Research Paper

Factors Influencing E-Payment Adopting Intention Among University Students in Hanoi

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ABSTRACT

This paper is aimed to identify the factors influence e-payment adopting intention among university students in Hanoi. The number of e-payment users is continuous increasing; it is comparison with the data from the research in the past. This paper chooses to carry this topic with the reason of pointing out the factors have the impact on e-payment adopting intention for the supplier can improve their services. The data used in the study was surveyed based on questionnaires from university students in Hanoi in order to give feedback of potential clients to e-payment supplier knows the client desires. In the results which are showed by some test and the multiple linear regression model, it is found that there are 8 factors, 4 of them have the same result with the hypothesis and have positive relationship with e-payment adopting intention. The factor has the greatest impact on e-payment adopting intention with 1% increases of it will make the intention in adopting e-payment increase 0.378%. So that, for increasing the intention of university students - young adult client, e-payment supplier should teach and introduce to them how to use the e-payment framework. Finally, this paper wants to give the viewpoint of young adults about their intention of e-payment for suppliers to know the desire of their potential clients.

Key words: E-payment, Perceived Easily Usability, Perceived Security, Self-proficient, Trustworthy

1. INTRODUCTION

Since 2004, the first year e-payment appeared in Vietnam, it has been developing day by day to have a better service and more preferential treatment than usual payment for customers. According to the analysis of IMF (2014), e-payment had been applied by just 3 banks in 2014, and now every bank has e-payment in their service system. Moreover, e-payment not only is supplied by banks, it also is supplied by e-wallet. So that the number of people uses e-payment increasing more and more, it will have a comparison with previous years which was analysed by previous researches. There are several researchés on impact on adopting e-payment of others countries, but none have done in Hanoi. Furthermore, because university students are in one of the most group in society has the huge number of people understands about technology and joins in e-commerce, and the most dynamic and crowded city of Vietnam is Hanoi so that is the reason why the topic "Factors influencing e-payment adopting intention among university students in Hanoi" is chosen for the upgrade of e-payment to make university students in Hanoi comfortable when using e-payment.

This research aims to discover the impact factors on e-payment adopting intention among university students in Hanoi. Research's scope about e-payment will be include payment by card (typical form - international credit or debit card, domestic debit card), pay by e-wallet, pay with smart mobile device, payment by bank and non bank transfer. Students from 20 universities in Hanoi will be chosen as research sample

in this paper. Therefore, this paper is concerned with answering the questions: (i) What are key theories of e-payment adopting intention? (ii) How are the three factors group (from clients, from suppliers, from economy) affecting the e-payment adopting intention? (iii) How different are these influencing factors for university students in Hanoi from literature? Why? (iv) What are recommendations for improving the intention adoption of e-payment among university students in Hanoi?

2. LITERATURE REVIEW
2.1. Overview of e-payment and e-payment adopting intention
Over the past two decades, the explosion of information technology and internet has set the stage for the development of e-commerce. And electronic payments (e-payments) are used in eassier payment of goods and services purchased online through Internet use (Roy and Sinha, 2014). Thus, these concepts of e-payments come from many different perspectives. Briggs and Brooks (2011) argued that e-payment is a form of association between organizations and individuals supported by banks that allow electronic money exchange. Teoh, Chong, Lin, and Chua (2013) see e-payments as any transfer of a payment value of the payee through an e-payment channel that allows consumers use remote access and manage bank accounts and electronic transactions. *In summary, the concept of "e-payment" in this research could be simply defined as a set of components and processes that allow two or more parties to engage in transactions and the value of money exchanged through electronic means.* E-payment brings some clearly benefits to customers, suppliers and society in the form of reduced costs, more convenient, more reliable means of payment security and great potential for goods and services offered worldwide via the Internet or other electronic networks (Humphrey et al., 1997).

Firstly, for customers, according to Garadahew Warku (2010), all e-payment methods have some characteristics such as: independence, mobility, anonymity, security, ease of use, transaction costs, convenience, control and traceability. As said by Hord (2005), e-payment is very convenient for consumers to handle daily financial transactions without having to visit their local bank branch. E-payments save time and cost (Appiah and Agyemang, 2006).

Secondly, for suppliers, according to Garadahew Warku (2010), e-payment allows online sellers to trade online sales wherever and whenever instead of being limited in a store; reduce operating costs and at the same time save printing paper for receipts and invoices.

Thirdly, for society, according to Cobb (2005), "Lower transaction cost e-payments may stimulate GDP and higher consumption, increase government efficiency, strengthen financial intermediary roles and improve financial transparency main".

From those benefits, people consider the behavior of using e-payments. According to the Theory of Reason Action (TRA) of Fishbein and Ajzen (1975), intention taking part in an intention of people predicts the behaviour, which is connected by two factors, the personal attitude to subjective norms and behaviour. Intention is considered the most segment impact on the component of attitude of individual and subjective norms. TRA estimates a detailed conduct is foreseen by one's intention taking an interest about it. Moreover, according to Harrison, Mykytyn and Riemenschneider (1997), information system (IS) scientists had run intention models with the begin of public psychology in determining a personal's intention to willing to use technology. Intentions are medium to impact on couple of determinants. Firstly, the decision of individual's behaviour identifies with attitude. In addition, subjective is personal excitement of completing as per the referents. The finally determinants are seen social manages of the imperative individual

in a basic leadership that may affect behaviour intentions of another.

2.2. Influencing factor

Table 1: Influencing factor

Factor		References
Clients	Attitudes	Davis, Bagozzi and Warshaw (1989); Abrazhevich (2001); Eastin (2002).
	Subjective Standards	Fishbein and Ajzen (2005); Bhattacherjee (2000).
	Perceived Easily Usability	Gefen (2000); Legris, Ingham and Collerette (2003); Ainscough (1996); Jun and Cai (2001); Abrazhevich (2001).
	Self-proficient	Bandura (1986); Dinev, Goo, Hu, and Nam (2009); Martinez (2006).
Suppliers	Perceived Security	Grandinetti (1996); Linck (2006); Stroborn (2004); Tsiakis and Sthephanides (2005); Kurnia and Benjamin (2007).
	Perceived Efficaciousness	McKechnie, Winklhofer, and Ennew (2006); Gefen and Straub (2003); Davis, Bagozzi and Warshaw (1989).
Macro enviroment	Benefit	Chou (2004); San-Martin and Lopez-Catalan (2013); Eastin (2002).
	Trustworthy	Yousafzai (2003); Kousaridas (2008); Wang (2003); Chou (2004).

Source: Authors' compilation.

The main factors influencing the intention to adopt e-payment are usually classified into 3 groups with 8 main factors (as shown in table 1). In which:

Factors from clients include: (1) The attitudes of customers estimate directly to behaviour allude to the percent point of negative or positive of estimation on the performance; (2) Subjective standards are defined as personal opinion, the huge number of people supports the behaviour that they ought to or ought not to make; (3) Perceived easily usability is the trustworthily point with applying an explicit structure would be free from exertion; (4) Self-proficient is a person's capacity to prevail at a reasonable dimension and e-payment utilization supports shopper certainty and expands access to affirmation.

Factors from suppliers include: (1) Perceived security is the client's emotional valuation by the security of e-payment system; (2) Perceived efficaciousness related to that people have confidence in utilizing a proper system could raise their good performance in working.

Factors from macro enviroment include: (1) Benefit is considered to be an important part for e-payment frameworks use and selection; (2) Trustworthy clarified is the level of hazard in financial transaction, which the outcome of trustworthy has been decreased seen hazard.

2.3. Framework overview of e-payment

Many well-established theoretical models are applied for estimating, the technology acceptance of clients. According to Malhotra (2005), about 20 years up to now, three famous theoretical are usually applied as theoretic basis are theory of reasoned action (TRA), theory of planned behaviour (TPB), and technology acceptance model (TAM) for the research about the acceptance of informative system.

Ajzen and Fishbein (1980) projected the TRA model which clarify behavior of client and their consider astutely before participate in a movement or executing new technology. This model is used to point out how attitudes, subjective standards relate to behavioural intention. This model had presumed that an individual activity is immediate component toward the behavioural intention, two independents variables have impact is attitude and subjective standards. The TPB model is developed from the TRA model by Ajzen (1991, 2001). It presents an additional variable - perceived behavioural control (PBC) as a factor of behaviour and intention.

The innovation acknowledgment model (TAM) has been utilized to make a decision to embrace on multiply e-commerce exercises and to comprehend acceptance behaviour of technology (Abrazhevich, 2004). Davis, Bagozzi and Warshaw (1989) had researched about Perceived Easily Usability and Perceived Efficaciousness,

and it relates to numerous investigations on TAM model that will be the significant purposes behind the extension utilization of e-payment frameworks.

3. METHODOLOGY

Research framework: According to Davis (1993), the viewpoint of each person will be different between perceived easily usability and perceived efficaciousness. For improving the achievement in clients works is the perceived efficaciousness and for the least time spent on learning how to use a technology application is the perceived easily usability. According to Mathieson (1991), TAM model is the best of three mentioned model in clarify the attitude toward variable. For researching the acceptance of clients on technologies framework, this research chooses to use TAM model (as figure 1) for the model with multiple of variables.

Figure 1: Technology acceptance model (TAM)
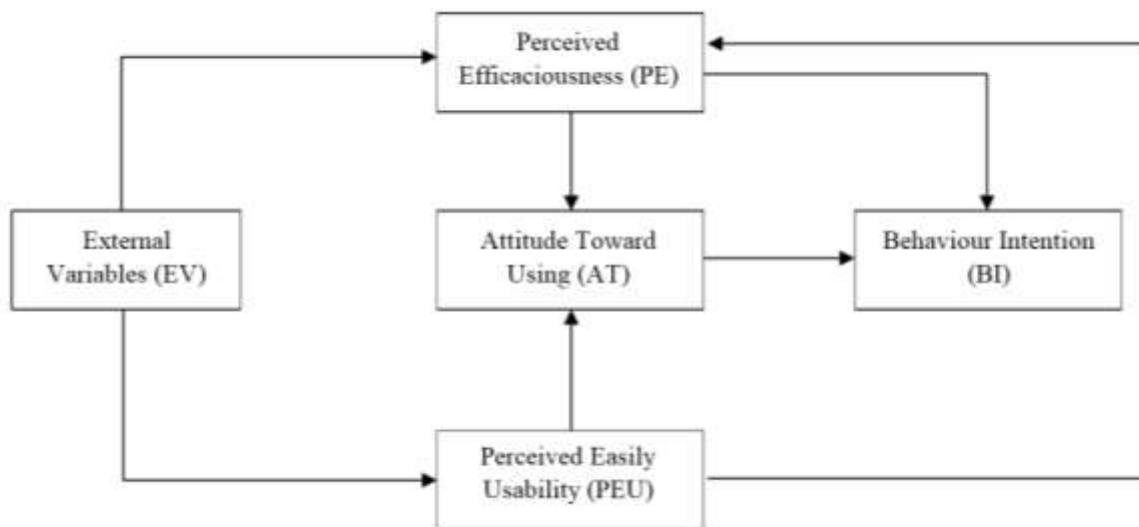
Source: Authors' compilation.

Research method: This research uses Cronbach's Alpha reliability coefficient method to eliminate unsuitable variables because these trash variables can create unuseful factors. Besides, according to the paper of Suki and Suki (2011), for finding the relationship between dependent variable (Y) and independent variables (X) or other variables, the test should be applied is multiple linear regressions. For the adding part, R-squared will have the added results to demonstrate the percentage will be changed of dependent variable by the independent variables.

In this research framework, the dependent variable (E-payment Adopting Intention - IAE) will be examined how it will be impact by some independent variables which are Attitude (A), Subjective Standard (SS), Perceived Easily Usability (PEU), Perceived Efficaciousness (PE), Perceived Security (PS), Trustworthy (TW), Benefit (B) and Self- proficient (SP). This paper will describe these factors which have impact on e-payment adopting and give a better appreciation of all 8 factors have influent in the e-payment adopting among sample selected.

$$IAE = \alpha + \beta_1 A + \beta_2 SS + \beta_3 PEU + \beta_4 PE + \beta_5 PS + \beta_6 TW + \beta_7 B + \beta_8 SP$$

Above is the general model with 9 variables and table 2 below is the research hypotheses from H1 to H8 which are presented for each variable.

Table 2: Hypotheses and expectations

Hypotheses	Expectations
H_1: Attitudes of customer has a positive relationship with the intention of adoption e-payment.	+
H_2: Subjective standard of customer has a positive relationship with the intention of adoption e-payment.	+
H_3: Perceived easily usability of customer has a positive relationship with the intention of adoption e-payment.	+
H_4: Perceive efficaciousness of customer has a positive relationship with the intention of adoption e-payment.	+
H_5: Perceived security of customer has a positive relationship with the intention of adoption e-payment.	+
H_6: Trustworthy of supplier has a negative relationship with the intention of adoption e-payment.	–
H_7: Benefit of customer has a positive relationship with the intention of adopting e-payment.	+
H_8: Self- proficient of customer has a positive relationship with the intention of adoption e-payment.	+

Source: Authors' compilation.

4. RESEARCH DATA

University students in Hanoi - the capital of Vietnam is the group has the most potential to approach Internet, new technology and banking services. With that potential, they will have a big chance to utilize and receive the advantages of e-commercial specially e-payment. Moreover, besides the benefit such as save more time in paying and transferring money, e-payment supplier has given for client a lot of discount and gift. But there still have a little number of people denies to apply e-payment. Because of that, this research is carried with the population is university students in Hanoi with the primary data will be get by survey students in Hanoi university.

The group of objects will be studied in this research are both gender in the age from 18 to 25. Because the limit in time and resources of researchers, there will randomly collect about 300 questionnaires university students which will stand for all of students in Hanoi. To collect the data, questionnaire will be created online and offline which will be directly asked face to face with objects in university. In the questionnaire of this paper, there are built base on the previous paper and in some sector of it will be fixed to suitable with Vietnamese frame work, specially, is Hanoi framework of university students.

According to descriptive statistics, the larger amount of respondents is female which comprises 69.3% out of 283 respondents while 30.7% are male. About the group of age, the greatest percentage belongs to the group of 19-21 years old group which takes 64.7%, the next lower percentage group is 22-24 years old group takes 32.9% of all

responders and the lowest percentage is 2.5% belongs to above 24 years old group. There are 95.1% of responders are learning to get bachelor degree, three other groups of responders are taking college, master and PhD degree have the respectively percentage are 3.5%, 1.1% and 0.4% of 283 responders. In the part of study's year, the percentage of first to fourth year are approximately which is 23.7%, 23.7%, 21.6% and 28.3%, respectively; the other answer has just 2.8% of all. Base on the data of the monthly allowance, the greatest percentage belongs to the group of responders have above 1,000,000 to 3,000,000 VND per month, which is comprises of 51.9%, after is 21.9% of respondents have above 3,000,000 to 5,000,000 VND per month. While group has 1,000,000VND or less and group has above 5,000,000 VND takes 13.4% and 12.7%, respectively.

5. EMPIRICAL RESULTS AND DISCUSSIONS

5.1. Statistical tests for detecting the errors of model

KMO and Bartlett's Test: In the table 3, the KMO measure is 0.956 which is considered as the "best" results. The results of KMO demonstrates that the testing recognize in this examination is pleasant for factor investigation to continue. In Barlett's test, a 0.000 significant level demonstrates that is non-identity matrix that necessities to dismiss invalid speculation. Hence, there are a few connections among these factors. Beside, all the quantifiable factors can be bunch into 5 parts as all the 5 segments are more prominent than one.

Table 3: KMO and Bartlett's Test and total variance Explained

KMO and Bartlett's Test		Total Variance Explained				
		(Initial Eigenvalues)			Extraction Sums of Squared Loadings	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	(Bartlett's Test of Sphericity) Sig.	Component	Total	% of Variance	Total	% of Variance
0.956	0.000	1	15.968	49.900	15.968	49.900
		2	2.102	6.569	2.102	6.569
		3	1.294	4.044	1.294	4.044
		4	1.149	3.591	1.149	3.591
		5	1.056	3.301	1.056	3.301
		6	.901	2.815		
		7	.849	2.652		

Source: Author calculation basing on primary data

Reliable test: As indicated by Hair et al. (2006), Cronbach's Alpha Reliability is the test to analysis the reliability of the research to help researcher to have the result consistent. The estimation of Cronbach's Alpha is indicated as number 0 and 1. Subsequently, Cronbach's Alpha includes better consistency inside things in the scale if coefficient that more like 1. Schuessler (1971) had expressed satisfactory and solid an alpha esteem must more noteworthy than 0.6. In view of the outcomes over, all factors are viewed as factor as alpha esteem are more than 0.6. For examination the trustiness of the research, can be said that the results of this research can be trusted with those independent variables accomplished and satisfied by the level of reliability which was estimated by Cronbach's Alpha.

Table 4: Internal reliability test

Variables	Cronbach's Alpha	No. of items
Attitudes	.883	3
Subjective Standard	.753	3
Perceived Easily Usability	.902	5
Perceived Efficaciousness	.890	4
Perceived Security	.824	5
Trustworthy	.882	3
Benefit	.935	5
Self-proficient	.703	3
Intention of adopting e-payment	.715	3

Source: Author calculation basing on primary data

5.2. Multiple regression analysis results

The regression model comprehends 8 dependent variables are statistically significant (F=36.189, p-value<0.05). The R-square which comprises 0.514 demonstrates that is little yet is proof to characterize connection between these eight factors and ward factors. The adjusted R-square with the esteem 0.500 demonstrate that 50% of the variety in expectation of embraces e-payment is clarified by the components impact and the rest 50% is clarified by other variables. Moreover, the regression result demonstrates no multicollinearity that the tolerance value is more noteworthy than 0.2 and the Variance Inflation Factor (VIF) values are all fall between the reaches 0 to 10.

Durbin Watson test that is additionally called as sequential relationship in residuals that measure the autocorrelation from the relapse investigation. As indicated by Field (2009), test measurement thinks about typical in qualities that range between 1.5 and 2.5. In this investigation, the Durbin Watson measurement esteem is 2.191. Henceforth, it is considered relatively normal.

Table 5: Multiple regression sesult

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	t-stat	p-value	Tolerance	VIF
1	(Constant)	-.142	.219		-.648	.517		
	IV1: Attitudes	-.061	.073	-.059	-.838	.403	.357	2.800
	IV2: Subjective Standards	.298	.084	.271	3.561	.000	.307	3.256
	IV3: Perceived Easily Usability	.041	.085	.038	.483	.629	.286	3.498
	IV4: Perceived Efficaciousness	-.048	.079	-.046	-.603	.547	.312	3.210
	IV5: Perceived Security	.244	.086	.206	2.838	.005	.335	2.983
	IV6: Trust	-.131	.081	-.119	-1.630	.104	.333	3.006
	IV7: Benefit	.227	.085	.209	2.676	.008	.292	3.422
	IV8: Self-proficient	.378	.055	.346	6.912	.000	.708	1.412

R	.717
R Square	.514
Adjusted R Square	.500
F -test	36.189
Sig	.000
Std. Error of the Estimate	.62701
Durbin-Watson	2.191

a. Dependent Variable: DV: Intention to do / perform mobile payment
b. Predictors: (Constant), IV8: Self-proficient, IV1: Attitudes, IV6: Trust, IV4: Perceived Efficaciousness, IV5: Perceived Security, IV2: Subjective Standards, IV7: Benefit, IV3: Perceived Easily Usability
c. Dependent Variable: DV: Intention to do / perform mobile payment

Source: Author calculation basing on primary data

In view of the relapse condition, the factual outcomes as beneath:
IAE = -0.142 - 0.61A + 0.298 SS + 0.041PEU - 0.048PE + 0.244PS - 0.131TW + 0.227B + 0.378SP

5.3. Discussions

Table 6: Summary of hypotheses testing

Hypotheses with intention of adoption e-payment	Expectation	Coefficient	Result	Accept or Reject
H_1: Attitudes	+	-0.610	p>0.05	Reject
H_2: Subjective standard	+	0.298	p<0.05	Accept
H_3: Perceived easily usability	+	0.041	p>0.05	Reject
H_4: Perceive efficaciousness.	+	-0.048	p>0.05	Reject
H_5: Perceived security	+	0.244	p<0.05	Accept
H_6: Trustworthy	-	-0.131	p>0.05	Reject
H_7: Benefit	+	0.227	p<0.05	Accept
H_8: Self- proficient	+	0.378	p<0.05	Accept

Source: Author calculation basing on primary data

There are 4 hypotheses (H2, H5, H7, H8) that are accepted at 5% significance level based on the results of model. Specifically in which:
- Subjective standard of customer has a positive relationship with the intention of adoption e-payment: When using e-payment framework, a lot of suppliers make the clear display and users would feel the transaction steps really obvious plus that when clients open an account of e-payment there always have the instruction or employee for showing how to use these services in the first time. Clients will think the framework

is convenient for them to apply. To support that statement, the results of table 6 shows that subjective standard and IAE have the positive relationship with 1% increases in subjective standard, IAE raises 0.298%. E-payment adopting intention of people is affected by both internal and external issue. It can be concluded by the opinion of experience friends, family members, social media, professional or else would affect the personal decision on apply e-payment. This result had been proved in the research of Nysveen et al. (2005), the pressures from the force of society include of relatives and

friends may make a person accept the e-payment framework. Because university is the responders and they spend a lot of their time with friend, that means it is easy for them to spread the positive review about the e-payment service. Moreover, e-payment does not need to spend a lot of time for learning to use it, in order of that responder would feel that they are able to do all the step of e-payment transaction and encourage them to keep using.

- *Perceived security of customer has a positive relationship with the intention of adoption e-payment:* Kurnia and Benjamin (2007) had the statement that the security problem of the e-payment framework will impact on the client's intention of applying it. The data of table 6 have the same result, when perceived security increases 1%, IAE increases 0.244%. There is the positive relationship between them. This result had also been proved in the research of Kurnia and Benjamin (2007), clients' perceived security problem will have the impact on the decision using e-payment or not. Suppliers need to make sure and promise about the information of clients always be in the safe and security place that impression action can build a trusted picture for business and keep the long-term relationship with their clients. Safe and security problem need to be educated for students to evaluate their e-payment in the moment or in the future if it has enough safe for them to use. The good e-payment transactions need to have digital certificates and secure servers. Bank and financial institution supplier have to notice their clients about existence of fraud may be happen.

- *Benefit of customer has a positive relationship with the intention of adoption e-payment.* In normal action, people usually choose the option which makes benefit for themselves mostly in their business. E-payment of Vietnam is considered to be the benefit option, because most of them have low transaction cost, some of them does not have any fee for the transaction and there are a lot of gift or sale when using e-payment. The data of this research have the

same statement, benefit increases 1%, IAE will increase 0.277% and they have a positive relationship. This result had been approve by the real life, especially in economy, people tend to choose the low risk high return option and e-payment seem to be that option because it help client spend less time in manage their financial problem. Moreover, using e-payment bring back a lot of benefit such as clients can get some return money when choosing pay by card or get a promotion when shopping online, etc. In addition, when client want to open a short-term saving account, they do not have to come to the bank, they can open for themselves a saving account on e-payment application of their bank with the clear table of interest rate for 1 to 18 months.

- *Self-proficient of customer has a positive relationship with the intention of adoption e-payment:* Eastin (2002) said that the huge number of responders have experience in e-payment framework that makes them want to keep using the framework in the future. By the data of table 6, self-proficient positive relates to IAE and 1% of it increases leads to 0.378% varaise in IAE. This result had been proved in the research of Eastin (2002), the huge number of responders experience the e-payment in the positive way, which makes them want to keep applying the e-payment framework. Agreeable and certain review for family members, friends and experience clients would have the impact on their intention to use.

The model results also show that the remaining 4 hypotheses have not been accepted with the survey data set. In which, hypothesis H1 and H4 are rejected with regression coefficients opposite to expectations. Hypothesis H3 and H6 have similar regression coefficients with expectations but the p_value is not statistically significant. This result does not imply that these hypotheses are wrong in the research of the intention to use e-payments in general, but may only reflect the characteristics of the research sample. Accordingly, the intention to use e-payment

of university students in Hanoi may not be consistent with these variables as shown in the literature review.

6. RECOMMENDATION

In general, the results of this investigation are carried with 8 fulfill independent variable. As the results, from the data of this research, the perspective of strategies of responders' realistic implications will able to give some recommendations for the improvement when using e-payment. Electronic commercial suppliers, policy makers and baking institutions, in the moment have a standing role in the economy. So that guarantee about the system securitization is the thing can earn the trust and confidence from the clients. Technology engineer should pay attention about it when design the e-payment system.

From all the results above, it can be seen that self-proficient has the greatest impact on the e-payment adopting intention of university students in Hanoi. Suppliers should pay more attention to the experience of their client if they want to keep the clients stay with them in a long-term. Like self-proficient, 3 other variables have the positive relationship with e-payment adopting intention are subjective standards, perceived security and benefit; they all are decided by the own experience of clients.

6.1. Recommendation for supplier

Firstly, the results of Self-proficient and Perceived Efficaciousness demonstrate that clients should be taught how to basically utilize typical e-payment transaction, are really necessary. Bank agents are assuming significant job of teaching and prompting the e-payment system to clients. Information basically, for example, term and conditions for approaches, guarantee and payment must be added.

Secondly, Perceived Easily Usability, Perceived Security, Benefit and Self-proficient appear to be significant variables in this paper, so that suppliers may consider about it as a chance to understand the requirements of clients and bank or technology transaction should pay more attention about it if they want to expand the business.

Thirdly, banks can introduce through video introductions to pick up certainty and conveys quality data on the highlights of the services of e-payment. Moreover, the working techniques should reconsider about gathering feedbacks from client's frequency because subjective standards demonstrate that it is significant variable in this investigation. That means clients are effectively impact by the opinion of people around.

6.2. Recommendation for infrastructure provider

Firstly, by the results of this investigation, it proposes that Vietnamese e-payment suppliers and banks ought to persistently upgrade their services of e-payment transaction to satisfy their clients expected for the reason of increasing the growth rate.

Secondly, specialists and improvement group ought to have teamed up with software engineers to recognize and dissect the main and extra advantages that can be accommodated clients other than guaranteeing clear guidelines and advantageous substance of e-payment frameworks.

6.3. Recommendation for policy makers

The security factor of e-payment framework ought not to be dismissed. For controlling the service of e-payment, government needs to avoid potential risk to ensure clients by proceeds balance out and improve trusted financial.

7. LIMITATION

There are four problems of this research, first is the geographical bias, because this research is just carried in university in Hanoi area, it cannot stand for whole countries. Second is about the model problem, the models are chosen in this research are about the acceptance and behavior of clients, but there are still other factors have impact the decision of adoption

e-payment. Third is the objective of this research are students in university who have more acknowledge, clients who does not have a chance to approach the knowledge could have another desire. Fourth is the measures of the research are quantitative perspective, that means the result may not consistent when the period of time is changed.

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