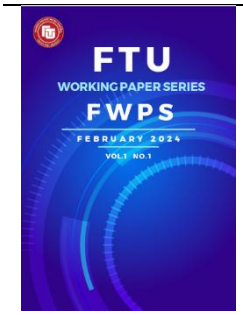

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STUDY OF CUSTOMER SATISFACTION WITH E-PAYMENTS AND ITS IMPACTS ON CONTINUANCE INTENTION IN B2C E-COMMERCE IN VIETNAM

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Abstract:

Digital innovation has revolutionized business transactions, transitioning from cash-based to electronic-based systems, significantly transforming the buying and selling processes, notably in B2C e-commerce, with e-payment playing a crucial role. This study aims to investigate customer satisfaction with e-payments and its impacts on continuance intention in B2C e-commerce in Vietnam. Accordingly, the authors utilize factors from the modified Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework along with

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trust, employ a quantitative research approach, and collect data through a questionnaire-based survey from 498 relevant respondents in Vietnam. The study found that Trust, Performance Expectancy, Perceived Usefulness and Ease, and Habit significantly influenced user satisfaction with e-payment platforms, while Social Influence and Hedonic Motivation had minimal impact. Our results also indicate that continuance intention was influenced by customers' satisfaction when using e-payment in e-commerce. Based on this, the study provides suggestions for further research on the implementation of UTAUT2 in prospect analysis.

Keywords: Customer satisfaction, E-payment, Continuance intention, E-commerce, UTAUT2

1. Introduction

The age of shopping online and paying for goods and services remotely has never been as ubiquitous as today. Indeed, Vietnam is not an exception to the outbreak of financial technology (fintech) in e-commerce and payment methods, which has tremendously changed our lifestyles and mindsets to adapt to one of the state-of-the-art technologies: e-commerce platforms. According to the Ministry of Industry and Trade, in 2022, the size of Vietnam's retail e-commerce market is estimated at 16.4 billion USD, accounting for 7.5% of the country's revenue from consumer goods and services. With a growth rate of 20% per year, Vietnam is ranked by eMarketer in the group of 5 countries with the world's top e-commerce growth rate.

Along with the e-commerce industry, fintech companies have been booming in Vietnam with the accelerating use of e-payment. According to a report by the Ministry of Industry and Trade of the Socialist Republic of Vietnam (2022), 74.8% of internet users engage in online shopping, with 91% of them ordering through electronic devices by 2022. Similarly, in late 2021, the number of transactions via the internet channel increased by 49.39% in quantity and 29.14% in value; transactions via mobile phone channels increased by 72.67% in volume and 85.09% in value; and transactions via QR codes increased by 54.24% in quantity and 120.64% in value over the same period in 2020 (State Bank of Vietnam, 2022). This is because of the lockdown legislation issued all over Vietnam when the COVID-19 virus broke out in early 2020. Until now, the habit of using e-payments when purchasing online has been more common than ever. Statistics of Statista (2021) showed that, over the period of 2020-2025, mobile payments are notable and have the strongest growth compared to other methods. Accordingly, the number of Vietnamese people using MoMo will reach about 59 million; around 28 million will use Viettel Pay, approximately 12 million will have adopted Shopee's Airpay by 2025; while Zalopay and Grappay will have accumulated roughly 6 million and 2 million users, respectively. According to The White Book on Vietnamese E-Business (2020), 12% of consumers think that complicated payment methods are an obstacle when buying online. Electronic payment solutions that are simple, easy to use, and ensure security and safety will be prioritized by consumers.

E-commerce is outperforming traditional commerce in many ways, in accordance with the Vietnam E-commerce Association's chairman, Nguyen Ngoc Dung (Giang, 2022). The first signal is the simple process of purchasing and selling with rapid access to items and

price comparisons. Second, there is no time restriction for business. Third, it easily expands consumer contact, essentially without regard to location. Fourth, it is able to lower corporate expenses while raising service standards. As stated in The White Book on Vietnamese E-Business (2022), Vietnam's e-commerce growth is forecast to continue to boom in the coming years and will reach $39 billion by 2025, ranking second after Indonesia ($104 billion), equal to Singapore. As a result, more and more businesses are participating in e-commerce. The main B2C e-commerce platforms now are Shopee, Lazada, Tiki, and Sendo, with significant foreign investment.

As the world's economy and commerce evolve, non-cash payments will inevitably become more common. With outstanding initial successes, Vietnam has been catching up to this trend. According to a report by the State Bank of Vietnam, in 2021, non-cash transactions increased in both quantity and value; specifically, the number increased by 30% and the transaction value increased by 18%. Currently, Vietnam has more than 150 companies operating in the field of fintech, accounting for more than 40% of the financial intermediaries, and they are mainly in the e-payment segment. Moreover, the government has also been implementing guidelines and policies to develop non-cash payment methods across Vietnam in the future, with an aim to "nationally digitalize by 2025 with an orientation to 2030, prioritizing the agriculture, finance - banking, transportation and logistics, energy, natural resources and environment, and industrial production sectors".

Furthermore, the rapid growth of technology leads to changes in consumer behavior. For example, a survey of 120,000 retail stores, focusing on 40 main products in 36 cities and provinces for many consecutive years, found that as income rises, costs likewise do so quickly. If just 16% of households in 1996 spent more than 1 million VND per month, 40% of families currently do so. Additionally, clients develop a scrupulous awareness of the products available on the market. This forces investors to redefine the target customer system, business orientation and focus more on understanding consumer attitudes and views. Satisfied customers are likely to repurchase, purchase more from the firm, engage in more cross-buying, and have lower service and retention costs (Anderson et al., 1994a; Oliver, 1993). Satisfied customers may help a firm lower the cost of customer acquisition through positive word-of-mouth and recommendations to friends and family (Sivadas & Baker-Prewitt, 2000). They have lower price elasticity, i.e., they are less likely to defect when competitors offer lower prices (Fornell, 1992).

There is strong evidence that customer satisfaction is a powerful indication of a firm's long-term health to the extent that a firm's entire success is connected to the health of its customer base (Bowen & Chen, 2001). When customers are satisfied with a product or service, they are more likely to develop a sense of loyalty and commitment towards the brand (Leninkumar, 2017). This emotional connection fosters a desire to continue engaging with the company, leading to a higher likelihood of repeat purchases and long-term customer relationships. Moreover, satisfied customers are more inclined to spread positive word-of-mouth, acting as brand advocates and attracting new customers (Kalinić et al., 2019). By prioritizing customer

satisfaction, businesses can cultivate a loyal customer base, increase customer retention, and ultimately achieve sustainable growth. Thus, cutting-edge businesses are adopting customer satisfaction as a crucial indicator that helps them to create, carry out, and evaluate a customer-focused strategy, particularly in Vietnam. Therefore, it is crucial for businesses to understand the profound impact that customer satisfaction has on continuance intention and invest in strategies that consistently exceed customer expectations.

The study aims at evaluating the factors that affect the level of customer satisfaction with e-payment services, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, and trust. After assessing the influence of those factors, the study would assess how customer satisfaction affects the customer's retention intention. This paper has three major objectives: (1) determining which factors affect customer satisfaction with using e-paying methods to buy on B2C e-commerce in Vietnam; (2) measuring the level of impact of the factors proposed; and (3) testing the correlation between customer satisfaction with e-payment and continuance intention of e-commerce in Vietnam.

The remainder of this paper is organized as follows. In the second section of this study, the literature review of relevant works done previously is shown regarding the terminologies of the topic, then the research gap is stated and how we derive the modified UTAUT2-ECT model. In the third section, the research group proposes the methodology of the model and the way we collect our data. After that, the research group finalizes their results in Section 4. Section five interprets the data and provides a discussion of the findings for firms in the new era of the ecommerce industry in Vietnam and the limitations of the research group.

2. Theoretical framework

2.1. Review of previous studies

2.1.1. Customer satisfaction

Customer satisfaction can be defined in many ways. Customer satisfaction results mainly from marketing activity, whereby it meets the needs of various phases of consumer buying behavior (Jamal & Naser, 2002). Customer satisfaction is an emotional response from consumers to their use of a good or service (Bachelet, 1995). Some past studies found that expectations of quality being met might have a positive impact on customer satisfaction (Anderson et al., 1994a; Oliver, 1993). This is different from the finding of Anderson and Sullivan, who suggested that there is no direct relationship between expectations and satisfaction, as is often suggested in prior literature (Anderson & Sullivan, 1993). The major antecedent of satisfaction was found to be quality of service (Anderson et al., 1994a; Cronin Jr & Taylor, 1994; Oliver, 1993).

Many authors found that customer satisfaction provided a number of economic benefits to firms. Claes Fornell concluded that highly customer-satisfied products and services are less susceptible to competition and generate more recurring business and a larger gross margin

(Fornell, 1992). Fornell and Lehmann implied that higher customer satisfaction led to earning higher economic returns (Anderson et al., 1994b).

2.1.2. Customer satisfaction with e-payment systems

Shrestha (2020) found through a survey of 150 respondents and utilizing SSPP software, along with correlation analysis, that customer satisfaction in e-payments is significantly linked to information security, moderately correlated with quality, and has a low association with price. In a study on E-Wallet Payment System satisfaction in Bangladesh, Karim et al. (2022) utilized the TAM model and Structural Equation Modeling, analyzing 480 responses from Dhaka city residents, concluding that perceived usefulness positively correlates with technology self-efficacy, influencing users' intentions in both the original and expanded TAM. Goh Mei Ling et al. (2016) found that customer satisfaction with Internet banking, determined through a survey of 200 respondents, is influenced by five variables, with convenience, quickness, and web design/content ranking as the top three, analyzed through descriptive, reliability, and multiple linear regression analyses.

2.1.3. Customer satisfaction in the UTAUT2 perspective

UTAUT2 has been modified to study not only technology acceptance/adoption but also customer satisfaction in several fields, such as mobile commerce (Kalinić et al., 2019; Marinković et al., 2020), Mobile App–Based Services (Siyal et al., 2021), E-Banking Services (Halim et al., 2023). Zoran Kalinić studies customer satisfaction related to mobile commerce (m-commerce) and the willingness to recommend this service to others. Based on the UTAUT2 model, the findings depict that trust was found to be the most significant driver of customer satisfaction, followed by performance expectancy and perceived value (Kalinić et al., 2019). Veljko Marinkovic used three variables from the UTAUT model (Performance Expectancy, Effort Expectancy, and Social Influence) as well as other theories to study the moderating effects of gender on customer satisfaction and continuation intention in mobile commerce. Comparative value was shown to be the primary motivator of desire to continue, while performance expectancy was revealed to be the biggest predictor of satisfaction (Marinković et al., 2020). According to Abdul Waheed Siyal, there are a number of variables that might affect how satisfied customers are with mobile app-based services and further pique their interest in recommending them to others. Using expanded UTAUT2, results show that UTAUT2 characteristics have an impact on customer satisfaction, which further stimulates consumers' natural desire to suggest mobile taxi booking apps (Siyal et al., 2021).

In this study, the authors intend to complete the framework by proposing elements affecting consumer satisfaction with e-payments and their impact on continuance intention in the context of e-commerce using UTAUT2-based theory as the theoretical foundation. Thus, the following hypotheses are proposed:

H1: Performance Expectancy has a positive influence on Customer Satisfaction with E-payments.

H2: Effort Expectancy has a positive influence on Customer Satisfaction with E-payments.

H3: Social Influence has a positive influence on Customer Satisfaction with E-payments.

H4: Facilitating Conditions has a positive influence on Customer Satisfaction with E-payments.

H5: Hedonic Motivation has a positive influence on Customer Satisfaction with E-payments.

H6: Habit has a positive influence on Customer Satisfaction with E-payments.

2.1.4. Customer satisfaction and Trust

Trust is "a defining feature of the major social and economic interactions in which uncertainty is present" (Pavlou, 2003). There was a number of studies finding that Trust is one of the driving factors in customer satisfaction with e-payments (Brilliant & Achyar, 2013; Ha Nam Khanh, 2020; Shrestha, 2020); hence, Trust is added to the model. Moreover, e-payment trust is a significant element for customer satisfaction in Indonesian e-commerce . In particular, online payment systems contribute to higher customer satisfaction and loyalty since they are more effective than conventional payment methods (Sutia et al., 2020). Hence, the following hypothesis proposes that:

H7: Trust has a positive influence on Customer Satisfaction with E-paymentst.

However, the price value is eliminated from the proposed model as it is not considered a key element in the context of e-payments in e-commerce.

2.1.5. Customer satisfaction and Continuance intention

E-payment system was proven to influence the repurchase intention in e-commerce (Kalinić et al., 2019). A study examined the impact of satisfaction on continuance intention of digital payment during COVID-19 pandemic using UTAUT2 and found UTAUT indicators positively affect user satisfaction and overall satisfaction positively affects continuance intention (Santosa et al., 2021). The significant influence of satisfaction on continuance was also confirmed in m-commerce (Kalinić et al., 2019; Marinković et al., 2020), in on-demand mobile service (Erwanti et al., 2018), in m-banking (Ozecan & Arikan, 2022). In this study, it is predicted that, in line with previous studies, consumers with higher levels of satisfaction with e-payment services will be more willing to repurchase from e-commerce platforms. On that basis, hypothesis H8 is proposed as follows:

H8: Customers Satisfaction in E-payment has a positive influence on Continuance Intention in E-commerce.

2.2. Proposed framework

Among all theories related to technology, UTAUT is considered the most comprehensive theory of technology acceptance and use across various contexts (Kalinić et al., 2019). Unified Theory of Acceptance and Use of Technology (UTAUT) was developed to predict or explain the behavioral intentions in accepting the use of a new technology (Venkatesh et al., 2003). This model was a combination of eight models and prominent theories (including the theory of reasoned action [TRA], innovation diffusion theory [IDT], the theory of planned behavior

[TPB], the TAM, the combined TAM-TPB, the motivational model (MM), the model of PC utilization [MPCU], and social cognitive theory [SCT]) and consisted of four key constructs performance expectancy, effort expectancy, social influence, and facilitating conditions.

In 2012, UTAUT was expanded to UTAUT2 with three additional factors: hedonic motivation, price value, and habit (Venkatesh et al., 2012). UTAUT2 has been widely adopted in various fields and overcomes the incompleteness of TRA (Fishbein, 1979), TAM (Davis, 1989), TPB (Ajzen, 1991), and UTAUT1 (Hoang Thi Phuong & Long, 2021). UTAUT2 is considered comprehensive and provides better explanations compared to other technology adoption models (Macedo, 2017). This model has already been tested successfully in the context of the acceptance of online shopping (Escobar-Rodríguez & Carvajal-Trujillo, 2014; Tandon et al., 2018), m-commerce (Chopdar et al., 2018; Tak & Panwar, 2017; Verkijika, 2018), m-payment (Morosan & DeFranco, 2016; Oliveira et al., 2016), internet banking (Alalwan et al., 2018), mobile apps (Barbosa et al., 2021; Gupta et al., 2018), mobile social network games (Baabdullah, 2018), and m-health (Dwivedi et al., 2016).

Furthermore, UTAUT2 has been modified to study not only technology acceptance/adoption but also customer satisfaction in several fields, such as mobile commerce (Kalinić et al., 2019; Marinković et al., 2020), Mobile App–Based Services (Siyal et al., 2021), E-Banking Services (Halim et al., 2023). Therefore, the paper uses UTAUT2-based theory as the theoretical basis to propose factors affecting customer satisfaction with e-payments and their impact on continuance intention in the context of e-commerce.

In addition, the study also applies the popular theory concerning customer satisfaction processes, Exploration Confirmation Theory (ECT) to examine the relationship between customers' satisfaction in e-payment and their continued intention in e-commerce. E-payment system was proven to influence the repurchase intention in e-commerce (Kalinić et al., 2019); hence, the authors replace Behavior use with Continuance intention in E-commerce.

Although the UTAUT theory studying adoption, acceptance, and intention of using technology has been well researched and developed throughout the years, there is still limited research on customer satisfaction, especially in e-commerce context. Therefore, our paper intends to close this gap and utilize the UTAUT2-based model and ECT (expectation confirmation theory) to propose a model for customer satisfaction with e-payments and its impact on continuance intention in B2C e-commerce in Vietnam. Thus, the proposed model is as follows:

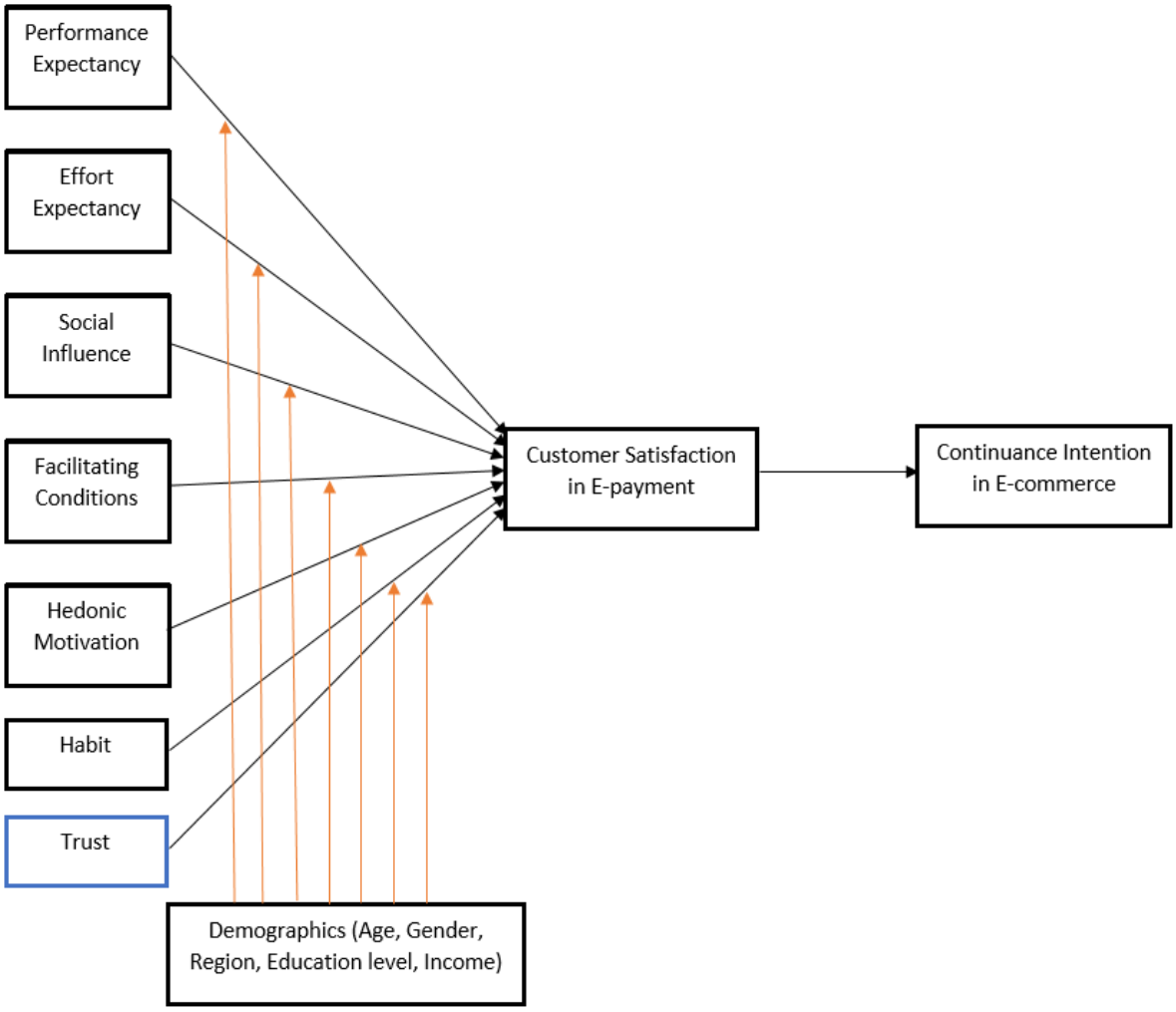

Figure 1. Proposed Model

Moderating effects of demographic variables

Age, gender, and user experience have been studied as moderators in UTAUT and UTAUT2 in a number of studies (Chang et al., 2019; Khechine et al., 2014; Lian & Yen, 2014; Mardjo, 2018; Singh et al., 2023; Venkatesh et al., 2012; Xu, 2014; etc.).

Regarding age, prior research has found that younger people primarily view technology as a useful tool for entertainment, particularly spending time on social networking sites and downloading songs (Van Volkom et al., 2013), whereas older people are engaged in more serious Internet use, such as emailing, online shopping, and information seeking related to work and health (Roberto, 2009). Our study focused on the distinctions between younger people (generation Z) and older adults (generation X). Youngsters are defined as those between the ages of 13 and 28. Most of them are single, enrolled in school, and, if they are employed, have no prior experience. Contrarily, older adults are those who are between the ages of 29 and 41, are often employed full-time, have a regular income, and have more spare money than young adults. While they may or may not have children, the majority are married.

Gender has also been discovered to be a crucial moderator for understanding user behavior in addition to age. According to Cyr, because both men and women utilize the internet, there is a need for gender-related studies in the context of the internet. Recognizing the significance of gender differences may enable retailers to use marketing tactics designed to boost online sales for each gender (Cyr & Head, 2013). In the context of e-commerce, previous researchers (Jen-Hung & Yi-Chun, 2010) asserted that male customers are more likely to focus on utilitarian value while female consumers are more likely to focus on hedonic value. Additionally, research hypothesized that male shoppers have higher online continuation intentions than female shoppers (Al-maghrabi & Dennis, 2012). There are, however, only a few studies that have concentrated on gender's moderating influence in the context of online shopping (Cyr & Head, 2013; Shaouf et al., 2016), particularly in the setting of a developing nation.

Education level, income, and geographic region are all potential moderators of the relationship between customer satisfaction with e-payment systems and continuance intention. Individuals with higher education levels and incomes may have higher expectations for e-payment systems and be more willing to adopt and use them. Additionally, individuals in certain geographic regions may have different cultural norms and attitudes towards e-payment systems, influencing their intention to use them. The investigation of these moderators could provide valuable insights for e-commerce businesses in Vietnam, who can tailor their marketing and communication strategies to effectively target different demographic groups.

Thus, this study assumed the following hypotheses:

M1: The influence of Performance Expectancy on Customer Satisfaction with E-payments is moderated by demographic variables.

M2: The influence of Effort Expectancy on Customer Satisfaction with E-payment is moderated by demographic variables.

M3: The influence of Social Influence on Customer Satisfaction with E-payment is moderated by demographic variables.

M4: The influence of Facilitating Conditions on Customer Satisfaction with E-payment is moderated by demographic variables.

M5: The influence of Hedonic Motivation on Customer Satisfaction with E-payment is moderated by demographic variables.

M6: The influence of Habit on Customer Satisfaction with E-payment is moderated by demographic variables.

M7: The influence of Trust on Customer Satisfaction with E-payment is moderated by demographic variables.

3. Methodology and data

3.1. Methodology

More researchers are combining quantitative and qualitative approaches (Fetters & Molina-Azorin, 2017). To demonstrate impacts that cannot be demonstrated using only one approach, we want to emphasize the value of utilizing both qualitative and quantitative methods. Therefore, a mixed method utilizing secondary data from previous studies and primary data from questionnaires appears to be appropriate. Particularly, the study uses qualitative methods to identify the variables influencing customer satisfaction and continuance intention, and quantitative methods to measure the influence of factors affecting customer satisfaction and continuance intention. This research applies descriptive design, while structural equation modeling (SEM) was used to test the hypotheses.

3.2. Population and sampling method

The study will be conducted in all three regions of Vietnam: the Northern, Central, and Southern. To acquire the empirical data needed to verify the research model, a convenience sampling method was adopted. The revised survey will be officially distributed to individuals who have experienced e-payment on e-commerce platforms.

The survey consisted of nine constructs, in which users' satisfaction consisted of eight measurement items, and continuance intention consisted of one measurement item. Based on the proposed research framework, a five-point Likert-scale (ranging from 1-Strongly disagree to 5-Strongly agree) that covers every factor that is included in the model was considered. The questions are also designed in an appropriate way that allows the respondents to answer without any difficulties. This will further improve the reliability of the collected data. The research group built the questionnaire based on previous studies using the UTAUT2 model, more details are shown in Appendix 1.

3.3. Analysis method

The analytical tool used in this research is partial least squares structural equation modeling (PLS-SEM). Thus, the collected data must be processed through statistical analysis platforms, namely SPSS, AMOS and SmartPLS. 498 votes will be input into Smart-PLS software for analysis. Initially, the study will evaluate the reliability of the scales through three coefficients Cronbach's Alpha - must be equal to or higher than 0.70 (Field, 2013), composite reliability (CR) - must be above 0.70 (Hair, 2009), and average variance extract (AVE) - must exceed 0.50 (Hair, 2009). Then, the validity of the measurement model is determined by conducting a convergent validity test and discriminant validity (Gronlund & Linn, 1990). The coefficient value of the CR variable must be above 0.70, while the AVE value of the entire variable must exceed the 0.50 value limit (Fornell & Larcker, 1981).. Next, the research group analyzes exploratory factors as the scale must be evaluated for its value using factor loadings - should be over 0.5 in SEM model (Hair, 2009). Finally to test the research theory, PLS-SEM will be used to examine the relationship between factors in the research model, and PLS-MGA will be used to test the moderating effect of Age, Gender, Education level and Income.

The process of data analysis can be demonstrated in the following diagram:

Statistical description → Evaluation of scale reliability and validity → Exploratory factor analysis → Confirmatory factor analysis → Multicollinearity testing → Hypothesis testing → Multigroup analysis

4. Results

4.1. Statistical description

The number of questionnaires was distributed in an online Google form, with a total of 563 responses. Descriptive statistics of survey data illustrates 116 males account for 23.3% and 382 women account for 76.7%. In terms of qualifications, the majority of customers have university degrees (416 people, accounting for 83.7%), 58 people with postgraduate degrees accounted for 11.7%, and high school accounted for 4.8% (24 people). Regarding current income, most of the customers participating in the survey have low and average income; thus, the research group will re-divide this moderator into only two groups: Income under 15 million VND (below average) and income over 15 million VND (above average) (Table 1).

Table 1. Demographics of respondents

		Frequency	**Percentage**
Gender	**Male**	116	23.3
	Female	382	76.7
Birth year	**1982 - 1995 (gen Y)**	38	7.7
	1995 - 2010 (gen Z)	460	92.3
Region	**Northern Vietnam**	298	59.8
	Southern Vietnam	166	33.3
	Central Vietnam	34	6.8
Educational qualification	**High school**	24	4.8
	College/ University	416	83.5
	Postgraduate	58	11.7

		Frequency	Percentage
Income level	**Under 15 million VND**	452	90.7
	Over 15 million VND	46	9.3
Total		498	100

Source: Authors

4.2. Measurement model analysis

4.2.1. Evaluation of scale reliability and validity

To test whether a research model has met the appropriate measurement criteria, it is necessary to test the reliability and validity of the research results. Table 2 presents an overview of the reliability scores. According to the reliability scores, all scales were considered reliable (>.70). CR obtained for each variable construct in this study is above 0.70, thus, it can be said that the measurement in this study is reliable. All of the AVE values obtained in this study were greater than 0.50. This shows that the indicators in this study have represented the latent variables developed.

In terms of validity, Table 2 shows that all the CR and AVE values of the measurement models in this study are above the recommended values, so the measurement models in this study pass the convergent validity test.

Table 2. Measurement model evaluation

Factor	Item	Factor Loading	Cronbach's Alpha	CR	AVE
Performance Expectancy	PE1	0.797	0.847	0.887	0.567
	PE2	0.817			
	PE3	0.739			
	PE4	0.800			
	PE5	0.663			
	PE6	0.583			

Factor	Item	Factor Loading	Cronbach's Alpha	CR	AVE
Effort Expectancy	EE1	0.667	0.879	0.909	0.624
	EE2	0.813			
	EE3	0.782			
	EE4	0.749			
	EE5	0.444			
Social Influence	SI1	0.869	0.796	0.860	0.553
	SI2	0.823			
	SI3	0.432			
	SI4	0.769			
	SI5	0.828			
Facilitating Conditions	FC1	0.572	0.783	0.853	0.540
	FC2	0.725			
	FC3	0.693			
	FC4	0.640			
	FC5	0.436			
Hedonic Motivation	HM1	0.458	0.784	0.873	0.698
	HM2	0.404			
	HM3	0.457			
Habit	H1	0.564	0.748	0.841	0.571

Factor	Item	Factor Loading	Cronbach's Alpha	CR	AVE
	H2	0.807			
	H3	0.736			
	H4	0.709			
Trust	T1	0.873	0.868	0.910	0.717
	T2	0.851			
	T3	0.848			
	T4	0.822			
Customer Satisfaction	CS1	0.821	0.855	0.902	0.697
	CS2	0.865			
	CS3	0.830			
	CS4	0.823			
Continuance Intention	CI1	0.804	0.841	0.894	0.677
	CI2	0.840			
	CI3	0.801			
	CI4	0.846			

Note: CR = composite reliability, AVE = average variance extract

Source: Authors' calculation

Discriminant validity was assessed by the Heterotrait-monotrait (HTMT) index (Henseler et al., 2015). Henseler et al. suggest that if this value is below 0.9, the discriminant value will be guaranteed. Meanwhile, other researchers use a more stringent threshold of 0.85 (Clark & Watson, 1995; Kline, 2023). The results in Table 3 show that all the discriminant values are

lower than 0.85 so that the measurements in the research model pass the discriminant validity test.

Table 3. Discriminant validity of measured items (HTMT index)

	CS	EE	FC	H	HM	PE	CI	SI
EE	**.609**							
FC	.710	**.778**						
H	.564	.372	**.355**					
HM	.716	.531	.617	**.700**				
PE	.635	.787	.616	.347	**.532**			
CI	.825	.699	.723	.480	.565	**.703**		
SI	.464	.329	.481	.586	.686	.305	**.329**	
T	.756	.550	.608	.643	.742	.462	.587	**.544**

Source: Authors' calculation

4.2.2. Exploratory factor analysis

In Table 2, the variable EE5, SI3, FC5, HM1, HM2, HM3 has a load factor less than 0.5. For this study, the author chooses a load factor threshold of 0.5 and prescribes for the rotation matrix to display only observed variables with a load factor of 0.5 or more (Hair, 2009). Therefore, these variables will be removed.

After deleting insignificant variables, the results of EFA were used to run the confirmatory factor analysis CFA. The rotation matrix generated a new group consisting of EE1, EE2, EE3, EE4, EE6, FC1, FC2, FC3, FC4, and H1. Facilitating conditions and effort expectancy in the UTAUT2 framework are both constructs that can affect users' intention to use and actual usage behavior of technology. Facilitating conditions refer to the degree to which users feel that organizational and technical resources are available to support the use of a technology. In contrast, effort expectancy relates to the degree to which users perceive that using a technology will be easy and efficient. Both constructs address potential barriers to the adoption and usage of technology and can impact users' perceived usefulness and ease of use of the technology. With high levels of facilitating conditions and effort expectancy, users are more likely to adopt and use a technology. Therefore, the authors named the new group Perceived Usefulness and Ease (PUE).

H2/4: Perceived Usefulness and Ease has a positive influence on Customers Satisfaction in E-payment.

4.2.3. Confirmatory factor analysis

With a collected data set, the authors tested whether this measurement model with the input data meets the requirements. According to Table 4, the measurement model meets the requirements of a good scale.

Table 4. Confirmatory factor analysis

Indexes	Results	Scale	Evaluation	Sources
CMIN/df	2.208	≤ 3	Good	(Hu & Bentler, 1999)
CFI	0.909	≥ 0.9	Good	
GFI	0.934	≥ 0.9	Good	
TLI	0.934	≥ 0.9	Good	
RMSEA	0.049	≤ 0.06	Good	
PCLOSE	0.571	≥ 0.05	Good	

Source: Authors' calculation

To evaluate the quality of observed variables in CFA, we rely on two result tables, Regression Weights and Standardized Regression Weights. In terms of regression weights, all observed variables have p-values of 0.000 < 0.05, so all observed variables are significant in the model. According to Hair, observed variables with a minimum standardized regression weight of 0.5 or more will be kept, ideally 0.7 or higher (Hair, 2009). All observed variables of the model (Table 5) have standardized regression weight greater than 0.5. Thus, the observed variables all have a high degree of agreement.

Table 5. Quality of observed variables in CFA

	Standardized Regression Weights		Standardized Regression Weights		Standardized Regression Weights
EE2	0.696***	PE2	0.703***	SI4	0.694***
FC2	0.666***	PE4	0.708***	T2	0.768***

	Standardized Regression Weights		Standardized Regression Weights		Standardized Regression Weights
EE3	0.775***	PE1	0.671***	T1	0.785***
FC3	0.609***	PE3	0.759***	T3	0.807***
EE4	0.735***	PE5	0.703***	T4	0.798***
EE6	0.715***	PE6	0.588***	H1	0.621***
EE1	0.719***	SI1	0.651***	H2	0.690***
FC1	0.574***	SI5	0.784***	H4	0.750***
FC4	0.585***	SI2	0.723***	H3	0.811***

*p-value: ***p<0.01, **p<0.05,*p<0.1*

Source: Authors' calculation

4.3. Structural model analysis

4.3.1. Evaluation of multicollinearity

According to Hair, if the VIF is from 5 onwards, the model has a very high probability of showing multicollinearity (Hair, 2009). The structures in the SEM model above are all reflective, and all the VIF values were found to be below 5 (Table 6), suggesting that the issue of lateral collinearity is not a concern for this study.

Table 6. Inner VIF values

	CS	EE	FC	H	HM	PE	CI	SI	T
CS							1.000		
PUE	2.182								
H	1.562								
PE	1.815								
CI									

SI	1.432
T	1.846

Note: VIF = variance inflated factor

Source: Authors' calculation

4.3.2. Hypothesis testing

Hypothesis testing in SEM analysis is carried out with a level of significance of 95% or α = 0.05. In the significance testing, bootstrapping was used to calculate the t-values with 5000 subsamples, as the higher the number of subsamples the higher the accuracy of the results (Hair, Jr. et al., 2016). Table 7 illustrates the direct effects of five independent variables on the mediator variable (CS), and the mediator on dependent variable (CI). Table 8 depicts the total effects of aforementioned variables. It is apparent that all the relationships were found to have p-values under 0.05, except for H3. Thus, apart from SI, the remaining variables are statistically significant.

Table 7. Direct effect

	O	**M**	**STDEV**	**O/STDEV**	**P values**
CS -> CI	0.702	0.704	0.027	26.138	0.000
PUE -> CS	0.307	0.310	0.050	6.119	0.000
H -> CS	0.113	0.111	0.041	2.785	0.005
PE -> CS	0.160	0.162	0.057	2.789	0.005
SI -> CS	0.033	0.032	0.035	0.943	0.346
T -> CS	0.346	0.343	0.049	7.123	0.000

(O = original sample; M = sample mean; STDEV = standard deviation; O/STDEV = t statistics)

Source: Authors' calculation

Table 8. Total effects

	O	M	STDEV	O/STDEV	P values
CS -> CI	0.702	0.704	0.027	26.138	0.000
PUE -> CS	0.307	0.310	0.050	6.119	0.000
PUE -> CI	0.216	0.218	0.038	5.715	0.000
H -> CS	0.113	0.111	0.041	2.785	0.005
H -> CI	0.079	0.079	0.028	2.780	0.005
PE -> CS	0.160	0.162	0.057	2.789	0.005
PE -> CI	0.113	0.114	0.041	2.738	0.006
SI -> CS	0.033	0.032	0.035	0.943	0.346
SI -> CI	0.023	0.023	0.025	0.942	0.346
T -> CS	0.346	0.343	0.049	7.123	0.000
T -> PI	0.243	0.241	0.034	6,998	0.000

(O = original sample; M = sample mean; STDEV = standard deviation; O/STDEV = t statistics)

Source: Authors' calculation

Next, to evaluate the impact degree of these variables, the effect sizes ($\boldsymbol{f^2}$) of the constructs are evaluated (Cohen, 1988). Cohen proposed the f-squared index to evaluate the importance of independent variables as follows: $\boldsymbol{f^2} < 0.02$: the effect is extremely small or has no effect; $0.02 \leq \boldsymbol{f^2} < 0.15$: small impact; $0.15 \leq \boldsymbol{f^2} < 0.35$: medium impact; and $\boldsymbol{f^2} \geq 0.35$: high impact (Cohen, 1988). Table 9 demonstrates the hypothesis test result as below:

Table 9. Hypothesis test result

Hypothesis	f^2	p-value	Decision	Conclusion
H1	0.035	0.005**	Supported	Performance Expectancy has a positive influence and small impact on Customer Satisfaction with E-payments.
H3	0.000	0.346*	Not supported	Social Influence has no influence on Customer Satisfaction with E-payments.
H2/4	0.032	0.000**	Supported	Perceived Usefulness and Ease has a positive influence and small impact on Customers' Satisfaction in E-payment.
H6	0.016	0.006**	Supported	Habit has a positive influence and small impact on Customer Satisfaction with E-payments.
H7	0.116	0.000**	Supported	Trust has a positive influence and moderate impact on Customer Satisfaction with E-paymentst.
H8	0.974	0.000**	Supported	Customers Satisfaction in E-payment has a positive influence and high impact on Continuance Intention in E-commerce.

*p-value: **: α = 0.05,*: α = 0.1*

Source: Authors' calculation

4.3.3. Multi-group analysis (MGA)

The research examined the difference between Male and Female (Gender), Gen Y versus Gen Z (Age), High school versus University student versus Post-graduate (Education level), and income below 10 million VND versus above 10 million VND by multi-group analysis (MGA). In Table 9, PLS-MGA results between groups of respondents show that there are differences between Central and the rest of Vietnam in terms of Performance Expectancy and

Perceived Usefulness and Ease construct. However, there is no difference in the remaining effects because p-value is all greater than 0.05.

Table 10. PLS-MGA p-value

	Comparison	CS -> PI	PUE -> CS	H -> CS	PE -> CS	SI -> CS	T -> CS
Gender	M - F	0.465	0.987	0.167	0.801	0.824	0.238
Age	Y - Z	0.679	0.354	0.333	0.917	0.792	0.646
Education	HS-Uni	0.456	0.707	0.985	0.240	0.126	0.573
	HS-PG	0.450	0.838	0.594	0.339	0.155	0.214
	Uni-PG	0.800	0.992	0.464	0.717	0.683	0.224
Income	<10 - >10	0.254	0.808	0.933	0.786	0.196	0.606
Region	N - C	0.986	0.009	0.328	0.001	0.387	0.425
	N - S	0.069	0.239	0.288	0.137	0.407	0.765
	C - S	0.330	0.044	0.728	0.015	0.239	0.360

(M = male; F = female; HS = High school; Uni = University; PG = Postgraduate; <10 = income below 10 million VND; >10 = income above 10 million VND; N = Northern Vietnam; C = Central Vietnam; S = Southern Vietnam)

Source: Authors' calculation (2023)

5. Conclusion

5.1. Findings

The results of the study indicate that customer satisfaction with e-payment systems in B2C e-commerce in Vietnam is influenced by several factors, namely trust, performance expectancy, perceived usefulness and ease, and habit. The initial analysis results show that all factors match the main criteria of reliability and validity constructs. All loading factors are above 0.5 except for EE5, SI3, FC5, HM1, HM2, HM3, hence, the rest is suitable as a measurement parameter. Regression weights and standardized regression weights of remaining

factors all met the requirements in confirmatory factor analysis. This study model was able to explain, respectively, and approves the theoretical foundation.

Trust (T) is an essential component of e-commerce, as customers must have confidence in the security and reliability of e-papproveayment systems. Correspondingly, a significant correlation between trust (T) and customer satisfaction (CS) was observed, supporting hypothesis H7. Since the usage of e-payment systems requires users to have faith in their security and dependability, trust is a crucial component of e-commerce. This conclusion is consistent with that of Shrestha (2020), Ha Nam Khanh (2020) and Mochammad (2013).

Performance expectancy (PE) relates to customers' expectations about the benefits they will receive from using e-payment systems, such as convenience and ease of use. The results of the SEM model confirmed the strong influence of performance expectancy (PE) on customer satisfaction (CS), so the hypothesis H1 is accepted, which shows that the more an individual believes that using a particular technology will help them achieve their goals or improve their performance, the more satisfied they are. The study's findings are in accordance with the base studies of Venkatesh (2003; 2012). This study also supports Veljko et al. (2019), Tam, Santos, and Oliveira (2018); Tan and Ooi (2018).

Perceived usefulness and ease (PUE) refers to the extent to which a product or service is perceived as easy to use and helpful in achieving specific goals or tasks. The research has shown a positive relationship between perceived usefulness and ease (PUE) and customer satisfaction (CS). When a product or service is perceived as useful and easy to use, individuals are more likely to have positive experiences and higher levels of satisfaction. This is because PUE can increase the individual's sense of control and efficacy, leading to a greater sense of achievement and fulfillment. This result is consistent with Fred D. Davis (2013) studying user acceptance of information technology.

In addition, habit (H) relates to the degree to which customers are accustomed to using e-payment systems, which can strongly influence their satisfaction and intention to continue using them. Thus, hypothesis H6 is accepted with habit (H) being proven to have moderate impact on customer satisfaction (CS). This highlights the fact that regular practice may lead to positive experiences when using digital payments. This finding demonstrates a link to the research of Maria (2017), which proved that older people chose their payment method based on their habits.

Furthermore, the research group discovered that customer satisfaction (CS) has a remarkable impact on continuance intention (CI) in e-commerce. With that being stated, hypothesis H8 is accepted, which is in accordance with earlier studies by Tran Van Dat & Le Minh Trang (2020) and Thi Le Huyen Nguyen et al. (2017). This emphasizes even more how closely the two variables are related.

However, it is worth noting that this study found no relationship between social influence (SI), hedonic motivation (HM), and customer satisfaction (CS) in Vietnam. This means the opinions and behaviors of others do not have any impact on an individual's own opinions and

behaviors. Additionally, the result explains the desire for pleasure, enjoyment, and fun cannot drive consumer satisfaction. While social influence and hedonic motivation may play a role in shaping initial expectations and perceptions of a product or service, they are unlikely to have a direct impact on customer satisfaction once the individual has had personal experience with the product or service. Therefore, hypotheses H3 and H5 are rejected. This finding goes against the studies of Tamana Anand et al. (2019) in Malaysia and Hasan & Ahmad (2019) in Saudi Arabia.

Lastly, the result shows that there are differences between people living in central Vietnam and the other two regions. This can be explained by the differences in infrastructure and access to technology in e-payment systems, as regions with more developed infrastructure may have higher levels of satisfaction due to better access to resources and more advanced technology. Nevertheless, regarding the moderating role of gender, age, education, and income, there is not much difference between the examining groups. These findings are contrary to Venkatesh (2012), but consistent with the results of several other studies, namely, Anika & Caspar (2021); Ray et al. (1999); Morahan-Martin & Schumacher (1999). Rainer, Laosethakul, & Astone (2003) also found that gender gaps are lessening or disappearing.

5.2. Theoretical contribution

The theoretical contribution of the UTAUT2 modified model in this study lies in its ability to provide a comprehensive framework for understanding the factors that influence the adoption and usage of e-payment systems. The established UTAUT2 theoretical framework has been modified to suit the specific research context of Vietnam's B2C e-commerce industry. The modified model takes into account cultural and contextual factors that influence e-payment adoption, such as the level of trust in e-commerce platforms and the e-payment systems. Moreover, this model takes into account demographic variables, including: age, gender, region, education level, and income of the respondents. The use of this theoretical framework enhances the validity and reliability of the research findings, providing insights into the mechanisms that drive customer satisfaction with e-payments and their impact on repurchase intention. The modified UTAUT2 model has the potential to be applied to future research in the e-commerce industry in Vietnam and other similar contexts.

5.3. Practical contribution

The study has practical contributions for various stakeholders. First, it can benefit e-commerce businesses in Vietnam by providing insights into customer satisfaction with e-payment methods and the factors that influence continuance intention. This can enable e-commerce businesses to tailor their e-payment options to meet customer needs and preferences, ultimately increasing customer loyalty and sales. Second, the study can inform policymakers and regulators in Vietnam on how to develop and implement policies that support the growth of e-commerce businesses while protecting consumers from potential risks associated with e-payments. Lastly, consumers in Vietnam can benefit from this study by gaining a better understanding of various e-payment options and their impact on repurchase intention, helping them make informed decisions when shopping online.

5.4. Limitations and future research

This study is not completely free of limitations. The first limitation is related to the sample size, which may not be representative of the entire population of E-payment users in Vietnam. With over 50 million E-payment users in Vietnam, the sample size of 498 may be considered disproportionate. Additionally, the study may not accurately reflect the experiences of E-payment users across different regions of Vietnam, as the sample was heavily skewed towards respondents from the North, comprising 59.8% of the total sample, compared to only 6.8% of responses from Central Vietnam. Moreover, female respondents also account for two-thirds of the survey, so this research is likely to partially represent Vietnamese users. To address this limitation, future research may benefit from using a larger sample with a more balanced representation of users across different regions and genders. This would help enrich the findings and increase the generalizability of the results.

Secondly, our model consists of only seven major factors based on user perceptions. However, there are several other important consumer-related factors, such as perceived cost, personal innovativeness, perceived credibility, perceived benefits, and attractiveness of mobile payment alternatives, among others. Additionally, pre-interaction factors, such as brand reputation, advice, or experience from trusted sources of information may also influence user attitudes and intentions to adopt e-payment. Thus, future research could investigate these other factors to gain a better understanding of user attitudes and intentions towards e-payment adoption. This would help to broaden the scope of the study and provide more comprehensive insights into the factors that influence e-payment adoption in different contexts.

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APPENDICES

APPENDIX 1: Variable measurement

Code	Item of Performance Expectancy	Source
PE1	E-payment provides benefits for my work, especially during the pandemic.	(Santosa et al., 2021)
PE2	I find e-payment useful in my daily life	(Venkatesh et al., 2012)
PE3	I find e-payment helpful in purchasing from e-commerce.	
PE4	Using e-payment enables me to conduct transactions more quickly.	(Cheng et al., 2008)
PE5	Using e-payment enhances my transaction quality.	
PE6	Using e-payment increases my chance of purchasing things that meet my needs.	(Nikolopoulou et al., 2020)
Code	**Item of Effort Expectancy**	**Source**
EE1	I find my interaction with e-payment clear and understandable.	
EE2	Learning to use e-payment do not take much of my time.	
EE3	I find e-payment easy to use.	(Cheng et al., 2008; Nikolopoulou et al., 2020; Venkatesh et al., 2012)
EE4	It is easy for me to become skillful at using e-payment.	
EE5	I find e-payment is flexible to interact with.	
EE6	Working with e-payment is not complicated; it is easy to understand what is going on.	

Code	Item of Social Influence	Source
SI1	I accept e-payment because my family/friend suggests.	(Abrahão et al., 2016; Cheng et al., 2008; Nikolopoulou et al., 2020; Santosa et al., 2021; Venkatesh et al., 2012)
SI2	People who are important to me (e.g. family, friends) think that I should use e-payment for e-commerce.	(Cheng et al., 2008; Nikolopoulou et al., 2020; Venkatesh et al., 2012)
SI3	E-commerce platforms support the use of e-payment.	
SI4	People around me who use e-payment have high status and prestige.	
SI5	People whose opinions I value prefer that I should use e-payment for e-commerce.	

Code	Item of Facilitating Conditions	Source
FC1	My phone/tablet/computer has features that can make e-payment transactions.	(Santosa et al., 2021; Yang & Forney, 2013)
FC2	I have the knowledge necessary to use e-payment.	
FC3	Given the resources, opportunities and knowledge it takes to use e-payment, it would be easy for me to use the system.	
FC4	E-payment system is compatible with other technologies I use.	(Nikolopoulou et al., 2020; Venkatesh et al., 2012)
FC5	I can get help from others when I have difficulties in using e-payment.	

Code	Item of Hedonic Motivation	Source
HM1	I feel excited when using e-payment.	

HM2	It is fun for me to use e-payment when shopping on e-commerce platforms.	(Khalilah & Indrawati, 2020; Yang & Forney, 2013)
HM3	Features of e-payment applications entertain me.	

Code	Item of Habit	Source
H1	I am accustomed to using e-payments.	(Nikolopoulou et al., 2020; Santosa et al., 2021; Venkatesh et al., 2012)
H2	I will have difficulty if I stop using e-payments.	
H3	Using e-payment is something that I do without thinking.	
H4	I must use e-payment whenever I shop on e-commerce.	

Code	Trust	Source
T1	I can rely on the e-payment system	(Schomakers et al., 2022)
T2	I am confident about the e-payment system's capabilities	
T3	I trust in e-payment system	(Kim et al., 2010)
T4	I trust the information provided during the process of e-payment system	

Code	Customer satisfaction	Source
CS1	I am satisfied using e- payment systems	(Kang & Lee, 2010; Oghuma et al., 2016)
CS2	E-payment systems are able to meet my expectations	
CS3	E-payment systems are able to meet my needs	
CS4	I am happy using e-payment systems in e-commerce platforms	

Code	Continuance Intention	Source

CI1	It is likely that I will transact with e-payments system in the near future.	(Hossain & Zhou, 2018)
CI2	In the future, I intend to continue using e-payment.	(Nikolopoulou et al., 2020; Venkatesh et al., 2012)
CI3	Given the chance, I will always try to use e-payment in e-commerce shopping.	
CI4	I plan to continue to use e-payment frequently.	

APPENDIX 2: Survey

We are a group of students from Foreign Trade University doing a project on "Study of customer satisfaction with e-payments and its impacts on purchase intention in B2C e-commerce in Vietnam". Please take a moment to answer the questions below. The authors commit to ensuring your privacy when you participate in this research.

E- payment or electronic payment is a subset of an e-commerce transaction exchanging goods or services offered through the Internet. Nowadays, electronic payment methods include ATM transactions, credit or debit card use, online banking, and mobile banking are widely used.

In this survey, there is no right or wrong opinion, only the answer that best suits you. To answer the questions below by tick in the appropriate box, choose only one answer option for each question. These numbers represent your own opinion by how much you agree or disagree with the following conventional statements:

Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
1	2	3	4	5

Part 1: Personal Information

1. What is your gender?

● Male

● Female

2. Which year were you born in?

3. Which region do you live in?

● Northern Vietnam

● Central Vietnam

● Southern Vietnam

4. What is your educational qualification?

● High school

● College

● University

● Postgraduate

5. What is your current income level?:

● Under 5 million VND

● From 5 to under 15 million VND

● From 15 to under 25 million VND

● Over 25 million VND

6. Do you currently accept electronic payments?

● Yes

● No

Part 2: Survey on your level of agreement with the factors influencing the satisfaction with e-payments and its impacts on purchase intention

Code	**Factors**	**Level of Agreement**				
I	**Item of Performance Expectancy**					
PE1	E-payment provides benefits for my work, especially during the pandemic.	1	2	3	4	5
PE2	I find e-payment useful in my daily life	1	2	3	4	5
PE3	I find e-payment helpful in purchasing from e-commerce.	1	2	3	4	5
PE4	Using e-payment enables me to conduct transactions more quickly.	1	2	3	4	5

PE5	Using e-payment enhances my transaction quality.	1	2	3	4	5
PE6	Using e-payment increases my chance of purchasing things that meet my needs.	1	2	3	4	5
II	**Item of Effort Expectancy**					
EE1	I find my interaction with e-payment clear and understandable.	1	2	3	4	5
EE2	Learning to use e-payment do not take much of my time.	1	2	3	4	5
EE3	I find e-payment easy to use.	1	2	3	4	5
EE4	It is easy for me to become skillful at using e-payment.	1	2	3	4	5
EE5	I find e-payment is flexible to interact with.	1	2	3	4	5
EE6	Working with e-payment is not complicated; it is easy to understand what is going on.	1	2	3	4	5
III	**Item of Social Influence**					
SI1	I accept e-payment because my family/friend suggests.	1	2	3	4	5
SI2	People who are important to me (e.g. family, friends) think that I should use e-payment for e-commerce.	1	2	3	4	5
SI3	E-commerce platforms support the use of e-payment.	1	2	3	4	5
SI4	People around me who use e-payment have high status and prestige.	1	2	3	4	5
SI5	People whose opinions I value prefer that I should use e-payment for e-commerce.	1	2	3	4	5
IV	**Item of Facilitating Conditions**					
FC1	My phone/tablet/computer has features that can make e-	1	2	3	4	5

	payment transactions.					
FC2	I have the knowledge necessary to use e-payment.	1	2	3	4	5
FC3	Given the resources, opportunities and knowledge it takes to use e-payment, it would be easy for me to use the system.	1	2	3	4	5
FC4	E-payment system is compatible with other technologies I use.	1	2	3	4	5
FC5	I can get help from others when I have difficulties in using e-payment.	1	2	3	4	5
V	**Item of Hedonic Motivation**					
HM1	I feel excited when using e-payment.	1	2	3	4	5
HM2	It is fun for me to use e-payment when shopping on e-commerce platforms.	1	2	3	4	5
HM3	Features of e-payment applications entertain me.	1	2	3	4	5
VI	**Item of Habit**					
H1	I am accustomed to using e-payments.	1	2	3	4	5
H2	I will have difficulty if I stop using e-payments.	1	2	3	4	5
H3	Using e-payment is something that I do without thinking.	1	2	3	4	5
H4	I must use e-payment whenever I shop on e-commerce.	1	2	3	4	5
VII	**Trust**					
T1	I can rely on the e-payment system	1	2	3	4	5
T2	I am confident about the e-payment system’s capabilities	1	2	3	4	5
T3	I trust in e-payment system	1	2	3	4	5

T4	I trust the information provided during the process of e-payment system	1	2	3	4	5
VIII	**Customer satisfaction**					
CS1	I am satisfied using e- payment systems	1	2	3	4	5
CS2	E- payment systems are able to meet my expectations	1	2	3	4	5
CS3	E- payment systems are able to meet my needs	1	2	3	4	5
CS4	I am happy using e-payment systems in e-commerce platforms	1	2	3	4	5
IX	**Continuance Intention**					
CI1	It is likely that I will transact with e-payments system in the near future.	1	2	3	4	5
CI2	In the future, I intend to continue using e-payment.	1	2	3	4	5
CI3	Given the chance, I will always try to use e-payment in e-commerce shopping.	1	2	3	4	5
CI4	I plan to continue to use e-payment frequently.	1	2	3	4	5