

# E-wallets in payment: Empirical evidence at universities in Ho Chi Minh City

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## Abstract:

**T**he study was conducted to find out the factors affecting the behavior or intention to use of students. The study conducted a survey of 330 students from universities in Ho Chi Minh City and used EFA exploratory index analysis and regression analysis to process the data. The results show that the accepted independent variables all have a positive impact on the dependent variable with the order of effects from high to low, the independent variable social influence (XH) has the strongest impact on the dependent variables; The independent variable cultural level (VH) has the second strongest impact on the dependent variable; The independent variable perceived trust (TT) has the weakest impact on the dependent variable. Based on the research results, the author has proposed governance implications for bank managers.

**Keywords:** Consumer behavior, commercial banking, e-wallets.