IRMM

INTERNATIONAL REVIEW OF

EJ Econ Journs

International Review of Management and Marketing

ISSN: 2146-4405

available at http://www.econjournals.com

International Review of Management and Marketing, 2025, 15(3), 177-188.



Exploring Drivers of Sellers' Intention to Continue OCOP Agricultural Sales on Digital Platforms

Nguyen Thi Phuong Giang, Nguyen Binh Phuong Duy, Nguyen Thi Thanh Huyen, Huynh Pham Thuy Hang, Tran Vo Minh Thu, Dang Tran Y Tien, Nguyen Van Vang, Thai Dong Tan*

Faculty of Commerce and Tourism, Industrial University of Ho Chi Minh City, Vietnam. *Email: 20102301.tan@student.iuh.edu.vn

Received: 16 November 2024

Accepted: 09 March 2025

DOI: https://doi.org/10.32479/irmm.18131

ABSTRACT

The digital economy is becoming indispensable in promoting trade in OCOP (One Commune One Product) agricultural products in Vietnam. The emergence of digital platforms is increasingly diverse. Consumers can search on digital platforms to choose and buy when they need anything. This convenience is available in the central areas and has gradually spread to all provinces and cities with farmers. The study aims to build a model and evaluate the factors affecting the intention to continue selling OCOP agricultural products on the digital platform. The research focuses on the following factors: safety, compatibility, usefulness, ease of use, information technology knowledge, satisfaction, and intention to continue. The study uses quantitative and qualitative research methods. The author has surveyed 251 enterprises selling OCOP agricultural products nationwide. After collecting the answers, the data is analyzed using SPSS software, SmartPLS. From that data, propose solutions to help digital platforms review and improve service quality. Strengthen the intention of sellers to continue using agricultural products on digital platforms. At the same time, come up with strategies to help sellers understand digital platforms. In addition, this also increases sales efficiency when participating in selling agricultural products in the Vietnamese market in general and the international market in particular.

Keywords: One Commune One Product, Agricultural Products, Sellers, Digital Platforms **JEL Classifications:** C81, M31, O14, Q13

1. INTRODUCTION

Vietnam's digital landscape is rapidly growing, with companies like Grab dominating the ride-hailing market (Nguyen et al., 2024). Platforms like Voso also implement a Livestream sales strategy to help farmers sell agricultural products (Doanh et al., 2022). Flow experience is the main factor motivating users to continue using the platform (Nguyen, G.-D et al., 2024). OCOP 2021-2025 focuses on developing a sustainable rural economy and improving product value. By 2025, set a target of 10,000 OCOP products of 3 stars or more, of which 400-500 products reach 5 stars (Báo Nhân Dân, 2023). Fierce competition forces suppliers to constantly improve service quality, focus more on customer experience to meet needs and maximize customer satisfaction (Huyền et al., 2023). The rapid expansion of e-commerce and digital platforms has opened unprecedented opportunities for small and medium-sized enterprises (SMEs) and cooperatives in rural areas. Platforms like Voso and Postmart have enabled sellers to connect with a broader customer base, reduce transaction costs, and increase market accessibility. Despite these benefits, challenges remain. Sellers face barriers such as limited digital literacy, security concerns, and compatibility issues with existing business models, which can hinder their intention to continue using these platforms.

The urgency of continuing to sell specific products on digital platforms has become increasingly important after the COVID-19 pandemic. McKinsey (2020) emphasizes that consumers tend to continue shopping online, forcing retailers to adapt to the "new normal." In health information, content quality is decisive in

This Journal is licensed under a Creative Commons Attribution 4.0 International License

user retention (Li et al., 2023). At the same time, The New York Times Company (2022) points to the need for high-value digital packages to attract and retain customers. Identifying trigger points and touchpoints in the customer journey helps companies better understand what drives shopping decisions (Lemon et al., 2016).

In Vietnam, research by Nguyen et al. (2023) shows that 90% of consumers intend to maintain or increase their use of e-commerce platforms, especially food delivery and online shopping. This shows a strong trend toward continued engagement with digital platforms to purchase goods (Hoang and Le Tan, 2023). Tran et al. (2023) emphasized the role of social media marketing in building brand loyalty among young consumers, while (Maheshwari, 2021) pointed out the positive impact of digital marketing on the intention to continue using banking services. Finally, Nguyen and Ha (2022) show that cognitive value plays an important role in consumers' attitudes and intentions to continue using digital platforms. Vietnamese businesses can take advantage of this trend to effectively reach and interact with consumers (Doan Do et al., 2023).

This study seeks to fill this gap by exploring the key drivers influencing sellers' intention to continue selling OCOP agricultural products on digital platforms. Specifically, the research investigates the interplay between safety, compatibility, ease of use, and satisfaction factors, focusing on how these elements impact sellers' long-term engagement. The study provides a comprehensive view of the factors shaping seller behavior using a mixed-methods approach, including a nationwide survey and advanced data analysis techniques.

The intention to continue selling on digital platforms has become an important topic in many studies. This term refers to the likelihood that consumers will continue to purchase the product (Kim and Kim, 2020). Moreover, it measures whether customers continue to use a digital product or platform (Jamil et al., 2022). Companies such as Starbucks (2023) have adopted digital platforms to innovate products and enhance brands, emphasizing the importance of maintaining innovation. Studies show that consumer behavior, online engagement, and digital marketing strategies influence the intention to continue selling on digital platforms. In order to contribute to this topic, the authors chose to study "Exploring drivers of sellers' intention to continue OCOP agricultural sales on digital platforms" with the research questions: What factors affect the intention to continue selling OCOP sellers? (Question 1). What is the influence of these factors? (Question 2). What governance implications help sellers stay in business? (Question 3).

By addressing these questions, this research contributes to the growing knowledge of digital transformation in agriculture and offers actionable insights for policymakers, digital platform developers, and OCOP stakeholders. These findings aim to foster a more inclusive and sustainable digital economy, ensuring that rural sellers can fully capitalize on the benefits of e-commerce in both domestic and international markets.

2. THEORETICAL BASIS

2.1. Related Concepts

OCOP concept: OCOP is a rural economic program that leverages local resources to increase product value and improve rural incomes. It supports regional specialty products developed by local SMEs, cooperatives, and registered households (Law Library, 2018).

E-commerce Platform: E-commerce involves using electronic technologies for business activities, transactions, and management, typically conducted via the Internet or mobile networks (Turban et al., 2018).

Digital Platforms in E-commerce: Digital platforms are online transaction systems that enable businesses to reach customers, automate processes, and enhance competitiveness through digital technology (Notech, 2023).

Intent to continue using: Dahui Li and Shichao Pang's research explores factors influencing continued usage of websites and knowledge-sharing platforms, focusing on user engagement and expectations (Li et al., 2006; Pang et al., 2020).

2.2. Related Theories

Modern technology is crucial in improving lives, especially in digital sales, which is gaining popularity. How sellers sustain their commitment to selling on digital platforms is of great interest to researchers. Key theories explored include:

Technology acceptance model (TAM): Developed by Davis et al. (1989), TAM explains user acceptance of technology, focusing on perceived usefulness and ease of use.

Expectation-confirmation model (ECM): Bhattacharjee's ECM (2001) incorporates "perceived usefulness" from TAM and emphasizes satisfaction as central to continued technology use based on initial and confirmed expectations.

Unified theory of acceptance and use of technology (UTAUT): Venkatesh et al. (2003) identify performance expectations, effort expectations, social influence, and favorable conditions as key to user adoption.

Technology continuance theory (TCT): Proposed by Liao et al. (2009), TCT combines elements of ECM, TAM, and cognitive models, explaining factors influencing continued technology use, such as satisfaction, ease of use, and confirmation.

Each model provides insight into user intention to continue engaging with digital platforms.

2.3. Research Hypothesis and Model 2.3.1. Safety (S)

Security in B2B e-commerce is crucial, influencing technology adoption as organizations need assurance against fraud and data breaches (Garg and Choeu, 2015; Sam and Hock-Eam, 2011). Security concerns in Jordan, for instance, have hindered online payments and contributed to slow e-commerce growth in Arab countries (Alzubi et al., 2017; Lynn et al., 2018). For small and medium businesses, security impacts the intention to continue using B2B e-commerce by protecting personal information (Belanger et al., 2002; Roca et al., 2009).

Safety awareness reflects customer perception of online transaction risks, where subjective trust in transaction security is key to e-commerce adoption (Kim et al., 2011; Chang and Chen, 2009). Reducing perceived risks boosts satisfaction with online services, enhancing user engagement and trust (Massad et al., 2006; Park and Kim, 2003; Szymanski and Hise, 2000).

Safety's Role in Digital Platform Usage: Security's influence on ongoing digital platform use is increasingly relevant, especially post-COVID-19, as shown in studies on e-wallet and mobile banking continuity (Shaw et al., 2022). Addressing these safety concerns is essential to encourage user retention and trust in digital commerce (Mlambo et al., 2021).

- H₁: Safety has a positive impact on the intention of sellers of OCOP products to continue selling on digital platforms
- H₂: Safety positively impacts the satisfaction of sellers of OCOP products on digital platforms.

2.3.2. Compatibility (C)

Compatibility in B2B e-commerce refers to alignment with organizational values, practices, and systems (Alam et al., 2016). Without compatibility, businesses face challenges in continuing B2B e-commerce, which often demands significant structural and procedural adjustments (Alsaad, 2017; Daoud and Ibrahim, 2019). Compatibility between technology and organizational culture or prior tech experience is crucial for trust and satisfaction in adoption (Shirani et al., 1994; Premkumar and Roberts, 1999; Johnson et al., 1996). Firms lacking compatibility experience distrust and decreased usage intentions (Patnasingam et al., 2005; Cazier et al., 2006). So, as in the study of other technologies (Jimenez & Polo, 1998), (Grandon & Pearson, 2004), (White et al., 2007), we examine the relationship between compatibility and user satisfaction.

Compatibility's Role in Digital Platform Usage: Recent studies examine compatibility's influence on user satisfaction and continued digital engagement. Rathore and Panwar (2020) found compatibility less critical for digital service adoption, while Purwantini et al. (2021) emphasized compatibility's role in WeChat's adoption. Other studies explore factors affecting digital payment, cloud computing, and investment platform adoption, highlighting trust, risk perception, and user behavior (Kim et al., 2021; Candra et al., 2021; Zamzami, 2021). These insights underscore compatibility's nuanced role in digital platform engagement, guiding the study's proposed hypothesis.

- H₃: Compatibility positively impacts the seller's intention to use OCOP products on digital platforms
- H₄: Compatibility positively impacts the satisfaction of sellers of OCOP products on digital platforms.

2.3.3. Usefulness (UF)

Perceived Usefulness is the degree to which users believe a particular system will enhance work performance (Davis et al., 1989). This factor is pivotal in the initial adoption and continued use of technology, as it highlights the system's instrumental value (Bhattacherjee, 2001a). Bhattacherjee (2001b) found that perceived usefulness significantly influences e-commerce and internet service continuation, while Huang et al. (2013) demonstrated its impact on satisfaction and ongoing use among data mining tool users. Similarly, Cheng (2014) confirmed this link in hybrid online purchase behavior.

Studies show that usefulness positively affects customer satisfaction with technology services (Punwatkar and Verghese, 2018; Olivia and Marchyta, 2022; Karim et al., 2022). Users prioritize perceived utility, as highlighted by Tan and Đông (2019). Thus, we hypothesize:

- H_5 : The perception of usefulness positively affects the intention of OCOP sellers to continue selling on digital platforms
- H₆: Usefulness positively affects the satisfaction of sellers of OCOP products on the digital platform.

2.3.4. Ease of use (EOU)

Perceived ease of use refers to how users perceive a product or service as easy to use (Davis et al., 1989). Indicators of ease of use include ease of learning, adaptability, proficiency, and transaction simplicity (Hubert et al., 2017). Studies by Phuong et al. (2020), Olivia and Marchyta (2022), and Karim et al. (2022) show that ease of use significantly impacts customer satisfaction and technology adoption. Greater ease of use leads to higher satisfaction and increased likelihood of continued use, while lower ease of use discourages usage. Therefore, the H_7 hypothesis is:

H₇: Ease of use positively impacts the satisfaction of sellers of OCOP products on digital platforms.

2.3.5. Information technology knowledge (ITK)

Managerial IT knowledge significantly increases the likelihood of adopting IT in small and medium-sized businesses. Reynolds (1994) found owners/managers are less likely to adopt complex technologies without basic IT knowledge. Mehravani et al. (2011) showed that training and awareness reduce resistance and foster the adoption of new technologies. SMEs know the challenges in integrating IT (Chong et al., 2001; Pires and Aisbett, 2001; Kones, 2014). This study explores the link between users' IT knowledge and their use of digital platforms for sales. Several studies highlight the impact of IT knowledge on the intention to continue using technology. For example, Deng et al. (2023) explore e-learning platforms, while Pang et al. (2020) show that perceived usefulness boosts users' intention to continue using platforms. Other research (Alam et al., 2022; Khoa, 2023) examines factors like self-competence and company size, while studies online learning (Li et al., 2023; Chen et al., 2021) further reveal the relationship between IT literacy and continued platform use. In conclusion, IT knowledge plays a key role in the intention to continue using digital platforms, with factors like perceived usefulness, selfefficacy, satisfaction, and emotional experience influencing user intent. Therefore, the H₈ hypothesis is proposed as follows:

H₈: Awareness of IT knowledge positively impacts the satisfaction of sellers of OCOP products on digital platforms.

2.3.6. Satisfaction (ST)

According to the expectancy confirmation theory (ECT), satisfaction is a key predictor of a user's intention to continue using a product or service (Oliver, 1980). According to the 287 responses analyzed, it is found that the satisfaction of online shopping customers is affected by delivery, security, information quality, and product diversity. At the same time, satisfaction and quality of information determine loyalty to the online store (Mofokeng, T.E., 2021). This relationship has been confirmed in various contexts, including Internet use (Lin et al., 2005; Hong et al., 2006), e-commerce (Bhattacherjee, 2001b), and social media (Jin and Cheung, 2010; Chang and Zhu, 2012). Satisfaction also impacts continued use in other fields, such as healthcare, where patient safety culture influences job satisfaction and retention (Al-Surimi et al., 2022), and nursing, where job satisfaction affects retention (Pressley and Garside, 2023). In technology, user satisfaction predicts continued use of AI-driven chatbots (Cheng and Jiang, 2020), while in social media platforms like TikTok, satisfaction drives continued engagement (Sharabati et al., 2022). Validation and usefulness in education affect satisfaction and students' intention to continue online courses (Alam et al., 2022). Overall, satisfaction is crucial in determining the intention to continue using services or platforms across various sectors. Understanding what drives satisfaction can help organizations improve user experience and retention. Based on these insights, we propose the following hypothesis:

H₉: Satisfaction with the service positively affects the intention of sellers of OCOP products to continue to use for sales on digital platforms.

Based on the proposed research model in Figure 1, sellers' intention to continue selling on online platforms is influenced by several important factors. Among these, security, compatibility, the platform's usefulness, and seller satisfaction directly impact this decision. On the other hand, seller satisfaction is itself influenced by usefulness, ease of use, and the sellers' IT knowledge. Furthermore, the size of the enterprise and the duration of their activity on the platform also play a moderating role. In summary, to retain sellers, the platform needs to focus on building a secure, user-friendly, and useful business environment that is wellintegrated with other systems. Simultaneously, it should assist sellers in improving their technological knowledge and pay close attention to the enterprise's size and operational duration. Ensuring these key elements will enhance satisfaction and encourage sellers to maintain a lasting commitment to the platform.

3. RESEARCH METHODOLOGY

Qualitative research was conducted to assess the applicability of the research scale on the intention to continue selling OCOP agricultural products on digital platforms. This method helped identify key issues not previously covered by the research team. The subjects of the survey were businesses involved in trading OCOP agricultural products.

Data was collected via an online questionnaire based on observed variables from the research model. After gathering sufficient responses, the questionnaires were filtered, encrypted, and entered for

Table 1: Preliminary statistics on the study sample

Table 1: Prenninary stausues on the study sample						
Criteria	Frequency	Percentage				
Gender						
Male	163	65				
Female	88	35				
Operating hours						
Over 10 years	56	22				
From 1 to 2 years	63	25				
From 2 to 5 years	89	35				
From 5 to 10 years	43	17				
Areas of activity						
Northern	65	26				
Central	56	22				
Southern	98	39				
Western region	32	13				
Time spent on digital platforms						
From 5 to 10 years	56	22				
From 2 to 5 years	96	38				
From 1 to 2 years	80	32				
Over 10 years	26	10				
<1 year	49	20				
Company magnitude						
From 50 to 110 people	65	26				
From 100 to 500 people	27	11				
From 10 to 50 people	152	61				
Over 500 people	3	1				
<10 people	4	2				
Total	251	100				

Source: SPSS table data analysis results

analysis using SmartPLS and SPSS software. The information was then used to assess the reliability and validity of the scale and model fit.

The study used convenience sampling to select 100 business representatives selling OCOP agricultural products on digital platforms. All surveys were conducted online via Google Forms. According to Tabachnick and Fidell (2014), the sample size was N = 50 + 8 * 7 = 106, resulting in a sample size of 251.

4. RESEARCH RESULTS

4.1. Preliminary Assessment of the Study Sample

For some reason, only 251 valid surveys are accepted. According to Table 1, 65% of respondents were male and 35% were female. In terms of operating time, from 2 to 5 years accounts for the most significant proportion of 35%, the lowest is from 5 to 10 years, accounting for 17%. Survey participants come from many different regions. The region with the lowest rate is the Western region at 13%, the highest in the South at 39%. Regarding the time spent on the digital platform of sellers, from 2 to 5 years, 38% is used, accounting for the most significant proportion, and 10% have a usage time of more than 10 years. Survey participants have different business sizes but are mostly small and medium-sized. Enterprises with a scale of 10-50 people account for 61%, and the lowest 1% with a scale of over 500 people.

4.2. Measurement Model Validation

A measurement tool was developed based on previous research and adapted to the context of Vietnam. The study applied quantitative research methods using structural equation modeling (SEM) through SmartPLS software to evaluate factors influencing OCOP agricultural sellers' intention to continue selling on digital platforms. The research model includes seven independent variables with 28 observation variables, one dependent variable with four observation variables, and one intermediate variable with four observation variables. The scale was designed to assess key factors, ensuring reliable results accurately. Table 2 shows that



Source: Self-synthesized author group

Table 2: Preliminary statistics of research samples

Factor	Observation variables	Source	Outer loadings
EOU1	Ease of access to the company's digital platforms	(Cheung, 2000),	0.843
EOU2	Ease of use of the company's digital platforms	(Bhardwaj, 2021)	0.785
EOU3	The features on the company's digital platforms are clear and easy to understand		0.813
EOU4	The interface of the company's digital platforms is optimized and easy to use		0.789
S1	Businesses feel safe when selling goods on digital platforms	Hussein et al.,	0.942
S2	Businesses trust that personal information and transactions on digital platforms will not be leaked	2020, Garg, 2015	0.925
S 3	Businesses trust in the security systems of the digital platforms they are using		0.930
S4	Businesses trust that the platforms will protect the confidential data that they enter on the platforms		0.909
SAF1	Businesses are informed about information security on these digital platforms	(Bhardwaj, 2021)	0.888
SAF2	The digital platforms that businesses are using frequently update their technological knowledge for businesses		0.835
SAF3	Businesses are clearly explained about the operating processes of the digital platforms		0.779
SAF4	Businesses are confident in posting products on the digital platforms		0.853
CPT1	Digital platforms are compatible with the current business operations of the company	(Hussein et al.,	0.830
CPT2	Digital platforms are compatible with the company's business methods	2020)	0.834
CPT3	Digital platforms are compatible with the company's preferred working methods		0.795
CPT4	Digital platforms are compatible with the company's operating processes		0.855
UF1	Using digital platforms helps sell products faster	(Tony Dwi	0.769
UF2	Using digital platforms helps cut many types of costs	Susanto, 2015)	0.791
UF3	Using digital platforms helps businesses clearly see business results		0.899
UF4	OCOP-compliant products have high credibility on digital platforms		0.823
ITCS1	Businesses will continue to sell OCOP agricultural products on digital platforms	(Hussein et al.,	0.757
ITCS2	Businesses will continue to use digital platforms instead of traditional sales	2020), (Roland,	0.791
ITCS3	Businesses will use digital platforms more frequently	2017)	0.816
ITCS4	Businesses will continue to operate on digital platforms in the future		0.810
ST1	Businesses feel satisfied when using digital platforms	(Tanh, 2018),	0.922
ST2	Businesses are satisfied with the policies of digital platforms	(Tseng, 2015)	0.915
ST3	Businesses are satisfied with all the features of digital platforms		0.921
ST4	Businesses are very satisfied with their overall experience when using digital platforms		0.937

Source: Results of PLS survey data processing



Figure 2: Results of linear model testing

Source: Results of PLS survey data processing

most observed variables have values greater than 0.7, ranging from 0.757 to 0.942.

4.2.1. Testing the measurement model

Cronbach's alpha and composite reliability were used to evaluate the reliability of the scales. Several measurement concepts were identified. According to Devellis (2012), a Cronbach's alpha \geq 0.7 is considered acceptable, while values below this threshold are deemed unacceptable. Additionally, Trong & Ngoc (2008) suggested that a Cronbach's Alpha coefficient of 0.6 or higher is acceptable. Conversely, if the Cronbach's Alpha coefficient is lower than 0.6, the scale is considered unreliable and unsuitable for research purposes. Results in Table 3 show that all scales have good reliability, with Cronbach's Alpha ranging from 0.811 to 0.945, aligning with previous research that considers Cronbach's Alpha between 0.8 and 1 as reliable (Nunnally and Bernstein, 1994; Peterson, 1994). The composite reliability coefficient (CR) ranges from 0.83 to 0.96, exceeding 0.7. According to Hock (2010), an $AVE \ge 0.5$ indicates that the scale has convergent validity. The AVE coefficients are above 0.5 for all variables, with the ITC variable at 0.63 and the SAF variable at 0.859. Thus, safety, compatibility, usefulness, ease of use, IT knowledge, and satisfaction scales are statistically significant.

A discriminatory test was performed using the Fornell-Larcker criterion to test the measurement model. According to Lacker and Fornell (1981), discrimination is ensured when the square root of the AVE for each variable is higher than all correlations between

variables. As shown in Table 4, the square root of AVE for each variable (0.829, 0.808, 0.794, 0.84, 0.927, 0.924, 0.822) is higher than the correlations below, confirming the differentiation of the measurement factors in the study sample.

4.3. Structural Model Testing

The structural model results, shown in Figure 2, were evaluated using adjusted R square, f square, and path coefficients. The Path Coefficient is calculated using the PLS-SEM regression equation, representing the impact relationship between variables in the structural model. When the data is standardized, the Beta coefficient ranges from 0 to 1 and is statistically significant. The larger the Beta coefficient, the stronger the path in the structural model. A positive (+) sign indicates a direct relationship, while a negative (-) sign indicates an inverse relationship (Chin, 1998). The test results indicate that ITC and ST are influenced by 66.8% and 66.4%, respectively. Path coefficients were estimated based on regression of each dependent and predicted variable (Hair Jr, 2014). The VIF values in Table 5 (1,414 - 2,777) confirm that there is no problem with multicollinearity, as all values are within the acceptable range (VIF < 5). Therefore, the model has no multi-linearity problems.

The R-squared value 0.25 indicates a weak endogenous structure, while values of 0.5 and 0.75 indicate relative and high levels, respectively (Hair Jr, 2014). In SMARTPLS, corrected R-squared is preferred for analysis. Table 6 shows that the R-squared values for ITC and ST are 0.668 and 0.664, respectively, meaning the

Table 3: Results of Cronbach's alpha reliability analysis for each factor

Factor	Cronbach's alpha	Composite reliability	Composite reliability	Average variance extracted (AVE)
		(rho_a)	(rho_c)	
CPT	0.848	0.851	0.898	0.687
EOU	0.823	0.83	0.882	0.652
ITC	0.811	0.84	0.872	0.63
ITK	0.86	0.868	0.905	0.705
SAF	0.945	0.951	0.96	0.859
ST	0.943	0.944	0.959	0.854
UF	0.845	0.903	0.892	0.675

Source: Results of PLS survey data processing

Table 4: Results of the analysis of the difference between Fornel Standard - Lacker

Factor	CPT	EOU	ITC	ITK	SAF	ST	UF
CPT	0.829						
EOU	0.409	0.808					
ITC	0.519	0.447	0.794				
ITK	0.482	0.384	0.685	0.84			
SAF	0.444	0.506	0.679	0.671	0.927		
ST	0.519	0.549	0.788	0.67	0.738	0.924	
UF	0.437	0.616	0.62	0.563	0.56	0.636	0.822

Source: Results of PLS survey data processing

Table 5: VIF

Factor	СРТ	EOU	ITK	SAF	ST	UF
ITC	1.414			2.280	2.777	1.772
ST	1.435	1.776	2.133	2.149		2.072

Source: Results of PLS survey data processing

independent variables explain 66.8% and 66.4% of the variation in the ITC and ST variables. These values indicate the explanatory power of safety, compatibility, usefulness, ease of use, and IT knowledge for the intention and continued intention of OCOP sellers on digital platforms.

According to (Cohen, 1988), the f-Square index table for assessing the importance of independent variables, shown in Table 7, shows that the f-Square values of the relationships have a small to medium impact level range from 0.021 to 0.28. The influence of the factors is reflected through the value of f2, which shows that the variables CPT, EOU, ITK, and UF have a negligible impact on the ST variable with $0.02 \le f$ Square <0.15 and the variables CPT, SAF, UF have a negligible impact on the ITC variable with $0.02 \le f$ Square <0.15; The SAF variable has an average impact on the ST variable with $0.15 \le f$ squared <0.35 and the ST variable has an average impact on the ITC variable with 0.15 $\le f$ squared <0.35.

4.4. Hypothesis Model Testing

The results of the study were evaluated through bootstrapping analysis. To test the research hypotheses, this study tested the bootstrapping technique on 251 samples with a sample size of n = 5000 observations. The results are shown in Table 8. The results of estimating the structural model and testing the hypotheses in the model are presented in detail the statistical values of testing the hypotheses from the bootstrapping method

Factor	R square	R square adjusted
ITC	0.668	0.663
ST	0.664	0.657

Source: Results of PLS survey data processing

Table 7: f-square index							
Factor	СРТ	EOU	ITK	SAF	ST	UF	ITC
ITC	0.028			0.037	0.28	0.04	
ST	0.032	0.021	0.059	0.208		0.047	
C D	14 F DI C						

Source: Results of PLS survey data processing

and show that all nine hypotheses H $_1$ H $_2$ H $_3$ H $_4$ H $_5$ H $_6$ H $_7$ H₈, H₉ are accepted because of their statistical value of t > 1.96 (or P < 0.05).

According to MacKinnon et al. (2007) and Nitzl (2016), the intermediate variable is seen as a third factor interfering with the relationship between two other factors. Accordingly, the independent variable affects the intermediate variable, and the intermediate variable affects the dependent variable. This effect can be called the "Indirect Effect."

For the research paper, there are five separate indirect relationships shown in Table 9, including CPT -> ST -> ITC, EOU -> ST -> ITC, ITK -> ST -> ITC, SAF -> ST -> ITC, UF -> ST -> ITC. After analyzing the Specific Indirect Effects, we can see that the relationships all have a P-value < 0.05, which is statistically significant at 95% confidence (Hair et al., 2014).

4.5. Conclusion of Data Analysis Results

This study surveyed 216 SMEs in India, using the TAM-TOE-DOI model to identify influencing factors. The results show that relative advantage, compatibility, technology readiness, senior management support, usefulness, and vendor support have a positive impact. In contrast, technological complexity and cost are barriers, while security, ease of use, and regulatory support do not have a significant impact (Bhardwaj, 2021).

The analysis results provide significant insights into the factors influencing sellers' intention to continue using digital platforms for OCOP agricultural product sales. Based on the structural equation modeling (SEM) approach and data from 251 valid survey responses, the study validates nine hypotheses, highlighting the interconnected relationships between safety, compatibility, perceived usefulness, ease of use, IT knowledge, satisfaction, and continued intention.

Key findings include:

- Satisfaction as a central determinant: Among the studied variables, satisfaction is the most significant driver influencing sellers' intention to continue. It is directly affected by safety, compatibility, ease of use, perceived usefulness, and IT knowledge, underscoring its mediating role in fostering long-term engagement.
- Safety and trust: Safety significantly impacts satisfaction and the continued intention to use digital platforms. Sellers prioritize secure transactions and robust privacy measures, highlighting the critical need for platforms to address fraud

Relationship	Hypothesis	Original sample (O)	Sample mean (M)	T statistics (O/STDEV)	P-values	Result
SAF -> ITC	H_1	0.167	0.165	2.948	0.003	Accept
SAF -> ST	H,	0.388	0.387	7.356	0.000	Accept
CPT -> ITC	H ₃	0.114	0.114	2.888	0.004	Accept
CPT -> ST	H_4	0.123	0.123	3.359	0.001	Accept
UF -> ITC	H	0.153	0.156	2.838	0.005	Accept
$UF \rightarrow ST$	H ₆	0.181	0.179	3.259	0.001	Accept
EOU -> ST	H ₇	0.112	0.114	2.624	0.009	Accept
ITK -> ST	H _s	0.205	0.208	3.058	0.002	Accept
ST -> ITC	H ₉	0.508	0.508	9.025	0.000	Accept

Source: Results of PLS survey data processing

Table 9: Results of specific indirect effects

Hypothesis	Original sample (O)	Sample mean (M)	T statistics (O/STDEV)	P-values
CPT -> ST -> ITC	0.063	0.063	3.111	0.002
EOU -> ST -> ITC	0.057	0.058	2.51	0.012
ITK -> ST -> ITC	0.104	0.106	2.783	0.006
SAF -> ST -> ITC	0.197	0.196	6.253	0.000
UF -> ST -> ITC	0.092	0.091	2.966	0.003

Source: Results of PLS survey data processing

and data protection concerns.

- Compatibility and ease of use: The study confirms that compatibility between platform features and sellers' existing business practices enhances satisfaction and adoption. Additionally, ease of use is vital in reducing technical barriers, making platforms more accessible to sellers with varying levels of IT expertise.
- Perceived usefulness and IT knowledge: Sellers who perceive digital platforms as practical tools for improving sales performance and efficiency are likelier to remain engaged. Furthermore, a solid foundation in IT knowledge boosts sellers' confidence in utilizing platform features, thereby increasing satisfaction and retention.
- Intermediate relationships: Satisfaction is a mediating variable that strengthens the impact of safety, compatibility, ease of use, and usefulness on the intention to continue using digital platforms. This emphasizes the holistic nature of user experience in sustaining engagement.

The results from bootstrapping tests confirmed the relationships between independent and dependent variables in the model, consistent with prior research by Najmul Islam et al. (2017) and Kim et al. (2015). These findings highlight the importance of increasing OCOP sellers' satisfaction with digital platforms to promote continued usage, emphasizing the role of factors like compatibility and usefulness.

Overall, the study demonstrates that enhancing satisfaction through targeted improvements in platform security, usability, and compatibility is essential to fostering long-term seller engagement. Digital platforms should create an intuitive, secure, and supportive environment to retain OCOP sellers, maximizing their potential in the digital economy.

These findings align with existing research, further validating the relevance of satisfaction, safety, and usefulness in digital platform usage. The study also provides a robust foundation for future research, which could explore additional variables such as competitive dynamics, platform incentives, and external market factors impacting sellers' engagement. The study surveyed 290 people in Vietnam, analyzing the activity of cognitive value from digital content marketing (DCM) to experience and brand loyalty. The results show that the value, entertainment, and social information of DCM influence positively affects the experience, which in turn impacts brand loyalty, but brand attitudes do not act as an intermediary game (Bui et al., 2023).

5. MANAGEMENT IMPLICATIONS

The era of rapidly developing technology brings many opportunities for online businesses, especially on digital platforms. The government has supported farmers to reach consumers through these platforms (Nguyen, 2023).

5.1. Meaning (Implication) of Governance for Digital Platforms

Compatibility significantly impacts business satisfaction with digital platforms. Businesses should update information, participate in online tasks, and improve customer care. Integrating modern digital tools and processes, such as secure payment and delivery systems, enhances business satisfaction and operational efficiency. Platforms should prioritize these factors to improve compatibility and satisfaction.

Usefulness positively affects both satisfaction and the intention to continue using digital platforms. Platforms should optimize processes, integrate various services, and foster a collaborative community to reduce costs and enhance performance. Tools to track business results, such as CRM systems and web analytics, should be developed. Promoting OCOP certification can boost trust and brand prestige.

Satisfaction strongly influences the intention to continue using the platform. Factors like ease of use, policy satisfaction, and overall experience contribute to this. Platforms should monitor key performance indicators and improve user experience through tools and transparent policies to encourage long-term use.

IT knowledge affects sellers' intention to continue using digital platforms. Businesses need a clear understanding of and training in platform operations and security measures. Platforms should offer training sessions and secure customer data, increasing confidence in using digital platforms for business.

Ease of use impacts business satisfaction. Platforms should provide easy access, intuitive interfaces, and streamlined features. Regular user feedback should guide interface improvements. Simplifying navigation and offering 24/7 support enhances user experience and retention.

Safety is critical to the intention to continue selling on digital platforms. High levels of security and trust in the platform's policies, especially regarding personal and transaction data, encourage businesses to stay on the platform. Platforms should implement robust security systems and privacy policies to ensure seller confidence.

5.2. Meaning (Implication) of Governance for Enterprises

5.2.1. Scale of operation

The business size has a minimal impact on the intention to continue selling on digital platforms. Smaller businesses may struggle with efficiency and competition due to limited resources and expertise, but investing in knowledge and skills can improve their performance. Medium and large businesses have more specialized resources, which help maintain effective digital operations, but they must ensure continuous employee training and automation to optimize workflows.

5.2.2. Time to use the digital platform

The time spent using the platform has little effect on the intention to continue selling (P = 0.474). Whether businesses are new or experienced users, their intention remains mostly unchanged, although benefits may become more apparent over time. Businesses should familiarize themselves with the platform through tutorials, support features, and community involvement to improve their platform usage. Regular practice and information sharing can help businesses optimize their experience with the platform.

5.3. Implications of Governance for Society

Integrating OCOP into digital platforms is a key step in national digitalization, enhancing processes, increasing productivity, and reducing costs. To succeed, it is crucial to cultivate a dynamic, tech-savvy young generation who understands the importance of digital platforms in the agricultural sector. Providing OCOP enterprises with basic and advanced training on platform operations and offering practical experience will help them assess effectiveness. Additionally, raising awareness about the potential market size and the risks of not embracing digital platforms in a rapidly changing economy is essential.

5.4. Research Limitations

Research is limited because it does not consider factors such as Internet usage habits, sales intent, or a nationwide scope that requires careful time and processes to ensure accurate results. In addition, relying heavily on foreign documents and having difficulty reaching business audiences makes it difficult to collect samples. Using only questionnaires also leads to data bias. To improve, expanding reach, strengthening connections with the business community, and using more testing methods to increase accuracy is necessary.

5.5. Research Recommendations and Proposals *5.5.1. Proposals*

After a period of research on the topic "Factors affecting the intention to continue selling OCOP agricultural products on the digital platform," the authors proposed several recommendations to the state and relevant agencies: (1) Adjust policies in line with reality; (2) Coordinating to support OCOP agricultural product sellers on the digital platform; (3) Develop an e-commerce floor managed by the state to ensure the safety of sellers; (4) Monitor E-Commerce trends to provide timely management solutions.

5.5.2. Recommendations

The research paper on the factors affecting the intention to continue selling OCOP agricultural products on the digital platform is limited due to the broad survey scope and limited time, making it difficult to reach the audience. The team proposed extending the research time and increasing the exchange time to collect more data. The study results provide helpful information for businesses and managers to improve the factors that impact digital operations. The authors also recommend that future studies further explore the factors influencing this intent.

6. CONCLUSION

The research results have proven that the use of digital platforms in OCOP agricultural product business is not only an inevitable trend but also an important factor promoting the development of this field. Understanding and optimizing the factors affecting the intention to continue selling on the digital platform will help OCOP businesses improve operational efficiency, expand the market and enhance competitiveness. This study provides a practical and scientific basis for businesses, managers and policymakers to develop appropriate strategies to promote the sustainable development of digital agricultural trade. The findings from the study also lay the foundation for further studies to further explore the influencing factors and propose more optimal solutions for digitalization in the agricultural sector.

REFERENCES

- Alam, M.G., Masum, A.K., Beh, L.S., Hong, C.S. (2016), Critical factors influencing decision to adopt Human Resource Information System (HRIS) in hospitals. PLoS One. 11(8), e0160366.
- Alam, S., Mahmud, I., Hoque, S.M.S., Akter, R., Sohel Rana, S.M. (2022), Predicting students' intention to continue business courses on online platforms during the Covid-19: An extended expectation confirmation theory. The International Journal of Management Education, 20(3), 100706.

- Alsaad, R.M. (2017), The moderating role of trust in business-to-business electronic commerce (B2B EC) adoption. Computers in Human Behavior, 68, 157-169.
- Al-Surimi, K., Almuhayshir, A., Ghailan, K.Y., Shaheen, N.A. (2022), Impact of patient safety culture on job satisfaction and intention to leave among healthcare workers: Evidence from middle east context. Risk Manag Health Policy, 31(15), 2435-2451.
- Alzubi, M.M., Alkhawlani, M.A., El-Ebiary, Y.A.B. (2017), Investigating the factors affecting university students' e-commerce intention towards: A case study of Jordanian universities. Journal of Business and Retail Management Research, 12(1), 189-194.
- Báo Nhân Dân. (2023), Được Truy Lục Từ Nhandan. Available from: https://nhandan.vn/infographic-nhung-muc-tieu-chinh-cua-chuongtrinh-ocop-giai-doan-2021-2025-post691714.html
- Bui, T. T., Tran, Q. T., Alang, T., & Le, T. D. (2023), Examining the relationship between digital content marketing perceived value and brand loyalty: Insights from Vietnam. Cogent Social Sciences, 9(1), 1-15.
- Belanger, F., Hiller, J., Smith, W. (2002), Trustworthiness in electronic commerce: The role of privacy, security, and site attributes. Journal of Strategic Information Systems, 11(3-4), 245-270.
- Bhardwaj, A.K., Garg, A., Gajpal, Y. (2021), Determinants of blockchain technology adoption in supply chains by small and medium enterprises (SMEs) in India. Mathematical Problems in Engineering, 2021(2), 1-14.
- Bhattacherjee, A. (2001a), Understanding information systems continuance: An expectation-confirmation model. MIS Quarterly, 25(3), 251-370.
- Bhattacherjee, A. (2001b), An empirical analysis of the antecedents of electronic commerce service continuance. Decision Support Systems, 32(2), 201-214.
- Candra, S., Wirakusuma, K.H.A. (2021), What are the driving factors of purchase intention of mutual funds through digital wallet platform in indonesia? In: Handbook of Research on Disruptive Innovation and Digital Transformation in Asia. United States: IGI Global. p165-186.
- Cazier, J.A., Shao, B.B.M., St. Louis, R.D. (2006), E-business differentiation through value-based trust. Information and Management, 43, 718-727.
- Cohen, J. (1988), Statistical Power Analysis for the Behavioral Sciences. 2nd ed. Hillsdale, NJ: Lawrence Erlbaum Associates.
- Chang, H.H., Chen, S.W. (2009), Consumer perception of interface quality, security, and loyalty in electronic commerce. Information and Management, 46(7),411-417.
- Chang, Y.P., Zhu, C. (2012), The role of perceived social capital and flow experience in building users'continuance intention to social networking sites in China. Computers in Human Behavior, 28, 995-1001.
- Chen, M., Wang, X., Wang, J., Zuo, A., Tian, J., Cui, Y. (2021), Factors affecting college students' continuous intention to use online course platform. SN Computer Science, 2, 114.
- Cheng, Y., Jiang, H. (2020), How do AI-driven chatbots impact user experience? Examining gratifications, perceived privacy risk, satisfaction, loyalty, and continued use. Journal of Broadcasting and Electronic Media, 64(4), 592-614.
- Cheng, Y.M. (2014), Extending the expectation-confirmation model with quality and flow to explore the continued blended e-learning intention of nurses. Information Technology and People, 27(3), 230-258.
- Cheung, W., Chang, M.K., Lai, V.S. (2000), Prediction of internet and world wide web usage at work: A test of an extended triandis model. Decision Support Systems, 30(1), 83-100.
- Chin, W.M., Marcoulides, G.A. (1998), The partial least squares approach to structural equation modeling. Advances in Hospitality and Leisure, 8, 295-336.
- Chong, S., Bauer, C., Pervan, G. (2001), Implementation Success of

Internet-based Electronic Commerce for Small-and Medium-sized Enterprises in Australia. Available from: https://aisel.aisnet.org/bled2001/30

- Cohen, J. (1988), Statistical power analysis for the behavioral sciences, 2nd ed. Hillsdale, NJ: Erlbaum consumers read (or Do not Read) online privacy notices. Journal of Interactive marketing, 18(3) 15-29.
- Daoud, L., Ibrahim, M. (2019), Antecedents and impacts of electronic procurement usage among Jordanian large firms. Journal of Advanced Research in Business and Management Studies, 14(1), 52-65.
- Davis, F.D., Bagozzi, R.P., Warshaw, P.R. (1989), User acceptance of computer technology: A comparison of two theoretical models. Management Science, 35, 982-1003.
- Deng, P., Chen, B., Wang, L. (2023), Predicting students' continued intention to use E-learning platform for college English study: The mediating effect of E-satisfaction and habit. Frontiers in Psychology, 14, 1182980.
- Devellis, R. (2012), Scale Development Theory and Applications. New York: SAGE.
- Doan Do, T.T.M., Pereira, L.N., Silva, J.A. (2023), The role of superhost badge in Airbnb hosts' continuance intention. Anatolia, 35(2), 282-297.
- Doanh, N.K., Do Dinh, L., Quynh, N.N. (2022), Tea farmers' intention to participate in Livestream sales in Vietnam: Combining the Technology Acceptance Model (TAM) and barrier factors. Journal of Rural Studies, 94, 408-417.
- Garg, A.K., Choeu, T. (2015), The adoption of electronic commerce by small and medium enterprises in Pretoria East. The Electronic Journal of Information Systems in Developing Countries, 68(1), 1-23.
- Grandon, E.E., Pearson, J.M. (2004), Electronic commerce adoption: An empirical study of small medium US businesses. Information and Management, 42(1), 197-216.
- Hair, J.F. (2014), Multivariate Data Analysis. United Kingdom: Pearson Education Limited.
- Hair, J.F. Jr., Hult, T.M., Ringle, C.M., Sarstedt, M. (2016), A primer on Partial Least Squares Structural Equation Modeling (PLS-SEM).
 1st ed. United States: SAGE Publications, Inc.
- Hair, J.F. Jr., Sarstedt, M., Hopkins, L., Kuppelwieser, V.G. (2014), Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. European Business Review, 26(2), 106-121.
 - Hoang, H., Le Tan, T. (2023), Unveiling digital transformation: Investigating technology adoption in Vietnam's food delivery industry for enhanced customer experience. Heliyon, 9(9), e19719.
- Hock, M., Ringle, C.M. (2010), Local strategic networks in the software industry: An empirical analysis of the value continuum. International Journal of Knowledge Management Studies, 4(2), 132-151.
- Hong, S.J., Thong, J., Tam, K. (2006), Understanding continued information technology usage behavior: A comparison of three models in the context of mobile Internet. Decision Support Systems, 42(3), 1819-1834.
- Huang, T.C.K., Wu, I.L., Chou, C.C. (2013), Investigating use continuance of data mining tools. International Journal of Information Management, 33, 791-801.
- Hubert, M., Blut, M., Brock, C., Backhaus, C., Eberhardt, T. (2017), Acceptance of smartphone-based mobile shopping: Mobile benefits, customer characteristics, perceived risks, and the impact of application context. Psychology and Marketing, 34(2), 175-194.
- Hussein, L.A., Baharudin, A.S., Kiumarsi, S., Hilmi, M.F. (2020), Factors influencing the intention to continue using B2B e-commerce in manufacturing SMEs. Engineering, Technology and Applied Science Research, 10(2), 5528-5533.
- Huyèn, P.T., Loan, N.M., Hoa, N.T.M. (2023), Research on Factors Affecting the Satisfaction of Economics Students with Payment Services Via E-Wallets. Banking Magazine. Available from: https:// tapchinganhang.gov.vn/nghien-cu-u-cac-nhan-to-a-nh-huo-ng-de-

n-su-ha-i-lo-ng-cu-a-sinh-vien-kho-i-nga-nh-kinh-te-ve-di-ch-.htm

- Jamil, K., Dunnan, L., Gul, R.F., Shehzad, M.U., Gillani, S.H.M, Awan, F.H. (2022), Role of social media marketing activities in influencing customer intentions: A perspective of a new emerging era. Front Psychol, 12, 808525.
- Jimenez-Martinez, J., Polo-Redondo, Y. (1998), International diffusion of a new tool: The case of Electronic Data Interchange (EDI) in the retailing sector. Research Policy, 26(7-8), 811-827.
- Jina, X.L., Lee, M.K.O., Cheung, C.M.K. (2010), Predicting continuance in online communities: Model development and empirical test. Behavior and Information Technology, 29(4), 383-394.
- Johnson, J.L., Cullen, J.B., Sakano, T., Takenouchi, H. (1996), Setting the stage for trust and strategic integration in Japanese-U.S. Cooperative alliances. Journal of International Business Studies, 27(5), 981-1015.
- Kang, Y.S., Hong, S., Lee, H. (2009), Exploring continued online service usage behaviour: The roles of self-image congruity and regret. Computers in Human Behavior, 25(1), 111-122.
- Karim, W., Chowdhury, M.A.M., Ahasanul Haque, A.K.M. (2022), A study of customer satisfaction towards E-wallet payment system in bangladesh. American Journal of Economics and Business Innovation, 1(1), 1-10.
- Kim, M., Chang, Y., Park, M.C., Lee, J. (2015), The effects of service interactivity on the satisfaction and the loyalty of smartphone users. Telematics and Informatics, 32(4), 949-960.
- Kim, S., Park, H., Kim, B. (2021), Impacts of perceived value and trust on intention to continue use of individuals' cloud computing: The perception of value-based adoption model. Journal of Digital Convergence, 19(1), 77-88.
- Kim, Y., Kim, B. (2020), Selection attributes of innovative digital platform-based subscription services: A case of South Korea. Journal of Open Innovation: Technology, Market, and Complexity, 6(3), 70.
- Kim, Y.H., Kim, M., Goh, B.K. (2011), An examination of food tourist's behavior: Using the modified theory of reasoned action. Tourism Management, 32(2), 256-265.
- Kones, B. (2014), Factors Influencing Use of Mobile Banking among Small and Medium Enterprises in Nakuru Central Business District.
 Research Conference on Computing and Information Systems. Available from: https://ir.kabarak.ac.ke/handle/123456789/1094
- Khoa, B.T. (2023), The role of self-efficacy and firm size in the online advertising services continuous adoption intention: Theory of planned behavior approach. Journal of Open Innovation: Technology, Market, and Complexity, 9(1), 100025.
- Lacker, D.F., Fornell, C. (1981), Evaluating structural equation models with unobservable variables and measurement error. Journal of Marketing Research, 18(1), 39-50.
- Law Library. (2018), Available from: https://thuvienphapluat.vn/van-ban/ thuong-mai/quyet-dinh-490-qd-ttg-2018-phe-duyet-chuong-trinhmoi-xa-mot-san-pham-381164.aspx
- Lemon, K.N., Verhoef, P.C. (2016), Understanding customer experience throughout the customer journey. Journal of Marketing, 80(6), 69-96.
- Li, D., Browne, GJ., Chau, P.Y.K. (2006), An empirical investigation of web site use using a commitment-based model. Decision Sciences, 37, 427-44.
- Li, W., Ding, H., Xu, G., Yang, J. (2023), The impact of fitness influencers on a social media platform on exercise intention during the COVID-19 pandemic: The role of parasocial relationships. International Journal of Environmental Research and Public Health, 20(2), 1113.
- Li, Z., Lou, X., Chen, M., Li, S., Lv, C., Song, S., Li, L. (2023), Students' online learning adaptability and their continuous usage intention across different disciplines. Humanities and Social Sciences Communications, 10, 838.

Liao, C., Palvia, P., Chen, J.L. (2009), Information technology adoption

behavior life cycle: Toward a Technology Continuance Theory (TCT). International Journal of Information Management, 29(4), 309-320.

- Lin, C.S., Wu, S., Tsai, R.J. (2005), Integrating perceived playfulness into expectation-confirmation model for web portal context. Information and Management, 42(5), 683-693.
- Lynn, T., Liang, X., Gourinovitch, A., Morrison, J.P., Fox, G., Rosati, P. (2018), Understanding the Determinants of Cloud Computing Adoption for High-performance Computing. In: 51st Hawaii International Conference on System Sciences.
- MacKinnon, D.P., Fairchild, A.J., Fritz, M.S. (2007), Mediation analysis. Annual Review of Psychology, 58, 593-614.
- Maheshwari, G. (2021), Factors affecting students' intentions to undertake online learning: An empirical study in Vietnam. Education and Information Technologies, 26(6), 6629-6649.
- Massad, N., Heckman, R., Crowston, K. (2006), Customer satisfaction with electronic service encounters. International Journal of Electronic Commerce, 10(4), 73-104.
- McKinsey. (2020), Available from: https://www.mckinsey.com/industries/ retail/our-insights/adapting-to-the-next-normal-in-retail-thecustomer-experience-imperative
- Mehravani, S., Haghighinasab, M., Hajiheydari, N. (2011), ITIL Adoption Model based on TAM. In: 2011 International Conference on Social Science and Humanity. Vol. 5. Singapore: IACSIT Press. p33-37.
- Mlambo, M., Silén, C., McGrath, C. (2021), Lifelong learning and nurses' continuing professional development, a metasynthesis of the literature. BMC Nursing, 20, 62.
- Mofokeng, T.E. (2021), The impact of online shopping attributes on customer satisfaction and loyalty: Moderating effects of e-commerce experience. Cogent Business and Management, 8(1), 1968206.
- Najmul Islam, A.K.M., Mäntymäki, M., Bhattacherjee, A. (2017), Towards a decomposed expectation confirmation model of IT continuance: The role of usability. Communications of the Association for Information Systems, 40, 502-523.
- Nitzl, C. (2016), The use of partial least squares structural equation modelling (PLS-SEM) in Management Accounting research: Directions for future theory development. Journal of Accounting Literature, 37(1), 19-35.
- Notech. (2023), Được Truy Lục Từ Nostech. Available from: https://www. nostech.vn/blog/chuyen-oi-so-9/nen-tang-so-la-gi-cac-ung-dungthuc-tien-cua-digital-platform-trong-doanh-nghiep-207
- Nunnally, J.C., Bernstein, I.H. (1994), The assessment of reliability. Psychometric Theory, 3, 248-292.
- Nguyen, B.P.D., Vuong, M.T., Pham, N.A.T., Tran, T.H.G., Chan, T.T.T. (2022), From Marketing Communication to Brand Loyalty in Logistics after Covid-19: Case of Fast Delivery Companies in Vietnam. In: The 2nd International Conference on Advanced Technology and Sustainable Development (ICATSD 2022). p32-43.
- Nguyen, D.G., Ha, M.T. (2022), What Makes Users Continue to Want to Use the Digital Platform? Evidence From the Ride-Hailing Service Platform in Vietnam. Sage Open, 12(1), 1-18.
- Nguyen, G.D., Dao, T.H.T. (2024), Factors influencing continuance intention to use mobile banking: An extended expectationconfirmation model with moderating role of trust. Humanities and Social Sciences Communications, 11, 276.
- Nguyen, G.D., Thi Dao, T.H. (2024), The Moderating Role of Flow Experience on Mobile Commerce Continuance Intention: The Integrative View of User Adaptation, Expectation-Confirmation, and Task-Technology Models. Sage Open, 14(2), 1-16.
- Nguyen, M.S. (2023), The influence of social media marketing on brand loyalty and intention to use among young Vietnamese consumers of digital banking. Innovative Marketing, 19(4), 1-13.
- Nguyen, T.T., Tran, T.N.H., Do, T.H.M., Dinh, T.K.L., Nguyen, T.U.N., Dang, T.M.K. (2024), Digital literacy, online security behaviors

and E-payment intention. Journal of Open Innovation: Technology, Market, and Complexity, 10(2), 100292.

- Nguyen, T.T.H. (2023), What Mechanisms and Policies has the Government Promulgated to Develop OCOP Products? Available from: https://nhandan.vn/chinh-phu-da-ban-hanh-nhung-co-chechinh-sach-gi-de-phat-trien-san-pham-ocop-post771958.html
- Oliver, R.L. (1980), A cognitive model of the antecedents and consequences of satisfaction decisions. Journal of Marketing Research, 7(4), 460-469.
- Olivia, M., Marchyta, N.K. (2022), The influence of perceived ease of use and perceived usefulness on E-wallet continuance intention: Intervening role of customer satisfaction. Jurnal Teknik Industri, 24(1), 13-22.
- Padilla, R.S., Milton, S.K., Johnson, L.W., Nyadzayo, M.W. (2017), Impact of service value on satisfaction and repurchase intentions in business-to-business cloud computing. Service Science, 9(1), 5-13.
- Pang, S., Bao, P., Hao, W., Kim, J., Gu, W. (2020), Knowledge sharing platforms: An empirical study of the factors affecting continued use intention. Sustainability, 12(6), 2341.
- Park, C.H., Kim, Y.G. (2003), Identifying key factors affecting consumer purchase behavior in an online shopping. International Journal of Retail and Distribution, 31(1), 16-29.
- Patnasingam, P., Gefen, D., Pavlou, P.A. (2005), The role of facilitating conditions and institutional trust in electronic marketplaces. Journal of Electronic Commerce in Organizations, 3(3), 69-82.
- Peterson, R.A. (1994), A Meta-analysis of cronbach's coefficient alpha. Journal of Consumer Research, 21, 381-391.
- Pires, G.D., Aisbett, J. (2001), A Dual Marketing and Informational Perspective to E-Commerce Adoption. The Newcastle University Research Publications. Available from: https://www.researchgate. net/publication/254235508_a_dual_marketing_and_informational_ perspective_to_e-commerce_adoption
- Premkumar, G., Roberts, M. (1999), Adoption of new information technologies in rural small businesses. Omega, 27(4), 467-484.
- Pressley, C., Garside, J. (2023), Safeguarding the retention of nurses: A systematic review on determinants of nurse's intentions to stay. Nursing Open, 10(5), 2842-2858.
- Punwatkar, S., Verghese, M. (2018), Adaptation of e-wallet payment: An empirical study on consumers' adoption behavior in central india. Technology and Engineering Sciences, 8(3), 1148-1156.
- Purwantini, A.H., Athief, F.H.N., Waharini, F.M. (2020), Indonesian consumers' intention of adopting islamic financial technology services. Shirkah: Journal of Economics and Business, 5(2), 171-196.
- Phuong, N.N.T., Luan, L.T., Dong, V.V., Khanh, N.L.N. (2020), Examining customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. The Journal of Asian Finance, Economics and Business, 7(9), 505-516.
- Rathore, S., Panwar, A. (2020), Digital-locker services in India: An assessment of user adoption and challenges. In: Leveraging Digital Innovation for Governance, Public Administration, and Citizen Services: Emerging Research and Opportunities. United States: IGI Global. p101-131.
- Reynolds, W.S. (1994), Your Own Business: A Practical Guide to Success. Canada: Nelson Thomson Learning.

- Roca, J.C., García, J.J., de la Vega, J.J. (2009), The importance of perceived trust, security and privacy in online trading systems. Information Management and Computer Security, 17(2), 96-113.
- Roland S. Padilla, S. K. (2017), Impact of service value on satisfaction and repurchase intentions in business-to-business cloud computing. Service Science, 9(1), 5-13.
- Sam, T.L., Hock-Eam, L. (2011), Estimating the determinants of B2B e-commerce adoption among small and medium enterprises. International Journal of Business and Society, 12(1), 15-30.
- Sharabati, A.A.A., Al-Haddad, S., Al-Khasawneh, M., Nababteh, N., Mohammad, M., Abu Ghoush, Q. (2022), The Impact of TikTok user satisfaction on continuous intention to use the application. Journal of Open Innovation: Technology, Market, and Complexity, 8(3), 125.
- Shaw, N., Eschenbrenner, B., Baier, D. (2022), Online shopping continuance after COVID-19: A comparison of Canada, Germany and the United States. Journal of Retailing and Consumer Services, 69, 103100.
- Shirani, A., Aiken, M., Reithel, B. (1994), A model of user information satisfaction. ACM SIGMIS Database: The Database for Advances in Information Systems, 25(4), 17-23.
- Starbucks. (2023), Available from: https://stories.starbucks.com/ press/2023/starbucks-announces-triple-shot-reinvention-strategywith-multiple-paths-for-long-term-growth
- Szymanski, D.M., Hise, R.T. (2000), E-satisfaction: An initial examination. Journal of Retailing, 76(3), 309-322.
- Tabachnick, B.G., Fidell, L.S. (2014), Using Multivariate Statistics. 6th ed. Harlow: Pearson Education.
- Tan, T.N., Dông, T.M. (2019), Research on Factors Influencing the Intention to Use Moca e-wallet on the GRAB Application. Available from: https://digital.lib.ueh.edu.vn/handle/UEH/59863
- Tanh, T.M. (2018), Research customer satisfaction in terms of service quality at CO.OP Smile department store chain, Master Thesis, Ho Chi Minh Open University. p. 1-109.
- Tseng, S.M. (2015), Exploring the intention to continue using web-based self-service. Journal of Retailing and Consumer Services, Elsevier, 24(C), 85-93.
- Turban, E., Outland, J., King, D., Lee, J.K., Liang, T.P., Turban, D.C. (2018), Electronic Commerce 2018: A Managerial and Social Networks Perspective. Berlin, Germany: Springer.
- The New York Times Company. (2022), Available from: https://www.nytco.com/press/our-strategy
- Tho, N.D. (2011), Scientific Research Methods in Business. Geneva, Switzerland: Labor and Social Publishing House.
- Trong, H., Ngoc, C.N.M. (2008), Research Data Analysis with SPSS. Vol. 1. Ho Chi Minh: Hong Duc Publishing House.
- Venkatesh, V., Morris, M.G., Davis, G.B., Davis, F.D. (2003), User acceptance of information technology: Toward a unified view. MIS Quarterly, 27(3), 425-478.
- White, A., Daniel, E., Ward, J., Wilson, H. (2007), The adoption of consortium B2B e-marketplaces: An exploratory study. Journal of Strategic Information Systems, 16, 71-103.
- Zamzami, A.H. (2021), Investors trust and risk perception using the investment platform: A gender perspective. Dinasti International Journal of Education Management And Social Science, 2(5), 828-841.