

**Table of Contents**

<b>Abstract .....</b>	<b>1</b>
<b>Acknowledgements .....</b>	<b>2</b>
<b>Abbreviations .....</b>	<b>4</b>
<b>Table of Contents.....</b>	<b>5</b>
<b>List of Table .....</b>	<b>6</b>
<b>List of Figures .....</b>	<b>6</b>
<b>CHAPTER ONE.....</b>	<b>7</b>
<b>INTRODUCTION.....</b>	<b>7</b>
<b>1.1    Background of the study.....</b>	<b>7</b>
1.1.1    Importance of reborrowing.....	8
1.1.2    Microfinance in Vietnam.....	13
<b>1.2    Problem Identification .....</b>	<b>15</b>
<b>1.3    Research approach.....</b>	<b>16</b>
<b>1.4    Research question.....</b>	<b>16</b>
<b>1.5    Objectives of the study.....</b>	<b>16</b>
<b>1.6    Structure of the study .....</b>	<b>17</b>
<b>CHAPTER TWO .....</b>	<b>18</b>
<b>THEORETICAL FRAMEWORK.....</b>	<b>18</b>
<b>2.1    Theoretical basis.....</b>	<b>18</b>
2.1.1    Theory of Planned Behavior (TPB).....	18
2.1.2    Evidence of extending Theory of Planned Behavior.....	20
<b>2.2    Description of research model.....</b>	<b>23</b>
2.2.1    Attitude.....	23
2.2.2    Subjective norms.....	23
2.2.3    Perceived behavioral control.....	24
2.2.4    Trust .....	25
2.2.5    Perceived service quality.....	26
2.2.6    Perceived loan features.....	26
<b>2.3    Research model.....</b>	<b>27</b>
<b>CHAPTER THREE.....</b>	<b>29</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>29</b>
<b>3.1    Data and data collection .....</b>	<b>29</b>
<b>3.2    Questionnaire construction .....</b>	<b>29</b>
<b>3.4    Sampling method and sample size.....</b>	<b>35</b>
<b>3.5    Pilot data collection .....</b>	<b>37</b>
<b>3.6    Analysis methods.....</b>	<b>37</b>
3.6.1    Confirmatory Factor Analysis.....	37
3.6.2    Structural Equation Modeling .....	38
3.6.3    R Software.....	38
<b>CHAPTER FOUR .....</b>	<b>40</b>
<b>FINDINGS AND DISCUSSION.....</b>	<b>40</b>
<b>4.1    Demographic and Descriptive Statistics.....</b>	<b>40</b>
<b>4.2    Factor analysis .....</b>	<b>42</b>
<b>4.3    Reliability test.....</b>	<b>44</b>
<b>4.4    Hypothesis test .....</b>	<b>47</b>
<b>CHAPTER FIVE.....</b>	<b>54</b>
<b>CONCLUSION.....</b>	<b>54</b>
<b>5.1 Implication of the research .....</b>	<b>54</b>
5.1.1 Theoretical implication .....	54
5.1.2 Practical implication .....	55
<b>5.2 Limitations and further research opportunities .....</b>	<b>58</b>
<b>5.3 Conclusion .....</b>	<b>59</b>
<b>Reference .....</b>	<b>61</b>
<b>Appendix .....</b>	<b>76</b>