

Research on the social protection payment system via mobile platform in Dai Tu district, Thai Nguyen province

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Abstract: This study investigates the implementation and effectiveness of a mobile-based social protection payment system in Dai Tu District, Thai Nguyen Province, Vietnam. As digital transformation reshapes public service delivery, mobile platforms offer potential solutions for enhancing the efficiency, transparency, and accessibility of social welfare disbursements. Employing a mixed-methods approach, the research combines quantitative surveys of 350 beneficiary households with qualitative interviews of local administrators and payment agents. Findings reveal that the mobile system significantly reduces transaction times and travel costs for recipients, while improving traceability and reducing leakage compared to traditional cash-based methods. However, challenges persist, including limited digital literacy among elderly beneficiaries, inconsistent network connectivity in remote areas, and concerns over data privacy and transaction fees. The study concludes that while mobile payment platforms represent a promising innovation for social protection delivery, their success depends on complementary investments in digital infrastructure, user training, and robust grievance mechanisms. These findings offer practical insights for policymakers seeking to scale digital social protection systems in rural, resource-constrained contexts.

Keywords: payment system, social protection, mobile platform, Dai Tu district