**Interview guides**

***(Interviewer must follow 9 steps)***

1. Begin by greeting the participants and having the surveyor introduce themselves.
2. The surveyor should provide a brief overview of the project, explaining the questioning process and details about the financial support offered.
3. Ask participants about their willingness and consent to allow their data to be used for research and other purposes. If they agree, proceed with the interview.
4. Provide essential information about digital payments and the commonly used digital payment methods in Vietnam.
5. Sequentially ask questions to assess respondents' awareness and usage of digital payment methods and familiarity with theoretical models. If respondents face any difficulties, the surveyor will offer clear and detailed explanations.
6. Respondents will also provide personal information, including their age, gender, education level, marital status, occupation, average monthly income, and number of family members.
7. The surveyor and the interviewee will review all answered questions to ensure the information is accurate and complete.
8. The interviewee will sign the survey form to confirm their responses, provide their personal information, including name, occupation, address, and phone number, and sign to the summary information table. They will then receive financial support from the project.
9. The surveyor will conduct a final check and sign the form to confirm its accuracy.