF INDUSTRY

Bui Thi Thu Loan

Hanoi University of Industry

Email: buithithuloan@hau.edu.vn

Vu Duy Hao

National Economic University

Email: haovd@neu.edu.vn

Chu Thi Hien

Hanoi University of Industry

Email: chuthihien120797@gmail.com

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Non-cash payment such as using internet banking services is still limited in emerging economies like Vietnam despite its benefit. Although there have been studies examining the determinants to the intention of internet banking, they are mainly focusing on customers with income, while the habit of using a service needs building base on the young's perception about the usefulness of the service. Thus, this study is based on the samples including 228 observations from students that provide empirical evidence of the factors affecting the intention of using internet banking. The findings show that the young's style is a significant factor affecting the intention of using internet banking beside others known in most current studies including attitudes, subjective norms and perceived behavioral control. In addition, this paper also implies solutions to encourage students to use non-cash instruments as well as offering suggestions for future research.

Keywords: internet banking, young's style, intention, students, non-cash payment

1. Introduction

Internet banking (IB) is a popular application for payment in most countries recently. This is an electronic banking service used to query account information and perform payment transactions via the internet. This service started to be used since the 80s in most developed countries. In Vietnam, Internet-banking services began to be introduced quite late since 2001 in the form of electronic banking on the internet and officially became an electronic transaction channel in 2004. Internet banking services are more and more often chosen by customers because

of the convenient, safety and quick functions. Based on this demand, banks are also increasingly competing to provide the most optimal products and services for customers.

In the current period, technological applications being in place of traditional manual payment methods is inevitable. The deployment and provision of these services from the banking system, on the one hand affirms the bank's position in modernizing technology infrastructure to provide utility services to customers. On the other hand, this contributes to limiting the use of cash in payment, helping to save

social costs as well as transparency of business activities of entities in the economy.

On the client side, the emergence of internet banking has brought great benefits in terms of time and cost. Payment transactions are no longer limited in time and geographical distance through payment applications via the internet 24/7. In addition, payment fees through online payment systems are also considered cheaper than traditional forms of money transfer at banks.

However, in developing countries with an emerging economy like Vietnam, the use of cash still takes place in most transactions even though the Government has certain restrictions. According to data from the World Bank (WB), Vietnam is one of the countries with the highest cash use rate in the region, accounting for 95.1% (WB, 2018). Even in the education environment of some universities, which helps shape habits and responsibilities to obey with regulations on improving transparency in the economy, the problem of non-cash payment seems to be uninteresting properly in somewhere. This issue is posed by the current context in Vietnam, although Circular 02 on mandatory regulations for bank payment is about to take effect, but students at some universities in general and Hanoi universities of Industry in particular still maintain the habit of paying tuition fees in cash. This is also a reality that puts pressure on improving the quality of school services because students are wasting their time waiting for paying tuition fees.

With the arguments above, based on the approach of the Theory of Planned Behavior (TPB) of Ajzen (1991), this study applies quantitative analysis to examine the degree of influence and the direction of influence of factors: Attitude, subjective norms, perceived behavioral control and youth style factors to the intention of using internet banking payment in payment of tuition and case studies at Hanoi University of Industry.

2. Literature Review

The theory of Planned Behavior (TPB) by Ajzen (1991) is applied in different research areas in explaining and predicting the behavior. This theory was developed based on the theory of reasoned action - TRA which states that individual's intention to perform a certain behavior is influenced by three

factors, namely: Attitude; subjective norms and perceived behavioral control. TPB theory has been further developed and expanded by many researchers to explain and predict human behavior in specific contexts, such as Chang (1998), Choo et al. (2004), provided experimental evidence of the positive effects of Attitudes, Subjective Standards and Perceived Behavior Control on the intention to implement behavior. In this approach, many studies have expanded the scope of influencing factors in the specific research direction of behaviour use IB (Long Pham, 2014; Chin Ho Lin, 2011). Studies by Pham et al (2014); Wang, Lin and Tin (2003) reported that the ability to accept technology (IT) plays an important role in the use of this service along with the factors of the attitudes towards service, subjective standards and usefulness of the service (Long Pham et al, 2014; Wang, Lin and Tin, 2003; Yen Bui). However, these studies were carried out during the period that application of integrated technology versions on computers and phones that are not really popular as present. Besides, recent studies conducted on the survey sample are the subjects that have income, so the ability to accept technology can be a prerequisite factor due to the age specificity. The question here is whether there is a significant difference in intention of using IB between students who have not yet generated income and those who have worked but their income can be paid through the banking system. If the answer is yes, then where are the factors affecting this intention, and if the research subject is focused on students, what other factors can participate in the model that can further interpret the intention to use IB, case studies for tuition payment application. Answering this research question is also the goal of the article.

3. Methodology and research Model

3.1. Hypotheses

- *The intention of using IB in tuition fee payment*

Various theories are used to explain the relationship between the premise factors and behavior of service users. In this study, approaching the TPB theory, the intention to use internet banking is understood as the individual's intention to accept the use of online payment via banking system instead of using cash. This is considered a stage in the formation and reflects awareness of the benefits of non-cash pay-

ments. At that time, if the intention to use internet banking services of students is higher, the ability to conduct payment via online trading system based on technology applications provided by each bank for their customers is bigger. Therefore, studying the intention to implement payment behavior via IB of students based on the theory of TPB as a framework theory and premise for research aims to identify factors affecting the intention to use this services, and from there, imply solutions to change the behavior and habit of using cash in payment. On that basis, the authors suggest 3 hypotheses as follows:

Hypothesis H1: Attitude has a positive relationship with the intention to use IB service in paying tuition fees.

Hypothesis 2: The subject norms has a positive relationship with the intention to use IB in paying tuition fees; and

Hypothesis H3: Perceived behavior control has a positive to the intention of using IB in students' tuition fee payment

- The youth style toward the trend of using modern technology in online banking payment

The style of consumption or service use was first mentioned in the study of Mai Nguyen et al (2009); Tambyah, Nguyen and Jung (2009), according to which consumer trends can be traditional and modern. Rapid changes in the economy along with the rapid development of science and technology also affect the tendency of individuals to choose and use services. Although the model-based studies take into account the ability to accept technology (Pham et al., 2009; Wang, 2003), in reality, in the context of Vietnam in recent years, although Vietnamese have a very high rate of internet and smart phone use, the proportion of internet payments is inadequate.

Personal life style is characterized by a realistic view of the worldview, personality, personal identity (ego) as well as the influence of the surrounding environment such as family, place of living, education, culture and strong influence from communication factors. In particular, the young are considered

to be pioneers for new, fashionable and daring trends. At the same time, they are the pioneers for the trend of using new and more modern services.

The results of in-depth interviews for 11 students also showed that they realized payment via online applications would become the trend and would shape the young's style in transactions to help them show confidence in catching up with an inevitable trend in the economy. On that basis, the author proposed hypothesis H4:

Hypothesis H4: The style of young people has a positive effect to the intention of using IB in paying tuition fees

3.2. Methodology and research model

First of all, as mentioned above, the research used qualitative research methods, preliminary examination of the relevance of the scales in the research model of factors affecting the students' intention of using IB in paying tuition fees preceding to conducting regression analysis. Preliminary qualitative research through in-depth interviews was carried out with 11 students studying at Hanoi University of Industry. The average length of each interview was from 25 to 30 minutes based on the interview guide, in which the students interviewed included: 06 female and 5 male students.

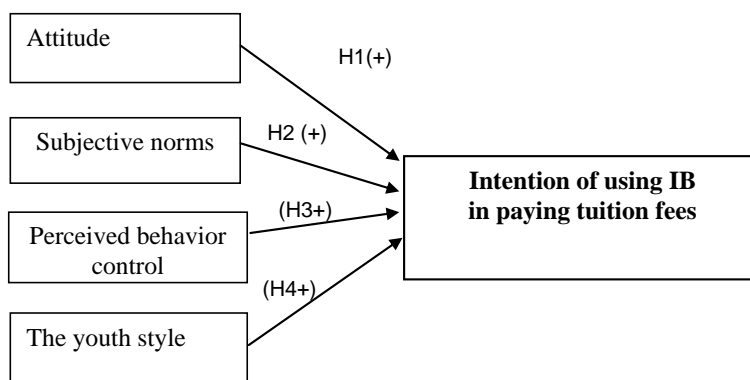


Figure 1: Research Model

The contents of in-depth interviews were conducted to initially check the appropriateness of the independent variables affecting the intention of using internet banking of students, preliminary identification of the relationship between the variables in the research model.

Preliminary qualitative research results support the research model proposed above. Most students interviewed said that using online payment would be more convenient, faster and safer. Especially this reduces the discomfort when participating in paying tuition fees in cash. They fully support and want to use in the near future because IB is suitable for the active student style at present. However, the use of this service faces more difficulties from family than friends, thus affecting the transformation to this form of payment at present. The remarkable result in qualitative analysis is the participation of the youth-style variables identified in the research model. The identification of this research variable, based on the original model according to the TPB theory of Ajzen (1991), the authors have built a model consisting of 4 elements mentioned below (Figure 1).

Next, the study used quantitative research methods, analyze primary data obtained from an initial sample of 250 students studying at Hanoi University of Industry (Hau). We have performed this case study because the initial study with the participation of new variables should be conducted in a preliminary study to confirm the results before controlling large-scale factors. In fact, Hau is a well-known school with a high percentage of students coming from rural areas (over 85%). Changing the habit of using a service often has its own characteristics including the impact of cognitive, behavioral, usefulness of the service and possibly from the learning and social environment

in the subject to certain influence.

Based on the responses, the final analysis sample used in the regression analysis included 228 observations, in which men account for 44% and women account for 56%. The survey was carried out through a questionnaire using Likert scale of 5 points, agreeing that 1 point represents complete disagreement and 5 points represent strong agreement. The questions for the scales in the study were built on the basis of the results of previous studies by Ajzen (1991, 2002), Holak and Leman (1990), Mai Nguyen (2016), Adewal et al (2016), combined with the adjustments of preliminary qualitative research results conducted in previous qualitative research. Research questions are based on original scales adapted and used in previous studies. Some of the variables described are summarized in Table 1.

Table 1: Some variable scales

Code	Items	Scale	Resource	
Attitude (TD)	TD1	1. I like the idea using internet banking services in tuition payment.	Likert 1- 5	Long Pham et al (2014); Wang, Lin (2003); Chan và Chen (2001), Mai Nguyen (2016), Holak và Leman (1990).
	TD2	2. I support the idea of using internet banking services in tuition payment.		
	TD3	3. Using internet banking services in tuition payment is a great idea.		
	TD4	4. I truly believe the usage of internet banking is a good idea.		
Subjective norms (CQ)	CQ1	1. My family and friends have an influence on my intention of using internet banking/	Likert 1- 5	Holak và Leman (1990), Mai Nguyen (2016), Long Pham et al (2014); Wang, Lin (2003); Chan và Chen (2001).
	CQ2	2. I can see that most students nowadays are using internet banking so I'm considering using it as well.		
	CQ3	3. The media has an influence on people's intention of using internet banking.		
	CQ4	4. The demands from my part-time job also influence my intention of using internet banking.		
The youth style (PS)	PS1	1. Using the internet banking services indicates a more modern and contemporary lifestyle.	Likert 1- 5	Nguyen (2016), Wang, Lin (2003); Chan and Chen (2001).
	PS2	2. Instead of physical travelling from home to school to pay for my tuition, I prefer to stay home tapping on my smartphone.		
	PS3	3. I like to showcase my modern lifestyle.		
	PS4	4. I like to use fast and convenient tuition payment services like internet banking.		
	PS5	5. By using internet banking, I have my own independence in paying for my tuition.		
Intention of using IB in paying tuition fees(YD)	YD1	1. I would consider using internet banking in tuition payment if encouraged by my school.	Likert 1-5	Long Phamet al (2014); Wang, Lin (2003); Chan and Chen (2001), Mai Nguyen (2016), Holak and Leman (1990).
	YD2	2. I believe I will and will continue to use internet banking to pay for my tuition.		
	YD3	3. I will encourage my friends to use the internet banking service in tuition payment.		

(Resource: Author's collection)

4. The results and discussion

- The result of analyzing rearity of scale

The result of analyzing the reliability of the scale (Table2), Cronbach Alpha, showed that Cronbach Alpha results of 4 factors gained high value. All of these values were higher than 0.7, thus scales are reliable(Hair at el, 1998). Besides, the data used in this analysis is suitable in factor analysis, KMO value equal 0.902 (>0.5). The result of Exploratory factor analysis (EFA) based on the report of average variance extracted and the Factor of results loading illustrated that the scales in this study is significant with average variance extracted was 62.12% and factor loading were higher than 0.5. The result of factor rotated matrix also showed the stability among groups of examined scales.

This help students have at least one bank account - the basic foundation for the using IB services of students up to 72.5%. However, the average in the sample only equals 13.6% of the students having used IB service in payment tuition fees. This rate is considered very low.

- The results of regression analysis

The results of multiple regression analysis (Table 3) show that the research model is appropriate, statistically significant with F = 79.09; p <0.01. The elements of the model can explain 65.4% of the intention to use IB in paying student fees. The model does not encounter the problems of multi-collinearity (VIF coefficient less than 5) and self-correlation (Dubin-Watson coefficient is 2.160).

The results of the regression analysis show that the subjective norm factor, perceived behavior con-

Table 2: The result of analyzing rearity of scale

Independent Variables	Cronbach Alpha	N of Items
Attitude	0,827	5
Subject norms	0,717	5
Preceived Behavior Control	0,915	4
the young's style	0,858	6
KMO	0,902	
Bartlett's Test	Sig =0,000	

Resource: Author's evaluation

- Descriptive statistics

The descriptive statistics results show that cash is currently the main payment method used for students of all genders. The ratio of cash payment reported in the research sample is up to 95.9%. It is also worth noting that the level of internet usage from regular to very frequent is 79.4%. In addition, in the context of competition in the financial market at present, the service of opening banking account set up at school without fees is very convenient for students.

Table 3: The results of regression analysis factors affecting the intention of IB in tuition payment

Model	Coefficients ^a				Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	T		Tolerane	VIF
1 (Constant)	-2.183	1.201		1.818	.070		
Attitude	.058	.052	.054	1.120	.264	.659	1.518
Subject norms	.110	.053	.084	2.061	.040	.922	1.085
Preceived Behavior Control	.308	.035	.487	8.688	.000	.487	2.055
the young's style	.303	.048	.338	6.376	.000	.542	1.845
Durbin- Watson	2.160						
R ²	0.660		R ² adjust			0.654	

a. Dependent Variable: Intention of using IB in paying tuition fees* p <0,05; ** p < 0,01; *** p < 0,001

Resource: Author's evaluation

control or usefulness awareness of service use and the young's style are the factors affecting the intention

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of using IB in tuition payment (standardized coefficient 0,1 is 0.110, 0.308 and 0.303, respectively, at 5% significance level).

Thus, this result provides evidence for the acceptance of hypotheses H2, H3 and H4. However, the research model shows that there are not enough grounds to conclude that the attitude of students themselves affects this intention. It should be noted that, in terms of the impact of the attitude of students on the intention of using the service, it is positive, although this result has not been supported by current empirical studies, but not contrary to the theory of behavior. However, in the current research sample, there is not enough basis to conclude at the 5% significance level.

- Discussing the research results

The study results noted that the subjective standard factor has a significant positive impact on the intention of implementing IB use in student tuition payment, according to the Haii student case study. This result suggests that the influence of external social environment on the intention of implementing IB use is considered a good predictor for young people (Huong Pham, 2014) because of concern. of young people are affected by the concepts, habits and behavior of using services from friends, family, learning and communication environment (Bindah and Othman, 2012). This result is consistent with the related study of Pham et al (2014); Wang et al. (2003) and Jaruwachirathanakul, B., & Fink, D. (2005).

Recognizing the usefulness of the service is also an important factor in the model affecting students' intention to use internet banking in specific cases of tuition payment. It is the inconvenience in using the current form of payment that have pushed for the desire to replace it with something more convenient to save time and security by the case study at Haii. Therefore, this is also considered the most powerful factor in the model intending to use Haii's student IB service. This also implies, on the one hand, that universities are also a place to help raise awareness for students in the application of technology to increase the safety and convenience of payment while raising awareness on non-cash payment among young people, later contributing to improving transparency in the economy, the problem that

the Government of Vietnam is trying to adopt with policies on non-cash payment for businesses today.

The young's style is represented by dynamism, the ability to quickly harmonize and catch up with the new trend of the era. This factor is partly influenced by the need to assert ego when contrasting between using one's own service compared to others in a certain social context (Onkvisit and Shaw, 1987). This result is consistent with the explanation of (Grubb & Grathwohl, 1967) when arguing that the way to use the service can help increase their ego. In this view, research by Tambyah S, Nguyen T T Mai, Jung K (2009) also shows that consumer trends represent certain personal characteristics. In fact, the qualitative research results also showed that up to 5/8 of the students interviewed said that the form of tuition payment is no longer appropriate. They think that "what is faster and more convenient" will be preferred. Because according to them, "modern, new and convenient" will be suitable for young people today, especially in the context of "Almost everyone has smart phones and likes to be online often". Therefore, IB "fits into the style of students today" because besides the convenience, it is also "a way to show class with peers".

Although research provides evidence that the intention of using IB is influenced by the convenience, usefulness and trend of young people by the need to express the self, the style of young people today, Haii's student attitude toward the use of this service is not supported, while existing relevant studies confirm the role of this factor in the use of IB (Pham, 2009; Wang, 2003). This result implies that the difference between the intention to use (interest, perception of benefits) and behavioral use among different research objects by attitudes towards using Payment services also relies on income dependency characteristics for the subject. For Haii students, in addition to income-dependent payments, an objective fact is that the cash use habits of those who support student payments, and that there are still many difficulties with using IB in rural areas far from the center. Research by Jaruwachirathanakul, B., & Fink, D. (2005) also emphasizes the impact of income factors on the intention of using IB of customers in general.

Therefore, in order to promote non-cash payment, it is clear that there is a need for more synchronization of service infrastructure among payment participants. For Hanoi Industrial University, in order to improve the quality of services in general, the quality of services for payment of tuition fees in particular, the school should soon implement propaganda programs to encourage students to use IB in paying for tuition.

5. Conclusion, limitation and direction of research in the future

On the basis of inheriting the TPB theory, through quantitative research methods, this study has evaluated and measured the level of influence of different factors (Attitude; Subjective norms; Perceived behavior control; the young's style) on the student's intention to use IB. The results of the study helps identify and provide interesting evidence of the influence of the young-oriented style on this service in addition to subjective standard factors and perceived behavioral control. The findings of the study provide evidence that differences in the intention to use IB services among young people and those who have been employed by income dependency as well as lack of synchronization in the ability to access service among participants. Although the research objectives are clear, however, we acknowledge the scope and subjects of the survey in this study are limited. Therefore, the findings of the study are only at the level of checking the intention to use IB services in payment of student fees, applying to the Hanoi student case study, not conclusions about students' use of IB in particular and of young people in the current technology revolution in general. These are also issues that need to be further clarified in subsequent studies, because the context and environment of access to different IB services can lead to different research results. When these issues are further clarified, we also expect to determine the usage of IB among young people in general and to go into details of using IB in paying for tuition in particular instead of just stopping the study at the "intention" perspective, so that the policy implications for encouraging non-cash payments at the individual perspective can be more effectively enforced. ♦

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Summary

Thói quen thanh toán không dùng tiền mặt của người dân, trong đó có hình thức thanh toán trực tuyến (Internet banking) vẫn còn hạn chế tại các nước có nền kinh tế mới nổi như Việt Nam bắt

chấp những đặc tính ưu việt do hình thức thanh toán này mang lại. Mặc dù đã có một vài nghiên cứu kiểm tra các yếu tố ảnh hưởng đến ý định sử dụng dịch vụ internet banking, song các nghiên cứu này chỉ tập trung trên các đối tượng đã có thu nhập. Trong khi thói quen sử dụng một dịch vụ cần được xây dựng và định hướng dựa trên hành vi nhận thức tính hữu ích của giới trẻ. Do đó, nghiên cứu này cung cấp bằng chứng thực nghiệm về các yếu tố ảnh hưởng đến ý định sử dụng dịch vụ thanh toán trực tuyến dựa trên đối tượng khảo sát là sinh viên với quy mô mẫu 228. Kết quả phân tích cho thấy, ngoài ảnh hưởng của các yếu tố được biết đến trong hầu hết các nghiên cứu hiện có bao gồm nhân tố chuẩn chủ quan và tính hữu ích đối với dịch vụ thì phong cách giới trẻ cũng là một yếu tố mới được phát hiện có ảnh hưởng tích cực và đáng kể đến ý định sử dụng internet banking. Bên cạnh đó, nghiên cứu này cũng hàm ý một số giải pháp từ kết quả hồi quy và gợi mở hướng nghiên cứu trong tương lai.

BUI THI THU LOAN

1. Personal Profile:

- Name: *Bui Thi Thu Loan*
- Date of birth: 14th March, 1977
- Title: Doctor
- Workplace: Hanoi University of Industry
- Position: Lecturer

2. Major research directions:

Capital structure, entrepreneurship, financial behavior

3. Publications the author has published his works:

- Journal of Finance
- Journal of Trade Science
- Vietnam trade and industry review
- Journal of science & Technology - Hanoi University of industry