**QUESTIONAIRES FOR SURVEY**

Main code:…………………….

*(Write in sequence code: Province, district, commune, sequence number of interview*

\*: Interviewer should change by himself

Interviewer:............................................................. (Code............. ). Date: ..................................................

**Important information**

*a) Digital payment refers to the monetary transaction (receiving and making payments) for goods and services through digital devices.*

*b) Common digital payment methods in Vietnam including:*

*- Bank tranfer*

*- Credit card (Visa, MasterCard) / Debit card*

*- Digital wallets (example: ViettelPay, MoMo, ZaloPay, VNPay...)*

*-* *Mobile payment (example: smart banking, QR code)*

*- Digital money (BTC, ETH, BNB...)*

*- Digital payment gates (Ngan Luong, Bao Kim, Onepay, Paypal...)*

**QUESTIONAIRES**

**I. Awareness and Use of Digital payment methods**

1) Do you know any digital payment method? 🞏 No 🞏 Yes

2) In the past six months, which digital payment methods have you used for household consumption?

🞏 Bank tranfer

🞏 Credit card (Visa, MasterCard) / Debit card

🞏 Digital wallets (example: ViettelPay, MoMo, ZaloPay, VNPay...)

🞏 Mobile payment (example: smart banking, QR code)

🞏 Digital money (BTC, ETH, BNB...)

🞏 Digital payment gates (Ngan Luong, Bao Kim, Onepay, Paypal...)

3) In the following transactions, for which type of transaction do you most frequently use digital payment methods? (Type of Transaction)

☐ Supermarkets and grocery shopping ☐ Restaurants and dining

☐ Online shopping ☐ Utility payments and bills

☐ Transportation and ride-hailing services ☐ Other (please specify) ...........................

4) How often do you use digital payment methods for household consumption?

☐ Never ☐ Rarely (once a month or less) ☐ Occasionally (once a week or less)

☐ Frequently (a few times a week) ☐ Very frequently (daily)

**II) Theoretical models**

Likert scale 1-5, corresponding to:

1 - Strongly Disagree 2 - Disagree 3 - Neutral

4 - Agree 5 - Strongly Agree

**A. TPB**

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| --- | --- | --- | --- | --- | --- | --- |
| 1 | **Attitude - ATT** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree that using digital payment methods is very beneficial? |  |  |  |  |  |
| b) | Do you agree that using digital payment methods is very convenient? |  |  |  |  |  |
| c) | Do you agree that using digital payment methods offers many advantages? |  |  |  |  |  |
| d) | Do you agree that using digital payment methods is very enjoyable? |  |  |  |  |  |

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| **2** | **Subjective Norm -SN** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree with the statement, "My family and relatives support the use of digital payment methods"? |  |  |  |  |  |
| b) | Do you agree with the statement, "My colleagues and friends often encourage and suggest using digital payment methods"? |  |  |  |  |  |
| c) | Do you agree with the statement, "Using digital payment methods is a trend"? |  |  |  |  |  |
| d) | Do you agree with the statement, "My colleagues and friends often share positive experiences when using digital payment methods"? |  |  |  |  |  |
| e) | Do you agree with the statement, "Government information makes me think that I should use digital payment methods"? |  |  |  |  |  |
| f) | Do you agree with the statement, "The media informs me about and encourages me to use digital payment methods"? |  |  |  |  |  |

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| **3** | **Perceived Behavioural Control - PBC** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree that you find it easy to use digital payment methods? |  |  |  |  |  |
| b) | Do you agree that you have sufficient knowledge and skills to use digital payment methods? |  |  |  |  |  |
| c) | Do you agree that you can fully decide and control your use of digital payment methods? |  |  |  |  |  |
| d) | Do you agree that you feel comfortable using digital payment services? |  |  |  |  |  |

**B. TAM**

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| **1** | **Perceived Usefulness - PU** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree that using digital payment methods will help you save time? |  |  |  |  |  |
| b) | Do you agree that using digital payment methods will make transactions easier for you? |  |  |  |  |  |
| c) | Do you agree that using digital payment methods will help you manage your finances more effectively? |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- |
| **2** | **Perceived Ease of Use - PEU** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree that it is very easy to understand the functions of digital payment methods? |  |  |  |  |  |
| b) | Do you agree that using digital payment methods is very easy? |  |  |  |  |  |
| c) | Do you agree that transactions via digital payment methods are very simple and convenient? |  |  |  |  |  |
| d) | Do you agree that you feel comfortable and confident when using digital payment methods? |  |  |  |  |  |

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| **3** | **Trust** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree with the statement that service providers always offer accurate digital payment services? |  |  |  |  |  |
| b) | Do you agree with the statement that service providers always provide reliable digital payment services? |  |  |  |  |  |
| c) | Do you agree with the statement that service providers always ensure the safety of digital payment services? |  |  |  |  |  |
| d) | Do you agree that digital payments are very safe and secure? |  |  |  |  |  |
| e) | Do you agree with the statement that the services and features of digital payments are reliable and pose no risk to you? |  |  |  |  |  |

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|  | **Digital Payment Adoption** | 1 | 2 | 3 | 4 | 5 |
| a) | Do you agree that you intend to use digital payment methods in the near future? |  |  |  |  |  |
| b) | Do you agree that you plan to use digital payment methods regularly in the upcoming period? |  |  |  |  |  |
| c) | Do you agree that using digital payment methods is an important part of your daily shopping habits? |  |  |  |  |  |
| d) | Do you agree that you feel confident and trust that you will use digital payment methods instead of cash in the future? |  |  |  |  |  |

## III. Respondent information

**1.** Full name: ……………………………

Province ……………………District: …………………………..(Code........) Commune:…………………….(Code........)

**2. Gender**:.......................................................... (Male: 1; Female:0)

***Age*** :…… …………. ***Culture***: ………(1-Kinh, 0- other:……...)

***Education***: ⬜ (0- never study in school; 1-12 level; 13- Vocational; 14- College/University; 15-Others)

Marital status🞎 (1=Married, 0=Single)

***3.* Occupation**: ⬜ (1-Farming 0- Others:.......................................................)

***4. Respondent income per month***

⬜ < 1 millione VND ⬜ 1-3 millione VND ⬜ 3-5 millione VND ⬜ 5-7 millione VND ⬜ >7 millione VND

**5. Household size:** …… ….persons

|  |  |
| --- | --- |
| **Sign of Respondent** | **Sign of Interviewer** |