



Research article

Customers' adoption of financial services offered by banks and fintechs partnerships: evidence of a transitional economy

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Supplementary

Appendix 1. Discriminant validity.

			R	SE	CR	Pvalue
ITU	<-->	PR	0.038	0.041782	23.02432	0.0000
ITU	<-->	PEU	0.636	0.032266	11.28125	0.0000
ITU	<-->	PU	0.666	0.03119	10.70863	0.0000
ITU	<-->	TRUST	0.55	0.03492	12.8866	0.0000
ITU	<-->	UI	0.49	0.036449	13.99233	0.0000
ITU	<-->	Attitude	0.798	0.025198	8.01639	0.0000
BI	<-->	ITU	0.773	0.026526	8.55769	0.0000
PR	<-->	PEU	0.074	0.041697	22.20759	0.0000
PR	<-->	PU	0.035	0.041786	23.09359	0.0000
PR	<-->	TRUST	-0.063	0.041729	25.47387	0.0000
PR	<-->	UI	0.191	0.041042	19.71135	0.0000
PR	<-->	Attitude	0.017	0.041806	23.51334	0.0000
BI	<-->	PR	0.183	0.041106	19.87544	0.0000
PEU	<-->	PU	0.758	0.027272	8.873527	0.0000
PEU	<-->	TRUST	0.681	0.030618	10.4186	0.0000
PEU	<-->	UI	0.393	0.038448	15.78762	0.0000
PEU	<-->	Attitude	0.695	0.030063	10.14526	0.0000
BI	<-->	PEU	0.768	0.026779	8.66365	0.0000
PU	<-->	TRUST	0.464	0.037039	14.47138	0.0000
PU	<-->	UI	0.233	0.040661	18.86315	0.0000
PU	<-->	Attitude	0.789	0.025689	8.21361	0.0000
BI	<-->	PU	0.715	0.029232	9.749636	0.0000
TRUST	<-->	UI	0.429	0.037769	15.1182	0.0000
TRUST	<-->	Attitude	0.673	0.030926	10.57363	0.0000
BI	<-->	TRUST	0.653	0.031667	10.95787	0.0000
UI	<-->	Attitude	0.479	0.036703	14.19491	0.0000
BI	<-->	UI	0.56	0.034641	12.70171	0.0000
BI	<-->	Attitude	0.805	0.024806	7.86098	0.0000

Appendix 2. The result of testing for reliability of scale.

			λ_i	λ_i^2	$1-\lambda_i^2$	Index	Index value	Index	Index value
ITU2	<---	ITU	0.826	0.68	0.32	$\sum (\lambda_i^2)$	2.07	ρ_{vc}	0.691
ITU1	<---	ITU	0.827	0.68	0.32	$\sum (1-\lambda_i^2)$	0.93	Cronbach Alpha	0.869
ITU3	<---	ITU	0.841	0.71	0.29	bp ($\sum \lambda_i$)	6.22	(ρ_c)	0.870
PR2	<---	PR	0.843	0.71	0.29	$\sum (\lambda_i^2)$	1.79	ρ_{vc}	0.596
PR1	<---	PR	0.775	0.60	0.40	$\sum (1-\lambda_i^2)$	1.21	Cronbach Alpha	0.838
PR3	<---	PR	0.69	0.48	0.52	bp ($\sum \lambda_i$)	5.33	(ρ_c)	0.815
Conv1	<---	PEU	0.822	0.68	0.32	$\sum (\lambda_i^2)$	2.04	ρ_{vc}	0.680
Conv3	<---	PEU	0.778	0.61	0.39	$\sum (1-\lambda_i^2)$	0.96	Cronbach Alpha	0.863
Conv2	<---	PEU	0.871	0.76	0.24	bp ($\sum \lambda_i$)	6.11	(ρ_c)	0.863
P3	<---	PU	0.793	0.63	0.37	$\sum (\lambda_i^2)$	1.96	ρ_{vc}	0.652
P4	<---	PU	0.788	0.62	0.38	$\sum (1-\lambda_i^2)$	1.04	Cronbach Alpha	0.868
P2	<---	PU	0.84	0.71	0.29	bp ($\sum \lambda_i$)	5.86	(ρ_c)	0.849
						$\sum (\lambda_i^2)$	1.46	ρ_{vc}	0.732
Trust1	<---	TRUST	0.827	0.68	0.32	$\sum (1-\lambda_i^2)$	0.54	Cronbach Alpha	0.837
Trust2	<---	TRUST	0.883	0.78	0.22	bp ($\sum \lambda_i$)	2.92	(ρ_c)	0.845
						$\sum (\lambda_i^2)$	1.57	ρ_{vc}	0.783
Per2	<---	UI	0.9	0.81	0.19	$\sum (1-\lambda_i^2)$	0.43	Cronbach Alpha	0.877
Per1	<---	UI	0.87	0.76	0.24	bp ($\sum \lambda_i$)	3.13	(ρ_c)	0.879
						$\sum (\lambda_i^2)$	1.48	ρ_{vc}	0.740
ATT2	<---	Attitude	0.853	0.73	0.27	$\sum (1-\lambda_i^2)$	0.52	Cronbach Alpha	0.85
ATT3	<---	Attitude	0.867	0.75	0.25	bp ($\sum \lambda_i$)	2.96	(ρ_c)	0.85
						$\sum (\lambda_i^2)$	0.90	ρ_{vc}	0.450
BI3	<---	BI	0.632	0.40	0.60	$\sum (1-\lambda_i^2)$	1.10	Cronbach Alpha	0.619
BI2	<---	BI	0.708	0.50	0.50	bp ($\sum \lambda_i$)	1.80	(ρ_c)	0.620



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