

AN INVESTIGATION OF STUDENTS INTENTION TO USE E-PAYMENT SERVICE IN MOBILE WALLET IN HO CHI MINH CITY

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Appendix 1. Demographic characteristic of respondents

Variables	Level	Frequency	Percentage (%)
Gender	Female	207	67
	Male	103	33
University	Ho Chí Minh City Open University	124	40
	University of Economics HCM City	45	14.5
	Ho Chi Minh City University of Technology	28	9
	University of Social Science and Humanities	20	6.5
	Other	93	30
Major	Business administration	110	32
	Finance and Banking	55	18
	English language	48	15
	Accounting	35	12
	Other	62	20

Appendix 2. Composite reliability and validity of construct

Construct	Indicators	Outer Loading	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Perceived usefulness (PU)	PU1	0.938	0.963	0.971	0.872
	PU2	0.918			
	PU3	0.949			
	PU4	0.927			
	PU5	0.942			
Perceived ease of use (PE)	PE1	0.908	0.942	0.958	0.852
	PE2	0.918			

	PE3	0.928			
	PE4	0.910			
Perceived convenience (PC))	PC1	0.825	0.873	0.903	0.611
	PC2	0.693			
	PC3	0.822			
	PC4	0.852			
	PC5	0.633			
	PC6	0.839			
Trust (TR)	TR1	0.931	0.949	0.963	0.867
	TR2	0.942			
	TR3	0.926			
	TR4	0.921			
Behavioral Intention (BI)	BI1	0.870	0.914	0.939	0.795
	BI2	0.888			
	BI3	0.914			
	BI4	0.894			