

BỘ GIÁO DỤC VÀ ĐÀO TẠO
TRƯỜNG ĐẠI HỌC QUẢN LÝ VÀ CÔNG NGHỆ HẢI PHÒNG



KHÓA LUẬN TỐT NGHIỆP

NGÀNH: NGÔN NGỮ ANH

Sinh viên : Phạm Thị Ngát

HẢI PHÒNG – 2025

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E-COMMERCE AND MOBILE COMMERCE TRENDS

KHÓA LUẬN TỐT NGHIỆP ĐẠI HỌC HỆ CHÍNH QUY
NGÀNH: NGÔN NGỮ ANH

Sinh viên : Phạm Thị Ngát
Giảng viên hướng dẫn: ThS. Bùi Thị Mai Anh

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NHIỆM VỤ ĐỀ TÀI TỐT NGHIỆP

Sinh viên: Phạm Thị Ngát

Mã SV: 2112750121

Lớp: NA2501M

Ngành: Ngôn ngữ Anh

Tên đề tài: E-commerce and Mobile Commerce Trends

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1. Nội dung và các yêu cầu cần giải quyết trong nhiệm vụ đề tài tốt nghiệp

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2. Các tài liệu, số liệu cần thiết

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3. Địa điểm thực tập tốt nghiệp

..... Công ty TNHH Thương mại và Dịch vụ Truyền thông BC.....

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CÁN BỘ HƯỚNG DẪN ĐỀ TÀI TỐT NGHIỆP

Họ và tên : Bùi Thị Mai Anh
Học hàm, học vị : Thạc Sĩ Ngôn Ngữ Anh
Cơ quan công tác : Trường Đại học Quản lý và Công nghệ Hải Phòng
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Sinh viên

Đã giao nhiệm vụ ĐTTN

Giảng viên hướng dẫn

Phạm Thị Ngát

ThS. Bùi Thị Mai Anh

Hải Phòng, ngày tháng năm 2025

XÁC NHẬN CỦA KHOA

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập - Tự do - Hạnh phúc

PHIẾU NHẬN XÉT CỦA GIẢNG VIÊN HƯỚNG DẪN TỐT NGHIỆP

Họ và tên giảng viên: Bùi Thị Mai Anh

Đơn vị công tác: Trường Đại Học Quản lý và Công nghệ Hải Phòng

Họ và tên sinh viên: Phạm Thị Ngát

Chuyên ngành: Ngôn ngữ Anh

Nội dung hướng dẫn: E-commerce and Mobile Commerce Trends

1. Tinh thần thái độ của sinh viên trong quá trình làm đề tài tốt nghiệp

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2. Đánh giá chất lượng của đồ án/khóa luận (so với nội dung yêu cầu đã đề ra trong nhiệm vụ Đ.T. T.N trên các mặt lý luận, thực tiễn, tính toán số liệu...)

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3. Ý kiến của giảng viên hướng dẫn tốt nghiệp

Được bảo vệ ☐ Không được bảo vệ ☐ Điểm hướng dẫn ☐

Hải Phòng, ngày ... tháng ... năm

Giảng viên hướng dẫn

ThS. Bùi Thị Mai Anh

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

PHIẾU NHẬN XÉT CỦA GIẢNG VIÊN CHẤM PHẢN BIỆN

Họ và tên giảng viên:

Đơn vị công tác: Trường Đại học Quản lý và Công nghệ Hải Phòng

Họ và tên sinh viên: Phạm Thị Ngát

Chuyên ngành: Ngôn ngữ Anh

Đề tài tốt nghiệp: E-commerce and Mobile Commerce Trends

1. Phần nhận xét của giáo viên chấm phản biện

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2. Những mặt còn hạn chế

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3. Ý kiến của giảng viên chấm phản biện

Được bảo vệ ☐ Không được bảo vệ ☐ Điểm hướng dẫn ☐

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PART I: INTRODUCTION

1. Rationale of the study

In the current digital era, information technology, the Internet, and mobile devices have been dramatically changing all aspects of social life, most notably in the field of commerce. Traditional forms of buying and selling are gradually giving way to more flexible, convenient, and highly personalized online transaction models. E-commerce and mobile commerce (m-commerce) have become indispensable pillars in the modern economy, especially in the context of the COVID-19 pandemic, which has accelerated the shift in consumer behavior to the online environment faster than ever before. Consumers increasingly prefer shopping on digital platforms, from websites and mobile applications to social networks like Facebook, TikTok, Instagram... creating an increasingly complete and dynamically developing digital commerce ecosystem.

In Vietnam, e-commerce is witnessing an impressive growth rate. Recent reports show that Vietnam's e-commerce market is among the leaders in Southeast Asia, with strong participation from domestic businesses such as Tiki, Sendo, along with international e-commerce platforms like Shopee and Lazada. At the same time, mobile commerce – an important branch of e-commerce – has also recorded remarkable development, as Vietnamese consumers increasingly prioritize using smartphones to search for, evaluate, and purchase products anytime, anywhere. With more than 70 million Internet users and a high rate of smartphone usage, Vietnam possesses favorable conditions for comprehensive digital commerce development.

However, alongside great potential, e-commerce and mobile commerce also pose numerous challenges. Issues of personal information security, online

payment safety, commercial fraud, or fierce competition among businesses in the same field are major barriers. Additionally, continuous technology updates require businesses to constantly innovate, create, and optimize user experiences. In this context, systematic and comprehensive research on development trends of e-commerce and m-commerce is necessary, helping to clearly identify opportunities, challenges, and sustainable development directions for businesses, especially in the Vietnamese market.

As a student majoring in Business English, I am particularly interested in the connection between technology and business activities. The choice of the topic “ E-commerce and Mobile Commerce Trends ” stems from the desire to gain a deeper understanding of how technology is changing consumer behavior, business models, and development strategies of enterprises in the digital age. Besides, during my studies and internships at various companies, I have had the opportunity to interact with many online business models, witnessing the strong shift from traditional channels to digital channels. This further motivates me to explore this topic more deeply, not only to complete my graduation thesis but also to accumulate practical knowledge for my future career orientation. I believe that this research will provide a clear picture of modern commerce, contributing to supporting businesses, especially small and medium enterprises, in effectively leveraging trends for sustainable development in an increasingly competitive environment.

2. Aims of the study

2.1. Aims

The topic aims to research current trends in the fields of e-commerce and mobile commerce, focusing on technological development, changes in consumer behavior, as well as market dynamics in both global and Vietnamese contexts.

2.2. Research questions

This paper is conducted with a view to exploring the emerging trends in E-commerce and M-commerce and evaluating their impacts on consumer behavior and business operations in the digital age. The research aims to identify the key developments in online and mobile commerce, and to provide insights into how these trends are shaping the future of digital marketplaces. Specifically, the study seeks to highlight practical strategies businesses can adopt to leverage E-commerce and M-commerce effectively. Two research questions were addressed as follows:

- What are the current trends in E-commerce and M-commerce?
- How do these trends influence consumer behavior and business strategies?

3. Scope of the study

Due to time and resource constraints, this research focuses on exploring and analyzing prominent trends in electronic commerce and mobile commerce. Data sources include academic materials, market reports, statistical data, and case studies from Vietnam along with some developed markets like the United States and China. Within the scope of this topic, the research does not delve into specific industry categories or analyze companies' financial data, but mainly examines three groups of factors: supporting technologies (such as AI, Big Data, AR/VR), consumer behaviors and shopping habits, as well as business strategies and digital transformation of e-commerce and m-commerce platforms. The timeframe of the research is limited to recent years, promptly reflecting the rapid changes in the market. The analysis results will serve as a basis for proposing appropriate strategies, while also suggesting directions for further research in the context of continuously evolving technology and consumer behavior.

4. Design of the study

The study is divided into three parts:

Part I is the Introduction in which rationale, aim of the study, method of the study and design of the study are presented.

Part II is the Development that includes four chapters:

Chapter I is an overview of the theoretical foundation, including concepts related to electronic commerce (e-commerce) and mobile commerce (m-commerce); common business models; development process, supporting technology trends; as well as theoretical frameworks such as technology acceptance models and online consumer behavior.

Chapter II presents the data collection process, including document compilation, consumer surveys; methods of processing, coding, and analyzing data; and research methods used in the topic.

Chapter III is the analysis of major trends in electronic commerce and mobile commerce, including technology trends, consumer behavior on mobile devices, the development of social commerce, and analysis of survey results.

Chapter IV compares the Vietnamese market with international markets, analyzes case studies from major businesses such as Amazon, Alibaba, Shopee, Tiki, and evaluates challenges as well as opportunities in the current development context.

Part III is Conclusion that indicates strengths and weaknesses of the study as well as some suggestions for further research.

PART II: DEVELOPMENT

Chapter I. Literature review

1.1. E-commerce and M-commerce

1.1.1. What is E-commerce and M-commerce?

Electronic Commerce (E-commerce) is the process of buying and selling goods, services, or transmitting data conducted through the Internet. It is an important part of the modern digital economy, allowing businesses and consumers to conduct transactions without the need for face-to-face meetings. With the strong development of information technology, E-commerce has become a popular business method thanks to prominent features such as online transactions on digital platforms, the ability to access global markets without being limited by geographical space, and the integration of many electronic payment methods such as credit cards, e-wallets (MoMo, PayPal), or bank transfers. Additionally, E-commerce also applies modern technologies such as artificial intelligence (AI) and big data to manage customer information and personalize shopping experiences.

There are many business models in E-commerce, notably the B2C model (business-to-consumer) with familiar platforms such as Shopee, Tiki, Lazada, or Amazon; the B2B model (business-to-business) like Alibaba; and the C2C model (consumer-to-consumer) such as eBay or Facebook Marketplace. In recent years, E-commerce has an impressive rate of development.

Vietnam's e-commerce market continued its robust expansion, projected to reach \$22 billion by the end of 2024. This growth is facilitated by significant advancements in mobile shopping platforms and the strategic exit of non-compliant international players like Temu (one of the most popular e-commerce platforms today that is loved by many Americans), opening opportunities for local platforms such as Shopee, Lazada, and Tiki. These platforms are capitalizing on

increased consumer demand and leveraging Vietnam's digital economy growth.(Vietnam Mobile Commerce Market Report,2025)

An important branch of electronic commerce is mobile commerce, often called M-commerce. M-commerce refers to buying and selling transactions carried out mainly through mobile devices such as smartphones and tablets. Its key advantage is mobility, allowing users to shop anytime and anywhere without being tied to a specific location. Today's e-commerce companies have developed dedicated mobile apps or integrated shopping features into social media platforms like Facebook, TikTok, and Instagram to improve the user experience. The ability to pay quickly using services such as Apple Pay, Google Pay, MoMo, or ZaloPay also adds to M-commerce's convenience and popularity.

Moreover, M-commerce often uses artificial intelligence and machine learning to analyze user behavior and suggest products that match each customer's interests. Typical examples include mobile apps like Shopee, Lazada, Tiki, and Amazon; shopping through TikTok Shop, Facebook Marketplace, or Instagram Shopping; and the use of digital wallets and other mobile payment methods.

In summary, while e-commerce is any buying and selling conducted over the Internet and network-connected devices, M-commerce specifically takes place on wireless mobile devices such as smartphones and tablets. Although both aim to make online shopping easier, they differ in the platforms they use, the technologies they integrate, and the ways consumers behave. Recognizing these differences not only helps businesses choose the right direction for growth but also helps shoppers get the best possible experience in the digital age.

	E-Commerce	M-Commerce
Devices	Desktop computers, laptops	Smartphones, tablets, pagers
Operating Systems	Windows, Unix, Linux...	iOS, Android, Symbian (EPOC)
Platform	Website	Mobile website, mobile applications
User Location Identification	Cannot be located	Can be located
Security	Based on web security	Based on web security combined with mobile security features
Payment Gateway	Credit card	Credit cards, mobile banking
Mobility	Limited due to the heavy weight and large size of computers.	Easy due to the lightweight and smaller size of wireless handheld devices.

Table 1: Comparison Between Electronic Commerce and Mobile Commerce
(Tâm Trần,2022)

1.1.2. Common Business Models

You might be wondering what the ecommerce business models are. E-Commerce business models and concepts are businesses' strategies to sell products online. There are several ways startups operate to sell their goods and services, and it's important to adopt a model that best promotes your business. Here are six different ecommerce business models and strategies:

Business Model	Description	Examples (Global & Vietnam)
Business-to-Business (B2B)	Businesses sell products or services to other businesses. Transactions are often large-scale and require significant investment, typically serving companies that resell or use the products.	HubSpot, Salesforce, Survey Monkey, voso.vn, Lazada B2B
Business-to-Customer (B2C)	Businesses sell directly to end consumers via online platforms. This is the most common and accessible e-commerce model with lower capital requirements compared to B2B.	Amazon, Alibaba, Walmart, Tiki, Shopee, Sendo
Consumer-to-Consumer (C2C)	Consumers sell new or used products to other consumers via third-party platforms that charge a small commission on each transaction.	eBay, Etsy, OLX, Chợ Tốt, Nhật Tảo: Classification Table of E-commerce Business Models
Business-to-Government (B2G)	Businesses provide products or services to government agencies through long-term contracts. Common among SaaS providers and public service startups.	Accela, OpenGov, VNPT eGov, Viettel Solutions
Consumer-to-Business (C2B)	Individuals offer services or products to businesses, often seen in freelance or remote	Upwork, Fiverr, Vlance.vn, FreelancerViet.vn

	work. Users set prices and sell services via connection platforms.	
Consumer-to-Government	Individuals interact and transact with government agencies online, such as paying taxes or utility bills or submitting feedback. It's a challenging yet vital model.	Online tax portals, National Public Service Portal, eTax, hoadondientu.gdt.gov.vn

Table 2: Classification Table of E-commerce Business Models (Mary Gabrielyan, 2024)

1.2. Evolution and Supporting Technologies

1.2.1. *Evolution*

Over the past half-century, electronic commerce has undergone many transformations, evolving from the first data exchange systems to today's mobile platforms, social media marketplaces, and soon Web3 with “phygital” experiences. In its early days, e-commerce simply meant exchanging text over telephone lines. Once the Internet took off, dedicated buying and selling websites emerged, giving rise to global giants such as Amazon and eBay. During the 2000s, electronic payments, online marketplaces, and mobile commerce developed in parallel, turning e-commerce into a worldwide industry. Today, the focus is on personalization powered by artificial intelligence, seamless omnichannel experiences, and the use of virtual reality and augmented reality technologies, all promising to elevate digital commerce to new heights.

Electronic commerce began in 1969 when CompuServe launched in the United States, offering a service that allowed businesses to share data over telephone lines using the Electronic Data Interchange standard. In 1979, Michael Aldrich created an “electronic shopping” system by linking a television to a transaction processing computer via telephone, paving the way for secure online

payments and laying the theoretical foundation for modern e-commerce. In 1982, Boston Computer Exchange appeared as one of the first online marketplaces, allowing users to buy and sell used computers through a Bulletin Board System before the global Internet became widespread.

Throughout the 1980s and 1990s, technologies such as Electronic Funds Transfer and Electronic Data Interchange became common, setting the stage for financial and data exchanges between businesses and individuals in a digital environment. The launch of the World Wide Web in 1990, and early browsers like Netscape Navigator in 1994, removed geographical barriers and positioned Amazon.com (1995) and eBay.com among the first truly global online marketplaces, ushering in a new era of commerce for both businesses and end consumers.

In the 2000s, a host of supporting services emerged: PayPal (1998) became a popular payment method; Shopify (2006) and Magento (2008) offered platforms for building online stores; and mobile payment systems such as Google Wallet (2011) and Apple Pay (2014) drove a mobile commerce boom on smartphones and tablets. At the same time, large marketplaces like Alibaba, Lazada, and Shopee leveraged network effects to connect millions of buyers and sellers, while consumer-to-consumer platforms such as Facebook Marketplace increased community interaction.

From 2010 to 2020, omnichannel approaches became the new standard, with retailers integrating online and physical store experiences. Artificial intelligence and large-scale data analysis enabled deep personalization of user behavior, boosting conversion rates. Meanwhile, social commerce harnessed social media for instant buying and selling, and on-demand services such as ride-hailing and food delivery became hallmarks of the sharing economy.

In recent years, the rise of Web3, blockchain, and virtual reality technologies has pointed the way toward “phygital” commerce - where customers interact and transact across distributed channels, with transparency and

security ensured by blockchain. The future of electronic and mobile commerce will focus on maximizing artificial intelligence, automating warehousing and logistics, and seamlessly connecting devices to meet ever-higher consumer expectations. (Wikipedia,2024)

1.2.2. Supporting Technologies

In the era of booming electronic and mobile commerce, four key technologies - artificial intelligence, big data, electronic payments, and smart logistics - have become the main drivers that help businesses streamline their processes, improve customer experiences, and increase profits. Artificial intelligence supports automation and personalization, big data provides deep insights into user behavior, electronic payments speed up transactions and ensure security, and smart logistics optimizes everything from warehouses to final delivery. The smooth integration of these four technologies is the key to helping e-commerce and mobile commerce platforms operate efficiently and stay competitive in an increasingly tough digital environment.

a) Artificial intelligence (AI)

Artificial intelligence plays an increasingly central role in electronic commerce because it enables automatic product categorization, personalized recommendations, and round-the-clock customer service. For example, eBay uses image recognition technology to automatically fill in item descriptions and product attributes, helping sellers create listings more quickly and accurately. Recommendation systems driven by artificial intelligence analyze a customer's past purchases to make suitable suggestions, increasing conversion rates by around ten to twelve percent according to a study by Algolia. In addition, artificial intelligence is used to detect payment fraud in real time, prompt for extra verification, and block suspicious transactions, thereby reducing losses for both sellers and buyers.

b) Big Data

Big data forms the foundation for all major strategic decisions, from marketing to inventory management. By collecting and analyzing millions of data points on customer behavior, businesses can accurately segment their audiences, personalize offers, and optimize stock levels based on demand forecasts. For example, Amazon estimates that thirty-five percent of its total revenue comes from its “big data computing” recommendation system, where machine learning analyzes search behavior and purchase history to automatically suggest relevant items. In addition, big data analysis helps monitor fraud and cybersecurity risks, protecting the online transaction ecosystem.

c) Electronic payments

Electronic payments have transformed e-commerce from slow credit card transactions over fax or postal mail into a secure, one-touch experience on mobile devices. Payment gateways such as Stripe, PayPal, and Razorpay handle card verification, authorization, and fund transfers seamlessly, ensuring quick transactions and reducing the risk of fraud. The adoption of digital wallets and in-app payment methods like Apple Pay, Google Pay, MoMo, and ZaloPay has helped reduce cart abandonment rates by up to thirty percent by streamlining the checkout process to just a few seconds. Moreover, electronic payments have opened the door to cross-border shopping, allowing customers around the world to make purchases and pay using a variety of methods without worrying about currency barriers.

d) Smart logistics

Smart logistics uses robots, Internet of Things sensors, and real-time analytics to improve warehouse operations and transportation. This system allows companies to track the exact location of packages, automatically plan delivery routes, and forecast demand at distribution centers, reducing delivery times and operating costs. For example, Amazon has deployed over seven hundred fifty thousand robots in its warehouses, cutting order fulfillment costs by twenty-five percent and significantly speeding up deliveries. Intelligent logistics platforms

also enable businesses to respond quickly to changes in demand or supply chain disruptions by using automated processes and early-warning alerts based on data analysis.

By combining artificial intelligence, big data, electronic payments, and smart logistics, electronic commerce and mobile commerce platforms not only respond quickly to their customers' diverse needs but also streamline operations, reduce risks, and strengthen their competitive position in the global digital marketplace.

1.2.3. Online Consumer Behavior

In recent years, online shopping has become more than just clicking a “buy” button—it has evolved into a complex journey shaped by social, technological, and economic factors. Today's consumers begin by researching and comparing information across multiple channels, then move on to weighing options based on reviews, promotions, and brand trust before making a quick payment with a digital wallet or credit card on their mobile device. The growth of social media platforms, search engines, and shopping apps has created countless “digital stores” where people can interact, exchange ideas, and share personal experiences. These interactions help shape new shopping habits and demands in the online marketplace.

Initially, convenience and time savings remained the most important factors. Customers can access millions of products at any time and from anywhere, allowing them to plan their shopping without relying on the opening hours of traditional stores. However, as mobile commerce has grown, consumers now expect a seamless experience across their phones, websites, and even physical stores, and many demand ultra-fast delivery within a few hours or on the same day.

When they move into the consideration stage, consumers do more than compare prices; they look at ratings, reviews, and star scores from previous buyers to build trust. On platforms like Shopee, Lazada, and Amazon, product reviews

account for over sixty percent of the reasons customers decide to buy or skip an item. Beyond that, the trend of social proof where people trust recommendations from influencers on TikTok or Instagram is growing in popularity, especially among younger generations.

Regarding value and savings, while convenience remains a top priority, price sensitivity continues to play a crucial role. Nearly seventy percent of consumers admit they often wait for major promotions such as Black Friday or Double Eleven to shop at the best prices. At the same time, the rise of group buying schemes allows shoppers to enjoy even greater discounts than they would when buying alone.

Personalization technology has also become a decisive factor in the shopping experience. By analyzing large volumes of customer data, platforms not only recommend products based on past searches and purchases but also offer tailored promotions and notifications that match each individual's interests. According to a report by Deloitte, effective personalization can boost conversion rates by fifteen to twenty percent and create a feeling that customers are truly understood.

Finally, after delivery, flexible return policies and after-sales service are key to building customer loyalty. More than half of shoppers say they may never return to a site if the return process is complicated or slow. Beyond that, virtual reality and augmented reality tools are being piloted to let consumers “try on” products virtually before buying, which promises to reduce return rates and increase satisfaction.

In summary, today's online shopping behavior goes far beyond clicking a buy button. It encompasses the entire journey from discovery and consideration to purchase and after-sales support. Businesses must continuously optimize every touchpoint-clear and user-friendly interfaces, precise product information, round-the-clock customer service, and smart logistics-to meet the ever-rising expectations of digital consumers.

Chapter II. Methodology

2.1. Data collection procedures

In the study on the online shopping experiences and trends of Vietnamese consumers, I collected primary data through a personal online survey. The survey consisted of 12 questions, including 11 closed-ended questions designed to measure participants' level of agreement with statements about their habits, motivations, and satisfaction when shopping on E-commerce and M-commerce platforms, along with one open-ended question to gather deeper personal opinions, suggestions, or experiences.

Below is the content of the survey questions:

Question 1: Which device do you usually use for online shopping?

Question 2: How often do you shop online?

Question 3: Which platform do you usually use for online shopping?

Question 4: What types of products do you usually buy online?

Question 5: What factors influence your decision to shop on that platform?

Question 6: How would you rate your shopping experience on mobile devices?

Question 7: Which of the following e-wallets have you used for payment?

Question 8: Do you feel safe when making payments through e-wallets?

Question 9: Have you ever faced any risks when shopping online?

Question 10: What would you most like to see improved in online shopping?

Question 11: Are you willing to continue using e-commerce/m-commerce services in the next three years?

Question 12: In your opinion, what will be the next big trend in e-commerce/m-commerce?

I directly distributed the survey to 45 Vietnamese consumers, with the selection criteria being individuals aged 18 to 25 living in Hai Phong – a young demographic that frequently engages with e-commerce and has established online shopping habits. The survey sample was balanced in terms of gender and residential area and was distributed through three popular channels: Zalo,

Messenger, and email. Zalo and Messenger were effective in reaching tech-savvy young people, while email helped extend access to those with office-working habits. Within two weeks of implementation, I successfully collected 45 valid responses. Upon receiving each response, I conducted a preliminary review to eliminate incomplete answers or those showing signs of identical choices across all items, thereby ensuring that the quantitative data accurately reflected the diverse opinions of consumers.

Each response was preliminarily screened to eliminate incomplete answers or those showing signs of consistent response patterns across all questions. This helped ensure the reliability and representativeness of the quantitative data, accurately reflecting the diverse nature of consumer behavior.

In addition to primary data, I also referred to the latest reports from the Vietnam General Statistics Office and the Department of E-commerce and Digital Economy, which include information on the e-commerce market size, internet usage rates, and mobile payment methods in Vietnam. These data sources were combined with growth figures from recent years to provide a comprehensive view. Furthermore, in-depth articles from McKinsey and Harvard Business Review were used as a theoretical benchmark, comparing the situation in Vietnam with global trends. All secondary materials were systematically stored and scientifically coded for easy retrieval when needed.

The entire data collection process—from designing the survey, internal testing, official release, collecting responses, to processing and summarizing the results—was conducted in April 2025. The direct approach, without intermediaries, along with the combination of both quantitative and qualitative analysis, has helped the research establish a solid data foundation, objectively and accurately reflecting the online shopping behavior of Vietnamese consumers in the current context.

2.2. Analytical Framework

Based on the research objective of exploring the behavior, experiences, and future expectations of Vietnamese consumers in online shopping, the analytical framework is constructed by combining both descriptive quantitative analysis and qualitative content analysis methods. This mixed approach allows the researcher to both quantify common consumer trends and deeply explore the opinions and personal insights of survey participants.

The first part of the analytical framework focuses on the quantitative method. Data collected from closed-ended questions are processed using tools such as Microsoft Excel and Google Sheets. The information is analyzed through descriptive indicators such as frequency, percentage, mean values, and visual charts. The questions cover age, devices used for online shopping, shopping frequency, popular shopping platforms, commonly purchased products, factors influencing purchasing decisions, mobile shopping experiences, electronic wallet usage, feelings of safety when paying, encountered risks, improvement wishes, and the willingness to continue using e-commerce/mobile services in the future.

The second part of the analytical framework is qualitative content analysis, applied to the single open-ended question in the survey. This question asks participants to share their thoughts on the next development trends of e-commerce and mobile commerce. Responses are coded and categorized into main themes such as technological innovation, service personalization, improvement in customer care quality, data security, and payment method integration. This qualitative analysis helps clarify the deeper desires and expectations of consumers.

The structure of the analytical framework is therefore divided into two main parts, corresponding to the two types of questions. For the closed-ended questions (from question 1 to question 11), a descriptive quantitative method is used to provide an overall view of consumer behavior and perceptions. For the open-ended question (question 12), qualitative content analysis is applied to explore personal feedback and future expectations.

This integrated approach allows the researcher to gain a comprehensive understanding of both general trends and individual perspectives of consumers. By combining quantitative and qualitative data, the analytical framework not only shows what consumers are doing but also explains how and why they make their choices. This is particularly valuable in the context of rapidly changing e-commerce, where both user behavior and perceptions have a significant impact on the development of digital platforms and services.

2.3. Preparing Data

Data can be understood as the quantitative or qualitative values of a particular variable. It is considered the most basic unit of information, serving as the foundation for measurements, analysis, and evaluation in a research study. Data plays a crucial role as it provides quantitative evidence for research hypotheses or supports reasoning in qualitative research. In this study, data is collected through a survey designed around key factors affecting consumer behavior in e-commerce and mobile commerce.

The survey consists of 12 questions, focusing on aspects such as basic personal information, habits of using devices for online shopping, commonly visited platforms, popular product categories, payment experiences, perceptions of safety, and expectations regarding the future development of e-commerce. Data is collected from a group of consumers across different age groups, with a majority consisting of students, office workers, and young consumers-those who tend to shop online frequently in today's context.

The data collection process is conducted through an online survey to ensure convenience, time efficiency, and a broad range of participants. After the collection is completed, all surveys are thoroughly reviewed to eliminate invalid or incomplete responses. Valid responses are then compiled, processed, and coded, preparing them for the data analysis phase in the subsequent sections of the study. Thorough data preparation ensures the reliability and objectivity of the entire

research process, forming the foundation for drawing conclusions that align with current consumer behavior practices.

2.4. Research Methods

In this study, two main methods are employed: quantitative and qualitative methods. The quantitative method helps collect and analyze data systematically, enabling the identification of common trends related to online and mobile shopping behaviors. On the other hand, the qualitative method supports a deeper interpretation of consumer perceptions, experiences, and thoughts through open-ended responses.

Specifically, the descriptive method is used to identify and analyze consumer behavior characteristics through the survey. After data collection, all survey forms are reviewed to compile characteristics such as age, shopping frequency, devices used, types of products typically purchased, and popular e-commerce/mobile commerce platforms. The data is categorized, coded, and presented in tables and charts to clearly illustrate the choices made by survey participants. Additionally, the consumer context is described based on questions such as shopping objectives, factors influencing purchasing decisions, perceptions of safety when using e-wallets, and risks encountered during online shopping.

Next, the interpretative analysis method is applied to clarify the reasons behind consumer choices. This method is especially important in analyzing the open-ended question related to future trends in e-commerce and mobile commerce. By leveraging knowledge of culture, society, and the modern consumer context in Vietnam, the researcher can provide reasonable explanations for the predictions and desires expressed by the survey participants.

The synthesis method is also utilized during the analysis to group behavior, experiences, and perceptions into clear categories, highlighting the most common characteristics within the survey dataset. This synthesis not only supports the presentation of results in a logical and systematic manner but also helps the researcher draw key conclusions from the analysis process.

Additionally, the comparative method is applied to explore the differences and similarities between consumer groups with varying ages, shopping frequencies, or those using different e-commerce platforms. Through this, the researcher can assess the impact of each factor on consumer behavior.

Alongside the methods mentioned, statistical analysis plays a crucial supporting role in the research. Quantitative data is processed using tools such as Excel or Google Sheets to calculate percentages, averages, and other statistical indicators, reinforcing the arguments and conclusions drawn. The use of statistics not only ensures the reliability of the research results but also clearly demonstrates behavioral trends and shifts in consumer perceptions of e-commerce and mobile commerce in the current context.

Chapter III. Analysis of E-commerce and M-commerce trends

3.1. Technology Trends

In recent years, e-commerce and mobile commerce (M-commerce) in Vietnam and globally have undergone significant transformations, driven by new technological trends. Artificial intelligence (AI) and big data not only enable retail platforms to better understand user behavior but also personalize the shopping experience, from product recommendations to optimizing supply chains. Augmented reality (AR) and virtual reality (VR) are opening up virtual try-on spaces for customers, allowing them to visualize products in a real-world setting before making a purchase decision. Meanwhile, digital payments and e-wallets such as Momo, ZaloPay, and ShopeePay have become the dominant payment methods, alongside increasing demands for cybersecurity.

Leading global platforms like Alibaba and eBay have been utilizing AI for years to automate product listing processes, analyze consumer trends, and forecast inventory needs, helping reduce warehousing costs and accelerate delivery speeds. In Vietnam, platforms like Shopee and Lazada have also quickly implemented smart product recommendation tools based on users' search and purchase behaviors, contributing to a 10–15% increase in conversion rates during major promotional campaigns. Big data allows businesses to analyze millions of data points daily, enabling personalized pricing offers, optimized inventory management, reduced return rates, and timely detection of payment fraud.

In addition to AI and Big Data, AR and VR are increasingly proving their immense potential in enhancing user experience. Furniture brands like IKEA have implemented AR applications that allow customers to “place” furniture in their home space through smartphones, reducing the return rate by 25% due to size mismatches. In the fashion industry, VR applications allow users to try on clothes and accessories directly on their mobile devices, making online clothing shopping

more reassuring and increasing engagement with the brand by up to 40%. (Eugene,2025)

Digital payments and e-wallets have become the backbone of online transactions. According to the State Bank of Vietnam, in 2024, the number of cashless transactions in Vietnam reached a record 16.5 billion transactions, with a value exceeding 280 trillion VND, marking a 40% increase compared to the previous year. Apps like Momo, ZaloPay, Viettel Money, and ShopeePay not only support bill payments and money transfers but also integrate shopping, QR payments at checkout, expand consumer loan services, and insurance, enhancing the overall shopping experience for users.

Along with the development of digital payment comes the pressure of cybersecurity. Phishing attacks, ransomware, and the theft of personal information are becoming more and more sophisticated, causing concern among consumers. To respond to this, businesses must invest in multi-factor authentication, end-to-end encryption, and real-time monitoring systems for unusual transactions. For example, Shopee has implemented facial recognition and fingerprint scanning for each payment made on the app, helping to reduce unauthorized payment incidents by 60 percent in 2025 compared to the same period last year.

The next major challenge lies in balancing technological innovation with the protection of user privacy. When artificial intelligence and big data collect personal information to make suggestions, businesses must comply with data protection regulations such as the General Data Protection Regulation in Europe or new standards in Vietnam. This requires building a centralized data management system, setting up clear consent policies, and providing mechanisms that allow users to control their own data.

Regarding upcoming trends in e-commerce, one growing area of interest among major retailers is the combination of digital and physical experiences, known as phygital commerce. This approach integrates traditional physical stores with modern technologies such as augmented reality (AR) or virtual reality (VR).

Customers can scan product codes in-store to view additional digital information on their mobile devices, or receive personalized offers when they walk near a specific display area.

In addition, emerging technologies like blockchain and Web3 are expected to continue transforming how consumers make payments and how businesses manage supply chains. With decentralized wallets and smart contracts, transactions can be carried out in a more transparent and efficient way, without relying on multiple intermediaries. This not only increases trust but also helps reduce the cost of international transactions.

In summary, the application of technologies such as artificial intelligence, big data, augmented reality/virtual reality, along with the widespread use of digital payments and e-wallets, has been creating breakthrough advancements for e-commerce and mobile commerce. However, along with these opportunities come challenges in cybersecurity and privacy, requiring businesses to continuously update their technology solutions and data management policies in order to build strong trust and provide a seamless experience for customers in the digital era.

3.2. The growth of Mobile commerce

Mobile commerce in Vietnam has undergone a significant transformation in recent years, as smartphones have become the main shopping channel for most consumers. According to the e-Conomy SEA report, more than 70 percent of e-commerce transactions in Vietnam are carried out through mobile devices, placing the country among those with the highest mobile shopping rates in Southeast Asia. The smartphone penetration rate has exceeded 75 percent of the population, while mobile internet speed has also increased, leading to the rapid growth of specialized shopping applications.

Major platforms such as Shopee, Lazada, and Tiki have continuously optimized the mobile app experience to attract and retain users. For example, Shopee has introduced the “Flash Sale” feature right on the home screen. At the same time, Lazada has used image compression and optimized source code to

reduce page loading speed by 30 percent on 3G networks, ensuring smooth experiences even in remote areas. Thanks to these improvements, the average time users spend browsing products on mobile apps in Vietnam has increased to 32 minutes per day, 20 percent higher than the previous year.

Along with the development of mobile applications, consumer behavior through mobile devices has become increasingly diverse and complex. A study by Google and Temasek shows that up to 60 percent of Vietnamese people under the age of 35 prefer to use e-wallets integrated into shopping apps such as Momo, ZaloPay, and ShopeePay for quick and convenient payments. They not only purchase physical products but also order food, buy movie tickets, pay utility bills, and use financial services all within the same application, reflecting the growing trend of “super apps” in the Vietnamese market.

However, the rapid rise of mobile commerce also brings many challenges. Cybersecurity is a constant concern, as phishing attacks through mobile apps increased by more than 50 percent in 2024, mainly through fake emails, SMS messages, and fake apps designed to steal banking information. In addition, returning products and customer service via mobile apps remain slow, creating bottlenecks in the user experience.

To address these challenges, businesses and mobile commerce platforms have increased investment in security technologies such as multi-factor authentication and end-to-end data encryption. For example, Shopee has implemented facial recognition through the front camera for each payment to reduce fraud risk by 65 percent. In addition, the introduction of smart logistics solutions with warehouse robots and real-time order tracking has helped reduce the late delivery rate to below 5 percent.

In the near future, mobile commerce (M-commerce) is expected to further integrate artificial intelligence technology to enhance personalization and automation. Dirox forecasts that by 2027, global M-commerce sales will reach 3,4 trillion US dollars, with augmented reality applications allowing consumers

to try products directly on their phones before purchasing, helping to reduce return rates by 20 percent. Clearly, the combination of mobile flexibility and the potential of new technologies promises to take Vietnamese M-commerce to a new level, meeting consumer demands for speed, convenience, and safety in the digital era.

3.3. The Role of Social Media Platforms

In the increasingly competitive e-commerce landscape, social media has become more than just a place for connecting with friends and sharing content; it has evolved into a potential online sales channel. TikTok, Facebook, and Instagram have gone beyond their roles as entertainment platforms and now integrate shopping features, allowing users to purchase products directly while watching videos or viewing product images. TikTok Shop, with its livestream feature, has transformed viewers into buyers by combining entertainment and shopping, resulting in higher conversion rates compared to traditional advertising. In Vietnam, TikTok Shop has quickly dominated the market, becoming a direct competitor to traditional e-commerce platforms due to its powerful viral reach driven by its content recommendation algorithm.

Facebook, with the largest user base in Vietnam, continues to expand its Shops feature, enabling businesses to create virtual stores directly on their Fanpages. Sellers can manage product catalogs, promotions, and payments without needing to switch platforms, creating a seamless experience for customers. Instagram, which attracts younger audiences through images and short videos, has also introduced shopping features integrated into Stories and Reels, making it easy for users to discover and purchase products they love without leaving the app.

Live commerce - shopping through live streaming, is another prominent trend. Live shopping sessions on Facebook and TikTok combine entertainment elements with real-time interaction between sellers and buyers, making the shopping experience more dynamic and personal. This format not only helps increase sales but also builds trust with customers as they can ask questions

directly to the seller and view products in real-time.

To optimize effectiveness on social media, businesses also apply a diverse content strategy: from unboxing videos, tutorials, and product reviews to challenges on TikTok, aiming to boost engagement and generate organic reach. For example, many cosmetic brands have integrated hashtag challenges on TikTok to encourage users to create their own product testing videos, generating a strong viral effect and increasing brand awareness.

In addition to the benefits, social commerce also requires businesses to focus on reputation management and product quality. On one hand, controlling counterfeit and fake products on open platforms requires close collaboration between suppliers, platforms, and regulatory authorities. On the other hand, businesses must establish professional customer support processes, from pre-purchase consultation to post-sales care, to retain customers in a fiercely competitive environment.

Overall, the integration of social media into online sales processes has fundamentally changed the way consumers access products. From being merely an entertainment platform, TikTok, Facebook, and Instagram have become places where creative marketing and sales strategies are continuously tested. To fully leverage this potential, businesses need to consistently innovate content, collaborate with the right influencers, enhance engagement quality, and ensure a safe and transparent shopping experience in the digital environment.

3.4. The results of the survey on the shopping experience and online shopping trends of Vietnamese consumers

I surveyed 45 consumers, selecting individuals aged 18 to 25 living in Hai Phong, which is a young group who often shop online and are familiar with using e-commerce and obtained the following results:

3.4.1. Question 1: Which device do you usually use for online shopping?

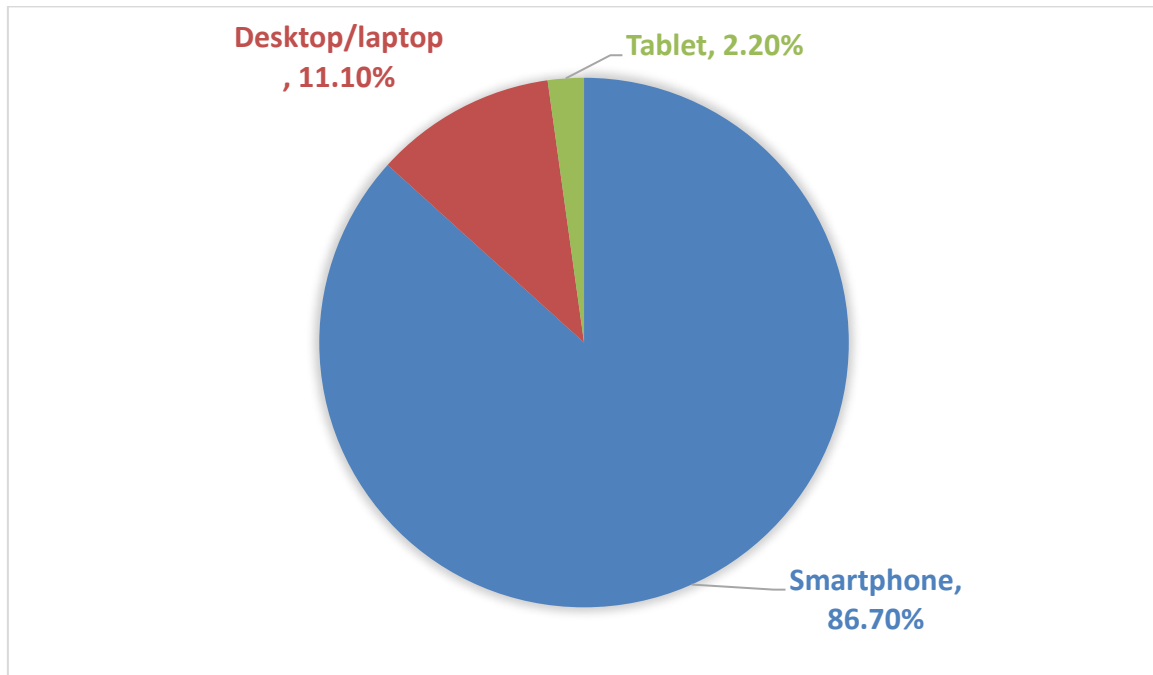


Chart 1

The survey reveals a dominant preference among Vietnamese consumers for using smartphones to shop online. Out of 45 respondents, 39 individuals (86.7%) indicated that they primarily use smartphones for their online purchases. In comparison, only 5 participants (11.1%) reported using desktops or laptops, and just 1 respondent (2.2%) preferred using tablets. Notably, none chose other types of devices. This overwhelming preference for smartphones reflects the broader digital trend in Vietnam, where mobile-first behavior is becoming increasingly prevalent due to the convenience, portability, and widespread availability of affordable internet-enabled mobile devices. This trend aligns with regional developments across Southeast Asia, where mobile commerce (m-commerce) is quickly overtaking traditional desktop-based e-commerce. Retailers and platform developers should take this information into account by optimizing their mobile user interfaces and enhancing the overall shopping experience on mobile platforms.

3.4.2. Question 2: How often do you shop online?

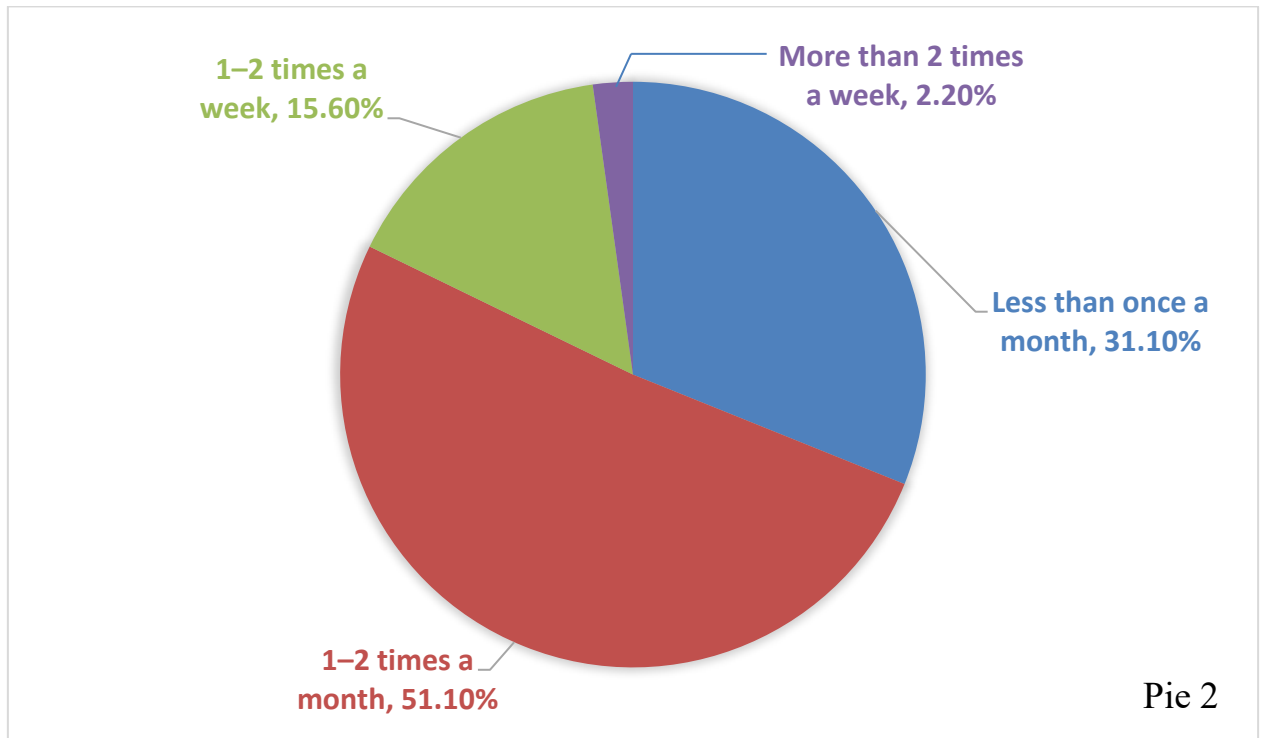


Chart 2

When asked about the frequency of their online shopping habits, a majority of participants demonstrated a relatively regular engagement with e-commerce platforms. Specifically, 23 respondents (51.1%) shop online 1–2 times per month, while 14 participants (31.1%) shop less than once a month. Additionally, 7 respondents (15.6%) indicated shopping online 1–2 times per week, and only 1 person (2.2%) shops more than twice a week. These findings suggest that while daily or weekly online shopping is not yet widespread, monthly engagement is common among Vietnamese users. The data also imply that although a large proportion of users are comfortable with e-commerce, there remains potential for increased engagement. Improvements in delivery speed, promotions, or trust in online transactions could potentially drive higher frequency usage in the future.

3.4.3. Question 3: Which platform do you usually use for online shopping?

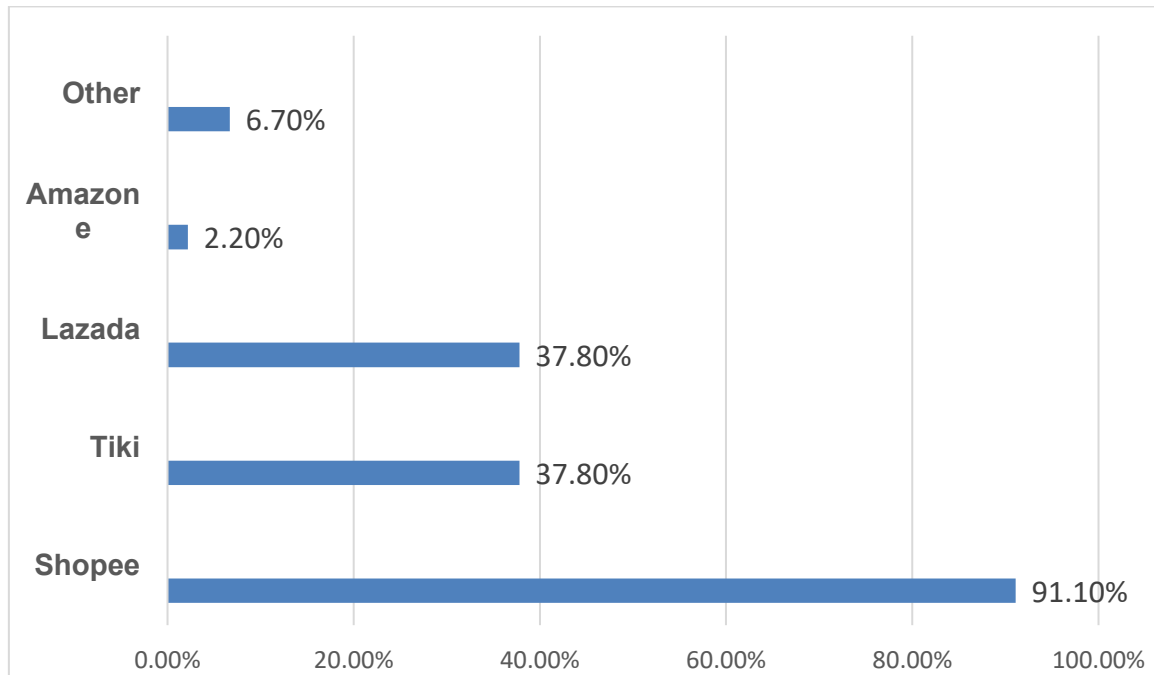


Chart 3

The survey data indicate that Shopee dominates the Vietnamese e-commerce landscape, with an overwhelming 41 out of 45 respondents (97.8%) reporting it as their primary shopping platform. Tiki and Lazada follow far behind with 17 users each (37.8%), suggesting that many consumers use multiple platforms but still show a clear preference for Shopee. Amazon is used by only 1 respondent (2.2%), and 3 participants (6.7%) reported using other unspecified platforms. Shopee's dominance can likely be attributed to its aggressive promotional campaigns, localized customer service, intuitive mobile interface, and widespread seller base. The relatively low figures for international platforms like Amazon reflect possible barriers such as shipping fees, language, and longer delivery times. These results underline the importance of localized platforms in meeting domestic consumer expectations.

3.4.4. Question 4: What types of products do you usually buy online?

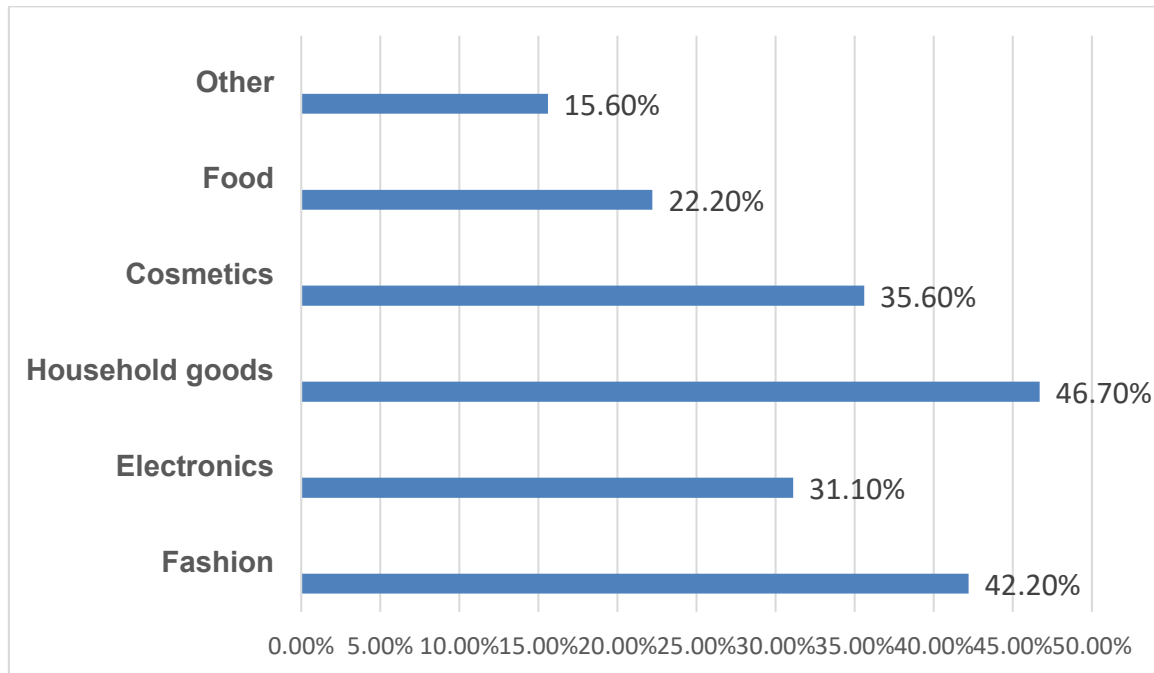


Chart 4

Participants reported buying a wide variety of product types, with household goods being the most commonly purchased category (21 respondents, or 46.7%). This was followed by fashion (19 respondents, 42.2%), cosmetics (16 respondents, 35.6%), electronics (14 respondents, 31.1%), food products (10 respondents, 22.2%), and other categories (7 respondents, 15.6%). The prominence of household items and fashion suggests that Vietnamese consumers rely heavily on online platforms for everyday necessities and apparel. Meanwhile, the substantial share of electronics and cosmetics purchases indicates a trust in product authenticity and platform reliability. These trends could also reflect evolving consumer lifestyles, with more individuals opting for online convenience in acquiring frequently used or replenishable goods.

3.4.5. Question 5: What factors influence your decision to shop on that platform?

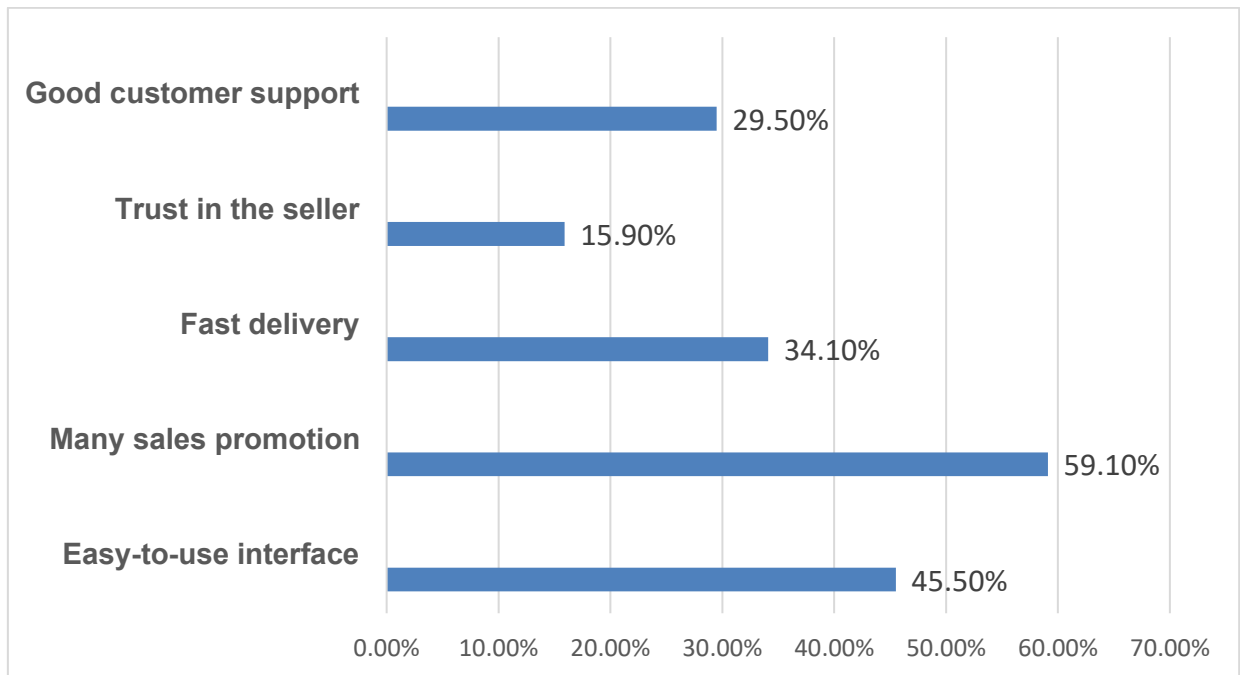


Chart 5

When choosing a platform for online shopping, the majority of respondents identified promotional offers as a key motivating factor (26 participants or 59.1%). A user-friendly interface was also significant, mentioned by 20 respondents (45.5%). Fast delivery was valued by 15 individuals (34.1%), while 13 respondents (29.5%) appreciated good customer support. Trust in the seller was mentioned by 7 participants (15.9%). This data suggests that financial incentives, such as discounts and free shipping, play a critical role in attracting and retaining users. However, usability and service quality also matter. These findings imply that e-commerce platforms seeking customer loyalty should not only focus on marketing promotions but also invest in improving the overall user experience and service infrastructure.

3.4.6. Question 6: How would you rate your shopping experience on mobile devices?

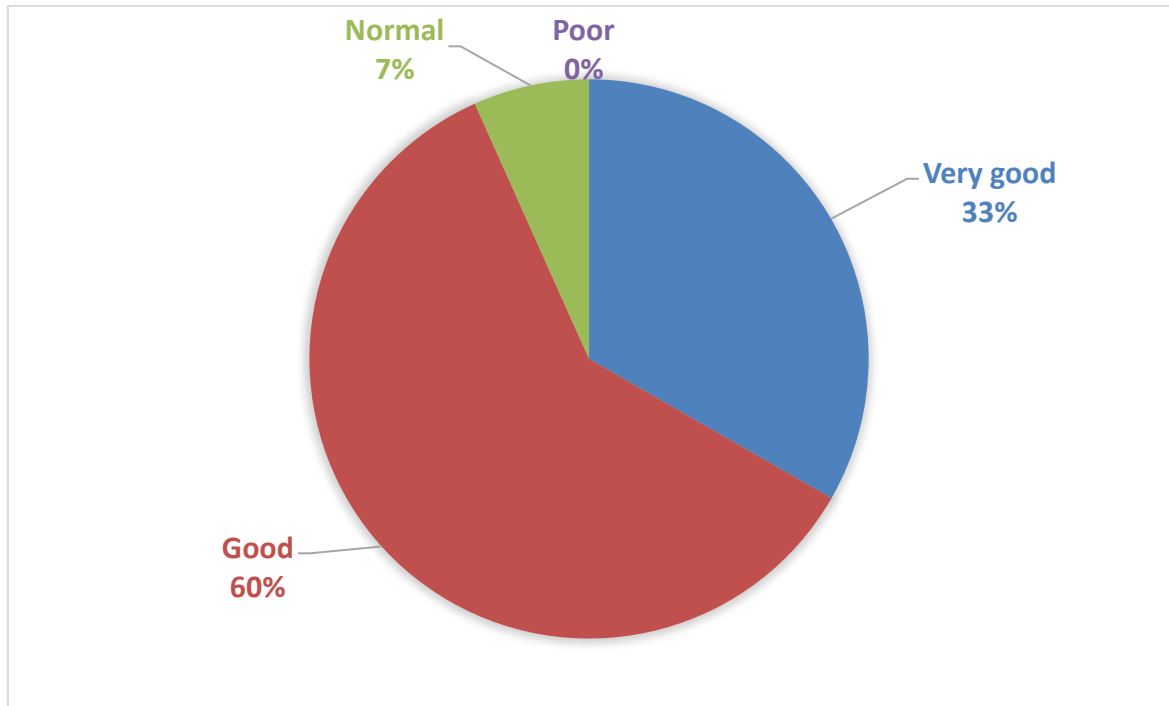


Chart 6

The respondents generally reported a positive experience with mobile shopping. Specifically, 27 participants (60%) rated their experience as good, while 15 (33.3%) rated it as very good. Only 3 respondents (6.7%) considered their experience average, and none reported a poor experience. This widespread satisfaction supports the trend of increasing mobile commerce usage in Vietnam. The data also suggest that most e-commerce platforms have succeeded in optimizing their mobile apps and ensuring smooth navigation, fast loading times, and secure transactions. Nonetheless, the small percentage of neutral feedback highlights that there is still room for improvement in certain areas, such as personalized recommendations or post-purchase services.

3.4.7. Question 7: Which of the following e-wallets have you used for payment?

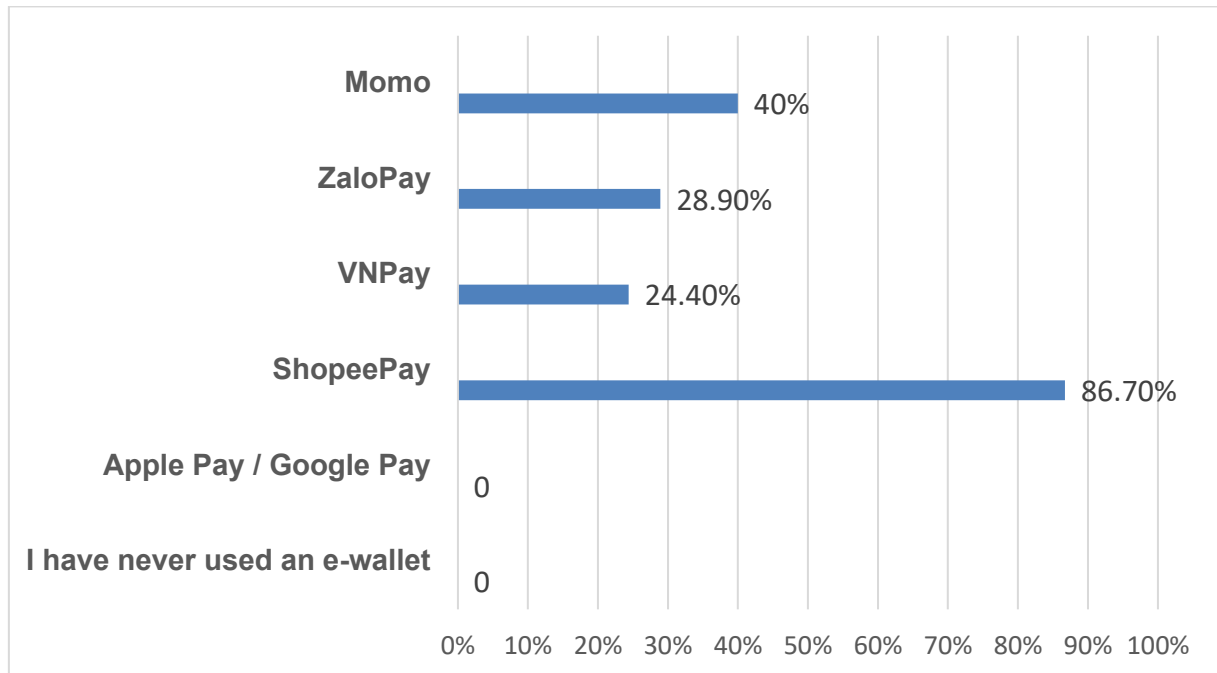


Chart 7

The use of e-wallets in online shopping is another key aspect covered in the survey. ShopeePay emerged as the most used digital wallet, selected by 39 respondents (86.7%). Momo followed with 18 users (40%), ZaloPay with 13 users (28.9%), and VNPAY with 11 users (24.4%). No participants reported using Apple Pay or Google Pay, and none stated they had never used an e-wallet. These figures demonstrate the deep integration of local e-wallets into Vietnam's e-commerce ecosystem. The high usage of ShopeePay is likely related to its seamless integration within the Shopee platform and its frequent exclusive promotions. These statistics emphasize the need for sellers and platforms to accommodate various e-wallets and consider strategic partnerships to enhance transaction convenience.

3.4.8. Question 8: Do you feel safe when making payments through e-wallets?

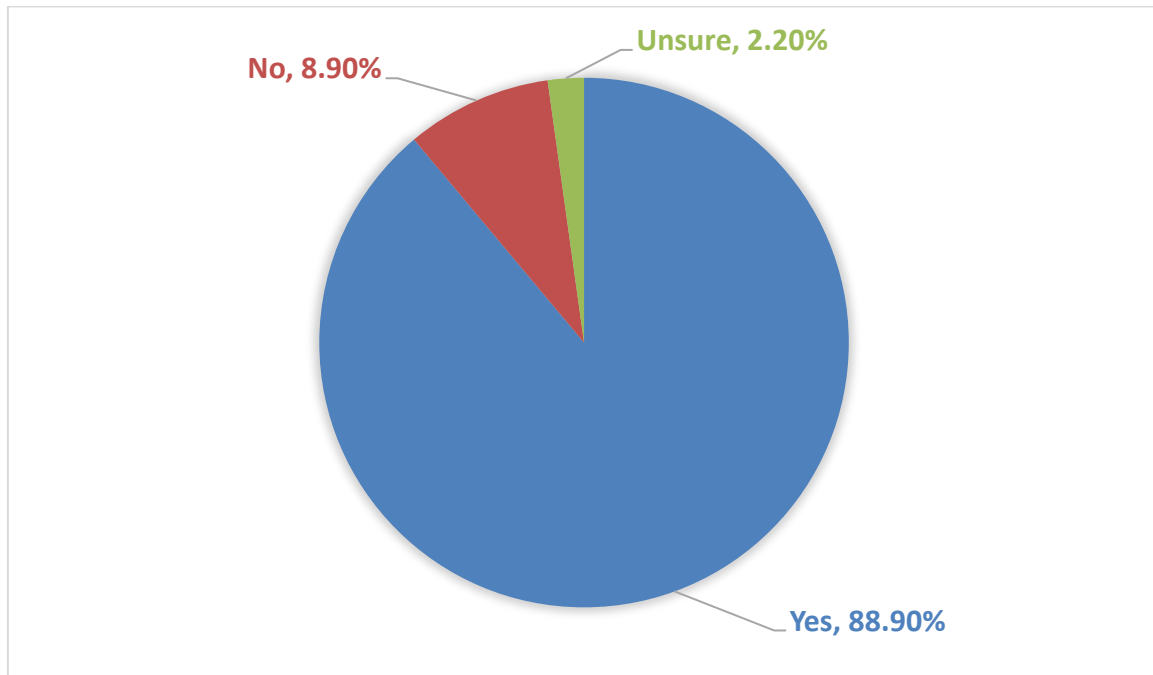


Chart 8

Regarding payment security, the majority of respondents (40 people, or 88.9%) expressed that they felt safe using e-wallets. Only 1 respondent (2.2%) did not feel secure, while 4 (8.9%) were uncertain. This strong sense of security is critical to the growth of e-commerce, as trust in payment methods directly affects transaction volume and customer retention. The results indicate that digital wallet providers have succeeded in establishing consumer trust through measures such as two-factor authentication, encryption, and transparent policies. Continued investment in cybersecurity and consumer education will help maintain and further this trust

Moreover, the positive perception of e-wallet safety has broader implications for the overall digital ecosystem. As consumers become more comfortable with mobile payments, they are more likely to experiment with other digital financial services such as buy-now-pay-later options, peer-to-peer transfers, and in-app microloans-further driving engagement on e-commerce platforms. Financial institutions and wallet providers can build on this momentum by forming strategic partnerships, for example, integrating banking services directly

into e-wallet apps or co-developing loyalty programs that reward secure transactions.

3.4.9. Question 9: Have you ever faced any risks when shopping online?

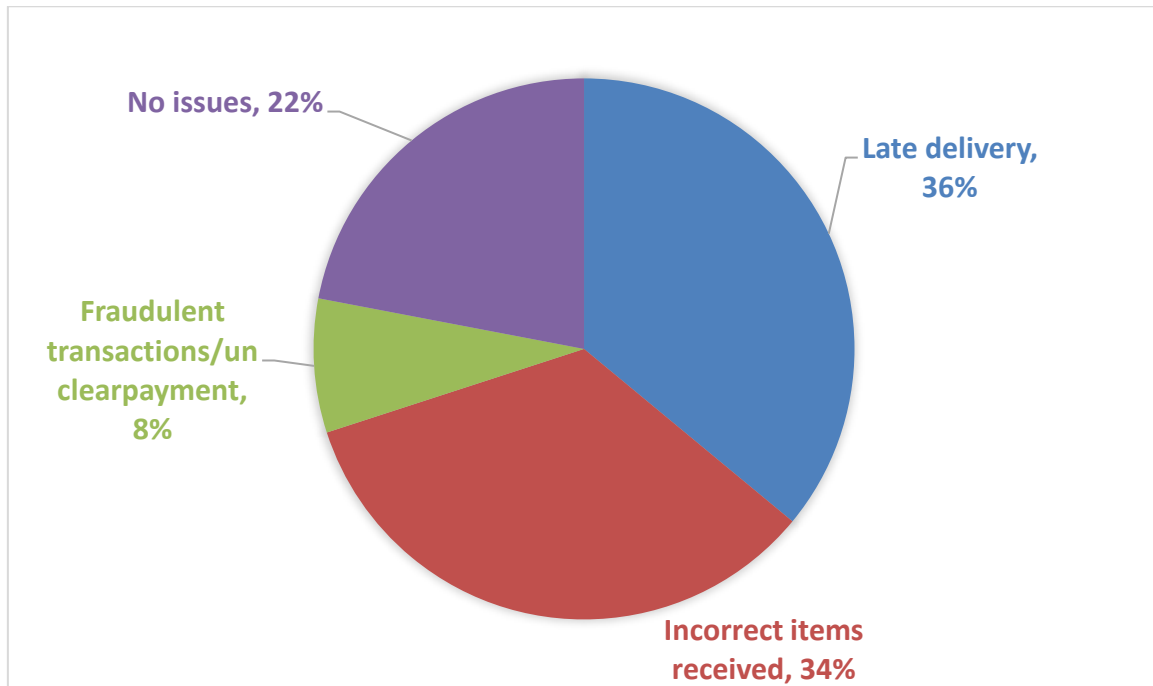


Chart 9

Online shopping is not without its risks. The most commonly reported issue was delayed delivery, experienced by 18 respondents (36%). This was followed by receiving incorrect items (17 respondents, 34%), while 4 respondents (8%) reported instances of unclear payments or scams. Interestingly, 11 individuals (22%) stated they had never experienced any issues. These findings highlight key areas that need improvement, particularly in logistics and seller accountability. E-commerce platforms should enhance order accuracy, provide clearer tracking updates, and implement stricter seller regulations to minimize risks and boost customer satisfaction.

These risk experiences can undermine consumer confidence and deter repeat purchases if not properly addressed. Platforms can introduce more robust buyer protection policies, such as guaranteed on-time delivery pledges and automated refund processes-to reassure users. Additionally, leveraging predictive analytics to identify and resolve potential delivery bottlenecks before they occur

could further reduce incidences of delayed or incorrect orders. By proactively monitoring seller performance and offering real-time customer support, e-commerce operators can strengthen trust and drive long-term loyalty.

3.4.10. Question 10: What would you most like to see improved in online shopping?

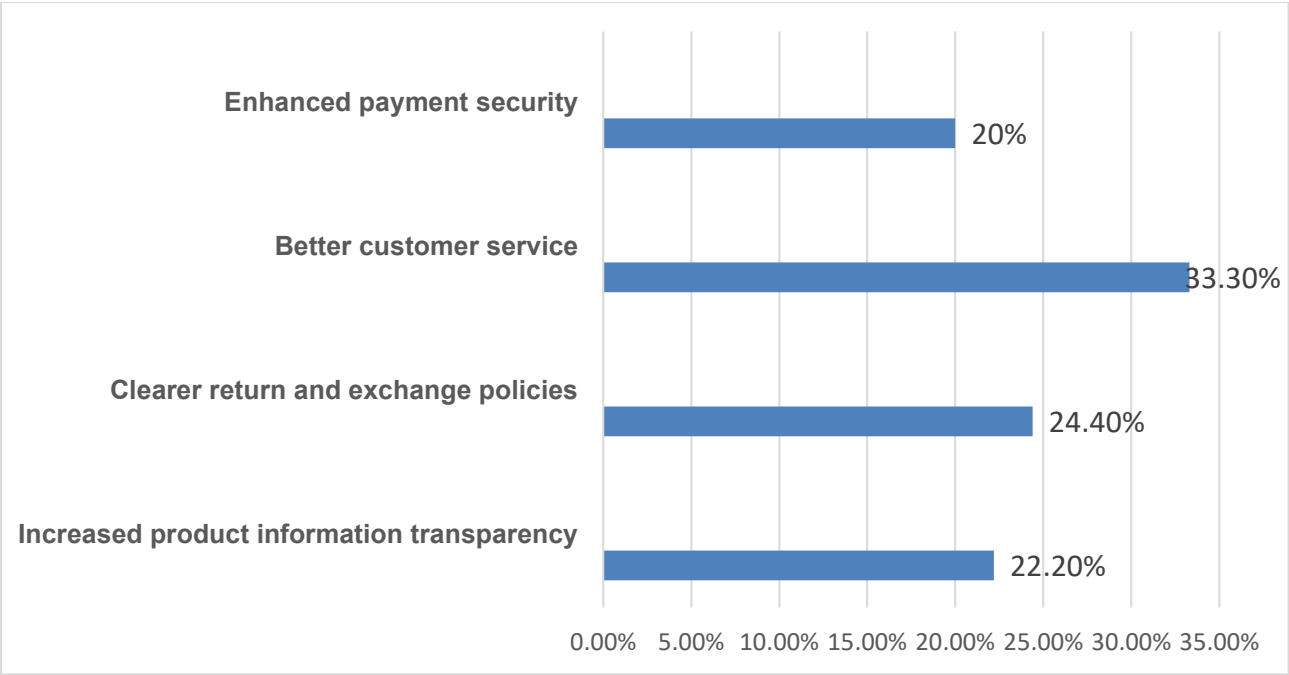


Chart 10

Survey participants identified several areas they wish to see improved in their online shopping experience. The most requested enhancement was better customer service (15 respondents, 33.3%), followed by clearer return policies (11 respondents, 24.4%) and greater product information transparency (10 respondents, 22.2%). Enhancing payment security was also noted by 9 participants (20%). These preferences reflect common pain points among users and should guide platform developers and sellers in prioritizing customer-centric improvements. In particular, post-sale support and accurate product descriptions are critical to building long-term trust.

3.4.11. Question 11: Are you willing to continue using e-commerce/m-commerce services in the next three years?

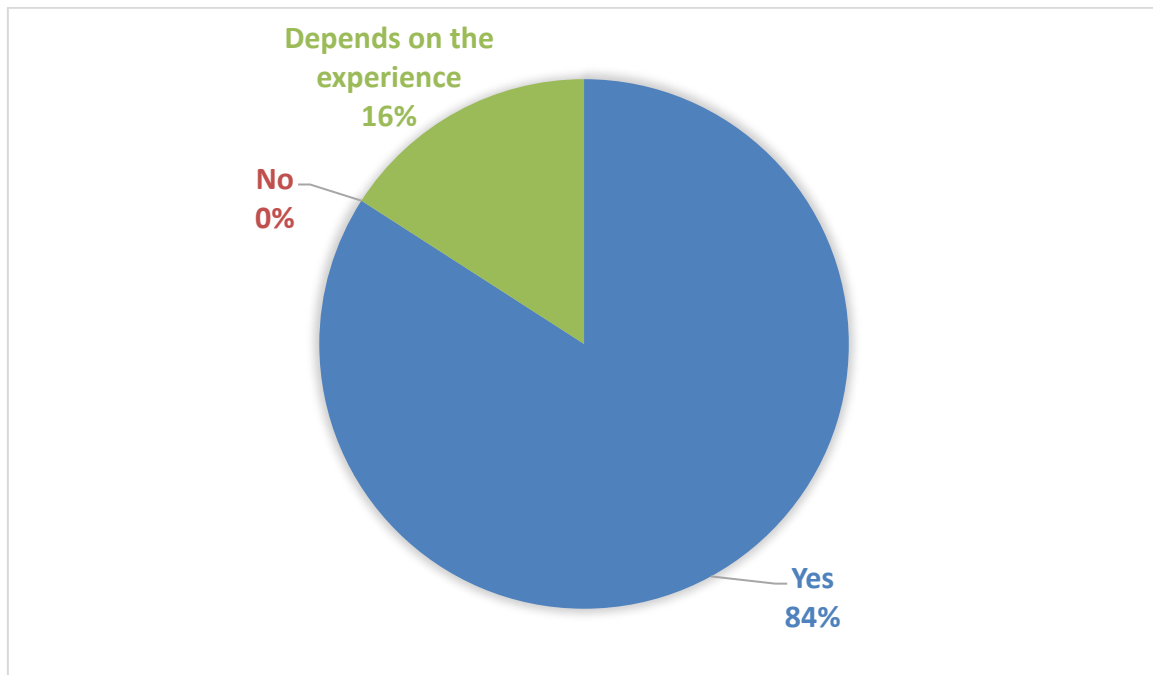


Chart 11

A substantial majority of respondents (37 out of 45, or 77.8 %) indicated that they are committed to continuing their use of e-commerce and mobile commerce platforms over the next three years. None of the participants categorically opposed continued use, while 7 individuals (17.8 %) said their decision would depend on the evolution of the user experience. This high level of positive intent underscores how deeply digital shopping has penetrated everyday life in Vietnam, reflecting both habit formation and perceived value in convenience, variety, and pricing.

Such strong future orientation suggests that consumers view e-commerce not merely as an alternative channel but as an indispensable component of their shopping routines. For businesses, this represents an opportunity: sustained engagement is likely if platforms continue to innovate in areas such as personalized recommendations, speedy fulfillment, and seamless payment options. Conversely, the 17.8 % of “experience-dependent” users highlights the necessity of ongoing investment in customer-centric improvements—addressing issues like delivery reliability, app stability, and after-sales support—to prevent

churn. In sum, maintaining and deepening consumer trust through consistently high service quality will be critical for platforms aiming to convert positive intent into long-term loyalty.

3.4.12. Question 12: In your opinion, what will be the next big trend in e-commerce/m-commerce?

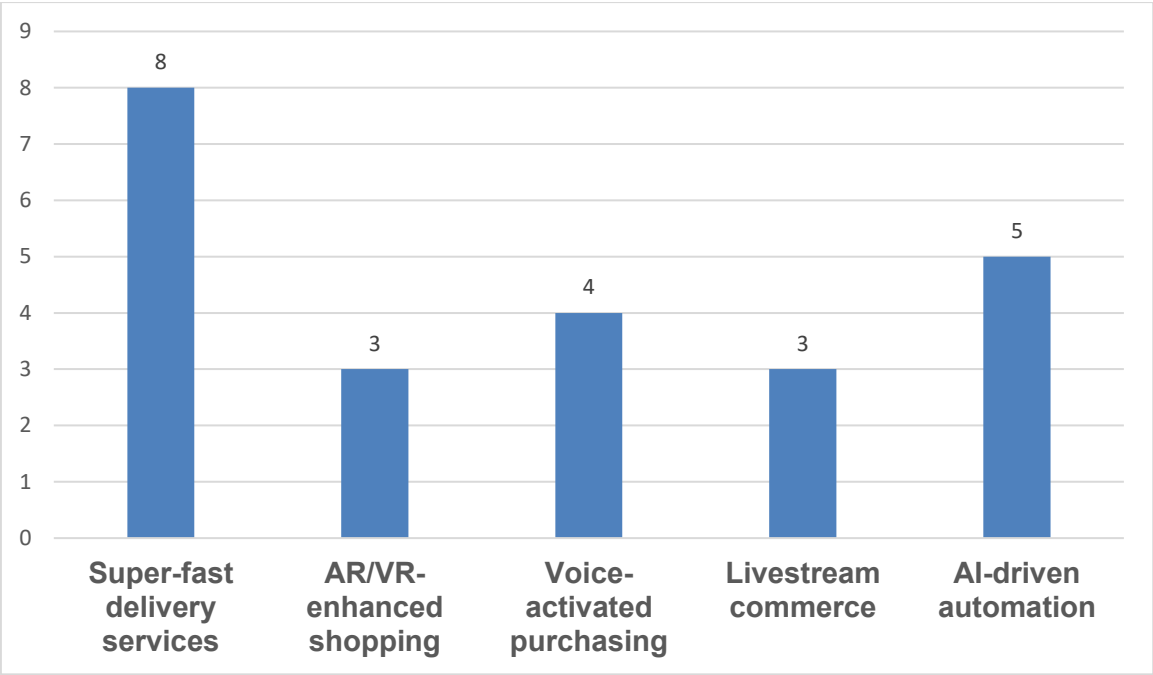


Chart 12

Participants shared diverse insights into the anticipated future of e-commerce in Vietnam. Notable expectations include AI-powered self-operating shops, super-fast delivery services, voice-activated purchasing, livestream commerce and AR/VR-enhanced shopping. Other predicted developments include highly realistic product images, voice-based shopping, and live-stream shopping. These projections reflect a growing awareness and openness among Vietnamese consumers toward technological advancements. They also underscore the demand for more personalized, immersive, and efficient shopping experiences. Retailers aiming to stay competitive should closely monitor and adopt these emerging technologies to meet evolving consumer expectations.

From the results, it can be concluded that Vietnamese consumers are increasingly younger and have a strong engagement with mobile technology,

especially in online shopping activities. With high shopping frequency, this group primarily uses smartphones and prefers convenient, easy-to-use E-commerce and M-commerce platforms, especially those with attractive promotional programs. However, despite the enthusiasm for the benefits that E-commerce offers, consumers are still concerned about certain factors such as late deliveries, receiving incorrect products, and the security of online transactions. These concerns create a significant demand for businesses to enhance transparency, protect customer rights, and improve after-sales services.

In this context, focusing on enhancing the user experience, improving the quality of after-sales services, and ensuring security in transactions will play a crucial role in maintaining customer loyalty. At the same time, E-commerce and M-commerce platforms need to actively engage with and apply new technologies like artificial intelligence and AR/VR to create smarter and more convenient shopping experiences. These factors will pave the way for sustainable and robust growth in the E-commerce and M-commerce industries in the near future.

3.5. Summary

Chapter 3 begins by examining the technological forces transforming both e-commerce and mobile commerce. It highlights how artificial intelligence and big data are used to understand customer behavior, personalize product recommendations, and streamline supply-chain operations. Augmented reality and virtual reality technologies offer virtual “try-on” experiences that reduce return rates and enhance customer confidence. The chapter also emphasizes the rise of digital wallets such as Momo, ZaloPay, and ShopeePay, which processed a record 16.5 billion cashless transactions in Vietnam during 2024, driving convenience but also creating new cybersecurity challenges that require multi-factor authentication and real-time fraud monitoring .

In the section on mobile commerce growth, the chapter reports that more than seventy percent of all e-commerce transactions in Vietnam now occur on smartphones. Leading platforms continuously optimize their mobile applications,

reducing page-load times by up to thirty percent on slower networks and integrating “super-app” features such as food delivery, ticket booking, and bill payments. This mobile-first focus keeps users engaged for an average of thirty-two minutes per day and fuels the rapid adoption of payment services embedded within shopping apps.

The role of social media platforms in commerce is explored next, showing how TikTok Shop, Facebook Shops, and Instagram Shopping blend entertainment with shopping-especially through livestreaming-to boost conversion rates and build trust. Brands leverage unboxing videos, tutorials, and viral challenges to engage audiences and drive sales.

Finally, a survey of forty-five young consumers in Hai Phòng reveals strong smartphone preference, overwhelming use of Shopee, and high trust in e-wallet payments, with eighty-eight percent feeling secure. Pain points such as late delivery and incorrect orders persist, and users call for better customer service, clearer return policies, and more transparent product information.

In conclusion, Chapter 3 demonstrates that Vietnam’s e-commerce and mobile commerce sectors are propelled by rapid technological adoption and mobile-centric consumer habits. To sustain growth and trust, businesses must continuously refine the user experience, invest in robust security and data-privacy measures, embrace social commerce strategies that blend content and convenience, and improve after-sales support and logistics transparency. Looking ahead, exploring blockchain applications and further integrating augmented and virtual reality into phygital retail environments will be critical steps toward creating a seamless, secure, and engaging digital shopping ecosystem.

Chapter IV. Comparison and case studies

4.1. Vietnam versus International Markets

The global and Vietnamese e-commerce markets are both moving toward the application of technology to enhance the consumer experience, yet they differ significantly in terms of business models, levels of technological adoption, and consumer preferences. In developed markets such as the United States and China, companies like Amazon and Alibaba have built closed ecosystems with automated warehouses, drone deliveries, artificial intelligence, and large-scale data analytics, enabling deep personalization and optimized inventory management. In contrast, Vietnam, with an average annual growth rate of 18–25%, is entering a phase of rapid mobile expansion and cashless payments, but it is still in the early stages of integrating AI and Big Data for consumer experience enhancement. (Vietnam Investment Review, 2025)

The business model in international markets is mostly Business to Consumer and marketplace, where platforms operate directly or through intermediaries and hold inventory. In Vietnam, besides Business to Consumer and marketplaces such as Shopee and Lazada, Direct to Consumer and Consumer to Consumer are also strongly promoted, thanks to commission-free policies and free shipping that encourage small shops to participate. Artificial intelligence technology for product recommendation and user behavior analysis has been implemented by Amazon and Alibaba for many years, while Vietnamese platforms have only applied it at a basic level, mainly recommending based on purchase history.

In terms of consumer behavior, users in developed countries are familiar with omnichannel experiences (online and offline), various payment methods using credit cards and international digital wallets, as well as fast delivery services within two hours or the same day. In contrast, the rate of cash on delivery in Vietnam is still around 25 percent, and local digital wallets such as Momo and ZaloPay are preferred. At the same time, weekly promotions and big sales days

like November 11 and December 12 in Vietnam are considered golden opportunities to shop, with 70 percent of consumers willing to wait in order to buy at the best price, which is different from the anytime shopping trend in international markets.

In this context, the role of the three leading e-commerce platforms in Vietnam: Shopee, Lazada, and Tiki has become extremely important. Shopee leads the market thanks to its “free shipping” strategy and continuous Flash Sale programs. Lazada, supported by Alibaba, focuses on strengthening regional logistics capabilities and fast delivery services, while also integrating Live Commerce from Taobao Live into Lazada Live. Meanwhile, Tiki builds its brand based on the promise of two-hour delivery in Hanoi and Ho Chi Minh City, and develops its Direct to Consumer segment to target premium customers who demand high-quality services.

Compared to Amazon, which is testing drones and robots in warehouses, Vietnamese platforms are still new to warehouse automation and advanced artificial intelligence. However, Shopee and Lazada have the advantage of attracting thousands of individual stores thanks to their initial low commission policies, something that is difficult for Amazon to do due to high operating costs. On the other hand, Tiki, with its “TikiNOW” two-hour delivery service and centralized warehouses, has shown a different approach, aiming for fast and reliable experiences that suit Vietnamese consumer habits.

In conclusion, although there is still a gap in scale and the depth of technology application compared to developed markets, Vietnam with Shopee, Lazada, and Tiki has leveraged the strengths of mobile penetration, cashless payments, and flexible business models to achieve impressive growth. Fierce competition and quick-adapting consumer behavior are expected to continue pushing domestic e-commerce platforms to accelerate technological innovation, aiming for personalized and omnichannel experiences, and gradually narrowing the gap with international markets.

4.2. Case Studies

4.2.1. *Reasons for selecting Shopee and Tiki as case studies*

Shopee and Tiki were chosen as the focal points of this research based on their significant roles in shaping Vietnam's e-commerce landscape. These two platforms exemplify contrasting yet complementary business strategies, technological capabilities, and market dynamics, making them ideal case studies for analyzing online consumer behavior.

Firstly, Shopee holds the largest market share in Vietnam's e-commerce sector, with approximately 73% as of early 2023 (Ngô Diệu Linh, 2023). Its dominance is underpinned by strong technological infrastructure, regional reach across Southeast Asia, and integration of services such as ShopeePay and ShopeeFood. These features make Shopee a prime example of a mobile-first, cross-border, and AI-driven e-commerce platform. Studying Shopee offers valuable insights into how global-standard technologies, logistics systems, and social commerce influence Vietnamese consumers' online shopping preferences.

Secondly, Tiki represents a leading domestic player in Vietnam's e-commerce market. Unlike Shopee, Tiki originated locally and reflects a deep understanding of Vietnamese consumer behavior, culture, and logistics challenges. While Tiki started as a niche English bookstore, it has expanded into a full-scale marketplace with both B2C and C2C components. Tiki's ability to maintain high customer satisfaction and low return rates (iPrice & SimilarWeb, 2020) demonstrates effective local adaptation and operational efficiency, making it a valuable contrast to Shopee's regional model.

Together, Shopee and Tiki allow this study to explore e-commerce development from two critical perspectives: a globally expansive platform with external investment and reach (Shopee) and a homegrown platform focused on local market depth and customer experience (Tiki). This comparison provides a more holistic understanding of consumer behavior patterns in Vietnam's e-

commerce ecosystem-particularly in terms of platform trust, user experience, service quality, and purchasing motivations.

By analyzing both platforms, the study can also investigate how consumer preferences shift between international and domestic e-commerce providers, and how these shifts impact future trends in Vietnam's digital retail industry.

4.2.2. Two case studies

Case Study 1: Shopee

Shopee has rapidly emerged as one of the most influential e-commerce platforms in Southeast Asia, offering users an intuitive, secure, and efficient shopping experience supported by a robust payments and operations infrastructure. Launched by Sea Group in 2015, Shopee now operates in seven core markets-Indonesia, Malaysia, the Philippines, Singapore, Thailand, Vietnam, and Taiwan-where it has achieved significant milestones in market share, technological innovation, and cross-border expansion (Trang Vũ, 2024).

Shopee's footprint extends across Southeast Asia's major markets and into East Asia, positioning it as a regional leader in mobile-first commerce. The platform's presence in seven countries enables it to leverage localized strategies-such as tailored promotions, logistics partnerships, and multilingual customer support-to capture diverse consumer segments (Cube Asia, 2023). In addition, Shopee's ShopeePay and ShopeeFood verticals enhance user engagement by integrating payments and food delivery into the core shopping experience.

In Vietnam, Shopee attained a dominant position in the first half of 2023, commanding approximately 73% of the domestic e-commerce market share. This pronounced lead is underpinned by the platform's extensive network of over 7,000 brands and distributors, offering product assortments ranging from fashion and electronics to household essentials at highly competitive prices (Ngô Diệu Linh, 2023). According to Vietnam News, Shopee imported over 324 million

products into Vietnam in 2023-a 38% increase over the previous year-demonstrating both its scale and logistical capabilities (Vietnam News, 2024).

Central to Shopee's success is its ongoing investment in technology. The company employs a hybrid cloud infrastructure (AWS, GCP, Alibaba Cloud) and leverages edge computing and CDN services to ensure rapid load times and high availability across markets. Furthermore, Shopee Xpress utilizes AI-driven route optimization, real-time tracking, and warehouse automation to streamline last-mile delivery, thereby reducing delays and enhancing customer satisfaction (Appscrip Blog, 2025). On the front end, continuous improvements to the mobile application-such as biometric login, AI-powered product discovery, and AR-enabled "try before you buy" features-have elevated user engagement and retention.

Shopee's multichannel approach combines its core mobile app with integrations into social media platforms (Facebook, TikTok,...) and offline initiatives. These strategies not only broaden touchpoints for consumers but also support cross-border commerce by enabling sellers to reach both domestic and international audiences. Moreover, Shopee's localized marketing campaigns-often featuring country-specific cultural events and payment promotions-have been instrumental in driving seasonal spikes in user activity.

Shopee's dominant share in Vietnam and its consistent growth across Southeast Asia pose challenges for competitors such as Lazada and Tokopedia. To remain competitive, rival platforms must enhance their technological offerings, strengthen logistics partnerships, and invest in localized user experiences. Looking ahead, Shopee is positioned to further leverage emerging technologies-such as blockchain for supply-chain transparency and conversational commerce via chatbots-to consolidate its market leadership (Cube Asia, 2023; Appscrip Blog, 2025).

Case Study 2: Tiki

Tiki is an e-commerce platform that began as an online bookstore, established in March 2010. Starting as a website selling English books-driven by the founder and CEO Trần Ngọc Thái Sơn's passion for reading-Tiki has undergone a significant transformation over more than a decade, evolving into one of the largest e-commerce platforms in Vietnam.

Like other e-commerce platforms in Vietnam, Tiki.vn operates under the Business-to-Customer (B2C) model. This means that Tiki acts as an intermediary between businesses and consumers to facilitate convenient shopping experiences. In addition, Tiki has expanded to include both the Customer-to-Customer (C2C) model and a Marketplace model (a hybrid of B2C and C2C), directly competing with other platforms such as Lazada and Shopee.

Thanks to its effective supply chain management by professionals-including warehouse operations, payment systems, and customer service-Tiki has become one of the top-performing e-commerce businesses in Vietnam, achieving the highest customer satisfaction rate and the lowest return rate among its competitors.

According to data published by the e-commerce information portal iPrice in collaboration with SimilarWeb and AppsFlyer, regarding the impact of the Covid-19 pandemic on the e-commerce industry in 2020, Vietnam had five local enterprises ranked in the top 10 Southeast Asian e-commerce platforms. Tiki was notably listed, securing the 6th position in the ranking.

Also based on iPrice's ranking, Tiki currently holds the second-highest number of website visits among e-commerce platforms in Vietnam (behind only Shopee) and is the largest domestic e-commerce site in the country.

Despite facing fierce competition in the e-commerce market, Tiki continues to make relentless efforts and adapt through various marketing strategies. It has shifted from a pure B2C model to a full-fledged Marketplace, striving to become a trusted online trading platform that ensures the interests of both buyers and sellers. (Hà Nguyễn, 2021)

4.3. Challenges and opportunities

Vietnam's e-commerce market is in a rapid growth phase, with the digital GDP expected to account for 23% of the total GDP by 2025. Alongside this growth opportunity are a series of challenges related to security, competition, and infrastructure that need to be addressed in time to ensure sustainable development. At the same time, new consumer behaviors, advanced technologies, and government support policies are opening up many opportunities for domestic businesses to rise and compete fairly with international e-commerce platforms.

a) Challenges

Data security and privacy issues are becoming more tense as platforms integrate AI and Big Data to collect large volumes of personal information for personalized experiences. Vietnam has required two e-commerce platforms, Shein and Temu, to complete their registration or face being blocked in order to protect consumers from the risks of counterfeit goods and ensure cybersecurity. Compliance with new regulations on domestic data storage, such as Alibaba building a data center in Vietnam, shows the growing pressure on both domestic and international platforms to comply.

Competition within the domestic market is fierce as many big names emerge. Temu and Shein (are two popular e-commerce platforms known for offering a wide range of affordable products), with their ultra-low pricing strategies, have caused consumers to develop a habit of hunting for cheap goods, increasing pressure on the profit margins of local businesses. Meanwhile, JD.com has withdrawn from Southeast Asian markets like Thailand and Indonesia due to ineffective competition, which serves as a warning for Vietnamese platforms about the risk of being pushed back if they do not continuously innovate.

Logistics infrastructure, especially in rural and mountainous areas, remains a bottleneck. Although Viettel IDC and CMC are expanding data centers, many provinces still lack modern warehouses and professional operation teams. A report from ITA shows that domestic shipping costs in Vietnam are 20–30% higher than

in many countries in the region, leading to longer delivery times and higher return rates.

b) Opportunities

New consumer behaviors are both a driving force and an opportunity for businesses. Vietnamese consumers are increasingly accustomed to shopping anytime, anywhere via smartphones, with 55% expecting to increase their online spending in 2025, according to JDI Group. The preference for domestic e-wallets like Momo and ZaloPay allows platforms to integrate one-touch payments, shortening the purchase cycle and increasing conversion rates.

New technologies such as AI, AR/VR, and blockchain are creating breakthrough business models. AI not only suggests products but also supports 24/7 chatbots and fraud prevention. AR/VR promises virtual try-ons within apps, reducing return rates. Blockchain and smart contracts can optimize cross-border payment processes and ensure transparency, especially in C2C commerce and cross-border trade.

Government support policies provide a strong foundation for domestic businesses. The comprehensive e-commerce development plan for the 2021–2025 period, approved in 2020, aims to promote digital transformation, develop logistics infrastructure, and support Small and Medium Enterprises in implementing e-commerce. The support package for digital businesses and tax incentives for data centers have provided resources for platforms like Shopee and Tiki to continue investing in technology and enhancing service quality.

In conclusion, despite facing challenges related to security, fierce competition, and uneven logistics infrastructure, Vietnam's e-commerce market is still full of opportunities thanks to changing consumer behaviors, the application of new technologies, and strong government support policies. Businesses that catch up with these trends, invest in customer experience, and secure technologies will be able to rise and compete effectively on the global e-commerce map.

PART III. CONCLUSION

1. Summary

This study has conducted a comprehensive examination of the emergence, evolution, and impact of E-commerce and M-commerce, with a concentrated lens on the Vietnamese market. Beginning with an overview of foundational concepts, the research traced the historical development of online buying and selling-from its inception as desktop-centric transactions to today's predominantly mobile-driven ecosystem. It established that smartphones now serve as the primary gateway for over 85 percent of consumers, reinforcing the notion that any effective digital-commerce strategy must be mobile-first in its design and execution.

By analyzing consumer survey data, the study illuminated key behavioral shifts: more than half of respondents engage in online shopping one to two times per month, while roughly one in six shops weekly, indicating a solid but still maturing habit of digital purchasing. Platforms such as Shopee, Tiki, and Lazada were identified as market leaders, with domestic powerhouse Shopee commanding nearly universal usage. Product-category analysis revealed that everyday essentials-household goods and fashion-dominate purchase patterns, while electronics and cosmetics further illustrate rising consumer trust in higher-value and personal-care items bought online.

Crucially, the research highlighted the factors driving platform choice: nearly 60 percent of users prioritize promotions and discounts, followed by 45 percent who emphasize intuitive interfaces, and 34 percent who value rapid delivery. These findings underscore that price incentives, user experience, and fulfillment efficiency constitute the triad of competitive advantage in Vietnam's digital marketplaces. Furthermore, the study examined payment methods, documenting an 87 percent adoption rate of integrated e-wallets (chiefly ShopeePay) and an 89 percent confidence level in their security-metrics that

validate the critical role of seamless, trustworthy payment systems in fostering sustained e-commerce growth.

Beyond consumer behavior, the research explored technological enablers-artificial intelligence for personalized recommendations, augmented and virtual reality for immersive “try before you buy” experiences, and blockchain for transparent, end-to-end supply-chain tracking. It also addressed infrastructure challenges, from logistical bottlenecks in rural delivery to the imperative for robust data-protection regulations. The analysis concluded that government policy and private-sector innovation must proceed in tandem to establish a secure, transparent, and inclusive digital-commerce ecosystem.

Altogether, this study offers actionable insights for businesses seeking to optimize mobile-centric strategies, for policymakers aiming to refine regulatory frameworks, and for future researchers looking to investigate emerging areas such as conversational commerce and Web3-enabled cross-border payments. By synthesizing consumer trends, technological developments, and institutional factors, the research paints a holistic portrait of Vietnam’s dynamic E-commerce and M-commerce landscape-and maps a forward path for sustainable growth in the digital age.

2.Limitations of the study

Although this study was carefully prepared, I am still aware of some limitations and shortcomings.

Firstly, due to time and resource limitations, I was only able to collect survey data from 45 consumers. Therefore, the findings of the study may not fully reflect the diversity of business models and consumer behavior in Vietnam.

Secondly, this study mainly focuses on identifying current trends and perceived impacts, rather than analyzing long-term business performance or customer loyalty. Because of the limited time, I could not fully assess the long-term effects of technology adoption or policy changes.

However, this study still provides valuable insights into the current state of E-commerce and M-commerce in Vietnam and can be a useful reference for future studies.

3.Recommendations for further study

From the limitations of this study, the researcher would like to offer some suggestions for further research.

First, this study faced a limitation in terms of sample size. Due to time and financial constraints, the survey was only conducted with 45 consumers, which affected the reliability and generalizability of the data. Future studies should aim to use a larger and more diverse sample group, including participants from different regions and business sectors, in order to obtain more accurate and comprehensive results about E-commerce and M-commerce trends in Vietnam.

Second, the current study focused on identifying present trends and behaviors within a limited timeframe. Therefore, future research should be conducted over a longer period, possibly including data tracking over several months or years. This would allow researchers to better evaluate the long-term impact of digital transformation, mobile technology, and government policies on online shopping behavior and business performance.

Despite these limitations, the researcher hopes that this study will serve as a useful foundation for future research in the field of digital commerce, especially for students and scholars at Hai Phong University of Management and Technology (HPU) and other institutions interested in the development of E-commerce and M-commerce in Vietnam.

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Appendices

SURVEY ON ONLINE SHOPPING EXPERIENCES AND TRENDS OF VIETNAMESE CONSUMERS (KHẢO SÁT TRẢI NGHIỆM VÀ XU HƯỚNG MUA SẮM TRỰC TUYẾN CỦA NGƯỜI TIÊU DÙNG VIỆT NAM)

Biểu mẫu này nhằm thu thập ý kiến của người tiêu dùng về hành vi, thói quen và trải nghiệm mua sắm trực tuyến, đặc biệt qua các thiết bị di động và vi điện tử. Kết quả khảo sát sẽ được sử dụng cho mục đích nghiên cứu khóa luận tốt nghiệp chuyên ngành Tiếng Anh Thương mại. Mọi thông tin đều được giữ bí mật và chỉ phục vụ cho mục đích nghiên cứu học thuật.

Thời gian hoàn thành khảo sát: khoảng 3–5 phút. Rất mong nhận được sự hỗ trợ từ bạn

1. Which device do you usually use for online shopping? (Bạn thường sử dụng thiết bị nào để mua sắm trực tuyến?)

- ☐ Desktop/laptop (Máy tính để bàn/laptop)
- ☐ Smartphone (Điện thoại thông minh)
- ☐ Tablet (Máy tính bảng)
- ☐ Other (Khác)

2. How often do you shop online? (Bạn thường mua sắm trực tuyến với tần suất như thế nào?)

- ☐ Less than once a month (Dưới 1 lần/tháng)
- ☐ 1–2 times a month (1–2 lần/tháng)
- ☐ 1–2 times a week (1–2 lần/tuần)
- ☐ More than 2 times a week (Trên 2 lần/tuần)

3. Which platform do you usually use for online shopping? (Bạn thường sử dụng nền tảng nào để mua sắm trực tuyến ?)

Shopee

- ☐ Tiki
- ☐ Lazada
- ☐ Amazone
- ☐ Other (Khác)

4. What types of products do you usually buy online? (Bạn thường mua sản phẩm thuộc nhóm nào?)

- Fashion (Thời trang)
 - Electronics (Điện tử)
 - Household goods (Gia dụng)
 - Cosmetics (Mỹ phẩm)
 - Food (Thực phẩm)
 - Other (Khác)
5. What factors influence your decision to shop on that platform? (Yếu tố nào khiến bạn quyết định chọn mua trên nền tảng đó?)
- Easy-to-use interface (Giao diện dễ dùng)
 - Many sales promotion (Nhiều chương trình khuyến mãi)
 - Fast delivery (Giao hàng nhanh)
 - Trust in the seller (Sự tin tưởng vào người bán)
 - Good customer support (Hỗ trợ khách hàng tốt)
6. How would you rate your shopping experience on mobile devices? (Bạn đánh giá trải nghiệm mua hàng qua thiết bị di động như thế nào?)
- Very good (Rất tốt)
 - Good (Tốt)
 - Normal (Bình thường)
 - Poor (Kém)
7. Which of the following e-wallets have you used for payment? (Bạn đã từng thanh toán bằng ví điện tử nào sau đây?)
- Momo
 - ZaloPay
 - ShopeePay
 - VNPAY
 - Apple Pay / Google Pay
 - I have never used an e-wallet (Tôi chưa từng dùng ví điện tử)
8. Do you feel safe when making payments through e-wallets? (Bạn có cảm thấy an toàn khi thanh toán qua ví điện tử không?)

- Yes (Có)
 - No (Không)
 - Unsure (Không chắc chắn)
9. Have you ever faced any risks when shopping online? (Bạn đã từng gặp rủi ro gì khi mua sắm online không?)
- Late delivery (Giao hàng trễ)
 - Incorrect items received (Nhận sai hàng)
 - Fraudulent transactions/unclear payment (Lừa đảo/thanh toán không rõ ràng)
 - No issues (Không có vấn đề gì)
10. What would you most like to see improved in online shopping? (Bạn mong muốn điều gì được cải thiện nhất khi mua sắm online?)
- Increased product information transparency (Tăng tính minh bạch thông tin sản phẩm)
 - Clearer return and exchange policies (Chính sách đổi trả rõ ràng hơn)
 - Better customer service (Dịch vụ chăm sóc khách hàng tốt hơn)
 - Enhanced payment security (Tăng cường bảo mật thanh toán)
 - Other (Khác)
11. Are you willing to continue using e-commerce/m-commerce services in the next three years? (Bạn có sẵn sàng tiếp tục sử dụng các dịch vụ mua sắm thương mại điện tử trong 3 năm tới không?)
- Yes (Có)
 - No (Không)
 - Depends on the experience (Tùy vào trải nghiệm)
12. In your opinion, what will be the next big trend in e-commerce/m-commerce? (Theo bạn, điều gì sẽ là xu hướng phát triển tiếp theo trong thương mại điện tử ?)
- Example: AI integration, virtual reality, livestreaming, super-fast delivery, etc.
(Ví dụ: tích hợp AI, thực tế ảo, livestream, giao hàng siêu tốc,...)